

**Table I.A.2 Percent of private-sector 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	45.3%	21.7%	49.4%	74.6%	96.3%	99.8%	28.6%	97.0%
Industry group **								
Agric., fish., forest.	14.3%	8.8%	30.2%	57.4%	85.4%	100.0%	12.0%	76.9%
Mining and manufacturing	57.9%	30.2%	63.3%	89.7%	99.3%	99.9%	43.7%	99.3%
Construction	30.8%	18.9%	59.6%	87.7%	99.7%	99.8%	27.2%	96.9%
Utilities and transp.	53.7%	26.2%	59.6%	76.8%	94.8%	99.9%	34.1%	97.7%
Wholesale trade	57.9%	27.9%	76.5%	87.1%	99.8%	100.0%	41.3%	99.0%
Fin. svcs. and real estate	58.7%	24.8%	72.2%	92.1%	96.9%	99.8%	31.2%	98.7%
Retail trade	51.3%	18.3%	40.0%	77.4%	96.7%	100.0%	24.4%	98.5%
Professional services	47.8%	26.8%	63.2%	82.9%	96.5%	99.4%	34.4%	97.1%
Other services	36.8%	18.2%	31.5%	56.1%	93.5%	99.6%	22.7%	93.1%
Ownership								
For profit, incorporated	48.7%	22.8%	50.5%	74.1%	96.9%	99.8%	30.0%	97.4%
For profit, unincorporated	30.4%	16.4%	40.5%	67.2%	93.5%	99.7%	21.3%	94.3%
Nonprofit	61.0%	34.9%	64.1%	87.6%	96.5%	99.0%	44.2%	96.7%
Age of firm								
Less than 5 years	17.5%	13.1%	28.3%	61.7%	85.7%	99.7%	15.7%	83.3%
5-9 years	26.0%	17.4%	38.0%	65.6%	92.9%	98.6%	22.3%	87.0%
10-19 years	35.0%	22.7%	49.3%	68.8%	94.4%	99.7%	28.5%	92.2%
20 or more years	67.4%	30.9%	60.9%	81.8%	97.3%	99.8%	41.1%	98.2%
Multi/single status								
2 or more locations	95.1%	45.8%	65.4%	82.6%	96.8%	99.8%	68.1%	98.1%
1 location only	29.2%	21.6%	47.8%	70.2%	92.5%	93.8%	27.3%	86.9%
Percent full-time employees								
Less than 25%	16.0%	5.4%	13.1%	38.3%	79.8%	98.0%	7.3%	83.6%
25-49 %	46.0%	14.0%	31.8%	56.5%	96.8%	99.9%	21.7%	95.1%
50-74 %	42.9%	22.4%	40.5%	67.3%	97.3%	99.9%	27.1%	97.1%
75% or more	53.6%	28.0%	64.9%	86.4%	98.4%	99.9%	36.7%	98.7%
Union presence								
No union employees	42.7%	21.3%	48.5%	74.1%	96.2%	99.7%	28.1%	96.4%
Has union employees	86.3%	43.1%	73.9%	88.8%	98.3%	100.0%	52.7%	99.8%
Percent low-wage employees								
50% or more low-wage	32.5%	9.0%	19.5%	49.3%	92.9%	99.6%	12.5%	93.1%
Less than 50% low-wage	50.4%	26.8%	61.1%	85.2%	97.8%	99.9%	35.0%	98.5%

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.A.2 Standard errors for percent of private-sector 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	0.41%	0.64%	1.14%	0.86%	0.49%	0.06%	0.54%	0.20%
Industry group **								
Agric., fish., forest.	2.14%	2.10%	8.39%	8.93%	9.13%	0.00%	2.12%	7.40%
Mining and manufacturing	2.19%	3.83%	4.01%	1.79%	0.47%	0.06%	2.76%	0.26%
Construction	1.60%	1.82%	3.69%	2.01%	0.35%	0.24%	1.65%	1.21%
Utilities and transp.	2.96%	4.44%	6.51%	4.69%	2.54%	0.04%	3.72%	0.85%
Wholesale trade	2.39%	3.37%	4.04%	2.58%	0.16%	0.00%	2.85%	0.47%
Fin. svcs. and real estate	1.57%	2.21%	4.07%	1.80%	1.43%	0.08%	2.05%	0.39%
Retail trade	1.34%	1.84%	3.19%	2.60%	1.29%	0.00%	1.57%	0.32%
Professional services	0.97%	1.29%	2.16%	1.49%	0.85%	0.32%	1.12%	0.43%
Other services	0.92%	1.24%	1.91%	1.80%	1.19%	0.14%	1.00%	0.60%
Ownership								
For profit, incorporated	0.54%	0.83%	1.38%	1.06%	0.58%	0.07%	0.69%	0.21%
For profit, unincorporated	0.90%	1.03%	2.33%	2.12%	1.36%	0.18%	0.93%	0.74%
Nonprofit	1.64%	2.79%	3.49%	1.75%	1.14%	0.57%	2.19%	0.75%
Age of firm								
Less than 5 years	1.05%	1.14%	2.95%	3.34%	4.22%	0.27%	1.06%	2.85%
5-9 years	1.18%	1.38%	2.72%	2.58%	2.49%	1.08%	1.21%	1.96%
10-19 years	1.01%	1.25%	2.15%	1.90%	1.35%	0.25%	1.08%	0.95%
20 or more years	0.64%	1.31%	1.67%	1.05%	0.52%	0.07%	1.02%	0.18%
Multi/single status								
2 or more locations	0.30%	9.46%	3.47%	1.40%	0.53%	0.06%	2.18%	0.19%
1 location only	0.53%	0.64%	1.19%	1.07%	1.24%	3.33%	0.55%	1.00%
Percent full-time employees								
Less than 25%	0.80%	0.81%	1.82%	2.87%	3.43%	0.95%	0.73%	1.68%
25-49 %	1.54%	1.93%	3.19%	2.99%	1.13%	0.05%	1.60%	0.75%
50-74 %	1.30%	1.67%	2.83%	2.58%	1.26%	0.06%	1.42%	0.49%
75% or more	0.60%	0.92%	1.41%	0.86%	0.34%	0.05%	0.77%	0.15%
Union presence								
No union employees	0.44%	0.64%	1.15%	0.89%	0.51%	0.09%	0.54%	0.24%
Has union employees	1.60%	5.56%	6.81%	3.18%	0.92%	0.01%	4.28%	0.08%
Percent low-wage employees								
50% or more low-wage	0.79%	0.92%	1.64%	1.90%	1.16%	0.19%	0.79%	0.56%
Less than 50% low-wage	0.54%	0.80%	1.29%	0.81%	0.45%	0.05%	0.67%	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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