Table I.B.3.b(2010) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2010

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 10-24 employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | Less than employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 90.1\% | 48.4\% | 73.7\% | 88.6\% | 96.4\% | 99.7\% | 66.3\% | 98.0\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 63.8\% | 31.5\% | 39.7\% | 72.2\% | 77.9\% | 100.0\% | 39.6\% | 84.5\% |
| Mining and manufacturing | 95.5\% | 59.4\% | 84.9\% | 93.1\% | 95.3\% | 100.0\% | 82.8\% | 98.0\% |
| Construction | 79.5\% | 48.3\% | 78.1\% | 91.7\% | 99.0\% | 100.0\% | 67.0\% | 98.7\% |
| Utilities and transp. | 92.7\% | 37.9\% | 65.4\% | 82.2\% | 99.7\% | 99.4\% | 61.8\% | 98.2\% |
| Wholesale trade | 93.6\% | 62.5\% | 86.1\% | 94.9\% | 98.0\% | 100.0\% | 79.8\% | 99.1\% |
| Fin. svs. and real estate | 95.6\% | 54.9\% | 88.4\% | 98.6\% | 99.7\% | 100.0\% | 72.3\% | 99.9\% |
| Retail trade | 89.2\% | 37.1\% | 71.7\% | 90.0\% | 96.8\% | 99.7\% | 59.8\% | 98.9\% |
| Professional services | 93.4\% | 58.2\% | 81.9\% | 95.1\% | 98.9\% | 99.3\% | 74.2\% | 99.0\% |
| Other services | 81.2\% | 38.0\% | 55.2\% | 72.8\% | 90.8\% | 99.5\% | 51.7\% | 94.7\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 90.6\% | 50.4\% | 75.4\% | 88.8\% | 95.7\% | 99.9\% | 68.5\% | 98.1\% |
| For profit, unincorporated | 80.1\% | 40.8\% | 63.6\% | 81.2\% | 94.3\% | 97.7\% | 53.8\% | 95.3\% |
| Nonprofit | 97.2\% | 59.6\% | 82.1\% | 96.3\% | 99.9\% | 99.9\% | 80.0\% | 99.7\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 61.8\% | 36.0\% | 55.2\% | 74.4\% | 91.1\% | 90.4\% | 48.0\% | 86.4\% |
| 5-9 years | 70.2\% | 43.2\% | 69.5\% | 76.9\% | 95.6\% | 98.8\% | 56.6\% | 91.7\% |
| 10-19 years | 79.9\% | 46.9\% | 69.7\% | 85.5\% | 88.7\% | 99.4\% | 62.2\% | 94.2\% |
| 20 or more years | 95.0\% | 55.7\% | 79.9\% | 92.8\% | 98.2\% | 99.8\% | 75.0\% | 99.0\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 99.1\% | 66.6\% | 81.8\% | 94.5\% | 98.1\% | 99.8\% | 87.6\% | 99.4\% |
| 1 location only | 75.8\% | 48.2\% | 73.3\% | 87.0\% | 94.0\% | 96.1\% | 64.9\% | 92.8\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | 78.3\% | 28.4\% | 38.2\% | 67.8\% | 95.1\% | 99.8\% | 42.2\% | 95.4\% |
| 25-49 \% | 81.0\% | 26.6\% | 49.8\% | 74.8\% | 94.9\% | 99.8\% | 45.4\% | 96.1\% |
| 50-74 \% | 86.1\% | 36.2\% | 55.1\% | 78.9\% | 97.7\% | 99.9\% | 48.4\% | 98.4\% |
| 75\% or more | 91.2\% | 52.2\% | 78.2\% | 90.9\% | 96.4\% | 99.6\% | 70.6\% | 98.1\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 86.7\% | 48.4\% | 73.5\% | 87.9\% | 95.9\% | 99.7\% | 65.9\% | 97.2\% |
| Has union employees | 98.2\% | 50.8\% | 85.7\% | 95.3\% | 99.6\% | 99.9\% | 77.8\% | 99.7\% |
| Unknown | 97.9\% | 45.1\% | 59.9\% | 96.6\% | 98.8\% | 99.5\% | 60.4\% | 99.4\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 79.3\% | 25.9\% | 44.1\% | 70.6\% | 90.1\% | 99.0\% | 41.3\% | 94.1\% |
| Less than 50\% low wage | 93.2\% | 55.9\% | 83.5\% | 94.5\% | 98.4\% | 99.8\% | 74.6\% | 99.1\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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. firm size and selected characteristics: United States, 2010

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ 10 \\ \text { employees } \end{array}$ | employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 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 | 0.16\% | 0.84\% | 1.26\% | 0.52\% | 0.58\% | 0.12\% | 0.57\% | 0.20\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 5.55\% | 3.75\% | 9.96\% | 7.14\% | 12.95\% | 0.00\% | 3.18\% | 5.80\% |
| Mining and manufacturing | 0.79\% | 3.21\% | 3.29\% | 2.07\% | 1.95\% | 0.02\% | 1.74\% | 0.84\% |
| Construction | 1.06\% | 2.34\% | 3.04\% | 2.40\% | 0.37\% | 0.00\% | 1.46\% | 0.56\% |
| Utilities and transp. | 1.00\% | 2.76\% | 4.61\% | 5.85\% | 0.51\% | 0.51\% | 1.91\% | 0.78\% |
| Wholesale trade | 0.62\% | 3.00\% | 1.66\% | 1.76\% | 1.30\% | 0.00\% | 1.88\% | 0.61\% |
| Fin. svs. and real estate | 0.24\% | 2.38\% | 2.38\% | 0.31\% | 0.21\% | 0.03\% | 1.33\% | 0.05\% |
| Retail trade | 0.51\% | 1.84\% | 4.12\% | 2.35\% | 0.91\% | 0.24\% | 1.58\% | 0.27\% |
| Professional services | 0.34\% | 1.65\% | 1.84\% | 1.11\% | 0.27\% | 0.32\% | 0.71\% | 0.30\% |
| Other services | 0.67\% | 1.51\% | 2.21\% | 2.76\% | 1.75\% | 0.45\% | 1.15\% | 0.81\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.25\% | 0.95\% | 1.13\% | 0.59\% | 0.91\% | 0.05\% | 0.53\% | 0.27\% |
| For profit, unincorporated | 0.86\% | 1.61\% | 3.05\% | 2.20\% | 1.77\% | 0.97\% | 1.26\% | 0.92\% |
| Nonprofit | 0.24\% | 2.65\% | 2.55\% | 0.71\% | 0.05\% | 0.07\% | 1.33\% | 0.09\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 1.27\% | 1.60\% | 3.43\% | 3.26\% | 4.57\% | 3.44\% | 1.16\% | 3.46\% |
| 5-9 years | 1.17\% | 1.92\% | 3.27\% | 1.92\% | 1.22\% | 0.82\% | 1.86\% | 1.23\% |
| 10-19 years | 1.02\% | 1.43\% | 2.30\% | 1.57\% | 2.90\% | 0.59\% | 0.94\% | 1.34\% |
| 20 or more years | 0.16\% | 1.16\% | 1.29\% | 0.48\% | 0.34\% | 0.11\% | 0.72\% | 0.14\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.10\% | 7.49\% | 3.04\% | 0.60\% | 0.38\% | 0.08\% | 1.58\% | 0.12\% |
| 1 location only | 0.63\% | 0.87\% | 1.26\% | 0.64\% | 1.15\% | 2.78\% | 0.62\% | 0.91\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 1.82\% | 3.15\% | 5.02\% | 4.45\% | 1.65\% | 0.11\% | 3.54\% | 0.81\% |
| 25-49 \% | 0.80\% | 2.34\% | 4.35\% | 2.74\% | 1.30\% | 0.11\% | 2.32\% | 0.67\% |
| 50-74 \% | 0.71\% | 1.04\% | 2.63\% | 1.98\% | 0.92\% | 0.07\% | 0.95\% | 0.20\% |
| 75\% or more | 0.20\% | 0.94\% | 1.25\% | 0.58\% | 0.62\% | 0.14\% | 0.66\% | 0.23\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.22\% | 0.80\% | 1.14\% | 0.48\% | 0.67\% | 0.19\% | 0.50\% | 0.27\% |
| Has union employees | 0.28\% | 4.01\% | 5.04\% | 3.95\% | 0.29\% | 0.13\% | 3.27\% | 0.21\% |
| Unknown | 0.29\% | 4.57\% | 6.05\% | 1.24\% | 0.67\% | 0.34\% | 2.21\% | 0.31\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 0.81\% | 1.58\% | 1.88\% | 1.76\% | 2.07\% | 0.55\% | 1.17\% | 0.90\% |
| Less than 50\% low wage | 0.13\% | 0.79\% | 0.88\% | 0.40\% | 0.37\% | 0.11\% | 0.42\% | 0.08\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.

