

**Table I.C.3(2008) Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.1%	13.8%	18.8%	20.7%	19.7%	21.4%	17.6%	20.8%
Industry group **								
Agric., fish., forest.	20.7%*	.	.	.	.	.	8.7%*	26.5%*
Mining and manufacturing	19.4%	12.0%	19.5%	19.9%	20.5%	19.1%	18.2%	19.6%
Construction	19.5%	13.5%	22.6%	20.9%	21.1%	15.9%	19.8%	19.2%
Utilities and transp.	20.1%	21.3%	24.4%	17.3%	22.1%	19.7%	21.7%	19.9%
Wholesale trade	19.7%	13.2%	19.3%	24.0%	19.2%	20.0%	20.9%	19.1%
Fin. svcs. and real estate	19.5%	9.7%	17.2%	16.9%	15.4%	22.2%	13.7%	20.6%
Retail trade	24.5%	18.3%	24.7%	27.4%	29.6%	23.7%	22.6%	24.9%
Professional services	17.5%	13.5%	15.8%	17.1%	17.6%	18.7%	15.1%	18.2%
Other services	23.7%	15.0%	18.8%	22.5%	23.6%	26.8%	18.1%	25.6%
Ownership								
For profit, incorporated	21.1%	14.6%	20.0%	22.4%	21.5%	21.8%	19.0%	21.8%
For profit, unincorporated	22.1%	14.7%	19.9%	21.9%	23.6%	24.5%	17.2%	24.1%
Nonprofit	14.7%	5.4%	8.7%	13.6%	14.2%	17.0%	9.1%	15.6%
Age of firm								
Less than 5 years	22.7%	17.8%	20.7%	27.6%	21.7%	25.5%	21.1%	25.0%
5-9 years	20.1%	14.9%	21.4%	21.7%	21.8%	23.9%	17.9%	22.9%
10-19 years	20.1%	15.1%	20.1%	19.6%	21.4%	24.2%	19.0%	21.1%
20 or more years	19.3%	12.1%	17.6%	20.3%	19.2%	20.8%	16.6%	20.2%
Unknown	21.4%	3.1%*	3.3%*	16.5%	19.9%	21.5%	5.8%*	21.4%
Multi/single status								
2 or more locations	21.0%	22.2%	17.0%	20.7%	20.3%	21.3%	19.8%	21.1%
1 location only	18.6%	13.7%	18.9%	20.7%	19.0%	23.6%	17.5%	20.0%
Percent full-time employees								
Less than 25%	21.1%	10.8%*	15.1%	25.0%	24.9%	21.2%	16.3%	22.1%
25-49 %	22.4%	15.3%	22.5%	25.3%	21.6%	23.1%	19.1%	23.3%
50-74 %	20.5%	13.7%	21.4%	22.9%	19.9%	21.3%	17.9%	21.1%
75% or more	19.9%	13.8%	18.4%	20.2%	19.5%	21.3%	17.6%	20.6%
Union presence								
No union employees	20.4%	14.1%	19.1%	21.1%	20.5%	22.4%	17.8%	21.6%
Has union employees	17.3%	7.2%*	14.2%	14.5%	15.0%	18.3%	14.1%	17.5%
Unknown	22.1%	3.5%*	13.1%*	29.8%	17.7%	22.4%	14.6%	22.2%
Percent low wage employees								
50% or more low wage	24.0%	16.4%	20.8%	27.0%	22.9%	25.1%	20.1%	24.8%
Less than 50% low wage	19.3%	13.4%	18.6%	19.6%	18.9%	20.5%	17.3%	19.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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 no 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.C.3(2008) Standard error for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.16%	0.56%	0.86%	0.67%	0.56%	0.37%	0.47%	0.21%
<b>Industry group **</b>								
Agric., fish., forest.	7.37%*	.	.	.	.	.	4.88%*	8.52%*
Mining and manufacturing	0.44%	2.11%	1.67%	1.53%	1.35%	0.40%	1.62%	0.42%
Construction	1.32%	2.43%	1.90%	2.10%	2.46%	2.91%	1.53%	2.07%
Utilities and transp.	0.84%	4.37%	4.23%	2.38%	2.14%	1.02%	2.57%	0.91%
Wholesale trade	0.71%	2.73%	2.68%	2.66%	1.07%	0.68%	1.61%	0.73%
Fin. svcs. and real estate	0.76%	0.91%	2.85%	2.37%	1.10%	0.90%	1.25%	0.77%
Retail trade	0.54%	1.97%	1.78%	1.48%	2.19%	0.58%	1.16%	0.48%
Professional services	0.33%	0.60%	1.42%	0.61%	0.79%	0.47%	0.66%	0.33%
Other services	0.44%	1.54%	1.90%	1.16%	1.22%	0.90%	0.92%	0.52%
<b>Ownership</b>								
For profit, incorporated	0.26%	0.65%	0.90%	0.86%	0.65%	0.48%	0.56%	0.32%
For profit, unincorporated	0.56%	1.18%	2.13%	2.10%	2.67%	0.68%	1.30%	0.69%
Nonprofit	0.53%	1.06%	1.49%	1.15%	1.04%	0.58%	1.07%	0.52%
<b>Age of firm</b>								
Less than 5 years	0.67%	2.05%	3.37%	2.40%	3.03%	3.66%	1.74%	2.30%
5-9 years	0.81%	1.19%	2.39%	1.57%	2.69%	1.92%	1.06%	1.61%
10-19 years	0.81%	1.27%	1.66%	2.36%	1.88%	2.30%	1.44%	0.77%
20 or more years	0.34%	0.58%	1.35%	0.80%	0.57%	0.36%	0.53%	0.35%
Unknown	0.53%	2.13%*	1.10%*	3.91%	1.63%	0.52%	4.84%*	0.53%
<b>Multi/single status</b>								
2 or more locations	0.28%	5.85%	3.07%	1.01%	0.65%	0.41%	1.43%	0.29%
1 location only	0.46%	0.56%	0.87%	0.89%	0.78%	1.84%	0.50%	0.66%
<b>Percent full-time employees</b>								
Less than 25%	1.71%	3.27%*	3.82%	2.58%	2.34%	1.88%	2.77%	1.66%
25-49 %	0.86%	3.88%	3.77%	2.72%	1.59%	1.48%	1.38%	1.07%
50-74 %	0.56%	1.33%	2.13%	1.48%	1.21%	0.92%	1.19%	0.47%
75% or more	0.15%	0.60%	0.87%	0.65%	0.68%	0.37%	0.52%	0.19%
<b>Union presence</b>								
No union employees	0.19%	0.58%	0.86%	0.71%	0.39%	0.30%	0.48%	0.28%
Has union employees	0.56%	3.70%*	3.35%	1.89%	2.57%	0.77%	2.66%	0.50%
Unknown	1.01%	2.92%*	7.21%*	3.88%	1.52%	1.04%	3.26%	1.00%
<b>Percent low wage employees</b>								
50% or more low wage	0.51%	1.93%	1.95%	2.41%	0.55%	1.00%	1.19%	0.70%
Less than 50% low wage	0.14%	0.56%	0.83%	0.65%	0.70%	0.28%	0.44%	0.15%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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