

**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, 2019**

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	21.4%	16.4%	23.5%	23.1%	20.9%	21.4%	21.0%	21.4%
Industry group **								
Agric., fish., forest.	26.6%	--	--	--	--	--	21.9%	27.7%
Mining and manufacturing	20.4%	12.2%	21.2%	19.6%	19.5%	21.3%	19.9%	20.4%
Construction	23.0%	15.7%	26.6%	26.9%	20.7%	21.5%	23.4%	22.8%
Utilities and transp.	20.1%	10.6% *	36.5%	25.6%	19.7%	18.8%	23.6%	19.6%
Wholesale trade	21.8%	16.3%	23.8%	20.4%	25.1%	20.7%	19.6%	22.7%
Fin. svcs. and real estate	19.1%	11.0%	18.2%	16.5%	19.1%	20.3%	13.9%	19.9%
Retail trade	25.1%	21.0%	28.0%	27.7%	22.8%	25.3%	26.0%	25.0%
Professional services	18.9%	17.2%	20.4%	21.5%	19.1%	18.3%	19.6%	18.8%
Other services	26.2%	19.0%	25.1%	25.7%	24.9%	27.8%	23.3%	26.8%
Ownership								
For profit, incorporated	22.5%	16.3%	25.6%	23.8%	22.3%	22.4%	21.9%	22.6%
For profit, unincorporated	22.5%	18.1%	22.0%	25.4%	22.3%	22.8%	21.4%	22.9%
Nonprofit	16.3%	10.4% *	12.7%	16.5%	15.9%	17.0%	14.0%	16.6%
Age of firm								
Less than 5 years	25.8%	17.3%	31.2%	29.7%	27.3%	20.0%	23.9%	28.1%
5-9 years	24.2%	20.6%	30.7%	21.9%	24.2%	27.6%	25.8%	22.9%
10-19 years	24.4%	18.5%	23.0%	26.0%	25.4%	25.9%	22.3%	25.8%
20 or more years	20.7%	13.6%	21.2%	21.8%	19.6%	21.1%	19.1%	20.9%
Multi/single status								
2 or more locations	21.3%	9.8% *	21.2%	21.7%	21.0%	21.4%	19.9%	21.3%
1 location only	21.5%	16.5%	23.8%	23.6%	20.7%	22.1%	21.1%	21.9%
Percent full-time employees								
Less than 25%	25.6%	31.1% *	24.2%	24.9%	19.8%	29.4%	26.6%	25.4%
25-49 %	25.9%	20.8% *	22.5%	24.8%	26.2%	26.6%	22.9%	26.4%
50-74 %	23.2%	13.2%	28.8%	24.3%	23.1%	23.6%	21.8%	23.5%
75% or more	20.8%	16.4%	22.8%	22.8%	20.4%	20.7%	20.7%	20.8%
Union presence								
No union employees	21.9%	16.6%	24.1%	23.5%	21.5%	22.0%	21.4%	22.0%
Has union employees	18.8%	9.4% *	11.7% *	15.1%	15.2%	19.8%	11.9%	19.1%
Percent low-wage employees								
50% or more low-wage	26.3%	16.8%	23.0%	27.4%	26.8%	26.5%	23.1%	26.6%
Less than 50% low-wage	20.7%	16.4%	23.5%	22.7%	20.0%	20.6%	20.9%	20.6%
Percent women employees								
Less than 25%	22.0%	19.0%	24.4%	23.9%	23.3%	20.3%	22.5%	21.9%
25-49 %	21.1%	15.3%	22.4%	22.9%	19.3%	21.9%	20.2%	21.3%
50-74 %	21.2%	12.6%	22.7%	19.5%	21.0%	22.1%	18.0%	21.7%
75% or more	21.1%	18.2%	23.7%	24.9%	19.9%	20.7%	22.2%	20.9%
Percent age 50 or older employees								
Less than 25%	23.2%	18.1%	26.3%	24.2%	22.4%	23.4%	22.7%	23.3%
25-49 %	20.3%	18.8%	20.8%	22.0%	19.7%	20.2%	21.0%	20.2%
50-74 %	21.2%	13.6%	24.2%	22.3%	20.5%	22.2%	19.1%	21.8%
75% or more	17.7%	11.9%	16.6%	25.2%	21.0%	20.3%	14.8%	21.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019**

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	0.27%	1.17%	1.17%	0.67%	0.55%	0.37%	0.62%	0.30%
Industry group **								
Agric., fish., forest.	4.10%	--	--	--	--	--	3.70%	4.89%
Mining and manufacturing	0.68%	3.18%	2.69%	1.38%	1.67%	0.71%	1.50%	0.74%
Construction	1.21%	4.29%	2.95%	2.36%	2.52%	1.76%	1.74%	1.63%
Utilities and transp.	1.17%	3.99% *	4.61%	2.82%	2.55%	1.47%	3.07%	1.25%
Wholesale trade	0.84%	3.75%	3.08%	1.71%	1.48%	1.29%	1.88%	0.91%
Fin. svcs. and real estate	0.60%	2.26%	2.76%	1.71%	1.13%	0.82%	1.55%	0.65%
Retail trade	0.82%	4.68%	2.94%	1.82%	2.26%	1.01%	2.08%	0.90%
Professional services	0.45%	2.40%	1.89%	1.42%	0.76%	0.61%	1.10%	0.49%
Other services	0.74%	2.30%	4.28%	1.72%	1.54%	1.04%	1.77%	0.82%
Ownership								
For profit, incorporated	0.35%	1.26%	1.46%	0.73%	0.78%	0.49%	0.73%	0.39%
For profit, unincorporated	0.66%	2.73%	1.91%	1.52%	1.31%	0.93%	1.48%	0.73%
Nonprofit	0.47%	3.94% *	1.96%	2.58%	0.81%	0.54%	1.57%	0.49%
Age of firm								
Less than 5 years	1.71%	3.18%	4.69%	2.65%	3.12%	2.77%	2.36%	2.38%
5-9 years	1.56%	4.59%	5.76%	1.82%	2.56%	3.43%	2.79%	1.69%
10-19 years	0.68%	2.09%	1.87%	1.24%	1.49%	1.16%	1.08%	0.86%
20 or more years	0.29%	1.43%	1.26%	0.87%	0.58%	0.39%	0.71%	0.31%
Multi/single status								
2 or more locations	0.30%	3.11% *	2.62%	1.04%	0.48%	0.38%	1.32%	0.31%
1 location only	0.54%	1.20%	1.27%	0.83%	1.17%	2.05%	0.67%	0.85%
Percent full-time employees								
Less than 25%	2.13%	11.97% *	4.37%	3.48%	4.15%	1.42%	4.83%	2.35%
25-49 %	0.99%	6.83% *	3.14%	1.94%	1.30%	1.53%	2.34%	1.08%
50-74 %	0.77%	2.34%	5.36%	1.94%	1.35%	0.92%	2.49%	0.74%
75% or more	0.30%	1.32%	1.14%	0.76%	0.62%	0.41%	0.65%	0.33%
Union presence								
No union employees	0.30%	1.19%	1.18%	0.70%	0.59%	0.46%	0.63%	0.34%
Has union employees	0.57%	3.88% *	3.79% *	1.97%	1.25%	0.65%	2.08%	0.58%
Percent low-wage employees								
50% or more low-wage	0.66%	3.56%	3.17%	2.02%	1.60%	0.80%	1.77%	0.71%
Less than 50% low-wage	0.29%	1.24%	1.22%	0.71%	0.59%	0.40%	0.65%	0.32%
Percent women employees								
Less than 25%	0.64%	2.01%	1.59%	1.11%	1.05%	1.16%	0.96%	0.79%
25-49 %	0.55%	2.32%	2.14%	1.28%	1.25%	0.72%	1.22%	0.61%
50-74 %	0.48%	2.85%	3.97%	1.08%	1.03%	0.58%	1.74%	0.49%
75% or more	0.45%	2.28%	2.07%	1.84%	0.85%	0.55%	1.20%	0.49%
Percent age 50 or older employees								
Less than 25%	0.45%	1.63%	2.05%	0.96%	0.89%	0.68%	0.96%	0.51%
25-49 %	0.39%	3.15%	1.75%	1.20%	0.87%	0.49%	1.08%	0.42%
50-74 %	0.62%	2.75%	2.13%	1.68%	1.15%	0.88%	1.49%	0.67%
75% or more	1.21%	2.38%	3.53%	2.78%	2.09%	1.41%	1.88%	1.17%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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