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

| 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 | 8.1\% | 50.9\% | 29.6\% | 13.4\% | 6.3\% | 3.3\% | 31.9\% | 4.4\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 32.7\% | -- | -- | -- | -- | -- | 74.4\% | 7.4\%* |
| Mining and manufacturing | 6.4\% | 35.2\% | 23.5\% | 6.3\%* | 4.4\% | 5.9\% | 17.4\% | 5.4\% |
| Construction | 28.4\% | 51.5\% | 26.4\% | 31.7\% | 31.0\% | 0.4\%* | 38.9\% | 20.0\% |
| Utilities and transp. | 10.2\% | 51.8\% | 34.4\%* | 26.9\%* | 9.9\%* | 7.4\% | 38.0\% | 8.3\% |
| Wholesale trade | 8.4\% | 47.0\% | 26.5\% | 7.7\%* | 4.2\%* | 5.1\%* | 24.0\% | 5.1\%* |
| Fin. svs. and real estate | 5.3\% | 55.7\% | 24.8\%* | 15.4\% | 2.3\%* | 1.8\%* | 34.6\% | 2.5\% |
| Retail trade | 5.2\% | 59.1\% | 20.3\% | 6.3\%* | 6.4\%* | 0.6\%* | 27.8\% | 1.7\% |
| Professional services | 6.4\% | 41.8\% | 30.9\% | 7.6\% | 3.2\% | 2.9\% | 29.5\% | 3.0\% |
| Other services | 10.2\% | 62.7\% | 39.6\% | 15.0\% | 10.5\% | 0.7\%* | 38.6\% | 3.8\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 8.4\% | 49.0\% | 27.4\% | 14.0\% | 5.7\% | 4.0\% | 30.8\% | 4.7\% |
| For profit, unincorporated | 9.1\% | 53.4\% | 33.3\% | 7.6\%* | 6.1\%* | 1.6\%* | 35.7\% | 3.1\%* |
| Nonprofit | 6.2\% | 62.5\% | 41.7\% | 16.2\% | 8.2\%* | 0.7\%* | 35.2\% | 3.7\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 14.6\% | 38.6\% | 28.2\% | 2.9\%* | 4.0\%* | 4.4\%* | 27.9\% | 3.5\%* |
| 5-9 years | 20.5\% | 45.5\% | 41.2\% | 8.0\% | 9.1\%* | -- | 36.1\% | 6.6\%* |
| 10-19 years | 14.9\% | 55.3\% | 23.2\% | 10.6\% | 5.2\%* | 0.4\%* | 31.8\% | 3.7\% |
| 20 or more years | 6.4\% | 55.4\% | 29.1\% | 16.9\% | 6.4\% | 3.4\% | 31.5\% | 4.4\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 4.0\% | 38.3\% | 18.5\%* | 10.3\% | 6.1\% | 3.3\% | 20.1\% | 3.8\% |
| 1 location only | 19.8\% | 51.0\% | 30.4\% | 14.2\% | 6.6\% | 1.7\%* | 33.0\% | 7.7\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 20.9\% | 64.8\% | 35.6\%* | 48.9\% | 38.1\%* | 2.5\%* | 48.1\% | 15.2\%* |
| 25-49 \% | 8.2\% | 51.8\% | 53.0\% | 27.5\% | 3.3\%* | 1.0\%* | 46.9\% | 2.5\%* |
| 50-74 \% | 8.8\% | 44.6\% | 28.9\% | 12.6\%* | 7.2\%* | 4.4\% | 31.0\% | 5.4\% |
| 75\% or more | 7.8\% | 51.7\% | 28.6\% | 12.4\% | 5.9\% | 3.2\% | 31.2\% | 4.2\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 9.3\% | 48.6\% | 28.1\% | 10.8\% | 4.4\% | 2.7\% | 29.5\% | 3.9\% |
| Has union employees | 9.9\% | 78.9\% | 52.6\% | 48.0\% | 13.3\% | 5.8\% | 62.8\% | 7.3\% |
| Unknown | 2.2\% | 53.6\%* | 1.5\%* | 4.2\%* | 22.6\%* | 1.5\%* | 13.8\%* | 2.1\%* |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 6.8\% | 60.5\% | 30.1\% | 20.8\% | 9.3\% | 0.6\% | 39.6\% | 2.6\%* |
| Less than 50\% low wage | 8.3\% | 49.8\% | 29.5\% | 12.7\% | 5.9\% | 3.6\% | 31.1\% | 4.6\% |

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.4.a(2012) 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, 2012

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.43\% | 2.73\% | 2.77\% | 0.96\% | 0.92\% | 0.45\% | 1.29\% | 0.36\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 7.71\% | -- | -- | -- | -- | -- | 8.42\% | 4.07\%* |
| Mining and manufacturing | 0.92\% | 10.27\% | 4.28\% | 2.70\%* | 1.31\% | 1.52\% | 3.11\% | 1.08\% |
| Construction | 2.65\% | 6.07\% | 5.55\% | 4.99\% | 8.71\% | 0.37\%* | 3.33\% | 5.14\% |
| Utilities and transp. | 1.88\% | 11.58\% | 12.50\%* | 10.36\%* | 4.66\%* | 1.58\% | 7.77\% | 1.84\% |
| Wholesale trade | 1.70\% | 4.96\% | 5.52\% | 4.02\%* | 3.06\%* | 2.23\%* | 2.39\% | 1.86\%* |
| Fin. svs. and real estate | 0.67\% | 7.20\% | 9.31\%* | 3.91\% | 1.34\%* | 0.64\%* | 5.51\% | 0.71\% |
| Retail trade | 0.80\% | 8.71\% | 4.80\% | 2.17\%* | 2.49\%* | 0.24\%* | 4.40\% | 0.46\% |
| Professional services | 0.60\% | 3.38\% | 4.94\% | 1.49\% | 0.87\% | 0.59\% | 2.75\% | 0.34\% |
| Other services | 0.96\% | 4.03\% | 6.04\% | 3.11\% | 2.97\% | 0.25\%* | 2.35\% | 0.68\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.54\% | 2.32\% | 2.75\% | 1.30\% | 0.90\% | 0.60\% | 1.16\% | 0.50\% |
| For profit, unincorporated | 1.39\% | 7.27\% | 5.89\% | 2.69\%* | 2.43\%* | 0.49\%* | 4.25\% | 0.96\% * |
| Nonprofit | 0.66\% | 5.45\% | 4.51\% | 3.38\% | 2.61\%* | 0.23\%* | 2.85\% | 0.58\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 2.85\% | 4.52\% | 7.54\% | 2.48\%* | 2.27\%* | 3.67\%* | 3.74\% | 1.72\%* |
| 5-9 years | 2.59\% | 3.95\% | 6.32\% | 2.22\% | 3.77\%* | -- | 3.29\% | 2.04\%* |
| 10-19 years | 0.79\% | 3.14\% | 2.11\% | 1.91\% | 1.59\%* | 0.27\%* | 2.27\% | 0.93\% |
| 20 or more years | 0.36\% | 4.41\% | 3.03\% | 1.55\% | 1.27\% | 0.46\% | 1.09\% | 0.38\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.41\% | 11.35\% | 6.31\%* | 2.11\% | 1.50\% | 0.48\% | 4.04\% | 0.41\% |
| 1 location only | 0.70\% | 2.75\% | 2.78\% | 1.12\% | 0.75\% | 1.17\%* | 1.36\% | 0.52\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | 3.63\% | 10.14\% | 11.12\%* | 10.20\% | 12.44\%* | 1.40\%* | 6.32\% | 4.62\%* |
| 25-49 \% | 1.47\% | 9.65\% | 10.11\% | 7.05\% | 2.06\%* | 0.38\%* | 5.55\% | 0.79\%* |
| 50-74 \% | 0.89\% | 5.81\% | 4.31\% | 4.44\%* | 2.35\%* | 1.08\% | 2.58\% | 0.83\% |
| 75\% or more | 0.49\% | 3.20\% | 3.06\% | 1.05\% | 1.02\% | 0.48\% | 1.55\% | 0.43\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.55\% | 3.03\% | 3.08\% | 0.99\% | 0.98\% | 0.61\% | 1.56\% | 0.50\% |
| Has union employees | 0.66\% | 8.81\% | 9.76\% | 5.09\% | 2.55\% | 0.75\% | 4.94\% | 0.76\% |
| Unknown | 0.61\% | 16.36\%* | 2.91\%* | 5.89\%* | 8.02\%* | 0.49\%* | 7.67\%* | 0.64\%* |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 0.65\% | 6.32\% | 6.34\% | 3.91\% | 2.70\% | 0.12\% | 2.86\% | 0.79\%* |
| Less than 50\% low wage | 0.48\% | 2.94\% | 2.81\% | 0.92\% | 0.85\% | 0.54\% | 1.34\% | 0.43\% |

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.

