

Table I.C.3 Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2017

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	22.2%	17.1%	20.9%	21.8%	22.2%	23.0%	20.0%	22.7%
Industry group **								
Agric., fish., forest.	15.0%	--	--	--	--	--	9.1% *	16.9%
Mining and manufacturing	21.5%	18.8%	19.4%	21.4%	24.1%	20.6%	20.8%	21.6%
Construction	25.0%	19.3%	27.8%	26.5%	24.1%	24.1%	24.7%	25.1%
Utilities and transp.	21.7%	22.2%	13.1%	26.9%	20.2%	21.7%	20.5%	21.8%
Wholesale trade	21.9%	20.0%	14.5%	20.3%	22.7%	24.0%	17.8%	23.3%
Fin. svs. and real estate	19.6%	15.3%	14.3%	15.3%	20.7%	20.4%	15.4%	20.1%
Retail trade	27.7%	19.5%	27.7%	29.7%	32.4%	26.2%	26.0%	28.0%
Professional services	20.1%	14.2%	19.5%	18.9%	19.4%	21.4%	17.5%	20.6%
Other services	26.0%	18.7%	22.2%	23.0%	22.4%	30.0%	21.6%	27.2%
Ownership								
For profit, incorporated	23.1%	17.3%	22.0%	23.1%	24.2%	23.3%	20.9%	23.5%
For profit, unincorporated	24.2%	18.8%	22.3%	23.9%	24.7%	25.7%	21.1%	25.3%
Nonprofit	17.4%	11.1%	11.2%	13.9%	15.7%	19.9%	12.5%	18.0%
Age of firm								
Less than 5 years	24.3%	24.1%	27.1%	21.8%	24.0%	32.7%	24.8%	23.8%
5-9 years	22.7%	21.0%	21.6%	22.8%	24.9%	21.2%	22.4%	23.0%
10-19 years	22.1%	15.5%	20.6%	25.4%	21.9%	22.5%	20.7%	22.8%
20 or more years	22.1%	14.9%	19.8%	20.3%	21.9%	23.0%	18.3%	22.6%
Multi/single status								
2 or more locations	22.7%	12.4% *	17.2%	20.3%	22.3%	23.0%	18.9%	22.8%
1 location only	21.2%	17.2%	21.2%	22.3%	22.2%	22.2%	20.2%	22.3%
Percent full-time employees								
Less than 25%	25.0%	23.8%	23.9%	22.7%	26.0%	25.6%	24.6%	25.1%
25-49 %	25.8%	16.1% *	23.4%	28.2%	25.9%	26.3%	22.7%	26.4%
50-74 %	23.5%	14.9%	23.0%	23.5%	20.1%	25.7%	20.5%	24.2%
75% or more	21.8%	17.2%	20.5%	21.2%	22.2%	22.4%	19.8%	22.2%
Union presence								
No union employees	22.7%	17.2%	21.3%	22.1%	23.0%	23.7%	20.3%	23.4%
Has union employees	20.2%	12.0% *	9.6% *	16.7%	15.6%	21.2%	14.5%	20.3%
Percent low-wage employees								
50% or more low-wage	26.9%	13.2%	24.1%	26.9%	25.4%	28.5%	22.3%	27.5%
Less than 50% low-wage	21.6%	17.4%	20.7%	21.1%	21.7%	22.2%	19.8%	22.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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 few 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.3 Standard errors for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2017**

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	0.24%	0.97%	1.00%	0.60%	0.51%	0.33%	0.53%	0.26%
<b>Industry group **</b>								
Agric., fish., forest.	1.70%	--	--	--	--	--	3.35% *	1.92%
Mining and manufacturing	0.62%	3.80%	3.20%	1.31%	1.29%	0.86%	1.60%	0.67%
Construction	1.25%	3.36%	3.35%	2.42%	2.70%	1.43%	1.90%	1.66%
Utilities and transp.	0.93%	5.37%	3.71%	3.25%	2.43%	1.08%	2.57%	0.98%
Wholesale trade	0.76%	4.43%	2.30%	1.91%	1.26%	1.05%	1.83%	0.79%
Fin. svs. and real estate	0.49%	2.15%	2.37%	1.98%	1.27%	0.57%	1.32%	0.53%
Retail trade	0.64%	3.27%	3.97%	1.61%	1.57%	0.74%	1.92%	0.66%
Professional services	0.44%	1.66%	1.51%	0.96%	0.77%	0.69%	0.85%	0.50%
Other services	0.72%	2.26%	2.39%	1.59%	1.68%	0.94%	1.33%	0.84%
<b>Ownership</b>								
For profit, incorporated	0.27%	1.24%	1.23%	0.78%	0.64%	0.35%	0.67%	0.30%
For profit, unincorporated	0.88%	1.97%	2.38%	1.41%	1.72%	1.63%	1.15%	1.10%
Nonprofit	0.47%	2.37%	1.53%	0.95%	0.79%	0.71%	1.08%	0.51%
<b>Age of firm</b>								
Less than 5 years	1.80%	3.03%	5.03%	2.18%	4.40%	5.18%	2.16%	2.87%
5-9 years	1.12%	2.83%	3.26%	2.01%	2.20%	1.71%	1.73%	1.47%
10-19 years	0.65%	1.78%	1.61%	1.28%	1.27%	1.38%	0.98%	0.85%
20 or more years	0.26%	1.35%	1.23%	0.77%	0.53%	0.34%	0.69%	0.28%
<b>Multi/single status</b>								
2 or more locations	0.28%	5.68% *	2.30%	1.07%	0.52%	0.33%	1.63%	0.28%
1 location only	0.45%	0.98%	1.06%	0.72%	0.97%	2.13%	0.56%	0.70%
<b>Percent full-time employees</b>								
Less than 25%	1.25%	6.04%	4.81%	3.12%	3.20%	1.24%	3.46%	1.28%
25-49 %	1.14%	5.40% *	3.47%	3.63%	1.64%	1.78%	2.32%	1.30%
50-74 %	0.67%	2.52%	2.45%	1.69%	1.51%	0.87%	1.58%	0.74%
75% or more	0.26%	1.09%	1.12%	0.65%	0.57%	0.37%	0.59%	0.30%
<b>Union presence</b>								
No union employees	0.26%	0.98%	1.01%	0.61%	0.54%	0.39%	0.54%	0.30%
Has union employees	0.58%	6.11% *	4.02% *	3.11%	1.38%	0.64%	3.36%	0.59%
<b>Percent low-wage employees</b>								
50% or more low-wage	0.65%	3.32%	2.25%	1.55%	1.28%	0.87%	1.85%	0.68%
Less than 50% low-wage	0.25%	1.01%	1.06%	0.64%	0.55%	0.35%	0.55%	0.28%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 Medical Expenditure Panel Survey-Insurance Component.

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