and selected characteristics: United States, 2015

| Characteristics | Total | Less than 10 employees | $\begin{gathered} \text { 10-24 } \\ \text { employees } \end{gathered}$ | $\begin{gathered} 25-99 \\ \text { employees } \end{gathered}$ | $\begin{aligned} & \text { 100-999 } \\ & \text { employees } \end{aligned}$ | 1000 or more employees | $\begin{aligned} & \text { Less than } \\ & 50 \\ & \text { employees } \end{aligned}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 18.4\% | 12.6\% | 13.2\% | 15.8\% | 17.9\% | 20.1\% | 13.7\% | 19.2\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 15.0\% | 15.9\%* | -- | 17.8\% | 15.1\% | 12.1\% | 15.2\% | 14.9\% |
| Mining and manufacturing | 21.4\% | 16.1\% | 16.1\% | 19.0\% | 19.5\% | 23.6\% | 17.8\% | 21.9\% |
| Construction | 15.1\% | 14.6\% | 12.6\% | 17.8\% | 14.5\% | 13.6\% | 15.3\% | 15.0\% |
| Utilities and transp. | 17.7\% | 10.7\%* | 16.4\% | 16.1\% | 20.7\% | 17.6\% | 15.4\% | 17.9\% |
| Wholesale trade | 19.1\% | 12.2\% | 16.5\% | 16.9\% | 18.8\% | 21.6\% | 15.8\% | 20.1\% |
| Fin. svs. and real estate | 20.9\% | 11.8\% | 15.5\% | 14.5\% | 20.3\% | 22.3\% | 13.1\% | 21.7\% |
| Retail trade | 14.9\% | 8.4\% | 11.6\% | 14.2\% | 15.2\% | 15.6\% | 10.7\% | 15.5\% |
| Professional services | 18.3\% | 12.2\% | 12.0\% | 14.5\% | 17.6\% | 20.4\% | 12.5\% | 19.3\% |
| Other services | 15.8\% | 12.9\% | 10.8\% | 13.8\% | 16.1\% | 17.3\% | 12.1\% | 16.8\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 18.5\% | 12.6\% | 12.9\% | 15.7\% | 18.2\% | 20.2\% | 13.7\% | 19.4\% |
| For profit, unincorporated | 17.5\% | 10.6\% | 16.4\% | 16.8\% | 16.6\% | 20.0\% | 14.0\% | 18.5\% |
| Nonprofit | 18.4\% | 17.0\% | 10.5\% | 14.9\% | 17.8\% | 19.7\% | 13.1\% | 18.9\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 15.0\% | 15.1\% | 14.6\% | 15.4\% | 12.7\% | 25.9\% | 14.8\% | 15.1\% |
| 5-9 years | 13.8\% | 10.4\% | 12.2\% | 12.7\% | 16.6\% | 16.4\% | 11.4\% | 15.6\% |
| 10-19 years | 16.1\% | 12.5\% | 12.0\% | 17.3\% | 16.6\% | 18.6\% | 13.5\% | 17.6\% |
| 20 or more years | 19.0\% | 12.6\% | 13.8\% | 15.6\% | 18.5\% | 20.1\% | 14.1\% | 19.6\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 19.9\% | 14.5\%* | 13.2\% | 16.2\% | 19.6\% | 20.1\% | 14.5\% | 19.9\% |
| 1 location only | 14.8\% | 12.5\% | 13.2\% | 15.7\% | 15.5\% | 18.0\% | 13.7\% | 15.9\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 14.3\% | 7.8\%* | 12.1\%* | 10.7\% | 12.3\% | 18.0\% | 10.5\% | 15.4\% |
| 25-49 \% | 16.5\% | 12.3\% | 13.5\% | 11.8\% | 17.2\% | 17.7\% | 12.1\% | 17.2\% |
| 50-74 \% | 15.3\% | 13.7\% | 8.6\% | 14.0\% | 14.6\% | 16.4\% | 12.2\% | 15.9\% |
| 75\% or more | 18.9\% | 12.5\% | 13.7\% | 16.2\% | 18.3\% | 20.7\% | 14.1\% | 19.8\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 17.9\% | 12.4\% | 13.2\% | 15.8\% | 18.0\% | 19.7\% | 13.7\% | 18.8\% |
| Has union employees | 20.1\% | 15.7\%* | 12.3\% | 15.5\% | 17.4\% | 21.0\% | 14.0\% | 20.4\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| 50\% or more low-wage | 14.2\% | 12.4\% | 6.5\% | 12.3\% | 12.4\% | 15.7\% | 11.2\% | 14.6\% |
| Less than 50\% low-wage | 18.8\% | 12.6\% | 13.6\% | 16.1\% | 18.6\% | 20.6\% | 13.9\% | 19.8\% |

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. coverage by firm size and selected characteristics: United States, 2015

| Characteristics | Total | $\begin{aligned} & \text { Less than } \\ & 10 \\ & \text { employees } \end{aligned}$ | $10-24$ employees | $\begin{gathered} \text { 25-99 } \\ \text { employees } \end{gathered}$ | 100-999 employees | 1000 or more employees | $\begin{aligned} & \text { Less than } \\ & 50 \\ & \text { employees } \end{aligned}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.17\% | 0.66\% | 0.57\% | 0.44\% | 0.36\% | 0.23\% | 0.35\% | 0.19\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 1.55\% | 6.62\%* | -- | 3.02\% | 2.72\% | 2.09\% | 3.50\% | 1.71\% |
| Mining and manufacturing | 0.47\% | 2.81\% | 1.89\% | 1.25\% | 0.96\% | 0.60\% | 1.21\% | 0.51\% |
| Construction | 0.84\% | 2.19\% | 2.07\% | 1.57\% | 1.75\% | 1.82\% | 1.25\% | 1.14\% |
| Utilities and transp. | 0.93\% | 3.50\%* | 3.49\% | 2.80\% | 2.19\% | 1.12\% | 2.31\% | 1.00\% |
| Wholesale trade | 0.64\% | 2.19\% | 1.94\% | 1.55\% | 1.22\% | 1.04\% | 1.17\% | 0.76\% |
| Fin. svs. and real estate | 0.43\% | 1.76\% | 2.02\% | 1.19\% | 1.05\% | 0.52\% | 1.03\% | 0.46\% |
| Retail trade | 0.39\% | 1.66\% | 1.59\% | 0.95\% | 1.09\% | 0.49\% | 0.88\% | 0.42\% |
| Professional services | 0.30\% | 1.09\% | 0.87\% | 0.84\% | 0.55\% | 0.43\% | 0.58\% | 0.33\% |
| Other services | 0.39\% | 1.63\% | 1.15\% | 1.11\% | 0.96\% | 0.50\% | 0.79\% | 0.44\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.20\% | 0.80\% | 0.65\% | 0.50\% | 0.47\% | 0.27\% | 0.41\% | 0.22\% |
| For profit, unincorporated | 0.48\% | 1.16\% | 1.58\% | 1.42\% | 0.88\% | 0.69\% | 0.85\% | 0.56\% |
| Nonprofit | 0.42\% | 2.61\% | 1.61\% | 1.26\% | 0.69\% | 0.59\% | 1.19\% | 0.44\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 0.90\% | 1.75\% | 1.64\% | 1.75\% | 1.82\% | 4.59\% | 1.03\% | 1.57\% |
| 5-9 years | 0.62\% | 1.30\% | 1.63\% | 1.18\% | 1.11\% | 1.53\% | 0.84\% | 0.87\% |
| 10-19 years | 0.46\% | 1.24\% | 0.90\% | 0.94\% | 0.83\% | 1.08\% | 0.65\% | 0.61\% |
| 20 or more years | 0.19\% | 1.07\% | 0.86\% | 0.57\% | 0.43\% | 0.24\% | 0.53\% | 0.20\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.20\% | 4.69\%* | 1.59\% | 0.79\% | 0.48\% | 0.24\% | 1.11\% | 0.21\% |
| 1 location only | 0.28\% | 0.66\% | 0.59\% | 0.52\% | 0.53\% | 1.19\% | 0.37\% | 0.42\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | 1.01\% | 2.56\%* | 4.77\%* | 1.89\% | 2.12\% | 1.47\% | 1.85\% | 1.17\% |
| 25-49 \% | 0.67\% | 2.99\% | 2.83\% | 1.48\% | 1.63\% | 0.85\% | 1.50\% | 0.72\% |
| 50-74 \% | 0.45\% | 1.77\% | 1.09\% | 1.71\% | 0.84\% | 0.59\% | 0.92\% | 0.50\% |
| 75\% or more | 0.19\% | 0.74\% | 0.63\% | 0.48\% | 0.40\% | 0.26\% | 0.40\% | 0.21\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.19\% | 0.65\% | 0.58\% | 0.45\% | 0.36\% | 0.29\% | 0.36\% | 0.21\% |
| Has union employees | 0.37\% | 4.87\%* | 2.47\% | 2.06\% | 1.45\% | 0.38\% | 1.93\% | 0.38\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| 50\% or more low-wage | 0.44\% | 2.04\% | 1.38\% | 1.16\% | 0.90\% | 0.62\% | 1.02\% | 0.48\% |
| Less than 50\% low-wage | 0.18\% | 0.69\% | 0.59\% | 0.47\% | 0.39\% | 0.25\% | 0.37\% | 0.20\% |

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.

