| Characteristics | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 74.2\% | 26.8\% | 43.7\% | 66.0\% | 92.1\% | 99.2\% | 39.0\% | 94.5\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 40.8\% | 12.7\% | 41.7\% | 83.8\% | 94.9\% | 100.0\% | 27.0\% | 99.2\% |
| Mining and manufacturing | 67.6\% | 29.9\% | 64.4\% | 71.5\% | 92.1\% | 94.4\% | 48.1\% | 90.9\% |
| Construction | 46.5\% | 21.6\% | 77.4\% | 83.8\% | 52.5\% | 100.0\% | 41.5\% | 70.1\% |
| Utilities and transp. | 88.6\% | 22.8\% | 45.2\% | 86.5\% | 92.4\% | 97.7\% | 37.3\% | 97.1\% |
| Wholesale trade | 70.6\% | 46.4\% | 74.0\% | 60.5\% | 95.8\% | 99.3\% | 59.9\% | 82.0\% |
| Fin. svs. and real estate | 78.4\% | 30.9\% | 47.1\% | 78.4\% | 99.4\% | 99.1\% | 38.6\% | 98.6\% |
| Retail trade | 84.9\% | 22.1\% | 49.2\% | 76.2\% | 93.4\% | 99.8\% | 37.2\% | 99.1\% |
| Professional services | 81.3\% | 35.8\% | 59.0\% | 74.4\% | 94.8\% | 99.9\% | 49.4\% | 95.9\% |
| Other services | 65.8\% | 23.6\% | 33.5\% | 58.4\% | 90.1\% | 98.5\% | 34.1\% | 90.3\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 76.5\% | 28.3\% | 45.3\% | 61.3\% | 89.9\% | 99.3\% | 40.7\% | 94.3\% |
| For profit, unincorporated | 56.1\% | 19.3\% | 33.9\% | 62.4\% | 91.3\% | 97.9\% | 27.8\% | 90.6\% |
| Nonprofit | 87.0\% | 42.3\% | 57.9\% | 90.2\% | 97.0\% | 100.0\% | 57.3\% | 98.2\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 36.2\% | 15.1\% | 23.9\% | 47.8\% | 84.3\% | 95.3\% | 22.1\% | 75.1\% |
| 5-9 years | 49.4\% | 18.8\% | 34.4\% | 52.0\% | 88.3\% | 91.7\% | 29.1\% | 82.8\% |
| 10-19 years | 62.9\% | 25.8\% | 45.7\% | 63.0\% | 89.2\% | 98.9\% | 39.1\% | 88.6\% |
| 20 or more years | 86.3\% | 36.7\% | 55.3\% | 77.2\% | 94.1\% | 99.6\% | 50.4\% | 97.3\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 96.1\% | 41.9\% | 61.6\% | 72.1\% | 90.7\% | 99.4\% | 64.6\% | 97.1\% |
| 1 location only | 53.0\% | 26.7\% | 43.0\% | 64.9\% | 93.7\% | 96.2\% | 37.8\% | 86.5\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 52.7\% | 14.5\% | 23.2\% | 41.6\% | 87.0\% | 98.3\% | 22.0\% | 86.7\% |
| 25-49 \% | 80.6\% | 33.3\% | 54.0\% | 75.6\% | 93.4\% | 99.8\% | 47.9\% | 95.6\% |
| 50-74 \% | 83.4\% | 37.0\% | 53.5\% | 80.9\% | 94.2\% | 99.0\% | 49.0\% | 97.1\% |
| 75\% or more | 91.8\% | 54.8\% | 77.0\% | 90.2\% | 97.3\% | 99.9\% | 72.4\% | 98.7\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 70.4\% | 26.7\% | 43.5\% | 66.4\% | 92.4\% | 99.1\% | 38.9\% | 93.6\% |
| Has union employees | 94.9\% | 40.5\% | 67.5\% | 85.1\% | 91.2\% | 99.3\% | 55.0\% | 98.2\% |
| Unknown | 87.9\% | 12.7\%* | 29.0\% | 30.9\%* | 84.6\% | 99.7\% | 23.6\% | 95.6\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 67.8\% | 15.8\% | 29.6\% | 52.9\% | 90.2\% | 99.1\% | 27.2\% | 92.3\% |
| Less than 50\% low wage | 82.3\% | 39.5\% | 64.0\% | 84.9\% | 95.0\% | 99.4\% | 54.8\% | 97.1\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.
** 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, 2009

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ 10 \\ \text { employees } \end{array}$ | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ 50 \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.48\% | 0.78\% | 1.58\% | 1.48\% | 1.55\% | 0.26\% | 0.66\% | 0.48\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 6.86\% | 3.62\% | 11.31\% | 17.23\% | 22.39\% | 18.26\% | 5.89\% | 0.57\% |
| Mining and manufacturing | 2.75\% | 3.32\% | 6.31\% | 7.02\% | 5.77\% | 4.22\% | 4.02\% | 2.94\% |
| Construction | 3.21\% | 3.07\% | 3.08\% | 6.90\% | 15.28\% | 10.54\% | 2.53\% | 10.51\% |
| Utilities and transp. | 1.26\% | 5.67\% | 11.68\% | 7.40\% | 2.65\% | 1.14\% | 4.46\% | 1.16\% |
| Wholesale trade | 2.75\% | 5.05\% | 7.10\% | 10.76\% | 5.84\% | 0.64\% | 2.88\% | 5.42\% |
| Fin. svs. and real estate | 1.74\% | 3.48\% | 8.67\% | 5.61\% | 0.39\% | 0.47\% | 2.12\% | 0.38\% |
| Retail trade | 1.39\% | 2.37\% | 4.35\% | 6.01\% | 1.85\% | 0.12\% | 2.44\% | 0.22\% |
| Professional services | 1.12\% | 1.86\% | 3.37\% | 4.38\% | 2.25\% | 0.10\% | 1.01\% | 1.05\% |
| Other services | 1.10\% | 1.70\% | 1.48\% | 2.27\% | 2.33\% | 0.96\% | 1.14\% | 1.07\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.69\% | 0.71\% | 2.12\% | 2.03\% | 1.91\% | 0.19\% | 1.01\% | 0.56\% |
| For profit, unincorporated | 1.19\% | 2.04\% | 1.82\% | 4.38\% | 2.83\% | 1.80\% | 1.25\% | 1.53\% |
| Nonprofit | 1.23\% | 2.40\% | 2.97\% | 1.44\% | 1.97\% | 0.02\% | 1.79\% | 1.03\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 1.57\% | 1.58\% | 3.16\% | 6.28\% | 6.20\% | 6.07\% | 1.12\% | 4.62\% |
| 5-9 years | 2.59\% | 1.63\% | 2.34\% | 4.35\% | 5.19\% | 10.73\% | 2.02\% | 3.76\% |
| 10-19 years | 1.09\% | 1.58\% | 2.86\% | 2.70\% | 3.02\% | 0.67\% | 0.83\% | 2.23\% |
| 20 or more years | 0.51\% | 1.25\% | 2.85\% | 1.69\% | 1.46\% | 0.17\% | 1.09\% | 0.41\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.32\% | 6.96\% | 5.26\% | 3.69\% | 1.91\% | 0.15\% | 5.03\% | 0.38\% |
| 1 location only | 0.58\% | 0.81\% | 1.79\% | 1.55\% | 1.89\% | 2.96\% | 0.81\% | 1.59\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 0.77\% | 1.27\% | 2.28\% | 3.11\% | 3.25\% | 0.63\% | 1.22\% | 1.96\% |
| 25-49 \% | 1.29\% | 1.76\% | 3.28\% | 2.69\% | 2.32\% | 0.09\% | 1.47\% | 1.17\% |
| 50-74 \% | 0.59\% | 1.32\% | 2.39\% | 2.48\% | 0.99\% | 0.52\% | 0.86\% | 0.46\% |
| 75\% or more | 0.45\% | 1.41\% | 1.68\% | 1.12\% | 1.04\% | 0.08\% | 0.72\% | 0.46\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.45\% | 0.67\% | 1.67\% | 1.35\% | 1.51\% | 0.38\% | 0.64\% | 0.59\% |
| Has union employees | 0.91\% | 8.80\% | 8.79\% | 5.41\% | 4.64\% | 0.54\% | 4.56\% | 0.66\% |
| Unknown | 1.50\% | 4.97\%* | 8.27\% | 11.48\%* | 6.95\% | 0.47\% | 3.53\% | 1.62\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 0.79\% | 1.09\% | 1.72\% | 2.09\% | 2.03\% | 0.30\% | 0.87\% | 0.75\% |
| Less than 50\% low wage | 0.93\% | 1.24\% | 2.67\% | 2.22\% | 1.68\% | 0.44\% | 1.15\% | 0.81\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.
** 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.

