employee contribution by firm size and selected characteristics: United States, 2016

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ 10 \\ \text { employees } \end{array}$ | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ 50 \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 8.3\% | 52.9\% | 35.8\% | 18.6\% | 5.8\% | 2.7\% | 34.6\% | 4.4\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 18.1\% | -- | -- | -- | -- | -- | 31.3\%* | 7.9\%* |
| Mining and manufacturing | 6.5\% | 55.8\% | 20.5\% | 13.4\% | 5.4\%* | 4.1\%* | 22.1\% | 5.0\% |
| Construction | 27.4\% | 61.2\% | 49.9\% | 30.6\%* | 11.7\%* | 3.0\%* | 43.5\% | 17.2\% * |
| Utilities and transp. | 7.5\% | -- | 46.4\%* | 18.7\%* | 0.9\%* | 5.0\%* | 46.1\% | 5.1\% |
| Wholesale trade | 9.3\% | 48.9\% | 42.6\% | 17.5\%* | 7.5\%* | 1.2\%* | 35.7\% | 3.9\%* |
| Fin. svs. and real estate | 4.1\% | 45.1\% | 47.0\% | 13.9\%* | 1.4\%* | 1.2\%* | 35.9\% | 1.6\%* |
| Retail trade | 4.3\% | 41.8\% | 35.8\% | 2.5\%* | 3.5\%* | 1.3\%* | 26.2\% | 1.5\%* |
| Professional services | 7.0\% | 51.7\% | 20.9\% | 13.2\% | 4.8\%* | 2.9\%* | 30.9\% | 3.5\%* |
| Other services | 12.9\% | 55.6\% | 39.0\% | 30.3\% | 9.1\%* | 2.8\%* | 40.9\% | 7.0\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 8.3\% | 55.0\% | 35.6\% | 17.0\% | 6.4\% | 2.5\% | 33.9\% | 4.2\% |
| For profit, unincorporated | 11.8\% | 41.2\% | 31.0\% | 19.2\% | 4.6\%* | 8.1\%* | 31.5\% | 7.6\%* |
| Nonprofit | 5.6\% | 60.3\% | 46.4\% | 27.1\% | 4.6\%* | 0.7\%* | 47.1\% | 2.7\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 15.2\% | 35.6\% | 24.1\%* | 11.2\%* | 6.8\%* | 1.5\%* | 26.5\% | 6.3\%* |
| 5-9 years | 18.7\% | 32.6\% | 29.4\% | 24.8\% | 10.1\%* | 4.3\%* | 29.2\% | 11.4\% |
| 10-19 years | 16.4\% | 57.2\% | 28.2\% | 19.3\% | 4.5\%* | 0.8\%* | 33.9\% | 6.4\%* |
| 20 or more years | 6.6\% | 62.2\% | 42.8\% | 18.0\% | 5.5\% | 2.8\% | 37.7\% | 3.9\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 3.4\% | -- | 43.3\% | 7.6\% | 4.5\% | 2.8\% | 20.9\% | 3.1\% |
| 1 location only | 23.0\% | 52.9\% | 35.3\% | 21.4\% | 7.8\% | 0.1\%* | 35.9\% | 11.5\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 24.2\% | 55.6\% | 79.0\% | 20.4\%* | 6.3\%* | 3.0\%* | 64.6\% | 4.4\%* |
| 25-49 \% | 8.5\% | 75.1\% | 43.7\% | 29.8\% | 5.2\%* | 0.5\%* | 51.3\% | 2.9\%* |
| 50-74 \% | 6.5\% | 57.8\% | 31.7\% | 10.5\% | 0.6\%* | 0.8\%* | 43.0\% | 0.9\%* |
| 75\% or more | 8.2\% | 51.0\% | 34.3\% | 18.7\% | 6.2\% | 3.0\% | 32.2\% | 4.8\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 8.0\% | 51.9\% | 28.3\% | 14.1\% | 5.4\% | 2.4\%* | 31.2\% | 3.8\% |
| Has union employees | 9.2\% | 66.7\% | 70.7\% | 48.2\% | 8.5\%* | 3.3\% | 63.2\% | 6.0\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| 50\% or more low-wage | 6.1\% | 65.8\% | 22.6\%* | 17.9\% | 3.6\%* | 0.3\%* | 42.8\% | 1.5\%* |
| Less than 50\% low-wage | 8.4\% | 51.7\% | 36.4\% | 18.6\% | 5.9\% | 2.9\% | 34.1\% | 4.6\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.
-- Data suppressed due to high standard errors or few reported values in cell.
** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.4.a Standard errors for percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2016

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ 10 \\ \text { employees } \end{array}$ | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ 50 \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.53\% | 2.71\% | 2.93\% | 2.25\% | 0.92\% | 0.63\% | 1.59\% | 0.56\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 5.08\% | -- | -- | -- | -- | -- | 10.85\%* | 4.16\% * |
| Mining and manufacturing | 1.18\% | 10.42\% | 6.09\% | 3.80\% | 1.89\%* | 1.61\%* | 3.84\% | 1.24\% |
| Construction | 3.96\% | 8.17\% | 8.07\% | 9.35\%* | 5.10\%* | 1.89\%* | 5.08\% | 5.67\%* |
| Utilities and transp. | 1.52\% | -- | 14.18\%* | 7.83\%* | 0.68\%* | 1.55\%* | 8.46\% | 1.40\% |
| Wholesale trade | 1.74\% | 10.02\% | 9.01\% | 7.59\%* | 3.55\% * | 0.50\%* | 5.86\% | 1.35\% * |
| Fin. svs. and real estate | 0.66\% | 7.86\% | 9.71\% | 5.34\%* | 0.87\%* | 0.51\%* | 5.03\% | 0.50\% * |
| Retail trade | 0.97\% | 8.29\% | 8.72\% | 1.04\%* | 3.36\%* | 0.97\%* | 4.23\% | 0.91\%* |
| Professional services | 1.19\% | 4.76\% | 3.42\% | 2.45\% | 1.50\%* | 1.76\%* | 2.60\% | 1.33\%* |
| Other services | 1.55\% | 6.16\% | 7.77\% | 5.56\% | 3.12\%* | 1.34\%* | 4.14\% | 1.54\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.56\% | 3.24\% | 3.57\% | 2.81\% | 1.27\% | 0.49\% | 1.88\% | 0.55\% |
| For profit, unincorporated | 2.67\% | 5.72\% | 5.76\% | 5.14\% | 1.81\%* | 5.33\%* | 3.76\% | 3.22\%* |
| Nonprofit | 0.71\% | 7.88\% | 8.70\% | 5.04\% | 1.51\%* | 0.30\%* | 4.76\% | 0.57\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 3.00\% | 6.63\% | 9.95\% * | 5.52\%* | 5.52\%* | 1.53\%* | 4.92\% | 3.48\% * |
| 5-9 years | 2.89\% | 6.48\% | 7.82\% | 6.52\% | 4.07\% * | 4.07\%* | 4.62\% | 3.17\% |
| 10-19 years | 1.85\% | 4.82\% | 5.47\% | 4.95\% | 2.75\%* | 0.34\%* | 3.02\% | 2.25\%* |
| 20 or more years | 0.58\% | 3.97\% | 4.10\% | 2.97\% | 1.01\% | 0.66\% | 2.24\% | 0.59\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.56\% | -- | 9.05\% | 1.97\% | 1.06\% | 0.65\% | 4.14\% | 0.56\% |
| 1 location only | 1.26\% | 2.72\% | 3.07\% | 2.71\% | 1.68\% | 0.07\%* | 1.70\% | 1.80\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 5.90\% | 12.52\% | 11.28\% | 6.95\%* | 3.53\%* | 1.55\%* | 9.33\% | 1.43\% * |
| 25-49 \% | 1.70\% | 9.00\% | 10.50\% | 8.17\% | 4.46\%* | 0.33\%* | 6.31\% | 1.34\%* |
| 50-74 \% | 0.88\% | 7.33\% | 6.94\% | 2.89\% | 0.34\% * | 0.31\%* | 4.68\% | 0.26\%* |
| 75\% or more | 0.60\% | 3.07\% | 3.14\% | 2.48\% | 1.02\% | 0.72\% | 1.72\% | 0.63\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.60\% | 2.74\% | 2.51\% | 1.68\% | 0.98\% | 0.86\%* | 1.48\% | 0.65\% |
| Has union employees | 1.16\% | 12.00\% | 9.63\% | 9.39\% | 2.59\% * | 0.73\% | 6.95\% | 1.06\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low-wage | 0.99\% | 8.42\% | 8.83\%* | 4.42\% | 2.26\%* | 0.14\%* | 5.44\% | 0.54\% * |
| Less than 50\% low-wage | 0.57\% | 2.84\% | 3.03\% | 2.37\% | 0.97\% | 0.68\% | 1.66\% | 0.59\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.
-- Data suppressed due to high standard errors or few reported values in cell.
** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

