

Table I.B.3.b.(1) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2020

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	92.0%	93.1%	91.2%	92.9%	92.7%	91.5%	92.1%	91.9%
Industry group **								
Agric., fish., forest.	93.0%	93.9%	91.2%	92.7%	88.8%	97.1%	92.6%	93.1%
Mining and manufacturing	96.4%	92.2%	95.1%	96.6%	95.7%	96.8%	95.8%	96.4%
Construction	87.6%	94.4%	91.3%	88.0%	79.7%	92.8%	91.9%	85.2%
Utilities and transp.	95.3%	96.0%	97.6%	93.2%	97.2%	94.9%	95.9%	95.2%
Wholesale trade	97.1%	96.5%	93.6%	97.9%	95.5%	98.2%	95.7%	97.4%
Fin. svcs. and real estate	96.0%	94.4%	97.1%	97.7%	96.8%	95.6%	96.5%	95.9%
Retail trade	91.0%	93.7%	83.9%	92.1%	95.5%	90.0%	87.5%	91.6%
Professional services	92.5%	93.6%	94.5%	94.8%	92.9%	91.8%	94.3%	92.3%
Other services	84.8%	89.3%	84.3%	87.5%	87.9%	83.4%	85.8%	84.7%
Ownership								
For profit, incorporated	92.2%	93.4%	90.9%	93.2%	93.3%	91.6%	92.3%	92.1%
For profit, unincorporated	91.1%	92.3%	91.6%	90.4%	92.4%	90.5%	90.7%	91.1%
Nonprofit	91.9%	92.5%	92.4%	94.2%	90.7%	91.9%	92.1%	91.8%
Age of firm								
Less than 5 years	91.1%	98.0%	92.6%	90.5%	91.3%	--	93.6%	88.8%
5-9 years	91.9%	96.5%	92.3%	92.2%	91.3%	85.6%	93.6%	90.7%
10-19 years	93.0%	94.4%	91.7%	92.8%	92.7%	93.5%	92.4%	93.2%
20 or more years	91.9%	90.2%	90.4%	93.3%	92.8%	91.5%	91.3%	91.9%
Multi/single status								
2 or more locations	92.5%	100.0%	92.5%	95.1%	94.0%	92.0%	93.1%	92.5%
1 location only	90.5%	93.0%	91.1%	92.2%	90.6%	72.6%	92.0%	89.2%
Percent full-time employees								
Less than 25%	94.4%	89.3%	92.3%	93.9%	94.8%	94.7%	93.0%	94.5%
25-49 %	86.1%	97.3%	86.6%	83.5%	89.7%	84.8%	89.1%	85.7%
50-74 %	92.1%	90.7%	89.7%	93.3%	91.3%	92.4%	90.3%	92.3%
75% or more	92.2%	93.4%	91.5%	93.3%	92.9%	91.6%	92.3%	92.1%
Union presence								
No union employees	92.5%	93.5%	91.1%	93.4%	93.8%	91.8%	92.3%	92.6%
Has union employees	89.3%	81.1%	93.7%	80.6%	81.1%	90.7%	84.8%	89.4%
Percent low-wage employees								
50% or more low-wage	83.2%	93.0%	77.4%	85.3%	84.4%	82.5%	84.6%	83.1%
Less than 50% low-wage	93.1%	93.2%	92.2%	93.6%	93.7%	92.9%	92.7%	93.2%
Percent women employees								
Less than 25%	93.8%	92.0%	92.3%	92.9%	93.9%	94.9%	92.8%	94.2%
25-49 %	92.2%	96.3%	89.9%	92.7%	93.3%	91.9%	91.8%	92.3%
50-74 %	91.3%	92.2%	91.6%	92.8%	91.5%	91.0%	91.2%	91.3%
75% or more	90.2%	93.3%	89.8%	92.8%	91.6%	89.1%	91.5%	90.0%
Percent age 50 or older employees								
Less than 25%	90.4%	94.4%	89.4%	90.8%	91.6%	89.5%	90.7%	90.3%
25-49 %	92.9%	95.0%	94.4%	94.4%	93.8%	92.3%	94.7%	92.7%
50-74 %	92.4%	91.9%	89.8%	96.2%	91.3%	92.5%	91.9%	92.5%
75% or more	92.5%	88.2%	94.3%	96.8%	94.6%	91.8%	91.0%	93.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

** 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.(1) Standard errors for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2020

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	0.31%	0.71%	0.83%	0.56%	0.53%	0.47%	0.45%	0.35%
Industry group **								
Agric., fish., forest.	2.22%	3.36%	4.84%	4.69%	4.19%	2.25%	2.11%	2.65%
Mining and manufacturing	0.41%	3.02%	1.21%	0.75%	0.71%	0.62%	0.77%	0.44%
Construction	1.48%	1.53%	1.68%	2.09%	4.25%	1.62%	1.06%	2.21%
Utilities and transp.	0.78%	1.89%	1.23%	2.05%	1.06%	1.09%	1.30%	0.85%
Wholesale trade	0.51%	1.46%	1.56%	0.51%	1.56%	0.56%	0.78%	0.60%
Fin. svs. and real estate	0.58%	1.82%	0.98%	0.93%	0.79%	0.80%	0.82%	0.63%
Retail trade	0.66%	2.23%	3.66%	1.41%	0.82%	0.91%	1.91%	0.69%
Professional services	0.36%	1.22%	0.94%	1.00%	0.87%	0.48%	0.60%	0.41%
Other services	1.24%	2.05%	2.76%	1.73%	1.60%	1.84%	1.52%	1.40%
Ownership								
For profit, incorporated	0.41%	0.85%	0.95%	0.63%	0.66%	0.62%	0.51%	0.47%
For profit, unincorporated	0.64%	1.54%	2.14%	1.79%	1.13%	0.96%	1.27%	0.72%
Nonprofit	0.51%	2.15%	2.71%	0.95%	1.32%	0.58%	1.34%	0.54%
Age of firm								
Less than 5 years	1.61%	0.81%	1.95%	2.70%	2.37%	--	1.32%	2.82%
5-9 years	1.02%	1.11%	1.78%	1.39%	1.99%	7.24%	0.98%	1.58%
10-19 years	0.61%	1.20%	1.67%	1.15%	1.25%	1.20%	0.94%	0.77%
20 or more years	0.36%	1.23%	1.20%	0.69%	0.63%	0.50%	0.63%	0.39%
Multi/single status								
2 or more locations	0.34%	0.00%	2.55%	0.75%	0.64%	0.41%	1.54%	0.34%
1 location only	0.68%	0.72%	0.87%	0.68%	0.93%	7.58%	0.47%	1.17%
Percent full-time employees								
Less than 25%	0.82%	7.00%	3.46%	2.93%	1.17%	1.04%	2.09%	0.88%
25-49 %	1.03%	1.40%	4.21%	3.92%	1.91%	1.23%	2.26%	1.13%
50-74 %	0.54%	2.27%	2.56%	1.14%	1.51%	0.66%	1.41%	0.58%
75% or more	0.36%	0.76%	0.90%	0.60%	0.59%	0.55%	0.49%	0.41%
Union presence								
No union employees	0.32%	0.67%	0.85%	0.54%	0.46%	0.54%	0.45%	0.37%
Has union employees	0.93%	7.95%	2.43%	4.19%	3.16%	1.00%	3.48%	0.95%
Percent low-wage employees								
50% or more low-wage	1.08%	2.13%	4.49%	2.56%	2.01%	1.48%	2.10%	1.17%
Less than 50% low-wage	0.32%	0.74%	0.81%	0.55%	0.53%	0.49%	0.45%	0.36%
Percent women employees								
Less than 25%	0.41%	1.31%	0.93%	0.84%	0.90%	0.68%	0.59%	0.51%
25-49 %	0.77%	0.92%	2.48%	1.33%	1.17%	1.08%	1.29%	0.84%
50-74 %	0.47%	1.52%	2.18%	1.17%	1.03%	0.61%	1.16%	0.51%
75% or more	0.76%	1.45%	1.64%	1.29%	1.16%	1.19%	0.91%	0.87%
Percent age 50 or older employees								
Less than 25%	0.63%	0.85%	1.19%	0.87%	0.99%	1.16%	0.68%	0.76%
25-49 %	0.38%	1.31%	1.14%	0.90%	0.64%	0.51%	0.64%	0.41%
50-74 %	0.84%	2.06%	2.87%	0.78%	1.71%	1.33%	1.40%	0.97%
75% or more	1.31%	2.42%	2.11%	1.45%	2.21%	3.20%	1.54%	1.92%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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