Table I.D.4(2009) Percent of private-sector employees enrolled in a health insurance plan that take family coverage by 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 employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ 50 \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 30.5\% | 27.3\% | 26.2\% | 25.9\% | 28.8\% | 32.9\% | 26.6\% | 31.3\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 23.5\% | 41.1\% | 32.5\% | 25.1\% | 25.1\% | 16.6\%* | 33.8\% | 19.3\% |
| Mining and manufacturing | 34.9\% | 27.6\% | 24.7\% | 28.6\% | 34.3\% | 37.9\% | 28.1\% | 35.8\% |
| Construction | 32.1\% | 38.2\% | 28.3\% | 26.9\% | 34.5\% | 41.5\% | 31.5\% | 32.7\% |
| Utilities and transp. | 35.2\% | 31.2\% | 25.1\% | 30.0\% | 27.3\% | 37.6\% | 28.0\% | 35.8\% |
| Wholesale trade | 32.9\% | 30.4\% | 27.0\% | 29.3\% | 35.0\% | 34.7\% | 27.7\% | 34.4\% |
| Fin. svs. and real estate | 31.1\% | 22.5\% | 28.5\% | 29.3\% | 29.5\% | 32.4\% | 26.8\% | 31.7\% |
| Retail trade | 24.7\% | 23.8\% | 24.5\% | 20.0\% | 23.3\% | 25.6\% | 23.5\% | 24.9\% |
| Professional services | 30.1\% | 24.9\% | 26.0\% | 24.7\% | 25.7\% | 34.1\% | 25.1\% | 31.2\% |
| Other services | 27.0\% | 25.0\% | 24.8\% | 22.2\% | 24.6\% | 29.5\% | 24.4\% | 27.7\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 31.0\% | 27.9\% | 26.4\% | 26.9\% | 30.7\% | 32.8\% | 27.0\% | 31.9\% |
| For profit, unincorporated | 29.2\% | 25.6\% | 25.5\% | 23.5\% | 27.2\% | 33.1\% | 25.8\% | 30.4\% |
| Nonprofit | 28.9\% | 26.6\% | 25.1\% | 22.3\% | 24.3\% | 33.4\% | 24.2\% | 29.5\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 27.0\% | 28.1\% | 25.6\% | 25.4\% | 24.6\% | 31.1\% | 26.6\% | 27.4\% |
| 5-9 years | 29.1\% | 29.3\% | 28.9\% | 24.9\% | 29.6\% | 33.8\% | 28.4\% | 29.7\% |
| 10-19 years | 26.8\% | 27.5\% | 24.4\% | 25.1\% | 27.4\% | 28.7\% | 26.5\% | 27.0\% |
| 20 or more years | 31.2\% | 26.4\% | 26.4\% | 26.3\% | 29.1\% | 33.2\% | 26.2\% | 31.9\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 32.0\% | 27.8\% | 26.5\% | 25.8\% | 29.0\% | 33.0\% | 26.3\% | 32.2\% |
| 1 location only | 27.1\% | 27.3\% | 26.2\% | 25.9\% | 28.5\% | 30.6\% | 26.6\% | 27.6\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 22.9\% | 28.4\% | 20.7\% | 24.5\% | 20.4\% | 22.0\% | 25.9\% | 21.6\% |
| 25-49 \% | 24.7\% | 24.8\% | 22.2\% | 19.8\% | 21.5\% | 27.8\% | 22.4\% | 25.3\% |
| 50-74 \% | 27.0\% | 26.5\% | 27.9\% | 21.5\% | 21.1\% | 28.9\% | 25.2\% | 27.3\% |
| 75\% or more | 31.3\% | 27.6\% | 26.3\% | 26.5\% | 30.1\% | 33.9\% | 26.9\% | 32.3\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 28.5\% | 26.5\% | 25.0\% | 25.1\% | 27.6\% | 31.2\% | 25.6\% | 29.4\% |
| Has union employees | 36.6\% | 46.9\% | 43.4\% | 33.7\% | 36.4\% | 36.5\% | 42.1\% | 36.3\% |
| Unknown | 32.3\% | 18.9\% | 28.3\% | 27.3\% | 32.7\% | 32.5\% | 28.1\% | 32.4\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 23.8\% | 26.0\% | 23.0\% | 17.1\% | 19.7\% | 26.0\% | 22.2\% | 24.1\% |
| Less than 50\% low wage | 31.7\% | 27.5\% | 26.5\% | 27.0\% | 30.5\% | 34.4\% | 27.1\% | 32.8\% |

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.

Table I.D.4(2009) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2009

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ 10 \\ \text { employees } \end{array}$ | 10-24 employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | $\text { Less than } 50$ employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.30\% | 0.63\% | 0.52\% | 0.47\% | 0.68\% | 0.38\% | 0.48\% | 0.34\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 3.34\% | 6.50\% | 7.66\% | 5.68\% | 6.86\% | 8.61\%* | 4.13\% | 4.43\% |
| Mining and manufacturing | 0.60\% | 3.60\% | 1.73\% | 1.84\% | 1.43\% | 0.73\% | 1.42\% | 0.59\% |
| Construction | 1.47\% | 2.92\% | 1.88\% | 2.43\% | 3.35\% | 3.90\% | 1.47\% | 2.20\% |
| Utilities and transp. | 1.54\% | 5.73\% | 3.06\% | 3.06\% | 1.94\% | 2.02\% | 2.65\% | 1.72\% |
| Wholesale trade | 0.80\% | 3.46\% | 3.78\% | 2.27\% | 1.09\% | 1.44\% | 1.74\% | 0.80\% |
| Fin. svs. and real estate | 0.79\% | 2.73\% | 3.08\% | 2.30\% | 1.63\% | 0.97\% | 1.74\% | 0.77\% |
| Retail trade | 0.70\% | 2.79\% | 2.16\% | 0.75\% | 1.11\% | 0.79\% | 1.56\% | 0.58\% |
| Professional services | 0.48\% | 0.87\% | 1.19\% | 1.02\% | 1.35\% | 0.78\% | 0.66\% | 0.59\% |
| Other services | 0.57\% | 1.75\% | 1.01\% | 1.47\% | 1.30\% | 0.95\% | 0.91\% | 0.64\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.39\% | 0.61\% | 0.65\% | 0.55\% | 0.71\% | 0.48\% | 0.49\% | 0.45\% |
| For profit, unincorporated | 0.80\% | 1.53\% | 1.95\% | 1.65\% | 2.13\% | 1.31\% | 1.31\% | 0.76\% |
| Nonprofit | 0.84\% | 2.91\% | 2.86\% | 1.52\% | 1.34\% | 0.96\% | 1.23\% | 0.81\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 1.12\% | 2.32\% | 2.01\% | 3.34\% | 3.22\% | 3.36\% | 1.48\% | 2.10\% |
| 5-9 years | 1.19\% | 2.56\% | 1.39\% | 2.45\% | 2.26\% | 1.67\% | 1.54\% | 1.37\% |
| 10-19 years | 0.82\% | 0.85\% | 0.99\% | 1.59\% | 0.90\% | 1.97\% | 0.59\% | 1.20\% |
| 20 or more years | 0.35\% | 0.69\% | 0.99\% | 0.87\% | 0.74\% | 0.44\% | 0.53\% | 0.38\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.30\% | 5.51\% | 3.05\% | 0.71\% | 0.71\% | 0.38\% | 1.35\% | 0.30\% |
| 1 location only | 0.44\% | 0.65\% | 0.51\% | 0.56\% | 1.18\% | 2.63\% | 0.49\% | 0.84\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 1.53\% | 3.55\% | 2.20\% | 4.12\% | 2.40\% | 2.33\% | 2.02\% | 1.97\% |
| 25-49 \% | 1.42\% | 4.23\% | 2.35\% | 2.03\% | 2.42\% | 1.79\% | 1.82\% | 1.59\% |
| 50-74 \% | 1.08\% | 2.66\% | 2.44\% | 1.70\% | 2.29\% | 1.25\% | 1.42\% | 1.19\% |
| 75\% or more | 0.36\% | 0.85\% | 0.43\% | 0.55\% | 0.76\% | 0.47\% | 0.51\% | 0.37\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.35\% | 0.62\% | 0.68\% | 0.55\% | 0.66\% | 0.45\% | 0.48\% | 0.42\% |
| Has union employees | 0.62\% | 4.06\% | 4.97\% | 2.58\% | 2.24\% | 0.82\% | 3.27\% | 0.67\% |
| Unknown | 0.96\% | 5.38\% | 4.76\% | 8.11\% | 3.57\% | 0.95\% | 2.63\% | 0.99\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 0.69\% | 2.29\% | 1.78\% | 1.63\% | 1.42\% | 0.82\% | 1.24\% | 0.72\% |
| Less than 50\% low wage | 0.26\% | 0.56\% | 0.60\% | 0.43\% | 0.64\% | 0.39\% | 0.54\% | 0.28\% |

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.

