no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2005

| Characteristics | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 4.1\% | 8.1\% | 4.5\% | 2.4\% | 0.7\% | 0.3\%* | 6.6\% | 0.6\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 6.2\% | . | . | . | . | . | 7.1\% | . |
| Mining and manufacturing | 2.0\% | . | . | . | . | . | 2.7\% | 1.1\%* |
| Construction | 8.2\% | . | . | . | . | . | 8.8\% | 2.7\%* |
| Utilities and transp. | 2.6\%* | . | . | . | . | . | 4.3\%* | 1.1\%* |
| Wholesale trade | 3.0\% | . | . | . | . | . | 4.2\% | 0.9\%* |
| Fin. svs. and real estate | 2.3\% | . | . | . | . | . | 5.2\% | 0.4\%* |
| Retail trade | 3.4\% | . | . | . | . | . | 8.2\% | 0.2\%* |
| Professional services | 4.4\% |  | . | . | . | . | 6.4\% | 0.6\% |
| Other services | 4.9\% | . | . | . | . | . | 7.5\% | 0.9\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 3.8\% | . | . | . | . | . | 6.2\% | 0.7\% |
| For profit, unincorporated | 5.3\% | . | . | . | . | . | 7.3\% | 0.2\%* |
| Nonprofit | 4.4\% | . | . | . | . | . | 7.4\% | 0.4\%* |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 5.7\% | . | . | . | . | . | 6.2\% | 1.1\%* |
| 5-9 years | 6.1\% | . | . | . | . | . | 6.8\% | 1.6\%* |
| 10-19 years | 5.3\% | . | . | . | . | . | 6.1\% | 1.4\%* |
| 20 or more years | 4.1\% | . | . | . | . | . | 6.8\% | 0.6\% |
| Unknown | 0.3\%* | . | . | . | . | . | 2.1\%* | 0.3\%* |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.8\% | . | . | . | . | . | 3.0\% | 0.5\% |
| 1 location only | 6.5\% | . | . | . | . | . | 6.8\% | 1.7\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 3.2\% | . | . | . | . | . | 4.5\% | 1.6\%* |
| 25-49 \% | 2.8\% | . | . | . | . | . | 5.4\% | 0.0\%* |
| 50-74 \% | 4.2\% | . | . | . | . | . | 6.9\% | 0.2\%* |
| 75\% or more | 4.2\% | . | . | . | . | . | 6.7\% | 0.7\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 4.3\% | . | . | . | . | . | 6.4\% | 0.4\% |
| Has union employees | 4.1\% | . | . | . | . | . | 10.5\% | 1.4\% |
| Unknown | 0.9\%* | . | . | . | . | . | 2.4\%* | 0.7\%* |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 3.7\% | . | . | . | . | . | 7.7\% | 0.4\%* |
| Less than 50\% low wage | 4.2\% | . | . | . | . | . | 6.3\% | 0.7\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.A.2.c.(3)(2005) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2005

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ 10 \\ \text { employees } \end{array}$ | employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ 50 \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.24\% | 0.72\% | 0.65\% | 0.55\% | 0.13\% | 0.10\% * | 0.39\% | 0.09\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 1.36\% | . | . | . | . | . | 1.57\% |  |
| Mining and manufacturing | 0.30\% | . | . | . | . | . | 0.33\% | 0.41\%* |
| Construction | 1.55\% | . | . | . | . | . | 1.73\% | 0.92\% * |
| Utilities and transp. | 1.33\%* | . | . | . |  | . | 3.63\%* | 0.45\% * |
| Wholesale trade | 0.57\% | . | . | . | . | . | 0.92\% | 0.56\% * |
| Fin. svs. and real estate | 0.28\% | . | . | . | . | . | 0.74\% | 0.21\%* |
| Retail trade | 0.58\% | . | . | . |  | . | 1.47\% | 0.10\% * |
| Professional services | 0.36\% | . | . | . | . | . | 0.57\% | 0.13\% |
| Other services | 0.63\% | . | . | . | . | . | 1.03\% | 0.22\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.23\% | . | . | . | . | . | 0.36\% | 0.11\% |
| For profit, unincorporated | 1.31\% | . | . | . | . | . | 1.86\% | 0.15\%* |
| Nonprofit | 0.84\% | . | . | . | . | . | 1.60\% | 0.14\%* |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 1.61\% | . | . | . | . | . | 1.68\% | 0.83\% * |
| 5-9 years | 1.00\% | . | . | . | . | . | 1.16\% | 0.94\%* |
| 10-19 years | 0.64\% | . | . | . | . | . | 0.69\% | 0.68\%* |
| 20 or more years | 0.23\% | . | . | . | . | . | 0.41\% | 0.08\% |
| Unknown | 0.15\%* | . | . | . | . | . | 14.61\%* | 0.15\%* |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.12\% | . | . | . | . | . | 0.84\% | 0.10\% |
| 1 location only | 0.41\% | . | . | . | . | . | 0.43\% | 0.41\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 0.84\% | . | . | . | . | . | 1.20\% | 0.70\% * |
| 25-49 \% | 0.53\% | . | . | . | . | . | 1.06\% | 0.05\% * |
| 50-74 \% | 0.76\% | . | . | . | . | . | 1.20\% | 0.13\%* |
| $75 \%$ or more | 0.42\% | . | . | . | . | . | 0.69\% | 0.12\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.28\% | . | . | . | . | . | 0.45\% | 0.09\% |
| Has union employees | 0.73\% | . | . | . | . | . | 1.97\% | 0.34\% |
| Unknown | 0.38\%* | . | . | . | . | . | 1.04\%* | 0.45\%* |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 0.52\% | . | . | . | . | . | 1.09\% | 0.20\%* |
| Less than 50\% low wage | 0.26\% | . | . | . | . | . | 0.39\% | 0.11\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

