Table I.A.2(2009) Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | $\text { Less than } 10$ employees | $10-24$ <br> employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | $\text { Less than } 50$ employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 55.0\% | 33.6\% | 62.5\% | 81.6\% | 94.3\% | 99.2\% | 41.0\% | 96.2\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 26.4\% | 20.6\% | 39.1\% | 83.1\% | 68.2\% | 100.0\% | 24.1\% | 85.7\% |
| Mining and manufacturing | 67.7\% | 43.0\% | 79.2\% | 90.4\% | 97.9\% | 99.8\% | 56.9\% | 97.2\% |
| Construction | 42.3\% | 31.1\% | 73.5\% | 87.8\% | 90.1\% | 100.0\% | 39.3\% | 92.0\% |
| Utilities and transp. | 57.1\% | 26.7\% | 67.8\% | 84.5\% | 94.2\% | 99.3\% | 37.6\% | 97.9\% |
| Wholesale trade | 66.6\% | 44.9\% | 81.8\% | 90.2\% | 98.5\% | 99.0\% | 54.2\% | 98.2\% |
| Fin. svs. and real estate | 67.8\% | 39.0\% | 75.7\% | 90.0\% | 97.4\% | 98.5\% | 45.6\% | 97.8\% |
| Retail trade | 59.1\% | 25.5\% | 60.4\% | 84.7\% | 93.0\% | 99.6\% | 34.4\% | 97.9\% |
| Professional services | 58.8\% | 40.7\% | 72.3\% | 88.1\% | 97.8\% | 99.4\% | 48.2\% | 97.3\% |
| Other services | 45.4\% | 28.1\% | 43.4\% | 65.2\% | 86.1\% | 99.4\% | 33.2\% | 91.5\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 59.6\% | 36.3\% | 65.1\% | 81.8\% | 93.4\% | 99.3\% | 44.4\% | 96.3\% |
| For profit, unincorporated | 37.9\% | 25.5\% | 49.5\% | 72.8\% | 92.5\% | 99.0\% | 29.6\% | 94.6\% |
| Nonprofit | 67.5\% | 45.5\% | 71.0\% | 91.9\% | 98.2\% | 99.1\% | 54.5\% | 97.6\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 27.6\% | 21.5\% | 40.4\% | 63.7\% | 77.6\% | 89.0\% | 25.1\% | 78.4\% |
| 5-9 years | 37.4\% | 28.8\% | 52.1\% | 68.0\% | 87.6\% | 93.9\% | 33.9\% | 85.4\% |
| 10-19 years | 47.9\% | 35.3\% | 63.3\% | 76.6\% | 92.2\% | 95.2\% | 41.9\% | 90.0\% |
| 20 or more years | 69.6\% | 40.5\% | 71.7\% | 88.7\% | 95.9\% | 99.7\% | 49.9\% | 98.0\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 95.2\% | 48.3\% | 74.3\% | 86.7\% | 94.8\% | 99.2\% | 75.8\% | 97.3\% |
| 1 location only | 41.6\% | 33.6\% | 61.5\% | 78.9\% | 91.1\% | 97.6\% | 39.8\% | 87.3\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 21.0\% | 10.1\% | 21.4\% | 40.3\% | 77.0\% | 93.7\% | 12.7\% | 80.8\% |
| 25-49 \% | 54.0\% | 30.4\% | 51.0\% | 68.1\% | 90.4\% | 99.6\% | 36.8\% | 93.8\% |
| 50-74 \% | 52.8\% | 32.2\% | 51.5\% | 78.7\% | 92.4\% | 99.4\% | 37.4\% | 96.3\% |
| 75\% or more | 63.4\% | 41.4\% | 75.2\% | 90.0\% | 96.8\% | 99.7\% | 50.2\% | 98.1\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 52.2\% | 33.2\% | 62.2\% | 81.6\% | 94.3\% | 98.9\% | 40.5\% | 95.5\% |
| Has union employees | 85.9\% | 55.2\% | 82.7\% | 92.1\% | 95.8\% | 99.9\% | 63.7\% | 99.3\% |
| Unknown | 77.5\% | 28.9\% | 43.4\% | 56.9\% | 92.4\% | 99.7\% | 33.4\% | 97.8\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 41.0\% | 17.9\% | 32.8\% | 59.5\% | 88.7\% | 98.5\% | 22.2\% | 92.7\% |
| Less than $50 \%$ low wage | 62.2\% | 41.7\% | 76.4\% | 91.4\% | 97.1\% | 99.7\% | 50.4\% | 98.2\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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. characteristics: United States, 2009

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.35\% | 0.56\% | 0.90\% | 0.51\% | 0.41\% | 0.21\% | 0.43\% | 0.19\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 2.37\% | 2.61\% | 9.05\% | 12.09\% | 12.94\% | 0.00\% | 2.49\% | 6.16\% |
| Mining and manufacturing | 1.59\% | 2.26\% | 3.76\% | 1.04\% | 1.33\% | 0.16\% | 1.89\% | 0.62\% |
| Construction | 1.15\% | 1.70\% | 2.50\% | 2.76\% | 4.98\% | 0.00\% | 1.32\% | 1.86\% |
| Utilities and transp. | 2.42\% | 3.35\% | 5.22\% | 5.13\% | 2.62\% | 0.30\% | 3.07\% | 0.64\% |
| Wholesale trade | 1.33\% | 2.22\% | 3.35\% | 2.56\% | 0.75\% | 0.82\% | 1.73\% | 0.54\% |
| Fin. svs. and real estate | 0.99\% | 1.75\% | 3.69\% | 1.93\% | 0.60\% | 0.56\% | 1.54\% | 0.49\% |
| Retail trade | 1.01\% | 1.51\% | 2.70\% | 1.64\% | 0.97\% | 0.24\% | 1.21\% | 0.27\% |
| Professional services | 0.54\% | 0.99\% | 1.26\% | 1.29\% | 0.24\% | 0.25\% | 0.71\% | 0.29\% |
| Other services | 0.80\% | 1.05\% | 1.31\% | 1.66\% | 1.29\% | 0.24\% | 0.75\% | 0.59\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.33\% | 0.42\% | 1.12\% | 0.50\% | 0.68\% | 0.23\% | 0.34\% | 0.28\% |
| For profit, unincorporated | 0.95\% | 1.18\% | 1.32\% | 2.77\% | 1.22\% | 0.32\% | 1.05\% | 0.49\% |
| Nonprofit | 1.01\% | 2.03\% | 1.70\% | 1.12\% | 0.53\% | 0.74\% | 1.36\% | 0.56\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 1.23\% | 1.49\% | 3.62\% | 4.81\% | 4.43\% | 3.97\% | 1.30\% | 2.11\% |
| 5-9 years | 0.52\% | 0.91\% | 2.72\% | 1.80\% | 2.49\% | 2.25\% | 0.59\% | 2.26\% |
| 10-19 years | 0.86\% | 1.28\% | 2.27\% | 1.81\% | 1.48\% | 2.36\% | 1.04\% | 1.75\% |
| 20 or more years | 0.49\% | 1.22\% | 0.90\% | 0.55\% | 0.39\% | 0.07\% | 0.76\% | 0.12\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.17\% | 6.33\% | 2.89\% | 1.16\% | 0.43\% | 0.21\% | 1.97\% | 0.19\% |
| 1 location only | 0.45\% | 0.57\% | 0.88\% | 0.63\% | 1.30\% | 2.20\% | 0.48\% | 1.02\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 0.68\% | 0.65\% | 1.75\% | 3.32\% | 2.57\% | 2.46\% | 0.52\% | 2.49\% |
| 25-49 \% | 1.13\% | 1.95\% | 3.35\% | 3.13\% | 2.25\% | 0.38\% | 1.24\% | 0.99\% |
| 50-74 \% | 0.52\% | 0.81\% | 2.04\% | 1.96\% | 1.25\% | 0.32\% | 0.84\% | 0.55\% |
| 75\% or more | 0.35\% | 0.70\% | 1.02\% | 0.47\% | 0.38\% | 0.10\% | 0.53\% | 0.19\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.38\% | 0.58\% | 0.92\% | 0.56\% | 0.43\% | 0.31\% | 0.45\% | 0.27\% |
| Has union employees | 0.92\% | 3.05\% | 4.55\% | 2.62\% | 1.67\% | 0.06\% | 2.26\% | 0.23\% |
| Unknown | 1.88\% | 4.27\% | 3.54\% | 8.24\% | 2.56\% | 0.11\% | 3.35\% | 0.55\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 0.61\% | 0.86\% | 1.27\% | 1.26\% | 0.65\% | 0.56\% | 0.64\% | 0.39\% |
| Less than 50\% low wage | 0.38\% | 0.67\% | 0.86\% | 0.64\% | 0.49\% | 0.16\% | 0.49\% | 0.30\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.

