

**Table I.D.4 Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2016**

| 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               | 26.8% | 23.3%                  | 24.5%           | 20.5%           | 23.5%             | 30.0%                  | 22.7%                  | 27.6%                |
| Industry group **           |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.      | 18.0% | 29.4%                  | 17.4% *         | 18.7% *         | 8.8% *            | 22.2%                  | 26.8%                  | 14.4%                |
| Mining and manufacturing    | 28.7% | 26.8%                  | 25.2%           | 21.8%           | 28.3%             | 30.7%                  | 24.7%                  | 29.2%                |
| Construction                | 27.8% | 22.8%                  | 31.8%           | 26.7%           | 27.4%             | 28.6%                  | 26.6%                  | 28.6%                |
| Utilities and transp.       | 32.0% | 31.1%                  | 25.2%           | 17.5%           | 23.1%             | 35.2%                  | 22.5%                  | 32.9%                |
| Wholesale trade             | 30.7% | 21.6%                  | 28.4%           | 23.3%           | 27.5%             | 36.4%                  | 23.5%                  | 32.7%                |
| Fin. svcs. and real estate  | 30.4% | 23.2%                  | 22.7%           | 21.5%           | 24.9%             | 33.2%                  | 23.3%                  | 31.2%                |
| Retail trade                | 22.1% | 18.0%                  | 13.5%           | 15.1%           | 17.8%             | 25.4%                  | 15.5%                  | 23.3%                |
| Professional services       | 25.9% | 26.9%                  | 23.6%           | 19.5%           | 21.7%             | 28.9%                  | 23.7%                  | 26.2%                |
| Other services              | 22.7% | 19.1%                  | 23.4%           | 18.4%           | 20.6%             | 25.6%                  | 20.3%                  | 23.3%                |
| Ownership                   |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated    | 27.6% | 25.4%                  | 24.9%           | 21.4%           | 24.3%             | 30.4%                  | 23.9%                  | 28.3%                |
| For profit, unincorporated  | 25.3% | 18.8%                  | 22.2%           | 18.2%           | 25.0%             | 30.3%                  | 19.9%                  | 26.8%                |
| Nonprofit                   | 25.1% | 19.1%                  | 26.3%           | 18.4%           | 20.2%             | 28.5%                  | 19.9%                  | 25.6%                |
| Age of firm                 |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years           | 20.0% | 22.9%                  | 25.8%           | 17.5%           | 19.1%             | 19.6%                  | 22.1%                  | 18.5%                |
| 5-9 years                   | 24.6% | 25.1%                  | 24.5%           | 19.9%           | 24.8%             | 37.7%                  | 23.1%                  | 25.7%                |
| 10-19 years                 | 22.7% | 23.4%                  | 24.1%           | 21.1%           | 20.6%             | 26.1%                  | 23.2%                  | 22.4%                |
| 20 or more years            | 27.8% | 22.7%                  | 24.6%           | 20.7%           | 24.3%             | 30.2%                  | 22.5%                  | 28.4%                |
| Multi/single status         |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations         | 28.5% | 7.4% *                 | 22.1%           | 18.6%           | 24.6%             | 30.0%                  | 21.1%                  | 28.7%                |
| 1 location only             | 22.8% | 23.4%                  | 24.7%           | 21.0%           | 22.0%             | 30.9%                  | 22.9%                  | 22.8%                |
| Percent full-time employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%               | 20.7% | 39.1%                  | 40.4% *         | 15.4%           | 14.3%             | 19.9%                  | 32.9%                  | 17.5%                |
| 25-49 %                     | 22.3% | 22.1%                  | 17.2%           | 14.5%           | 20.1%             | 26.0%                  | 17.4%                  | 23.2%                |
| 50-74 %                     | 23.3% | 27.8%                  | 19.4%           | 14.0%           | 17.5%             | 26.9%                  | 20.5%                  | 23.7%                |
| 75% or more                 | 27.6% | 22.1%                  | 25.0%           | 21.5%           | 24.6%             | 30.7%                  | 23.0%                  | 28.4%                |
| Union presence              |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees          | 25.6% | 22.5%                  | 22.0%           | 19.1%           | 22.8%             | 29.7%                  | 21.5%                  | 26.5%                |
| Has union employees         | 31.6% | 41.4%                  | 51.8%           | 38.6%           | 30.1%             | 30.8%                  | 43.7%                  | 31.1%                |
| Percent low-wage employees  |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage        | 17.7% | 26.2%                  | 17.0%           | 11.0%           | 12.7%             | 21.1%                  | 17.8%                  | 17.7%                |
| Less than 50% low-wage      | 27.9% | 23.0%                  | 25.0%           | 21.5%           | 25.0%             | 31.0%                  | 23.1%                  | 28.8%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.

\*\* 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 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2016**

| 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               | 0.26% | 1.00%                  | 0.99%           | 0.61%           | 0.53%             | 0.36%                  | 0.53%                  | 0.29%                |
| Industry group **           |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.      | 2.97% | 7.77%                  | 5.79% *         | 7.33% *         | 3.66% *           | 3.86%                  | 5.09%                  | 3.06%                |
| Mining and manufacturing    | 0.62% | 4.15%                  | 2.76%           | 1.29%           | 1.10%             | 0.90%                  | 1.45%                  | 0.67%                |
| Construction                | 1.50% | 3.02%                  | 3.42%           | 2.93%           | 2.26%             | 5.48%                  | 1.87%                  | 2.18%                |
| Utilities and transp.       | 1.12% | 8.40%                  | 4.56%           | 2.31%           | 2.20%             | 1.31%                  | 2.84%                  | 1.19%                |
| Wholesale trade             | 1.13% | 3.62%                  | 3.32%           | 2.41%           | 1.68%             | 1.82%                  | 1.85%                  | 1.32%                |
| Fin. svcs. and real estate  | 0.69% | 2.60%                  | 3.26%           | 1.66%           | 1.43%             | 0.86%                  | 1.61%                  | 0.74%                |
| Retail trade                | 0.63% | 2.65%                  | 1.88%           | 1.16%           | 1.41%             | 0.81%                  | 1.14%                  | 0.70%                |
| Professional services       | 0.45% | 1.89%                  | 1.50%           | 0.92%           | 0.82%             | 0.64%                  | 0.92%                  | 0.51%                |
| Other services              | 0.74% | 2.02%                  | 2.59%           | 1.45%           | 1.82%             | 1.06%                  | 1.33%                  | 0.86%                |
| Ownership                   |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated    | 0.31% | 1.30%                  | 1.19%           | 0.77%           | 0.66%             | 0.41%                  | 0.64%                  | 0.34%                |
| For profit, unincorporated  | 0.83% | 1.70%                  | 2.00%           | 1.28%           | 1.61%             | 1.41%                  | 1.11%                  | 1.00%                |
| Nonprofit                   | 0.61% | 2.74%                  | 3.36%           | 1.45%           | 0.86%             | 0.87%                  | 1.51%                  | 0.65%                |
| Age of firm                 |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years           | 1.17% | 2.66%                  | 4.33%           | 2.01%           | 2.17%             | 2.09%                  | 1.80%                  | 1.52%                |
| 5-9 years                   | 1.40% | 2.68%                  | 2.49%           | 1.69%           | 3.22%             | 4.85%                  | 1.47%                  | 2.19%                |
| 10-19 years                 | 0.77% | 1.78%                  | 1.83%           | 1.29%           | 1.52%             | 1.93%                  | 1.02%                  | 1.05%                |
| 20 or more years            | 0.29% | 1.54%                  | 1.39%           | 0.82%           | 0.54%             | 0.37%                  | 0.73%                  | 0.31%                |
| Multi/single status         |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations         | 0.31% | 3.38% *                | 2.66%           | 0.89%           | 0.60%             | 0.37%                  | 1.28%                  | 0.32%                |
| 1 location only             | 0.45% | 1.01%                  | 1.05%           | 0.74%           | 0.93%             | 1.79%                  | 0.57%                  | 0.69%                |
| Percent full-time employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%               | 1.52% | 6.41%                  | 12.70% *        | 2.24%           | 2.20%             | 1.17%                  | 5.63%                  | 1.02%                |
| 25-49 %                     | 1.46% | 4.90%                  | 2.96%           | 1.71%           | 5.31%             | 1.20%                  | 1.82%                  | 1.67%                |
| 50-74 %                     | 0.63% | 3.03%                  | 2.18%           | 1.17%           | 1.36%             | 0.82%                  | 1.48%                  | 0.69%                |
| 75% or more                 | 0.29% | 1.07%                  | 1.08%           | 0.70%           | 0.55%             | 0.41%                  | 0.57%                  | 0.32%                |
| Union presence              |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees          | 0.29% | 0.98%                  | 0.85%           | 0.52%           | 0.55%             | 0.45%                  | 0.49%                  | 0.34%                |
| Has union employees         | 0.59% | 7.67%                  | 5.43%           | 4.57%           | 1.64%             | 0.61%                  | 3.69%                  | 0.59%                |
| Percent low-wage employees  |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage        | 0.53% | 4.03%                  | 2.62%           | 1.04%           | 0.84%             | 0.75%                  | 1.61%                  | 0.57%                |
| Less than 50% low-wage      | 0.28% | 1.03%                  | 1.04%           | 0.66%           | 0.58%             | 0.39%                  | 0.55%                  | 0.31%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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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