

**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, 2015**

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	21.1%	13.8%	17.5%	21.7%	21.0%	22.1%	17.9%	21.8%
Industry group **								
Agric., fish., forest.	24.9%	--	--	--	--	--	10.0% *	31.9%
Mining and manufacturing	20.7%	16.7%	17.9%	22.3%	21.1%	20.5%	19.4%	20.9%
Construction	19.4%	14.9%	19.3%	18.1%	19.8%	24.5%	18.3%	20.2%
Utilities and transp.	21.4%	19.3% *	20.4%	24.3%	25.3%	20.5%	22.5%	21.2%
Wholesale trade	19.4%	13.3%	14.0%	18.3%	23.6%	20.1%	15.0%	21.1%
Fin. svcs. and real estate	19.6%	10.8%	9.0%	19.9%	16.2%	21.9%	14.2%	20.4%
Retail trade	26.8%	17.4%	20.5%	31.0%	30.1%	26.2%	23.8%	27.4%
Professional services	19.4%	12.8%	15.5%	19.9%	18.7%	20.8%	16.5%	20.0%
Other services	23.7%	14.7%	23.4%	21.2%	25.0%	25.4%	20.0%	24.8%
Ownership								
For profit, incorporated	22.0%	14.6%	18.2%	22.8%	23.0%	22.6%	18.6%	22.7%
For profit, unincorporated	22.6%	13.4%	17.1%	29.0%	21.2%	24.9%	18.4%	24.1%
Nonprofit	16.5%	9.6%	12.6%	11.5%	16.0%	18.8%	12.4%	17.0%
Age of firm								
Less than 5 years	24.6%	17.5%	20.1%	31.4%	25.1%	21.7%	22.7%	27.3%
5-9 years	21.1%	18.9%	16.3%	23.0%	22.9%	18.5%	20.7%	21.4%
10-19 years	20.5%	13.5%	19.3%	22.7%	21.0%	22.5%	18.5%	21.8%
20 or more years	21.0%	11.4%	16.2%	19.8%	20.7%	22.1%	16.1%	21.7%
Multi/single status								
2 or more locations	21.8%	9.0% *	18.2%	19.2%	20.9%	22.3%	17.6%	21.9%
1 location only	19.5%	13.9%	17.4%	22.4%	21.1%	17.0%	17.9%	21.1%
Percent full-time employees								
Less than 25%	26.6%	13.6% *	20.2%	33.1%	28.5%	26.3%	21.5%	28.2%
25-49 %	26.1%	20.1%	24.4%	24.9%	24.9%	27.4%	24.2%	26.4%
50-74 %	21.9%	12.9%	20.4%	25.4%	20.0%	23.5%	19.4%	22.5%
75% or more	20.6%	13.7%	16.7%	21.0%	20.8%	21.6%	17.3%	21.3%
Union presence								
No union employees	21.6%	14.0%	17.7%	22.5%	21.6%	23.1%	18.3%	22.5%
Has union employees	18.9%	6.7% *	11.6% *	10.0%	16.7%	20.0%	8.9% *	19.3%
Percent low-wage employees								
50% or more low-wage	26.2%	12.2%	19.4%	26.7%	25.2%	28.1%	20.2%	27.1%
Less than 50% low-wage	20.4%	14.0%	17.3%	21.1%	20.3%	21.3%	17.7%	21.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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, 2015**

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	0.23%	0.76%	0.80%	0.76%	0.44%	0.31%	0.49%	0.26%
Industry group **								
Agric., fish., forest.	7.24%	--	--	--	--	--	3.32% *	9.55%
Mining and manufacturing	0.61%	3.84%	2.44%	1.90%	0.89%	0.93%	1.56%	0.66%
Construction	1.30%	2.48%	2.61%	1.75%	3.60%	2.44%	1.49%	1.99%
Utilities and transp.	1.67%	6.44% *	5.35%	3.61%	2.31%	2.18%	3.41%	1.84%
Wholesale trade	0.66%	2.83%	2.07%	1.75%	1.49%	0.76%	1.43%	0.70%
Fin. svcs. and real estate	0.47%	1.89%	1.50%	2.18%	0.93%	0.57%	1.53%	0.50%
Retail trade	0.61%	2.36%	2.62%	2.29%	1.39%	0.69%	2.12%	0.62%
Professional services	0.39%	1.30%	1.39%	1.15%	0.68%	0.57%	0.84%	0.43%
Other services	0.55%	1.72%	2.13%	1.61%	1.19%	0.77%	1.12%	0.64%
Ownership								
For profit, incorporated	0.27%	0.96%	0.92%	0.78%	0.56%	0.37%	0.59%	0.30%
For profit, unincorporated	0.82%	1.48%	2.62%	3.29%	1.45%	0.83%	1.20%	1.03%
Nonprofit	0.45%	2.29%	1.61%	1.12%	0.70%	0.68%	1.08%	0.48%
Age of firm								
Less than 5 years	1.25%	2.36%	2.15%	2.57%	2.15%	3.79%	1.56%	2.11%
5-9 years	1.10%	2.38%	2.28%	2.42%	1.87%	2.55%	1.58%	1.54%
10-19 years	0.78%	1.43%	1.61%	2.05%	1.37%	0.99%	0.91%	1.15%
20 or more years	0.25%	1.01%	1.09%	0.84%	0.48%	0.33%	0.66%	0.27%
Multi/single status								
2 or more locations	0.26%	4.75% *	1.98%	1.00%	0.47%	0.32%	1.28%	0.26%
1 location only	0.44%	0.77%	0.85%	0.94%	0.83%	2.30%	0.52%	0.73%
Percent full-time employees								
Less than 25%	1.32%	4.78% *	3.90%	4.25%	2.48%	1.64%	2.56%	1.46%
25-49 %	0.98%	4.16%	3.38%	2.30%	1.97%	1.40%	2.11%	1.09%
50-74 %	0.54%	2.07%	2.11%	2.33%	1.19%	0.65%	1.42%	0.59%
75% or more	0.26%	0.84%	0.89%	0.85%	0.49%	0.36%	0.54%	0.29%
Union presence								
No union employees	0.26%	0.78%	0.78%	0.80%	0.43%	0.39%	0.49%	0.30%
Has union employees	0.49%	2.60% *	6.44% *	1.82%	1.89%	0.49%	2.94% *	0.49%
Percent low-wage employees								
50% or more low-wage	0.78%	2.07%	2.76%	2.02%	1.08%	1.22%	1.53%	0.86%
Less than 50% low-wage	0.24%	0.82%	0.83%	0.82%	0.48%	0.31%	0.51%	0.26%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.