

**Table I.B.2 Percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2016**

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	84.3%	28.4%	54.0%	80.1%	97.3%	99.6%	47.7%	97.9%
Industry group **								
Agric., fish., forest.	56.5%	10.9%	34.8%	69.0%	91.4%	100.0%	28.5%	91.3%
Mining and manufacturing	94.1%	34.2%	65.5%	93.1%	99.4%	100.0%	65.1%	99.7%
Construction	74.0%	26.7%	68.3%	91.0%	99.9%	100.0%	54.3%	98.4%
Utilities and transp.	91.7%	33.0%	63.2%	81.7%	94.6%	99.9%	55.8%	98.6%
Wholesale trade	89.8%	43.0%	81.3%	87.7%	100.0%	100.0%	69.1%	98.9%
Fin. svcs. and real estate	92.2%	34.8%	77.9%	92.5%	99.4%	99.9%	54.2%	99.8%
Retail trade	84.9%	23.3%	45.0%	87.0%	97.1%	100.0%	42.3%	99.1%
Professional services	88.3%	36.6%	68.5%	86.5%	96.2%	99.3%	56.7%	97.8%
Other services	73.9%	21.5%	34.5%	65.0%	96.4%	99.1%	34.7%	95.4%
Ownership								
For profit, incorporated	85.0%	29.9%	55.4%	79.2%	97.2%	99.5%	49.4%	97.9%
For profit, unincorporated	72.2%	21.6%	45.2%	75.3%	95.9%	99.5%	37.5%	96.3%
Nonprofit	93.9%	43.1%	66.0%	91.8%	98.9%	99.9%	64.0%	99.3%
Age of firm								
Less than 5 years	46.6%	16.3%	31.1%	71.6%	84.4%	98.6%	27.9%	86.3%
5-9 years	59.0%	22.6%	41.6%	73.3%	96.1%	88.1%	38.7%	90.4%
10-19 years	69.8%	28.8%	54.3%	74.6%	96.0%	99.7%	45.3%	94.6%
20 or more years	93.3%	39.4%	65.2%	86.6%	98.7%	99.8%	61.1%	99.1%
Multi/single status								
2 or more locations	98.7%	44.8%	69.5%	87.7%	98.4%	99.8%	77.2%	99.3%
1 location only	63.7%	28.3%	53.2%	78.5%	95.8%	95.2%	46.1%	93.0%
Percent full-time employees								
Less than 25%	54.5%	8.5%	16.4%	49.2%	82.1%	98.6%	16.5%	87.3%
25-49 %	76.4%	16.0%	36.5%	63.5%	98.3%	99.0%	34.6%	95.5%
50-74 %	80.2%	26.1%	43.1%	76.8%	98.6%	99.0%	39.1%	97.9%
75% or more	90.3%	37.7%	69.6%	89.9%	99.1%	99.9%	60.9%	99.2%
Union presence								
No union employees	81.5%	27.9%	52.8%	79.3%	97.2%	99.6%	46.9%	97.5%
Has union employees	98.2%	51.3%	83.0%	94.3%	98.3%	99.7%	73.3%	99.6%
Percent low-wage employees								
50% or more low-wage	72.1%	11.3%	23.6%	58.3%	94.0%	99.0%	24.4%	94.5%
Less than 50% low-wage	88.1%	35.1%	65.8%	88.5%	98.4%	99.8%	56.9%	98.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*\* 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.B.2 Standard errors for percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2016**

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	0.22%	0.80%	1.20%	0.79%	0.46%	0.08%	0.62%	0.16%
Industry group **								
Agric., fish., forest.	5.11%	2.73%	8.73%	9.53%	7.59%	0.00%	5.24%	3.91%
Mining and manufacturing	0.44%	3.77%	4.07%	1.24%	0.48%	0.04%	2.23%	0.16%
Construction	1.47%	2.49%	3.43%	1.81%	0.06%	0.01%	1.99%	0.75%
Utilities and transp.	0.91%	5.29%	6.87%	4.35%	2.72%	0.03%	3.78%	0.53%
Wholesale trade	0.92%	4.28%	3.66%	2.90%	0.01%	0.00%	2.37%	0.59%
Fin. svcs. and real estate	0.53%	2.77%	4.17%	2.31%	0.27%	0.04%	2.36%	0.07%
Retail trade	0.70%	2.15%	3.56%	1.87%	1.44%	0.00%	1.85%	0.25%
Professional services	0.46%	1.60%	2.04%	1.30%	1.25%	0.26%	1.16%	0.42%
Other services	0.71%	1.50%	2.28%	1.80%	0.68%	0.13%	1.21%	0.41%
Ownership								
For profit, incorporated	0.29%	1.04%	1.46%	1.00%	0.69%	0.10%	0.78%	0.21%
For profit, unincorporated	0.86%	1.35%	2.51%	1.95%	0.96%	0.27%	1.25%	0.51%
Nonprofit	0.39%	3.02%	3.96%	1.25%	0.43%	0.04%	1.96%	0.17%
Age of firm								
Less than 5 years	1.79%	1.46%	3.08%	2.94%	6.13%	1.41%	1.52%	3.49%
5-9 years	1.53%	1.77%	2.94%	2.44%	1.21%	2.96%	1.60%	1.34%
10-19 years	0.93%	1.51%	2.29%	1.81%	0.96%	0.24%	1.23%	0.72%
20 or more years	0.19%	1.53%	1.73%	0.92%	0.26%	0.08%	0.95%	0.11%
Multi/single status								
2 or more locations	0.10%	9.68%	3.60%	1.26%	0.28%	0.08%	1.99%	0.09%
1 location only	0.57%	0.81%	1.25%	0.92%	0.98%	0.93%	0.65%	0.69%
Percent full-time employees								
Less than 25%	1.55%	1.65%	2.38%	3.35%	3.89%	0.67%	1.41%	1.71%
25-49 %	1.09%	2.30%	3.70%	3.05%	0.59%	0.07%	2.04%	0.68%
50-74 %	0.79%	1.90%	3.05%	2.22%	0.58%	0.09%	1.61%	0.28%
75% or more	0.22%	1.11%	1.41%	0.72%	0.28%	0.09%	0.76%	0.12%
Union presence								
No union employees	0.27%	0.81%	1.23%	0.83%	0.49%	0.11%	0.63%	0.20%
Has union employees	0.24%	6.44%	5.07%	2.02%	1.17%	0.01%	3.43%	0.14%
Percent low-wage employees								
50% or more low-wage	0.72%	1.29%	2.50%	2.05%	1.00%	0.16%	1.27%	0.47%
Less than 50% low-wage	0.23%	0.96%	1.29%	0.71%	0.52%	0.09%	0.69%	0.16%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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