

**Table I.C.3(2011) 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, 2011**

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	20.9%	16.1%	19.6%	20.9%	20.3%	21.9%	18.3%	21.6%
Industry group **								
Agric., fish., forest.	12.6%	--	--	--	--	--	16.3% *	11.2%
Mining and manufacturing	20.3%	14.8%	21.8%	20.4%	19.8%	20.8%	19.7%	20.5%
Construction	21.4%	15.8%	21.8%	23.4%	23.7%	20.0%	18.4%	24.4%
Utilities and transp.	17.7%	13.7%	12.6%	20.8%	23.5%	17.0%	16.8%	17.9%
Wholesale trade	19.3%	17.8%	19.4%	19.2%	20.3%	19.1%	17.8%	20.0%
Fin. svcs. and real estate	19.0%	14.2%	14.0%	15.8%	16.6%	20.9%	14.3%	19.8%
Retail trade	25.7%	17.4%	24.0%	30.1%	28.1%	25.3%	22.5%	26.5%
Professional services	19.1%	15.6%	18.4%	17.5%	19.2%	20.0%	16.7%	19.7%
Other services	25.8%	17.5%	20.8%	23.9%	22.4%	30.6%	20.3%	27.6%
Ownership								
For profit, incorporated	22.0%	16.3%	19.8%	22.9%	21.9%	23.0%	18.9%	22.9%
For profit, unincorporated	21.4%	18.0%	23.0%	20.6%	23.2%	21.4%	19.1%	22.4%
Nonprofit	16.5%	9.5%	14.0%	12.2%	15.8%	18.4%	12.6%	17.0%
Age of firm								
Less than 5 years	22.0%	16.2%	21.5%	25.4%	21.2%	41.5%	17.7%	27.9%
5-9 years	22.7%	21.3%	22.8%	23.3%	22.7%	24.1%	21.6%	23.8%
10-19 years	20.4%	15.5%	21.9%	22.9%	21.0%	19.0%	19.6%	21.1%
20 or more years	20.7%	14.0%	17.1%	19.1%	19.9%	21.9%	16.6%	21.4%
Multi/single status								
2 or more locations	21.4%	19.8% *	17.6%	19.0%	20.1%	21.9%	17.1%	21.5%
1 location only	19.9%	16.0%	19.7%	21.5%	20.6%	21.7%	18.4%	21.8%
Percent full-time employees								
Less than 25%	25.3%	18.9%	25.4%	32.7%	24.9%	24.3%	23.9%	25.7%
25-49 %	24.1%	17.1%	20.8%	23.7%	23.1%	26.1%	20.1%	25.2%
50-74 %	21.7%	14.1%	22.1%	19.6%	22.0%	23.1%	18.0%	22.5%
75% or more	20.5%	16.3%	19.2%	20.7%	19.8%	21.5%	18.1%	21.1%
Union presence								
No union employees	20.9%	16.2%	19.7%	21.4%	20.2%	22.6%	18.4%	21.9%
Has union employees	18.2%	10.4% *	20.0%	14.5%	18.7%	18.5%	14.5%	18.4%
Unknown	24.2%	20.0%	15.4% *	22.3%	27.0%	24.2%	15.7%	24.4%
Percent low wage employees								
50% or more low wage	24.7%	16.2%	24.1%	25.4%	22.9%	26.6%	20.8%	25.6%
Less than 50% low wage	20.2%	16.1%	19.0%	20.1%	19.7%	21.1%	17.9%	20.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.C.3(2011) Standard error 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, 2011**

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	0.18%	0.47%	0.59%	0.73%	0.52%	0.28%	0.37%	0.17%
Industry group **								
Agric., fish., forest.	3.31%	--	--	--	--	--	5.24% *	2.77%
Mining and manufacturing	0.74%	1.75%	2.85%	2.17%	0.90%	0.83%	1.78%	0.70%
Construction	1.51%	2.23%	2.54%	3.72%	2.13%	2.04%	1.83%	2.50%
Utilities and transp.	0.53%	3.72%	3.00%	3.05%	1.73%	1.02%	3.48%	0.71%
Wholesale trade	0.51%	2.46%	1.41%	1.52%	1.55%	0.94%	1.51%	0.84%
Fin. svcs. and real estate	0.32%	1.97%	2.51%	1.56%	1.30%	0.39%	0.87%	0.43%
Retail trade	0.66%	1.75%	2.02%	2.60%	2.27%	0.79%	1.23%	0.59%
Professional services	0.48%	1.22%	1.35%	1.21%	0.93%	0.60%	1.04%	0.63%
Other services	1.02%	1.41%	1.65%	2.67%	1.94%	1.18%	1.05%	1.28%
Ownership								
For profit, incorporated	0.28%	0.81%	0.76%	0.74%	0.65%	0.45%	0.43%	0.29%
For profit, unincorporated	0.60%	1.82%	1.17%	1.57%	1.95%	1.15%	0.86%	0.90%
Nonprofit	0.47%	1.27%	1.64%	1.13%	0.38%	0.63%	0.72%	0.50%
Age of firm								
Less than 5 years	1.89%	1.73%	1.17%	2.95%	3.61%	8.28%	0.80%	3.18%
5-9 years	1.51%	1.66%	2.32%	2.44%	2.22%	2.30%	1.71%	2.18%
10-19 years	0.74%	1.86%	1.16%	1.76%	1.81%	1.23%	0.97%	1.12%
20 or more years	0.15%	1.23%	1.02%	0.46%	0.48%	0.32%	0.62%	0.19%
Multi/single status								
2 or more locations	0.24%	6.06% *	2.02%	1.02%	0.60%	0.34%	1.15%	0.24%
1 location only	0.48%	0.49%	0.68%	0.99%	0.97%	2.60%	0.37%	0.71%
Percent full-time employees								
Less than 25%	1.53%	3.38%	5.83%	4.45%	3.20%	1.56%	3.03%	1.88%
25-49 %	0.75%	2.50%	1.00%	2.55%	2.43%	0.68%	1.03%	0.84%
50-74 %	0.67%	1.30%	3.34%	2.26%	1.08%	0.95%	1.15%	0.82%
75% or more	0.20%	0.65%	0.74%	0.66%	0.62%	0.27%	0.56%	0.15%
Union presence								
No union employees	0.24%	0.50%	0.70%	0.70%	0.53%	0.24%	0.37%	0.24%
Has union employees	0.50%	4.04% *	3.67%	2.32%	1.64%	0.52%	1.37%	0.47%
Unknown	0.38%	4.96%	5.87% *	6.39%	2.59%	0.58%	3.58%	0.45%
Percent low wage employees								
50% or more low wage	0.82%	1.53%	1.85%	2.61%	1.77%	0.98%	0.85%	0.95%
Less than 50% low wage	0.14%	0.53%	0.66%	0.58%	0.52%	0.28%	0.44%	0.17%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 Medical Expenditure Panel Survey-Insurance Component.

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