Table I.E.4(2009) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and selected characteristics: United States, 2009

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | Less than employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 19.5\% | 13.4\% | 14.6\% | 16.8\% | 17.7\% | 22.0\% | 14.6\% | 20.6\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 16.1\% | 14.5\%* | 14.7\%* | 15.9\% | 14.3\% | 17.3\% | 13.8\% | 17.1\% |
| Mining and manufacturing | 22.9\% | 14.4\% | 17.6\% | 18.6\% | 21.2\% | 25.5\% | 17.1\% | 23.7\% |
| Construction | 16.9\% | 13.5\% | 16.1\% | 18.6\% | 17.1\% | 18.1\% | 15.0\% | 18.9\% |
| Utilities and transp. | 18.6\% | 11.1\% | 14.6\% | 17.9\% | 22.2\% | 18.4\% | 14.7\% | 18.9\% |
| Wholesale trade | 19.6\% | 15.0\% | 17.9\% | 18.9\% | 17.0\% | 22.3\% | 17.5\% | 20.2\% |
| Fin. svs. and real estate | 22.0\% | 18.6\% | 18.3\% | 17.6\% | 18.0\% | 23.8\% | 17.7\% | 22.6\% |
| Retail trade | 19.5\% | 11.4\% | 12.1\% | 15.9\% | 16.1\% | 21.6\% | 12.7\% | 20.8\% |
| Professional services | 18.8\% | 11.5\% | 13.2\% | 15.9\% | 16.8\% | 21.7\% | 13.2\% | 20.0\% |
| Other services | 16.6\% | 13.4\% | 11.9\% | 13.8\% | 14.5\% | 19.1\% | 13.0\% | 17.6\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 20.0\% | 13.1\% | 14.9\% | 17.7\% | 18.2\% | 22.3\% | 14.9\% | 21.2\% |
| For profit, unincorporated | 18.2\% | 14.5\% | 13.8\% | 14.5\% | 17.1\% | 21.3\% | 14.1\% | 19.6\% |
| Nonprofit | 18.2\% | 13.7\% | 13.2\% | 14.1\% | 16.5\% | 20.7\% | 13.1\% | 18.8\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 17.4\% | 11.4\% | 13.5\% | 15.9\% | 24.9\% | 24.0\% | 12.3\% | 22.9\% |
| 5-9 years | 15.8\% | 12.1\% | 15.1\% | 16.2\% | 14.2\% | 21.2\% | 13.6\% | 17.8\% |
| 10-19 years | 17.4\% | 13.4\% | 13.7\% | 16.0\% | 18.2\% | 21.9\% | 14.5\% | 19.2\% |
| 20 or more years | 20.1\% | 14.3\% | 15.1\% | 17.3\% | 17.7\% | 22.0\% | 15.2\% | 20.8\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 21.3\% | 19.3\% | 17.0\% | 17.1\% | 18.7\% | 22.0\% | 16.0\% | 21.4\% |
| 1 location only | 15.8\% | 13.4\% | 14.5\% | 16.8\% | 16.4\% | 21.0\% | 14.5\% | 17.3\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | 14.9\% | 13.1\% | 9.9\%* | 10.6\% | 10.0\% | 20.4\% | 12.0\% | 16.1\% |
| 25-49 \% | 16.8\% | 9.9\% | 11.4\% | 12.5\% | 14.4\% | 20.7\% | 11.0\% | 18.1\% |
| 50-74 \% | 18.9\% | 12.4\% | 13.1\% | 13.2\% | 14.7\% | 21.6\% | 12.6\% | 20.0\% |
| 75\% or more | 19.8\% | 13.8\% | 15.0\% | 17.4\% | 18.3\% | 22.1\% | 15.0\% | 20.9\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 18.9\% | 13.5\% | 14.9\% | 16.6\% | 18.0\% | 21.9\% | 14.7\% | 20.2\% |
| Has union employees | 21.0\% | 12.2\% | 12.3\% | 18.5\% | 16.5\% | 22.2\% | 12.8\% | 21.5\% |
| Unknown | 21.2\% | 15.5\%* | 7.8\%* | 19.5\% | 14.4\% | 21.7\% | 13.2\% | 21.4\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 18.2\% | 11.0\% | 8.3\% | 11.5\% | 13.7\% | 21.8\% | 10.4\% | 19.4\% |
| Less than 50\% low wage | 19.8\% | 13.8\% | 15.3\% | 17.5\% | 18.5\% | 22.0\% | 15.1\% | 20.9\% |

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.

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 10-24 employees | 25-99 <br> employees | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.16\% | 0.44\% | 0.57\% | 0.44\% | 0.56\% | 0.30\% | 0.39\% | 0.20\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 2.78\% | 4.48\%* | 5.87\%* | 3.90\% | 4.22\% | 4.33\% | 2.70\% | 3.29\% |
| Mining and manufacturing | 0.68\% | 1.78\% | 2.31\% | 0.69\% | 1.20\% | 1.09\% | 0.89\% | 0.78\% |
| Construction | 0.95\% | 1.48\% | 2.37\% | 1.17\% | 2.44\% | 3.06\% | 1.00\% | 1.43\% |
| Utilities and transp. | 0.49\% | 3.27\% | 2.38\% | 2.60\% | 2.37\% | 0.64\% | 1.67\% | 0.56\% |
| Wholesale trade | 0.87\% | 0.88\% | 1.86\% | 1.44\% | 1.40\% | 1.47\% | 1.00\% | 1.11\% |
| Fin. svs. and real estate | 0.53\% | 1.65\% | 2.60\% | 1.76\% | 0.91\% | 0.84\% | 1.39\% | 0.60\% |
| Retail trade | 0.46\% | 1.76\% | 1.41\% | 1.43\% | 1.76\% | 0.61\% | 0.64\% | 0.57\% |
| Professional services | 0.40\% | 1.03\% | 1.01\% | 0.79\% | 0.67\% | 0.70\% | 0.87\% | 0.53\% |
| Other services | 0.47\% | 1.24\% | 1.06\% | 0.82\% | 1.10\% | 0.83\% | 0.59\% | 0.62\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.21\% | 0.87\% | 0.62\% | 0.52\% | 0.63\% | 0.32\% | 0.40\% | 0.20\% |
| For profit, unincorporated | 0.56\% | 1.30\% | 1.03\% | 0.84\% | 0.90\% | 0.95\% | 0.97\% | 0.63\% |
| Nonprofit | 0.83\% | 1.55\% | 1.50\% | 1.08\% | 0.89\% | 1.22\% | 0.97\% | 0.90\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 1.01\% | 0.74\% | 3.01\% | 0.90\% | 3.90\% | 1.68\% | 1.14\% | 1.86\% |
| 5-9 years | 0.44\% | 1.33\% | 1.42\% | 1.60\% | 1.10\% | 1.98\% | 0.67\% | 0.61\% |
| 10-19 years | 0.57\% | 1.09\% | 1.04\% | 1.10\% | 1.06\% | 1.06\% | 0.80\% | 0.72\% |
| 20 or more years | 0.19\% | 0.56\% | 0.47\% | 0.42\% | 0.71\% | 0.35\% | 0.43\% | 0.22\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.21\% | 4.99\% | 1.80\% | 0.70\% | 0.68\% | 0.32\% | 0.87\% | 0.21\% |
| 1 location only | 0.29\% | 0.44\% | 0.56\% | 0.47\% | 0.80\% | 2.65\% | 0.37\% | 0.56\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | 0.95\% | 2.09\% | 3.38\%* | 2.02\% | 2.04\% | 1.90\% | 1.38\% | 1.42\% |
| 25-49 \% | 0.74\% | 1.84\% | 1.87\% | 1.33\% | 2.08\% | 0.98\% | 1.12\% | 0.90\% |
| 50-74 \% | 0.52\% | 0.98\% | 1.15\% | 1.06\% | 1.19\% | 0.59\% | 0.64\% | 0.59\% |
| 75\% or more | 0.25\% | 0.61\% | 0.65\% | 0.51\% | 0.65\% | 0.37\% | 0.47\% | 0.28\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.19\% | 0.37\% | 0.64\% | 0.41\% | 0.55\% | 0.26\% | 0.39\% | 0.22\% |
| Has union employees | 0.53\% | 2.63\% | 2.34\% | 2.64\% | 2.24\% | 0.55\% | 1.32\% | 0.51\% |
| Unknown | 0.76\% | 5.63\% * | 3.65\%* | 4.59\% | 1.66\% | 0.81\% | 2.36\% | 0.76\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| 50\% or more low wage | 0.37\% | 1.17\% | 0.72\% | 0.93\% | 1.00\% | 0.61\% | 0.58\% | 0.45\% |
| Less than 50\% low wage | 0.23\% | 0.48\% | 0.62\% | 0.44\% | 0.61\% | 0.43\% | 0.44\% | 0.29\% |

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.

