

**Table I.D.3 Percent of total premiums contributed by employees enrolled in family 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	28.0%	25.1%	32.7%	38.5%	32.4%	24.7%	32.7%	27.3%
Industry group **								
Agric., fish., forest.	40.6%	--	--	--	--	--	26.4%	45.4%
Mining and manufacturing	22.9%	19.4% *	34.5%	27.1%	27.6%	19.8%	31.8%	22.4%
Construction	34.6%	22.4%	46.4%	38.1%	30.9%	31.8%	37.5%	33.0%
Utilities and transp.	23.0%	--	33.2%	39.6%	34.9%	18.8%	32.4%	22.5%
Wholesale trade	29.2%	21.9% *	27.4%	33.9%	33.9%	26.4%	28.5%	29.3%
Fin. svcs. and real estate	25.9%	17.1% *	28.7%	38.0%	28.7%	24.8%	26.1%	25.8%
Retail trade	31.1%	19.6%	32.5%	55.2%	41.1%	26.5%	34.9%	30.6%
Professional services	27.4%	31.0%	33.1%	41.3%	33.3%	23.5%	35.4%	26.4%
Other services	35.8%	30.5%	26.3%	39.1%	37.3%	36.0%	31.4%	36.7%
Ownership								
For profit, incorporated	28.5%	24.1%	34.9%	38.9%	33.0%	25.2%	34.0%	27.7%
For profit, unincorporated	29.1%	25.7%	32.8%	43.9%	33.0%	23.5%	33.1%	28.2%
Nonprofit	25.1%	29.7% *	17.1%	27.1%	29.8%	23.7%	22.6%	25.3%
Age of firm								
Less than 5 years	37.9%	23.0%	34.4%	41.9%	39.7%	47.7%	32.0%	43.3%
5-9 years	36.0%	36.0%	33.3%	40.9%	33.0%	37.9%	37.7%	34.7%
10-19 years	32.6%	24.4%	32.0%	39.8%	33.3%	29.1%	32.7%	32.6%
20 or more years	26.8%	23.2%	32.4%	37.4%	31.7%	24.3%	31.7%	26.3%
Multi/single status								
2 or more locations	26.0%	--	26.4%	39.4%	31.0%	24.5%	34.8%	25.9%
1 location only	34.0%	25.2%	33.3%	38.2%	34.6%	31.9%	32.4%	35.2%
Percent full-time employees								
Less than 25%	30.5%	--	--	37.2%	41.8%	27.1%	22.2%	32.0%
25-49 %	32.5%	22.5% *	37.6%	43.3%	33.3%	30.4%	35.0%	32.1%
50-74 %	32.8%	20.1%	36.3%	47.5%	41.9%	29.0%	28.5%	33.6%
75% or more	27.3%	26.5%	32.5%	37.7%	31.4%	24.2%	33.2%	26.6%
Union presence								
No union employees	30.1%	25.7%	33.4%	40.2%	34.5%	26.3%	33.8%	29.5%
Has union employees	21.1%	--	22.5% *	19.0%	20.2%	21.4%	17.4%	21.3%
Percent low-wage employees								
50% or more low-wage	34.1%	29.7%	28.9%	53.6%	42.0%	30.6%	35.4%	34.0%
Less than 50% low-wage	27.5%	24.7%	32.9%	37.7%	31.7%	24.2%	32.5%	26.8%
Percent women employees								
Less than 25%	29.0%	26.3%	34.6%	37.9%	32.9%	24.2%	33.3%	28.0%
25-49 %	24.9%	34.0%	29.4%	35.8%	29.2%	21.8%	34.2%	24.0%
50-74 %	28.5%	16.3%	30.2%	35.7%	33.0%	27.1%	26.8%	28.7%
75% or more	30.9%	29.5%	39.0%	48.5%	36.5%	26.7%	39.6%	29.9%
Percent age 50 or older employees								
Less than 25%	31.6%	30.1%	35.8%	43.6%	35.2%	26.9%	36.1%	30.7%
25-49 %	25.8%	31.9%	29.5%	35.0%	31.0%	23.4%	33.5%	25.2%
50-74 %	28.0%	20.2% *	31.5%	34.4%	29.3%	26.3%	27.8%	28.0%
75% or more	25.6%	10.6%	29.6%	31.5%	43.2%	29.8%	16.6%	34.5%

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.D.3 Standard errors for percent of total premiums contributed by employees enrolled in family 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	0.40%	2.41%	1.88%	1.18%	0.87%	0.49%	1.08%	0.42%
Industry group **								
Agric., fish., forest.	6.26%	--	--	--	--	--	7.92%	7.39%
Mining and manufacturing	1.00%	6.32% *	5.35%	1.86%	1.53%	1.27%	2.84%	1.02%
Construction	2.17%	6.05%	6.28%	2.92%	4.98%	1.80%	3.14%	2.80%
Utilities and transp.	1.51%	--	6.07%	8.39%	3.37%	1.22%	3.79%	1.56%
Wholesale trade	1.50%	8.45% *	5.92%	3.89%	1.98%	2.21%	3.62%	1.63%
Fin. svcs. and real estate	0.72%	5.47% *	4.61%	3.08%	1.72%	0.80%	3.31%	0.71%
Retail trade	1.14%	4.06%	5.00%	2.75%	3.11%	1.18%	2.94%	1.21%
Professional services	0.64%	4.54%	3.45%	2.02%	1.61%	0.67%	2.04%	0.66%
Other services	1.35%	6.07%	3.52%	3.88%	3.46%	1.69%	2.77%	1.50%
Ownership								
For profit, incorporated	0.45%	2.59%	2.28%	1.41%	1.11%	0.52%	1.25%	0.47%
For profit, unincorporated	1.51%	4.99%	3.79%	3.16%	2.32%	2.11%	2.64%	1.72%
Nonprofit	1.00%	10.59% *	3.59%	2.37%	2.24%	1.21%	3.60%	1.04%
Age of firm								
Less than 5 years	3.53%	6.06%	5.26%	4.76%	7.43%	9.69%	3.24%	5.70%
5-9 years	2.18%	6.45%	4.17%	2.62%	4.51%	3.61%	2.81%	3.10%
10-19 years	1.38%	4.35%	3.38%	3.55%	3.05%	1.26%	2.22%	1.74%
20 or more years	0.41%	3.67%	2.83%	1.39%	0.88%	0.48%	1.51%	0.43%
Multi/single status								
2 or more locations	0.41%	--	3.29%	1.87%	0.78%	0.47%	2.52%	0.42%
1 location only	0.95%	2.45%	2.04%	1.45%	1.91%	4.45%	1.17%	1.43%
Percent full-time employees								
Less than 25%	2.19%	--	--	8.46%	3.21%	2.58%	4.97%	2.45%
25-49 %	1.37%	6.76% *	8.24%	5.34%	3.35%	1.37%	4.46%	1.40%
50-74 %	1.47%	6.01%	5.06%	3.82%	4.71%	1.46%	3.22%	1.64%
75% or more	0.43%	2.82%	2.07%	1.28%	0.91%	0.53%	1.21%	0.46%
Union presence								
No union employees	0.44%	2.49%	1.89%	1.25%	0.89%	0.56%	1.12%	0.47%
Has union employees	0.77%	--	8.29% *	2.43%	1.90%	0.88%	3.18%	0.79%
Percent low-wage employees								
50% or more low-wage	1.27%	7.07%	7.22%	5.47%	3.23%	1.22%	3.42%	1.35%
Less than 50% low-wage	0.41%	2.50%	1.94%	1.19%	0.89%	0.52%	1.13%	0.44%
Percent women employees								
Less than 25%	0.81%	3.80%	2.47%	2.00%	1.76%	1.16%	1.59%	0.92%
25-49 %	0.72%	6.19%	3.81%	2.02%	1.23%	0.85%	2.39%	0.73%
50-74 %	0.74%	3.67%	4.50%	2.31%	1.88%	0.86%	2.29%	0.79%
75% or more	0.90%	6.04%	3.58%	2.88%	2.70%	0.93%	2.47%	0.95%
Percent age 50 or older employees								
Less than 25%	0.78%	3.39%	2.77%	1.58%	1.83%	1.04%	1.55%	0.88%
25-49 %	0.51%	5.56%	3.45%	2.08%	1.18%	0.55%	2.06%	0.51%
50-74 %	1.14%	6.26% *	3.74%	3.13%	1.60%	1.79%	2.75%	1.25%
75% or more	3.03%	2.92%	6.91%	3.02%	10.27%	3.37%	3.00%	4.19%

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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