employee contribution by firm size and selected characteristics: United States, 2012

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ 10 \\ \text { employees } \end{array}$ | employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ 50 \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 17.1\% | 60.0\% | 43.5\% | 27.7\% | 16.5\% | 5.3\% | 44.9\% | 10.1\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 43.9\% | -- | -- | -- | -- | -- | 66.9\% | 36.1\% |
| Mining and manufacturing | 11.1\% | 43.6\% | 28.9\% | 22.5\% | 12.2\% | 3.9\% | 29.2\% | 8.1\% |
| Construction | 36.6\% | 64.7\% | 33.2\% | 42.9\% | 33.3\% | 3.4\%* | 44.2\% | 28.6\% |
| Utilities and transp. | 15.4\% | 45.5\% | 25.2\%* | 27.7\% | 17.6\% | 10.9\% | 37.4\% | 12.4\% |
| Wholesale trade | 19.3\% | 55.6\% | 36.9\% | 27.9\% | 12.0\% | 4.1\% | 39.8\% | 10.0\% |
| Fin. svs. and real estate | 12.9\% | 60.3\% | 52.9\% | 31.4\% | 15.5\% | 3.3\% | 54.6\% | 6.8\% |
| Retail trade | 11.7\% | 68.1\% | 31.1\% | 22.9\% | 9.5\% | 2.1\%* | 41.7\% | 5.2\% |
| Professional services | 19.5\% | 60.4\% | 54.4\% | 25.8\% | 19.6\% | 6.3\% | 49.7\% | 11.8\% |
| Other services | 17.7\% | 59.8\% | 46.7\% | 26.6\% | 10.6\% | 6.7\%* | 44.9\% | 9.7\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 16.5\% | 60.1\% | 40.2\% | 28.2\% | 16.7\% | 4.7\% | 43.5\% | 9.4\% |
| For profit, unincorporated | 18.2\% | 59.4\% | 48.3\% | 19.5\% | 11.5\% | 3.7\% | 47.5\% | 7.7\% |
| Nonprofit | 19.2\% | 60.2\% | 59.3\% | 33.6\% | 18.8\% | 9.0\% | 49.6\% | 14.7\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 31.4\% | 54.3\% | 46.6\% | 19.8\% | 19.3\%* | 5.6\%* | 44.2\% | 17.0\% * |
| 5-9 years | 29.1\% | 52.8\% | 46.6\% | 22.4\% | 13.9\% | 4.3\%* | 42.2\% | 17.2\% |
| 10-19 years | 29.0\% | 64.8\% | 43.9\% | 25.4\% | 14.9\% | 7.9\%* | 46.2\% | 15.1\% |
| 20 or more years | 13.5\% | 62.0\% | 41.6\% | 31.1\% | 16.9\% | 5.2\% | 45.1\% | 9.1\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 8.2\% | 46.9\% | 46.0\% | 28.2\% | 14.1\% | 5.1\% | 43.6\% | 7.2\% |
| 1 location only | 34.0\% | 60.1\% | 43.3\% | 27.5\% | 19.6\% | 11.5\% | 45.0\% | 21.6\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | 21.1\% | 68.3\% | 50.2\% | 31.0\% | 23.0\% | 5.8\%* | 52.8\% | 13.0\% |
| 25-49 \% | 14.1\% | 62.7\% | 43.8\% | 26.9\% | 16.1\% | 3.3\%* | 47.8\% | 7.3\% |
| 50-74 \% | 16.6\% | 59.8\% | 45.9\% | 18.0\% | 11.4\% | 8.4\% | 45.3\% | 9.8\% |
| 75\% or more | 17.3\% | 59.6\% | 43.1\% | 28.8\% | 17.1\% | 4.9\% | 44.5\% | 10.3\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 20.5\% | 59.7\% | 43.2\% | 26.6\% | 15.6\% | 4.0\% | 44.7\% | 11.1\% |
| Has union employees | 13.1\% | 69.2\% | 53.0\% | 43.4\% | 23.5\% | 8.1\% | 51.7\% | 11.5\% |
| Unknown | 6.0\% | 75.4\% | 30.1\%* | 38.9\%* | 18.5\%* | 4.9\% | 38.7\% | 5.7\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 14.7\% | 64.4\% | 35.2\% | 26.5\% | 18.7\% | 3.7\% | 42.2\% | 9.9\% |
| Less than 50\% low wage | 17.6\% | 59.3\% | 44.7\% | 27.9\% | 15.9\% | 5.6\% | 45.3\% | 10.2\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.4.a(2012) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and selected characteristics: United States, 2012

| Characteristics | Total | Less than 10 employees | 10-24 <br> employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.58\% | 1.55\% | 1.40\% | 1.35\% | 0.99\% | 0.40\% | 0.81\% | 0.57\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 7.44\% | -- | -- | -- | -- | -- | 5.83\% | 9.29\% |
| Mining and manufacturing | 0.58\% | 6.21\% | 4.47\% | 3.85\% | 2.31\% | 0.75\% | 4.01\% | 0.83\% |
| Construction | 3.33\% | 4.93\% | 3.65\% | 6.90\% | 2.69\% | 2.15\%* | 4.10\% | 3.81\% |
| Utilities and transp. | 2.24\% | 8.81\% | 8.30\% * | 3.44\% | 5.04\% | 2.29\% | 5.58\% | 2.35\% |
| Wholesale trade | 1.36\% | 3.97\% | 5.11\% | 2.76\% | 3.37\% | 1.03\% | 3.59\% | 1.58\% |
| Fin. svs. and real estate | 0.58\% | 5.40\% | 5.02\% | 4.61\% | 2.42\% | 0.99\% | 3.43\% | 0.58\% |
| Retail trade | 1.26\% | 3.07\% | 3.44\% | 4.77\% | 2.84\% | 0.80\%* | 2.09\% | 1.30\% |
| Professional services | 0.86\% | 3.26\% | 3.23\% | 2.25\% | 1.63\% | 0.94\% | 1.50\% | 0.70\% |
| Other services | 1.71\% | 3.35\% | 2.64\% | 3.98\% | 2.37\% | 2.43\%* | 2.17\% | 2.07\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.59\% | 1.80\% | 1.03\% | 1.56\% | 1.25\% | 0.63\% | 0.95\% | 0.71\% |
| For profit, unincorporated | 1.31\% | 2.79\% | 3.41\% | 3.40\% | 2.89\% | 1.01\% | 2.41\% | 1.31\% |
| Nonprofit | 1.01\% | 4.13\% | 5.05\% | 3.02\% | 1.57\% | 1.58\% | 2.75\% | 1.06\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 2.53\% | 4.86\% | 5.59\% | 3.33\% | 6.01\%* | 3.61\%* | 4.40\% | 5.14\%* |
| 5-9 years | 2.29\% | 3.37\% | 5.50\% | 3.62\% | 3.03\% | 1.52\%* | 2.58\% | 2.98\% |
| 10-19 years | 1.46\% | 1.64\% | 3.10\% | 2.83\% | 1.71\% | 4.00\%* | 1.46\% | 1.82\% |
| 20 or more years | 0.44\% | 1.83\% | 2.49\% | 1.64\% | 0.75\% | 0.36\% | 1.25\% | 0.43\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.40\% | 13.06\% | 5.86\% | 2.84\% | 1.05\% | 0.42\% | 4.07\% | 0.38\% |
| 1 location only | 1.13\% | 1.53\% | 1.51\% | 1.61\% | 2.00\% | 2.93\% | 0.69\% | 1.73\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 1.97\% | 5.87\% | 6.99\% | 5.25\% | 6.24\% | 2.09\%* | 3.61\% | 2.33\% |
| 25-49 \% | 0.64\% | 5.60\% | 6.57\% | 3.34\% | 4.59\% | 1.16\%* | 3.58\% | 0.98\% |
| 50-74 \% | 1.39\% | 3.95\% | 6.01\% | 3.01\% | 2.55\% | 1.43\% | 3.33\% | 1.40\% |
| 75\% or more | 0.61\% | 1.46\% | 1.25\% | 1.59\% | 1.00\% | 0.51\% | 0.71\% | 0.61\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.67\% | 1.67\% | 1.38\% | 1.31\% | 0.85\% | 0.44\% | 0.85\% | 0.55\% |
| Has union employees | 1.30\% | 8.22\% | 7.57\% | 7.63\% | 4.20\% | 0.93\% | 4.64\% | 1.37\% |
| Unknown | 1.30\% | 15.87\% | 12.01\%* | 13.92\%* | 6.86\%* | 1.31\% | 10.48\% | 1.32\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 1.30\% | 3.69\% | 5.00\% | 2.66\% | 3.50\% | 0.47\% | 1.84\% | 1.52\% |
| Less than $50 \%$ low wage | 0.56\% | 1.56\% | 1.78\% | 1.43\% | 0.79\% | 0.50\% | 0.84\% | 0.59\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.

