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, 2015

| Characteristics | Total | $\begin{gathered} \text { Less than } \\ 10 \\ \text { employees } \end{gathered}$ | $\begin{gathered} \text { 10-24 } \\ \text { mployees } \end{gathered}$ | $\begin{gathered} 25-99 \\ \text { employees } \end{gathered}$ | $\begin{gathered} \text { 100-999 } \\ \text { employees } \end{gathered}$ | 1000 or more employees | $\begin{aligned} & \text { Less than } \\ & 50 \\ & \text { employees } \end{aligned}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 28.1\% | 24.6\% | 22.9\% | 21.7\% | 25.0\% | 31.5\% | 22.8\% | 29.1\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 21.8\% | 26.1\% | -- | 18.1\% | 20.7\% | 25.1\% | 22.1\% | 21.7\% |
| Mining and manufacturing | 30.3\% | 20.0\% | 20.5\% | 24.2\% | 31.3\% | 32.2\% | 21.1\% | 31.4\% |
| Construction | 30.4\% | 34.4\% | 24.0\% | 28.0\% | 32.9\% | 34.2\% | 27.5\% | 32.5\% |
| Utilities and transp. | 32.4\% | 26.6\% | 26.5\% | 27.6\% | 25.5\% | 34.4\% | 28.7\% | 32.8\% |
| Wholesale trade | 30.1\% | 28.4\% | 26.4\% | 25.2\% | 28.9\% | 33.4\% | 24.1\% | 31.8\% |
| Fin. svs. and real estate | 31.1\% | 20.5\% | 22.8\% | 21.4\% | 26.8\% | 33.8\% | 21.4\% | 32.1\% |
| Retail trade | 22.1\% | 25.2\% | 19.9\% | 18.4\% | 16.3\% | 24.1\% | 21.9\% | 22.1\% |
| Professional services | 27.8\% | 22.4\% | 22.6\% | 19.9\% | 22.0\% | 32.4\% | 21.3\% | 28.9\% |
| Other services | 24.3\% | 23.7\% | 22.0\% | 17.0\% | 19.0\% | 28.3\% | 22.2\% | 24.8\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 28.6\% | 25.4\% | 23.0\% | 22.6\% | 26.7\% | 31.3\% | 22.9\% | 29.7\% |
| For profit, unincorporated | 25.0\% | 21.7\% | 23.3\% | 20.1\% | 24.3\% | 28.5\% | 21.9\% | 26.0\% |
| Nonprofit | 27.8\% | 25.7\% | 21.3\% | 18.2\% | 20.4\% | 33.7\% | 23.0\% | 28.3\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 22.1\% | 27.8\% | 27.3\% | 16.4\% | 21.6\% | 22.5\% | 24.8\% | 18.7\% |
| 5-9 years | 24.3\% | 27.5\% | 26.1\% | 20.4\% | 23.9\% | 31.1\% | 23.9\% | 24.6\% |
| 10-19 years | 24.2\% | 23.9\% | 23.4\% | 19.4\% | 24.3\% | 32.2\% | 22.0\% | 25.5\% |
| 20 or more years | 29.1\% | 22.9\% | 21.2\% | 23.7\% | 25.4\% | 31.5\% | 22.5\% | 29.8\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 30.0\% | 34.9\%* | 23.5\% | 21.8\% | 25.4\% | 31.5\% | 21.4\% | 30.2\% |
| 1 location only | 23.6\% | 24.5\% | 22.8\% | 21.7\% | 24.6\% | 31.5\% | 22.9\% | 24.3\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 19.6\% | 36.0\% | 13.3\% | 14.2\% | 15.9\% | 20.7\% | 23.6\% | 18.4\% |
| 25-49 \% | 22.7\% | 28.2\% | 19.6\% | 15.0\% | 19.3\% | 25.2\% | 21.4\% | 22.8\% |
| 50-74 \% | 25.5\% | 21.1\% | 18.6\% | 17.8\% | 15.4\% | 30.5\% | 20.0\% | 26.5\% |
| 75\% or more | 28.8\% | 24.7\% | 23.6\% | 22.4\% | 26.4\% | 32.1\% | 23.1\% | 29.9\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 26.6\% | 23.5\% | 21.9\% | 20.4\% | 23.7\% | 30.8\% | 21.6\% | 27.8\% |
| Has union employees | 33.7\% | 48.9\% | 41.2\% | 39.7\% | 34.7\% | 33.0\% | 44.9\% | 33.3\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| 50\% or more low-wage | 20.2\% | 22.5\% | 14.3\% | 13.0\% | 15.5\% | 23.5\% | 17.1\% | 20.6\% |
| Less than 50\% low-wage | 29.0\% | 24.8\% | 23.3\% | 22.6\% | 26.3\% | 32.5\% | 23.2\% | 30.1\% |

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. firm size and selected characteristics: United States, 2015

| Characteristics | Total | Less than 10 employees | $10-24$ <br> employees | 25-99 employees | 100-999 employees | 1000 or more employees | $\begin{aligned} & \text { Less than } \\ & 50 \\ & \text { employees } \end{aligned}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.24\% | 0.96\% | 0.89\% | 0.64\% | 0.54\% | 0.32\% | 0.54\% | 0.27\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 2.47\% | 7.13\% | -- | 5.25\% | 3.20\% | 5.59\% | 4.40\% | 2.95\% |
| Mining and manufacturing | 0.64\% | 3.00\% | 2.15\% | 1.52\% | 1.35\% | 0.87\% | 1.32\% | 0.70\% |
| Construction | 1.46\% | 3.69\% | 2.94\% | 2.63\% | 3.29\% | 3.28\% | 2.14\% | 1.98\% |
| Utilities and transp. | 1.10\% | 7.41\% | 5.05\% | 5.43\% | 2.57\% | 1.25\% | 4.18\% | 1.14\% |
| Wholesale trade | 0.92\% | 3.17\% | 2.72\% | 2.44\% | 1.76\% | 1.35\% | 1.70\% | 1.06\% |
| Fin. svs. and real estate | 0.59\% | 2.74\% | 2.85\% | 2.46\% | 1.43\% | 0.70\% | 1.75\% | 0.62\% |
| Retail trade | 0.54\% | 3.55\% | 3.17\% | 1.27\% | 1.30\% | 0.65\% | 1.71\% | 0.56\% |
| Professional services | 0.45\% | 1.47\% | 1.62\% | 0.99\% | 0.83\% | 0.62\% | 0.87\% | 0.50\% |
| Other services | 0.62\% | 2.16\% | 2.29\% | 1.46\% | 1.22\% | 0.80\% | 1.26\% | 0.70\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.28\% | 1.19\% | 1.02\% | 0.75\% | 0.69\% | 0.35\% | 0.64\% | 0.30\% |
| For profit, unincorporated | 0.76\% | 1.91\% | 2.31\% | 1.86\% | 1.75\% | 1.07\% | 1.23\% | 0.93\% |
| Nonprofit | 0.65\% | 2.71\% | 3.01\% | 1.50\% | 0.78\% | 0.92\% | 1.63\% | 0.69\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 1.48\% | 2.86\% | 3.37\% | 2.10\% | 3.66\% | 4.31\% | 1.81\% | 2.32\% |
| 5-9 years | 1.16\% | 2.61\% | 3.24\% | 1.86\% | 2.16\% | 3.99\% | 1.63\% | 1.63\% |
| 10-19 years | 0.74\% | 1.85\% | 1.61\% | 1.18\% | 1.40\% | 1.95\% | 0.98\% | 1.02\% |
| 20 or more years | 0.26\% | 1.34\% | 1.17\% | 0.87\% | 0.62\% | 0.32\% | 0.76\% | 0.28\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.28\% | 10.74\%* | 2.83\% | 1.18\% | 0.65\% | 0.32\% | 1.56\% | 0.28\% |
| 1 location only | 0.45\% | 0.96\% | 0.93\% | 0.75\% | 0.94\% | 1.89\% | 0.57\% | 0.68\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 1.29\% | 6.63\% | 3.00\% | 2.41\% | 2.85\% | 1.57\% | 3.39\% | 1.35\% |
| 25-49 \% | 0.92\% | 6.76\% | 4.59\% | 2.26\% | 1.57\% | 1.21\% | 2.95\% | 0.96\% |
| 50-74 \% | 0.70\% | 2.27\% | 2.39\% | 2.17\% | 0.93\% | 0.91\% | 1.33\% | 0.79\% |
| 75\% or more | 0.27\% | 1.07\% | 0.99\% | 0.69\% | 0.61\% | 0.35\% | 0.60\% | 0.29\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.26\% | 0.93\% | 0.87\% | 0.61\% | 0.52\% | 0.39\% | 0.51\% | 0.30\% |
| Has union employees | 0.55\% | 6.80\% | 5.87\% | 3.55\% | 2.36\% | 0.54\% | 3.93\% | 0.55\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| 50\% or more low-wage | 0.61\% | 2.85\% | 3.47\% | 1.17\% | 1.27\% | 0.78\% | 1.47\% | 0.65\% |
| Less than 50\% low-wage | 0.26\% | 1.02\% | 0.92\% | 0.69\% | 0.59\% | 0.34\% | 0.57\% | 0.29\% |

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.

