

**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, 2017**

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	88.7%	36.8%	63.0%	86.0%	98.6%	99.6%	56.8%	98.6%
Industry group **								
Agric., fish., forest.	65.0%	20.5%	30.7% *	59.2%	85.5%	100.0%	28.3%	85.7%
Mining and manufacturing	95.5%	49.7%	68.6%	93.4%	99.5%	99.7%	71.8%	99.4%
Construction	76.8%	31.5%	66.8%	87.8%	99.0%	99.9%	56.5%	98.6%
Utilities and transp.	92.9%	35.5%	50.9%	87.1%	98.4%	100.0%	56.9%	99.4%
Wholesale trade	92.5%	54.0%	80.9%	95.0%	99.4%	100.0%	74.1%	99.3%
Fin. svcs. and real estate	94.2%	40.1%	77.9%	94.7%	99.9%	100.0%	60.6%	99.8%
Retail trade	87.9%	28.5%	59.7%	83.9%	99.6%	99.9%	49.8%	99.3%
Professional services	90.8%	44.2%	71.2%	91.0%	98.3%	98.8%	64.0%	98.3%
Other services	81.9%	29.1%	47.7%	73.0%	98.0%	99.8%	44.6%	97.6%
Ownership								
For profit, incorporated	88.8%	36.9%	63.8%	85.4%	98.5%	99.6%	57.4%	98.6%
For profit, unincorporated	81.2%	32.1%	55.7%	83.2%	97.6%	99.1%	49.0%	97.5%
Nonprofit	96.5%	56.4%	75.3%	94.1%	99.6%	100.0%	74.0%	99.7%
Age of firm								
Less than 5 years	58.2%	25.6%	52.6%	78.4%	98.2%	90.6%	41.9%	92.2%
5-9 years	65.8%	30.9%	51.4%	75.3%	93.7%	99.8%	46.0%	92.8%
10-19 years	76.9%	35.6%	59.2%	83.6%	98.1%	100.0%	53.2%	97.0%
20 or more years	95.1%	46.7%	73.2%	90.7%	99.3%	99.6%	68.4%	99.2%
Multi/single status								
2 or more locations	99.0%	51.1%	75.4%	92.6%	99.4%	99.6%	80.4%	99.5%
1 location only	71.6%	36.5%	62.4%	84.3%	97.5%	98.4%	55.2%	95.2%
Percent full-time employees								
Less than 25%	74.3%	23.6%	29.4%	53.4%	94.8%	99.1%	32.5%	92.9%
25-49 %	78.0%	24.2%	40.0%	64.3%	96.1%	99.8%	38.7%	95.3%
50-74 %	82.3%	27.4%	44.4%	76.1%	98.3%	99.9%	41.6%	97.9%
75% or more	90.3%	39.3%	68.3%	89.8%	98.8%	99.5%	60.9%	98.9%
Union presence								
No union employees	86.6%	36.3%	62.4%	85.4%	98.4%	99.5%	56.0%	98.3%
Has union employees	99.1%	64.4%	82.7%	96.6%	99.7%	99.9%	83.6%	99.7%
Percent low-wage employees								
50% or more low-wage	77.5%	13.6%	29.3%	68.4%	95.8%	99.5%	29.7%	96.1%
Less than 50% low-wage	90.8%	42.2%	70.5%	90.3%	99.1%	99.6%	63.0%	99.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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.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, 2017**

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	0.21%	0.95%	1.29%	0.70%	0.39%	0.15%	0.67%	0.16%
Industry group **								
Agric., fish., forest.	5.54%	5.05%	11.00% *	12.11%	11.25%	0.00%	5.48%	6.69%
Mining and manufacturing	0.38%	4.10%	4.32%	1.21%	0.34%	0.21%	2.13%	0.20%
Construction	1.38%	2.70%	3.84%	2.15%	0.98%	0.10%	2.11%	0.63%
Utilities and transp.	0.85%	5.28%	8.19%	4.07%	0.98%	0.00%	4.11%	0.31%
Wholesale trade	0.73%	3.99%	3.98%	1.74%	0.42%	0.00%	2.23%	0.36%
Fin. svcs. and real estate	0.47%	3.16%	4.40%	2.13%	0.06%	0.00%	2.35%	0.11%
Retail trade	0.69%	2.74%	3.83%	2.41%	0.21%	0.05%	2.13%	0.20%
Professional services	0.45%	1.83%	2.14%	1.04%	0.87%	0.52%	1.22%	0.43%
Other services	0.68%	1.90%	2.74%	1.96%	0.48%	0.12%	1.53%	0.31%
Ownership								
For profit, incorporated	0.27%	1.13%	1.52%	0.85%	0.45%	0.19%	0.82%	0.19%
For profit, unincorporated	0.81%	1.95%	3.03%	1.80%	1.50%	0.47%	1.51%	0.59%
Nonprofit	0.27%	3.61%	3.41%	1.23%	0.23%	0.00%	1.88%	0.09%
Age of firm								
Less than 5 years	2.00%	2.07%	4.74%	2.90%	1.07%	5.97%	2.03%	1.88%
5-9 years	1.70%	2.28%	3.52%	2.78%	3.39%	0.11%	2.03%	2.06%
10-19 years	0.89%	1.81%	2.48%	1.53%	1.28%	0.00%	1.34%	0.72%
20 or more years	0.18%	1.59%	1.62%	0.75%	0.15%	0.16%	0.90%	0.13%
Multi/single status								
2 or more locations	0.13%	9.33%	4.14%	0.94%	0.12%	0.15%	2.00%	0.13%
1 location only	0.55%	0.95%	1.34%	0.84%	0.82%	1.01%	0.71%	0.60%
Percent full-time employees								
Less than 25%	1.47%	5.44%	4.02%	3.65%	1.20%	0.51%	2.59%	1.03%
25-49 %	1.09%	2.61%	3.54%	3.40%	1.24%	0.13%	2.11%	0.85%
50-74 %	0.77%	2.09%	3.33%	2.35%	0.62%	0.08%	1.71%	0.37%
75% or more	0.24%	1.10%	1.47%	0.73%	0.45%	0.18%	0.77%	0.18%
Union presence								
No union employees	0.26%	0.95%	1.31%	0.73%	0.43%	0.20%	0.68%	0.20%
Has union employees	0.19%	6.76%	7.33%	1.86%	0.20%	0.10%	3.39%	0.13%
Percent low-wage employees								
50% or more low-wage	0.78%	1.49%	2.66%	2.27%	1.59%	0.20%	1.69%	0.57%
Less than 50% low-wage	0.22%	1.07%	1.38%	0.68%	0.34%	0.17%	0.72%	0.16%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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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