Table I.B.2(2012) Percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2012

| Characteristics | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 84.7\% | 35.3\% | 61.7\% | 78.9\% | 94.6\% | 99.6\% | 52.9\% | 96.8\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 58.4\% | 26.4\% | 35.3\% | 52.7\% | 81.4\% | 94.1\% | 33.6\% | 81.0\% |
| Mining and manufacturing | 94.9\% | 45.5\% | 80.1\% | 89.9\% | 99.3\% | 100.0\% | 73.9\% | 99.0\% |
| Construction | 72.1\% | 35.8\% | 75.0\% | 87.8\% | 92.6\% | 96.0\% | 57.9\% | 93.4\% |
| Utilities and transp. | 93.0\% | 45.5\% | 62.8\% | 81.0\% | 100.0\% | 99.9\% | 62.5\% | 98.7\% |
| Wholesale trade | 90.1\% | 45.7\% | 82.2\% | 94.4\% | 97.0\% | 100.0\% | 71.2\% | 98.7\% |
| Fin. svs. and real estate | 93.5\% | 43.3\% | 84.1\% | 94.9\% | 98.9\% | 100.0\% | 62.0\% | 99.6\% |
| Retail trade | 85.6\% | 24.9\% | 60.1\% | 84.5\% | 95.2\% | 99.8\% | 46.2\% | 98.5\% |
| Professional services | 89.6\% | 47.4\% | 73.3\% | 86.6\% | 96.5\% | 99.6\% | 63.6\% | 97.8\% |
| Other services | 71.9\% | 24.8\% | 40.5\% | 61.3\% | 87.3\% | 99.1\% | 37.5\% | 91.5\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 85.8\% | 38.9\% | 62.9\% | 78.6\% | 93.1\% | 99.6\% | 55.8\% | 96.7\% |
| For profit, unincorporated | 71.2\% | 25.3\% | 50.1\% | 70.7\% | 94.3\% | 99.2\% | 38.6\% | 94.2\% |
| Nonprofit | 93.8\% | 44.2\% | 77.9\% | 92.1\% | 98.9\% | 99.8\% | 68.7\% | 99.0\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 47.4\% | 22.8\% | 42.4\% | 57.6\% | 87.1\% | 88.4\% | 33.5\% | 79.6\% |
| 5-9 years | 58.3\% | 30.6\% | 52.0\% | 69.2\% | 88.7\% | 95.6\% | 43.3\% | 83.7\% |
| 10-19 years | 71.2\% | 37.4\% | 60.5\% | 78.1\% | 92.6\% | 97.2\% | 53.3\% | 91.2\% |
| 20 or more years | 94.2\% | 46.3\% | 75.0\% | 88.0\% | 96.5\% | 99.8\% | 67.4\% | 98.6\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 98.3\% | 58.2\% | 74.7\% | 87.6\% | 96.4\% | 99.7\% | 79.4\% | 98.8\% |
| 1 location only | 65.1\% | 35.1\% | 60.9\% | 77.2\% | 92.2\% | 96.6\% | 51.4\% | 88.9\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 53.7\% | 9.6\% | 22.3\% | 43.8\% | 82.5\% | 97.9\% | 18.6\% | 85.1\% |
| 25-49 \% | 79.8\% | 30.5\% | 45.2\% | 63.1\% | 91.8\% | 99.6\% | 42.6\% | 95.0\% |
| 50-74 \% | 81.2\% | 33.9\% | 49.3\% | 74.2\% | 93.7\% | 99.8\% | 45.4\% | 96.6\% |
| 75\% or more | 90.4\% | 44.7\% | 77.6\% | 89.4\% | 96.3\% | 99.7\% | 66.0\% | 98.1\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 79.5\% | 35.5\% | 61.5\% | 78.6\% | 94.2\% | 99.2\% | 52.8\% | 95.1\% |
| Has union employees | 98.3\% | 43.7\% | 83.9\% | 93.3\% | 97.5\% | 100.0\% | 73.2\% | 99.5\% |
| Unknown | 97.0\% | 13.9\% | 33.5\%* | 57.1\% | 94.9\% | 100.0\% | 26.6\% | 99.5\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 71.4\% | 15.7\% | 31.2\% | 55.6\% | 88.4\% | 99.2\% | 28.0\% | 92.2\% |
| Less than $50 \%$ low wage | 90.5\% | 46.9\% | 78.4\% | 90.1\% | 97.6\% | 99.8\% | 66.8\% | 98.6\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.B.2(2012) Standard error for percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2012

| 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 | 0.28\% | 0.55\% | 1.13\% | 0.68\% | 0.65\% | 0.11\% | 0.57\% | 0.26\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 4.54\% | 3.64\% | 6.46\% | 8.86\% | 7.50\% | 4.92\% | 2.50\% | 7.87\% |
| Mining and manufacturing | 0.33\% | 2.83\% | 1.55\% | 1.85\% | 0.36\% | 0.01\% | 1.55\% | 0.29\% |
| Construction | 1.51\% | 1.67\% | 3.08\% | 2.39\% | 3.22\% | 1.69\% | 1.84\% | 1.47\% |
| Utilities and transp. | 0.72\% | 5.85\% | 7.66\% | 4.35\% | 0.00\% | 0.07\% | 3.63\% | 0.44\% |
| Wholesale trade | 0.64\% | 3.09\% | 2.78\% | 1.47\% | 1.45\% | 0.00\% | 2.05\% | 0.45\% |
| Fin. svs. and real estate | 0.21\% | 1.92\% | 1.71\% | 1.48\% | 0.59\% | 0.01\% | 1.40\% | 0.14\% |
| Retail trade | 0.43\% | 1.58\% | 2.47\% | 2.81\% | 1.86\% | 0.17\% | 1.81\% | 0.35\% |
| Professional services | 0.38\% | 1.05\% | 1.12\% | 1.18\% | 0.79\% | 0.17\% | 0.78\% | 0.27\% |
| Other services | 1.22\% | 1.25\% | 2.55\% | 2.37\% | 2.05\% | 0.29\% | 1.69\% | 0.99\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.28\% | 0.65\% | 1.25\% | 0.49\% | 0.80\% | 0.11\% | 0.53\% | 0.30\% |
| For profit, unincorporated | 0.46\% | 0.74\% | 1.73\% | 2.29\% | 1.04\% | 0.28\% | 1.27\% | 0.55\% |
| Nonprofit | 0.42\% | 1.90\% | 1.95\% | 1.28\% | 0.56\% | 0.12\% | 1.50\% | 0.26\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 1.25\% | 1.56\% | 3.67\% | 3.31\% | 4.17\% | 5.36\% | 2.03\% | 2.50\% |
| 5-9 years | 1.46\% | 1.28\% | 3.90\% | 3.00\% | 2.55\% | 3.22\% | 1.30\% | 2.43\% |
| 10-19 years | 0.69\% | 1.53\% | 0.56\% | 1.79\% | 0.67\% | 1.34\% | 0.45\% | 0.76\% |
| 20 or more years | 0.20\% | 1.29\% | 0.78\% | 0.98\% | 0.45\% | 0.06\% | 0.87\% | 0.15\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.17\% | 8.08\% | 3.89\% | 1.36\% | 0.63\% | 0.10\% | 2.12\% | 0.17\% |
| 1 location only | 0.51\% | 0.53\% | 1.31\% | 0.74\% | 1.44\% | 1.96\% | 0.58\% | 1.04\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 1.47\% | 1.11\% | 1.93\% | 3.03\% | 2.79\% | 0.76\% | 1.06\% | 1.51\% |
| 25-49 \% | 1.14\% | 2.17\% | 3.08\% | 2.98\% | 1.76\% | 0.21\% | 2.06\% | 0.73\% |
| 50-74 \% | 0.56\% | 1.37\% | 3.02\% | 2.27\% | 1.88\% | 0.10\% | 1.00\% | 0.48\% |
| 75\% or more | 0.22\% | 1.16\% | 0.88\% | 0.28\% | 0.53\% | 0.12\% | 0.63\% | 0.22\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.34\% | 0.52\% | 1.23\% | 0.75\% | 0.65\% | 0.22\% | 0.58\% | 0.37\% |
| Has union employees | 0.22\% | 5.40\% | 5.06\% | 2.90\% | 1.18\% | 0.02\% | 3.85\% | 0.17\% |
| Unknown | 0.39\% | 3.43\% | 12.01\%* | 9.66\% | 4.40\% | 0.04\% | 4.35\% | 0.24\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 0.89\% | 0.52\% | 2.34\% | 2.54\% | 1.74\% | 0.23\% | 0.98\% | 0.63\% |
| Less than 50\% low wage | 0.11\% | 0.73\% | 0.79\% | 0.79\% | 0.36\% | 0.09\% | 0.29\% | 0.14\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

