employee contribution by firm size and selected characteristics: United States, 2010

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | $\begin{array}{r} 10-24 \\ \text { employes } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 10.4\% | 51.4\% | 29.2\% | 15.3\% | 7.6\% | 5.1\% | 32.6\% | 6.3\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 21.6\%* | -- | -- | -- | -- | -- | 53.4\% | 0.6\%* |
| Mining and manufacturing | 6.2\% | 45.8\% | 30.6\% | 5.1\%* | 3.2\%* | 4.8\% | 22.7\% | 4.3\% |
| Construction | 29.0\% | 47.7\% | 34.1\% | 26.7\% | 31.7\% | 2.6\%* | 37.9\% | 21.3\% |
| Utilities and transp. | 15.0\% | 57.8\% | 43.4\% | 15.5\%* | 8.8\%* | 14.2\% | 39.4\% | 13.1\% |
| Wholesale trade | 8.7\% | 55.9\% | 19.2\% | 14.2\% | 2.5\%* | 3.5\%* | 28.2\% | 3.9\% |
| Fin. svs. and real estate | 5.6\% | 40.2\% | 25.2\% | 21.5\% | 5.2\% | 1.6\%* | 32.4\% | 2.7\% |
| Retail trade | 8.7\% | 64.8\% | 27.0\% | 11.2\%* | 5.2\%* | 1.7\%* | 32.3\% | 3.7\% |
| Professional services | 11.3\% | 49.6\% | 27.9\% | 16.1\% | 8.4\% | 7.0\% | 32.3\% | 7.9\% |
| Other services | 11.9\% | 55.7\% | 32.8\% | 17.2\% | 9.6\%* | 2.4\%* | 36.0\% | 5.6\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 10.3\% | 49.7\% | 29.3\% | 15.1\% | 8.9\% | 4.7\% | 31.7\% | 6.3\% |
| For profit, unincorporated | 10.4\% | 50.3\% | 25.4\% | 13.7\% | 0.7\%* | 5.1\% | 33.0\% | 4.1\% |
| Nonprofit | 10.6\% | 75.3\% | 36.2\% | 18.4\% | 8.8\% | 7.0\% | 39.5\% | 8.0\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 20.5\% | 46.4\% | 25.1\% | 15.1\%* | 11.1\%* | 1.3\%* | 36.8\% | 6.3\%* |
| 5-9 years | 19.9\% | 53.0\% | 24.9\% | 17.2\% | 0.7\%* | 3.1\%* | 35.9\% | 4.6\%* |
| 10-19 years | 14.8\% | 45.9\% | 32.5\% | 13.7\% | 11.4\% | 0.6\%* | 32.3\% | 5.8\% |
| 20 or more years | 9.1\% | 54.9\% | 29.5\% | 15.5\% | 7.5\% | 5.5\% | 31.4\% | 6.4\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 5.9\% | 56.7\% | 17.8\%* | 16.5\% | 6.6\% | 5.1\% | 18.2\% | 5.7\% |
| 1 location only | 21.8\% | 51.4\% | 29.8\% | 15.0\% | 9.4\% | 5.6\%* | 33.9\% | 9.7\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 12.4\% | 53.5\% | 42.4\%* | 9.5\%* | 6.7\%* | 4.9\%* | 31.4\%* | 6.1\%* |
| 25-49 \% | 12.7\% | 63.7\% | 33.2\% | 24.0\%* | 13.1\% | 0.5\%* | 44.2\% | 5.5\% |
| 50-74 \% | 13.5\% | 59.5\% | 37.2\% | 11.9\% | 6.6\%* | 9.1\%* | 44.5\% | 8.7\% |
| 75\% or more | 9.9\% | 49.2\% | 28.1\% | 15.4\% | 7.6\% | 4.6\% | 30.8\% | 6.0\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 10.1\% | 50.9\% | 26.5\% | 13.1\% | 5.2\% | 2.1\% | 30.9\% | 4.1\% |
| Has union employees | 17.3\% | 59.2\% | 60.2\% | 30.1\% | 21.6\%* | 13.7\% | 50.9\% | 15.2\% |
| Unknown | 3.1\% | 50.3\% | 32.0\%* | 33.8\%* | 5.1\%* | 1.9\%* | 34.6\% | 2.5\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 9.1\% | 63.1\% | 38.6\% | 16.6\% | 6.7\% | 1.2\%* | 44.2\% | 3.1\% |
| Less than 50\% low wage | 10.6\% | 49.6\% | 28.3\% | 15.2\% | 7.8\% | 5.6\% | 31.2\% | 6.8\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.D.4.a(2010) Standard error 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, 2010

| Characteristics | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $25-99$ employees | 100-999 employees | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.52\% | 0.91\% | 1.56\% | 1.86\% | 1.22\% | 0.91\% | 0.64\% | 0.62\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 8.94\%* | -- | -- | -- | -- | -- | 10.01\% | 2.35\% * |
| Mining and manufacturing | 0.98\% | 8.55\% | 5.99\% | 1.90\%* | 1.54\%* | 1.41\% | 2.37\% | 0.99\% |
| Construction | 3.65\% | 6.93\% | 5.53\% | 3.06\% | 9.33\% | 3.01\%* | 3.23\% | 5.11\% |
| Utilities and transp. | 2.18\% | 12.63\% | 11.99\% | 6.38\%* | 5.28\%* | 2.78\% | 5.13\% | 2.46\% |
| Wholesale trade | 1.16\% | 7.02\% | 4.11\% | 3.24\% | 0.86\%* | 1.39\%* | 4.21\% | 1.16\% |
| Fin. svs. and real estate | 1.13\% | 6.58\% | 5.95\% | 5.24\% | 1.15\% | 0.86\%* | 4.19\% | 0.74\% |
| Retail trade | 0.98\% | 4.71\% | 5.23\% | 5.59\%* | 4.71\%* | 0.59\%* | 3.61\% | 0.77\% |
| Professional services | 1.53\% | 3.04\% | 3.13\% | 3.04\% | 2.17\% | 2.01\% | 1.84\% | 1.66\% |
| Other services | 1.02\% | 4.60\% | 2.58\% | 2.76\% | 3.76\%* | 1.43\%* | 2.86\% | 1.26\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.58\% | 1.26\% | 2.02\% | 1.73\% | 1.60\% | 0.97\% | 0.76\% | 0.74\% |
| For profit, unincorporated | 1.19\% | 2.67\% | 4.48\% | 3.67\% | 0.51\%* | 1.51\% | 1.42\% | 0.87\% |
| Nonprofit | 1.51\% | 6.64\% | 6.43\% | 4.34\% | 2.04\% | 1.82\% | 4.64\% | 1.57\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 3.25\% | 4.20\% | 6.79\% | 5.91\%* | 6.41\%* | 2.25\%* | 2.88\% | 4.01\%* |
| 5-9 years | 2.63\% | 4.63\% | 5.02\% | 4.46\% | 1.24\%* | 1.67\%* | 3.48\% | 4.04\%* |
| 10-19 years | 1.15\% | 2.64\% | 4.32\% | 3.05\% | 3.03\% | 0.35\%* | 2.59\% | 1.15\% |
| 20 or more years | 0.68\% | 2.37\% | 2.63\% | 2.03\% | 1.07\% | 0.98\% | 1.16\% | 0.70\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.84\% | 13.48\% | 5.57\%* | 3.64\% | 1.14\% | 0.96\% | 1.50\% | 0.86\% |
| 1 location only | 0.92\% | 0.85\% | 1.60\% | 1.62\% | 2.72\% | 2.87\%* | 0.66\% | 1.70\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 1.42\% | 8.89\% | 13.10\%* | 3.89\%* | 7.62\%* | 3.67\%* | 9.44\%* | 2.92\%* |
| 25-49 \% | 2.06\% | 8.69\% | 7.00\% | 7.44\%* | 3.46\% | 0.22\%* | 4.83\% | 1.62\% |
| 50-74 \% | 2.32\% | 5.12\% | 6.35\% | 2.28\% | 2.98\%* | 3.03\%* | 3.56\% | 2.44\% |
| 75\% or more | 0.53\% | 1.59\% | 1.71\% | 2.24\% | 1.46\% | 0.96\% | 0.81\% | 0.62\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.40\% | 0.94\% | 1.22\% | 1.83\% | 0.58\% | 0.44\% | 0.79\% | 0.43\% |
| Has union employees | 2.03\% | 8.28\% | 7.97\% | 6.01\% | 6.51\%* | 2.21\% | 4.65\% | 2.06\% |
| Unknown | 0.59\% | 14.20\% | 11.34\%* | 11.65\%* | 3.56\%* | 0.60\%* | 7.73\% | 0.60\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 0.75\% | 4.40\% | 6.49\% | 2.66\% | 1.94\% | 0.36\%* | 3.66\% | 0.59\% |
| Less than $50 \%$ low wage | 0.60\% | 1.06\% | 1.48\% | 2.12\% | 1.25\% | 1.07\% | 0.96\% | 0.72\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.

