Table I.B.3.b(2013) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2013

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 88.8\% | 43.3\% | 69.2\% | 86.9\% | 96.9\% | 99.1\% | 61.9\% | 97.7\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 55.7\% | 29.4\% | 36.8\%* | 62.6\% | 66.0\% | 62.2\% | 36.1\% | 64.0\% |
| Mining and manufacturing | 96.1\% | 49.8\% | 77.4\% | 96.2\% | 98.5\% | 99.9\% | 77.5\% | 99.3\% |
| Construction | 76.4\% | 40.2\% | 68.8\% | 88.3\% | 94.8\% | 99.7\% | 61.1\% | 94.8\% |
| Utilities and transp. | 93.2\% | 39.6\% | 64.7\% | 85.6\% | 98.3\% | 99.9\% | 57.2\% | 99.2\% |
| Wholesale trade | 91.4\% | 51.7\% | 81.8\% | 95.4\% | 99.0\% | 100.0\% | 75.1\% | 99.1\% |
| Fin. svs. and real estate | 95.4\% | 54.1\% | 92.2\% | 98.1\% | 99.2\% | 99.9\% | 72.2\% | 99.6\% |
| Retail trade | 88.1\% | 35.0\% | 70.4\% | 85.6\% | 98.4\% | 100.0\% | 55.0\% | 98.8\% |
| Professional services | 92.6\% | 52.5\% | 81.1\% | 93.0\% | 98.0\% | 99.6\% | 71.0\% | 98.8\% |
| Other services | 78.9\% | 33.4\% | 46.4\% | 70.9\% | 93.9\% | 97.8\% | 45.9\% | 94.4\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 89.1\% | 44.3\% | 70.1\% | 86.5\% | 95.9\% | 99.5\% | 63.2\% | 97.8\% |
| For profit, unincorporated | 79.7\% | 38.1\% | 58.9\% | 82.3\% | 97.8\% | 95.4\% | 51.9\% | 94.8\% |
| Nonprofit | 96.8\% | 56.3\% | 83.0\% | 95.7\% | 99.4\% | 100.0\% | 77.4\% | 99.7\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 55.0\% | 34.2\% | 51.2\% | 60.4\% | 97.4\% | 58.9\% | 44.7\% | 76.8\% |
| 5-9 years | 66.9\% | 39.7\% | 60.8\% | 80.7\% | 94.1\% | 78.7\% | 53.8\% | 88.0\% |
| 10-19 years | 77.3\% | 41.2\% | 67.1\% | 87.4\% | 92.8\% | 98.9\% | 59.4\% | 94.7\% |
| 20 or more years | 95.6\% | 53.6\% | 79.6\% | 92.1\% | 98.0\% | 99.7\% | 73.8\% | 99.0\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 98.8\% | 65.3\% | 81.7\% | 93.8\% | 97.8\% | 99.6\% | 85.9\% | 99.1\% |
| 1 location only | 72.4\% | 43.1\% | 68.3\% | 85.1\% | 95.7\% | 84.3\% | 60.2\% | 91.8\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | 72.3\% | 26.4\% | 34.4\% | 57.5\% | 88.4\% | 98.7\% | 36.4\% | 91.6\% |
| 25-49 \% | 82.0\% | 28.7\% | 42.4\% | 65.8\% | 95.2\% | 99.8\% | 42.1\% | 96.6\% |
| 50-74 \% | 83.6\% | 34.2\% | 52.7\% | 72.1\% | 95.1\% | 99.7\% | 46.4\% | 97.0\% |
| 75\% or more | 90.3\% | 46.2\% | 74.4\% | 90.9\% | 97.3\% | 99.0\% | 66.3\% | 97.9\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 84.5\% | 43.3\% | 69.0\% | 86.5\% | 96.7\% | 98.3\% | 61.5\% | 96.5\% |
| Has union employees | 98.9\% | 65.1\% | 87.1\% | 96.2\% | 98.4\% | 99.9\% | 84.5\% | 99.6\% |
| Unknown | 98.0\% | 16.9\%* | 47.5\% | 61.9\% | 95.6\% | 99.7\% | 39.3\% | 99.5\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 77.0\% | 20.1\% | 33.1\% | 65.5\% | 90.2\% | 97.0\% | 33.3\% | 93.0\% |
| Less than $50 \%$ low wage | 92.0\% | 50.6\% | 79.1\% | 92.8\% | 98.8\% | 99.7\% | 70.3\% | 98.9\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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, 2013

| 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 | 0.23\% | 0.75\% | 0.92\% | 0.78\% | 0.34\% | 0.31\% | 0.60\% | 0.24\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 4.92\% | 4.99\% | 11.51\%* | 10.43\% | 10.96\% | 12.56\% | 5.17\% | 8.31\% |
| Mining and manufacturing | 0.33\% | 3.25\% | 3.15\% | 0.78\% | 0.75\% | 0.14\% | 1.14\% | 0.28\% |
| Construction | 0.59\% | 3.01\% | 2.25\% | 2.69\% | 2.69\% | 0.42\% | 2.37\% | 1.46\% |
| Utilities and transp. | 0.67\% | 5.55\% | 5.61\% | 3.08\% | 1.26\% | 0.03\% | 3.41\% | 0.33\% |
| Wholesale trade | 0.64\% | 3.51\% | 4.03\% | 1.32\% | 0.54\% | 0.00\% | 1.81\% | 0.33\% |
| Fin. svs. and real estate | 0.24\% | 3.70\% | 1.48\% | 1.70\% | 0.26\% | 0.09\% | 2.23\% | 0.10\% |
| Retail trade | 0.63\% | 1.12\% | 2.69\% | 3.31\% | 0.66\% | 0.01\% | 1.35\% | 0.42\% |
| Professional services | 0.15\% | 0.79\% | 1.14\% | 0.72\% | 0.38\% | 0.18\% | 0.41\% | 0.11\% |
| Other services | 0.99\% | 1.75\% | 2.10\% | 2.46\% | 1.87\% | 0.81\% | 1.61\% | 0.73\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.29\% | 1.25\% | 0.92\% | 1.03\% | 0.51\% | 0.13\% | 0.85\% | 0.23\% |
| For profit, unincorporated | 0.91\% | 2.04\% | 3.72\% | 2.30\% | 0.61\% | 2.12\% | 1.45\% | 1.40\% |
| Nonprofit | 0.21\% | 3.55\% | 2.32\% | 0.94\% | 0.39\% | 0.03\% | 1.61\% | 0.12\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 1.20\% | 2.27\% | 4.25\% | 4.12\% | 0.76\% | 12.71\% | 1.24\% | 3.57\% |
| 5-9 years | 0.90\% | 2.15\% | 2.56\% | 2.64\% | 1.91\% | 6.53\% | 1.33\% | 2.34\% |
| 10-19 years | 0.63\% | 1.37\% | 2.65\% | 1.64\% | 1.71\% | 0.64\% | 0.89\% | 0.97\% |
| 20 or more years | 0.17\% | 1.40\% | 1.06\% | 0.89\% | 0.26\% | 0.08\% | 0.91\% | 0.13\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.10\% | 11.34\% | 4.07\% | 0.75\% | 0.37\% | 0.11\% | 2.34\% | 0.08\% |
| 1 location only | 0.45\% | 0.77\% | 0.84\% | 0.89\% | 0.82\% | 6.47\% | 0.55\% | 1.05\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 1.61\% | 4.62\% | 4.32\% | 6.48\% | 1.98\% | 0.91\% | 3.66\% | 1.20\% |
| 25-49 \% | 1.20\% | 2.34\% | 4.36\% | 3.04\% | 2.16\% | 0.08\% | 2.42\% | 0.67\% |
| 50-74 \% | 0.64\% | 1.13\% | 2.27\% | 2.14\% | 1.23\% | 0.19\% | 0.94\% | 0.54\% |
| 75\% or more | 0.21\% | 1.04\% | 1.12\% | 0.78\% | 0.42\% | 0.37\% | 0.69\% | 0.27\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.39\% | 0.73\% | 0.84\% | 0.89\% | 0.42\% | 0.64\% | 0.63\% | 0.43\% |
| Has union employees | 0.23\% | 5.26\% | 4.43\% | 1.45\% | 1.54\% | 0.08\% | 2.45\% | 0.20\% |
| Unknown | 0.30\% | 5.55\%* | 10.59\% | 9.75\% | 3.02\% | 0.11\% | 7.34\% | 0.18\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 0.95\% | 0.81\% | 2.62\% | 3.07\% | 1.67\% | 1.33\% | 1.30\% | 0.98\% |
| Less than $50 \%$ low wage | 0.13\% | 1.07\% | 0.70\% | 0.73\% | 0.11\% | 0.10\% | 0.53\% | 0.08\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

