

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, 2020

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%	16.0%	22.4%	22.8%	21.4%	21.4%	20.9%	21.5%
Industry group **								
Agric., fish., forest.	22.6%	--	--	--	--	--	20.1%	23.6%
Mining and manufacturing	21.8%	16.3% *	17.7%	21.5%	22.2%	22.2%	19.1%	22.1%
Construction	23.6%	20.6%	28.3%	26.8%	24.3%	16.4%	25.7%	22.3%
Utilities and transp.	20.5%	10.3% *	22.1%	25.2%	24.0%	19.3%	21.1%	20.4%
Wholesale trade	20.3%	15.6% *	18.7%	21.3%	22.3%	19.3%	18.2%	20.8%
Fin. svs. and real estate	19.7%	12.3%	13.2%	17.4%	18.9%	20.8%	15.4%	20.1%
Retail trade	24.9%	14.5%	29.9%	31.7%	27.6%	22.7%	26.9%	24.5%
Professional services	18.7%	16.8%	22.7%	19.2%	18.1%	18.6%	19.8%	18.5%
Other services	25.9%	17.2%	22.0%	23.1%	24.6%	28.3%	20.3%	27.1%
Ownership								
For profit, incorporated	22.9%	18.4%	23.9%	24.7%	23.1%	22.6%	22.7%	23.0%
For profit, unincorporated	21.6%	10.8%	23.5%	24.7%	22.9%	21.0%	19.0%	22.2%
Nonprofit	16.3%	11.1%	10.4%	12.4%	16.0%	17.7%	12.1%	16.7%
Age of firm								
Less than 5 years	23.7%	15.6%	22.0%	29.5%	19.2%	34.0%	23.6%	23.9%
5-9 years	25.4%	20.7%	23.9%	28.1%	27.0%	20.0%	23.1%	27.2%
10-19 years	23.4%	18.7%	22.7%	24.9%	23.5%	24.0%	22.4%	23.9%
20 or more years	21.0%	13.3%	22.1%	20.7%	20.7%	21.3%	19.3%	21.1%
Multi/single status								
2 or more locations	21.2%	--	16.6%	20.1%	21.0%	21.3%	19.2%	21.2%
1 location only	22.0%	15.9%	23.0%	23.7%	22.0%	24.5%	21.0%	22.9%
Percent full-time employees								
Less than 25%	23.5%	4.7% *	20.0%	22.4%	30.9%	22.0%	18.7%	24.1%
25-49 %	25.0%	29.0%	31.1%	20.4%	22.5%	26.5%	24.2%	25.1%
50-74 %	20.4%	15.6%	20.4%	23.4%	23.8%	19.4%	20.1%	20.5%
75% or more	21.4%	15.6%	22.4%	22.8%	20.9%	21.5%	20.8%	21.5%
Union presence								
No union employees	21.9%	15.7%	22.2%	23.0%	21.8%	22.2%	20.7%	22.2%
Has union employees	19.0%	--	29.9% *	17.1%	16.7%	19.2%	27.9%	18.8%
Percent low-wage employees								
50% or more low-wage	25.3%	15.5%	27.4%	23.9%	24.4%	26.2%	21.3%	25.7%
Less than 50% low-wage	21.0%	16.1%	22.2%	22.7%	21.0%	20.8%	20.8%	21.0%
Percent women employees								
Less than 25%	23.6%	16.2%	25.9%	25.7%	23.6%	22.8%	23.4%	23.7%
25-49 %	21.3%	13.8%	24.7%	20.8%	21.7%	21.3%	20.2%	21.4%
50-74 %	20.8%	14.7%	15.3%	21.5%	20.6%	21.4%	16.7%	21.2%
75% or more	20.2%	19.5%	21.3%	19.5%	19.6%	20.6%	20.8%	20.1%
Percent age 50 or older employees								
Less than 25%	23.0%	17.2%	22.1%	25.3%	22.8%	23.0%	21.9%	23.3%
25-49 %	20.7%	17.9%	21.8%	20.9%	20.7%	20.6%	20.7%	20.7%
50-74 %	20.9%	18.1%	24.6%	19.3%	20.3%	21.6%	21.2%	20.9%
75% or more	18.3%	8.8%	22.5%	23.0%	19.0%	23.5%	14.0%	21.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

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%	1.25%	1.07%	0.62%	0.48%	0.30%	0.60%	0.24%
Industry group **								
Agric., fish., forest.	3.37%	--	--	--	--	--	4.01%	4.47%
Mining and manufacturing	0.59%	5.25% *	2.80%	1.54%	1.06%	0.82%	1.60%	0.63%
Construction	1.36%	5.32%	2.89%	1.93%	3.44%	1.99%	1.81%	1.85%
Utilities and transp.	1.01%	4.24% *	4.79%	3.15%	1.61%	1.24%	2.94%	1.07%
Wholesale trade	0.76%	5.81% *	3.08%	1.93%	1.69%	0.71%	2.03%	0.80%
Fin. svs. and real estate	0.53%	2.87%	2.42%	2.08%	1.02%	0.67%	1.92%	0.55%
Retail trade	0.64%	2.82%	3.01%	1.94%	1.43%	0.77%	1.77%	0.69%
Professional services	0.41%	2.08%	2.06%	1.18%	0.80%	0.55%	1.11%	0.44%
Other services	0.58%	3.09%	3.05%	1.63%	1.29%	0.74%	1.60%	0.62%
Ownership								
For profit, incorporated	0.28%	1.62%	1.30%	0.77%	0.64%	0.36%	0.74%	0.30%
For profit, unincorporated	0.60%	1.87%	2.68%	1.59%	1.33%	0.79%	1.40%	0.66%
Nonprofit	0.48%	2.55%	1.62%	1.12%	0.72%	0.72%	1.10%	0.51%
Age of firm								
Less than 5 years	2.02%	2.53%	3.17%	2.39%	5.04%	5.13%	2.00%	3.38%
5-9 years	1.34%	3.46%	2.71%	2.42%	2.69%	2.97%	1.82%	1.95%
10-19 years	0.75%	2.93%	2.50%	1.37%	1.23%	1.55%	1.39%	0.88%
20 or more years	0.24%	1.54%	1.34%	0.74%	0.50%	0.31%	0.74%	0.25%
Multi/single status								
2 or more locations	0.26%	--	3.17%	0.99%	0.55%	0.30%	1.44%	0.26%
1 location only	0.47%	1.26%	1.14%	0.76%	0.89%	2.11%	0.65%	0.67%
Percent full-time employees								
Less than 25%	2.06%	2.21% *	4.36%	2.83%	5.11%	2.71%	2.87%	2.31%
25-49 %	0.82%	4.23%	3.96%	2.66%	1.52%	1.01%	2.38%	0.86%
50-74 %	0.62%	2.74%	2.38%	1.88%	1.15%	0.83%	1.58%	0.67%
75% or more	0.25%	1.45%	1.21%	0.69%	0.53%	0.34%	0.67%	0.27%
Union presence								
No union employees	0.25%	1.21%	1.06%	0.63%	0.49%	0.35%	0.59%	0.27%
Has union employees	0.57%	--	9.13% *	3.56%	1.73%	0.60%	5.67%	0.57%
Percent low-wage employees								
50% or more low-wage	0.70%	3.85%	2.82%	2.13%	1.23%	0.95%	1.85%	0.75%
Less than 50% low-wage	0.24%	1.30%	1.11%	0.65%	0.51%	0.31%	0.63%	0.26%
Percent women employees								
Less than 25%	0.54%	2.34%	1.73%	0.93%	1.06%	0.97%	0.97%	0.65%
25-49 %	0.45%	2.96%	2.79%	1.51%	1.10%	0.52%	1.56%	0.47%
50-74 %	0.37%	2.23%	2.03%	1.52%	0.82%	0.44%	1.20%	0.38%
75% or more	0.49%	2.51%	1.70%	1.29%	0.79%	0.72%	1.13%	0.53%
Percent age 50 or older employees								
Less than 25%	0.38%	1.74%	1.50%	0.96%	0.83%	0.52%	0.85%	0.43%
25-49 %	0.32%	2.91%	1.57%	0.98%	0.69%	0.41%	1.00%	0.34%
50-74 %	0.63%	3.33%	3.59%	1.63%	1.07%	0.80%	1.94%	0.62%
75% or more	1.21%	2.40%	3.98%	3.05%	2.60%	1.39%	1.94%	1.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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