

Table I.B.3.b Percent of private-sector full-time employees at 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	88.5%	34.7%	63.9%	86.8%	98.8%	99.8%	56.3%	98.9%
Industry group **								
Agric., fish., forest.	61.5%	15.2%	40.9%	80.2%	89.1%	100.0%	36.6%	92.6%
Mining and manufacturing	95.3%	38.9%	69.3%	93.6%	99.4%	100.0%	69.3%	99.7%
Construction	76.5%	28.9%	69.1%	91.5%	100.0%	100.0%	57.2%	98.7%
Utilities and transp.	93.6%	36.6%	65.4%	85.9%	96.4%	100.0%	58.9%	99.2%
Wholesale trade	91.0%	45.9%	81.8%	88.8%	100.0%	100.0%	71.6%	98.9%
Fin. svcs. and real estate	94.1%	39.5%	83.2%	94.2%	99.7%	100.0%	60.0%	99.9%
Retail trade	87.4%	31.4%	52.6%	90.8%	97.6%	100.0%	51.2%	99.2%
Professional services	91.7%	42.5%	75.9%	90.9%	99.0%	99.5%	63.9%	99.0%
Other services	80.5%	28.5%	46.6%	73.8%	98.1%	99.4%	43.7%	97.4%
Ownership								
For profit, incorporated	88.6%	35.2%	64.4%	86.0%	99.0%	99.7%	57.0%	98.9%
For profit, unincorporated	79.9%	28.8%	57.3%	84.6%	97.8%	99.8%	47.8%	98.3%
Nonprofit	97.0%	58.4%	78.5%	94.7%	99.2%	99.9%	76.8%	99.5%
Age of firm								
Less than 5 years	55.4%	20.8%	41.4%	79.2%	95.5%	98.2%	34.1%	94.0%
5-9 years	66.8%	28.2%	51.2%	83.5%	98.1%	92.7%	46.9%	94.9%
10-19 years	76.2%	35.9%	64.9%	81.5%	98.3%	99.7%	54.4%	96.9%
20 or more years	95.2%	46.3%	72.1%	91.5%	99.3%	99.8%	68.8%	99.5%
Multi/single status								
2 or more locations	99.2%	46.6%	74.0%	92.8%	99.1%	99.8%	81.9%	99.6%
1 location only	71.1%	34.6%	63.2%	85.5%	98.4%	96.9%	54.7%	96.2%
Percent full-time employees								
Less than 25%	74.8%	22.7%	27.3%	61.6%	89.4%	99.4%	32.2%	93.4%
25-49 %	77.3%	16.9%	37.0%	64.9%	98.6%	99.1%	35.7%	95.7%
50-74 %	81.3%	27.0%	43.7%	77.7%	98.7%	99.2%	40.3%	98.1%
75% or more	90.3%	37.5%	69.9%	90.2%	99.0%	99.9%	60.9%	99.3%
Union presence								
No union employees	86.3%	34.0%	62.5%	86.1%	98.8%	99.7%	55.4%	98.7%
Has union employees	98.8%	60.0%	88.4%	97.3%	98.9%	99.9%	80.9%	99.8%
Percent low-wage employees								
50% or more low-wage	78.2%	15.3%	31.2%	63.9%	96.8%	99.4%	29.9%	96.7%
Less than 50% low-wage	90.5%	39.1%	70.7%	91.6%	99.2%	99.8%	62.2%	99.3%

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.3.b Standard errors for percent of private-sector full-time employees at 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	0.19%	0.93%	1.25%	0.66%	0.26%	0.08%	0.66%	0.11%
Industry group **								
Agric., fish., forest.	4.53%	3.68%	9.76%	7.43%	9.56%	0.00%	6.25%	4.00%
Mining and manufacturing	0.40%	4.18%	4.06%	1.20%	0.47%	0.02%	2.22%	0.16%
Construction	1.44%	2.70%	3.45%	1.78%	0.01%	0.01%	2.04%	0.71%
Utilities and transp.	0.76%	5.92%	6.72%	3.72%	1.91%	0.02%	3.85%	0.31%
Wholesale trade	0.87%	4.54%	3.69%	2.87%	0.01%	0.00%	2.37%	0.57%
Fin. svcs. and real estate	0.44%	3.07%	3.50%	2.05%	0.19%	0.03%	2.44%	0.05%
Retail trade	0.68%	2.75%	3.93%	1.57%	1.68%	0.00%	2.04%	0.31%
Professional services	0.34%	1.77%	1.91%	1.05%	0.42%	0.29%	1.17%	0.23%
Other services	0.71%	1.87%	3.05%	1.81%	0.70%	0.06%	1.53%	0.33%
Ownership								
For profit, incorporated	0.25%	1.16%	1.48%	0.83%	0.31%	0.11%	0.81%	0.14%
For profit, unincorporated	0.78%	1.70%	2.84%	1.63%	0.76%	0.12%	1.46%	0.35%
Nonprofit	0.30%	3.86%	4.53%	0.92%	0.52%	0.04%	2.07%	0.17%
Age of firm								
Less than 5 years	1.86%	1.82%	3.78%	2.80%	2.38%	1.80%	1.77%	1.58%
5-9 years	1.49%	2.10%	3.29%	2.05%	1.03%	1.61%	1.80%	0.95%
10-19 years	0.87%	1.79%	2.33%	1.64%	0.75%	0.23%	1.33%	0.58%
20 or more years	0.16%	1.67%	1.76%	0.69%	0.25%	0.09%	0.95%	0.10%
Multi/single status								
2 or more locations	0.09%	10.39%	3.65%	0.82%	0.26%	0.09%	1.78%	0.08%
1 location only	0.53%	0.94%	1.31%	0.79%	0.49%	0.50%	0.70%	0.43%
Percent full-time employees								
Less than 25%	1.51%	4.50%	3.77%	3.71%	2.86%	0.32%	2.65%	1.09%
25-49 %	1.10%	2.57%	3.85%	3.09%	0.46%	0.07%	2.11%	0.65%
50-74 %	0.76%	1.94%	3.05%	2.19%	0.52%	0.10%	1.63%	0.28%
75% or more	0.22%	1.10%	1.42%	0.70%	0.30%	0.10%	0.76%	0.12%
Union presence								
No union employees	0.24%	0.93%	1.29%	0.70%	0.26%	0.12%	0.68%	0.14%
Has union employees	0.20%	6.94%	4.06%	1.02%	1.07%	0.00%	3.01%	0.13%
Percent low-wage employees								
50% or more low-wage	0.75%	1.81%	4.04%	2.36%	0.97%	0.06%	1.84%	0.40%
Less than 50% low-wage	0.20%	1.05%	1.29%	0.60%	0.24%	0.10%	0.70%	0.11%

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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