

**Table I.D.3(2012) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2012**

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	27.4%	23.4%	31.8%	32.7%	30.0%	25.7%	30.1%	27.0%
Industry group **								
Agric., fish., forest.	21.7%	--	--	--	--	--	9.9% *	29.9%
Mining and manufacturing	22.2%	31.1%	24.1%	29.5%	24.0%	20.3%	31.0%	21.5%
Construction	28.6%	22.3%	38.7%	29.5%	26.7%	27.4%	29.5%	28.0%
Utilities and transp.	23.4%	16.5% *	28.7%	25.0%	27.6%	22.5%	26.5%	23.2%
Wholesale trade	27.5%	17.7%	31.9%	36.8%	27.9%	25.1%	32.1%	26.6%
Fin. svcs. and real estate	27.3%	20.5%	33.3%	24.3%	31.3%	26.8%	27.7%	27.3%
Retail trade	34.5%	22.7%	38.8%	48.9%	44.5%	31.3%	37.9%	34.0%
Professional services	27.7%	30.2%	32.6%	35.8%	32.0%	25.1%	32.8%	27.0%
Other services	32.0%	15.9%	26.9%	34.0%	32.9%	33.3%	25.1%	33.6%
Ownership								
For profit, incorporated	27.8%	24.9%	32.6%	33.0%	30.6%	26.1%	31.2%	27.3%
For profit, unincorporated	30.1%	21.4%	30.7%	39.2%	34.2%	27.6%	29.7%	30.2%
Nonprofit	23.9%	13.9%	27.2%	25.8%	26.0%	23.0%	23.2%	24.0%
Age of firm								
Less than 5 years	32.9%	29.5%	30.9%	34.2%	38.5%	23.0%	32.4%	33.3%
5-9 years	31.6%	25.5%	29.4%	38.4%	33.0%	26.1%	30.8%	32.2%
10-19 years	33.5%	23.8%	37.4%	36.5%	37.8%	28.0%	31.8%	34.5%
20 or more years	26.3%	19.5%	30.0%	30.0%	27.9%	25.6%	28.5%	26.2%
Multi/single status								
2 or more locations	26.3%	16.1% *	33.2%	31.5%	28.4%	25.8%	31.5%	26.3%
1 location only	30.4%	23.5%	31.7%	33.0%	32.5%	23.2%	30.0%	30.8%
Percent full-time employees								
Less than 25%	31.3%	18.9% *	28.8% *	23.9%	31.5%	34.8%	23.6%	33.2%
25-49 %	31.9%	23.2%	29.5%	33.7%	31.8%	32.4%	29.0%	32.3%
50-74 %	30.1%	28.0%	30.5%	35.1%	35.6%	28.6%	32.1%	29.8%
75% or more	26.8%	22.6%	32.0%	32.6%	29.5%	24.9%	30.0%	26.3%
Union presence								
No union employees	28.9%	24.5%	32.7%	33.7%	31.3%	25.9%	31.2%	28.3%
Has union employees	22.3%	8.8% *	18.7%	20.0%	23.2%	22.4%	15.7%	22.6%
Unknown	28.9%	15.5% *	48.3%	37.1%	29.9%	28.7%	37.2%	28.8%
Percent low wage employees								
50% or more low wage	33.4%	19.5%	35.7%	44.1%	38.2%	31.7%	34.1%	33.3%
Less than 50% low wage	26.7%	23.8%	31.4%	31.7%	29.2%	24.9%	29.7%	26.2%

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.D.3(2012) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2012**

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	0.36%	1.49%	1.56%	0.76%	0.57%	0.35%	0.92%	0.36%
Industry group **								
Agric., fish., forest.	3.35%	--	--	--	--	--	3.13% *	4.40%
Mining and manufacturing	0.58%	4.62%	3.63%	3.03%	1.15%	0.69%	2.69%	0.63%
Construction	1.20%	3.59%	3.32%	2.78%	2.88%	2.01%	1.58%	1.79%
Utilities and transp.	1.08%	8.76% *	7.36%	5.96%	4.05%	0.87%	6.03%	1.13%
Wholesale trade	0.97%	4.79%	3.62%	3.90%	2.17%	0.98%	2.48%	1.11%
Fin. svcs. and real estate	0.75%	4.89%	5.26%	2.45%	1.09%	1.07%	2.32%	0.81%
Retail trade	0.92%	4.59%	4.73%	3.41%	4.34%	1.37%	3.84%	1.02%
Professional services	0.79%	1.82%	2.89%	1.73%	1.33%	0.74%	2.15%	0.77%
Other services	0.86%	1.82%	3.09%	1.57%	2.75%	0.91%	1.52%	0.89%
Ownership								
For profit, incorporated	0.40%	1.08%	1.59%	1.05%	0.81%	0.45%	0.79%	0.43%
For profit, unincorporated	1.28%	4.75%	4.78%	1.97%	1.97%	1.04%	3.37%	0.99%
Nonprofit	0.48%	2.52%	3.71%	1.95%	0.83%	0.65%	1.24%	0.49%
Age of firm								
Less than 5 years	1.01%	2.99%	3.44%	5.13%	3.83%	3.94%	1.50%	2.14%
5-9 years	2.11%	3.36%	3.61%	3.95%	3.18%	3.56%	2.09%	2.97%
10-19 years	1.04%	1.27%	2.81%	2.22%	2.49%	1.55%	1.57%	1.37%
20 or more years	0.37%	2.24%	1.83%	1.14%	0.86%	0.37%	1.11%	0.39%
Multi/single status								
2 or more locations	0.34%	8.46% *	1.95%	1.52%	0.83%	0.35%	2.77%	0.35%
1 location only	0.73%	1.49%	1.61%	0.90%	1.17%	1.17%	1.04%	0.89%
Percent full-time employees								
Less than 25%	2.06%	7.44% *	9.83% *	4.33%	5.62%	2.68%	6.18%	2.30%
25-49 %	1.61%	5.03%	5.61%	4.70%	1.77%	1.57%	3.47%	1.41%
50-74 %	0.99%	3.69%	4.26%	3.28%	2.84%	1.12%	1.93%	1.15%
75% or more	0.44%	1.81%	1.67%	0.78%	0.81%	0.40%	0.98%	0.44%
Union presence								
No union employees	0.41%	1.69%	1.75%	0.60%	0.69%	0.56%	1.11%	0.47%
Has union employees	0.66%	8.16% *	4.79%	3.39%	2.88%	0.58%	3.85%	0.69%
Unknown	0.63%	8.41% *	10.87%	6.53%	4.56%	0.58%	7.46%	0.65%
Percent low wage employees								
50% or more low wage	0.61%	3.90%	5.30%	2.88%	1.52%	0.99%	2.59%	0.74%
Less than 50% low wage	0.44%	1.64%	1.74%	0.88%	0.67%	0.42%	0.90%	0.45%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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