

Table I.A.2(2012) Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2012

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	50.1%	28.2%	57.9%	76.5%	94.1%	99.5%	35.2%	95.9%
Industry group **								
Agric., fish., forest.	28.0%	21.6%	43.0%	54.9%	89.1%	99.1%	25.0%	84.9%
Mining and manufacturing	62.3%	36.3%	74.9%	86.4%	97.8%	99.9%	50.6%	96.3%
Construction	36.2%	25.7%	68.8%	85.2%	94.4%	98.8%	33.4%	92.9%
Utilities and transp.	59.0%	34.8%	59.3%	83.9%	100.0%	99.8%	41.6%	97.9%
Wholesale trade	61.8%	34.9%	81.5%	93.8%	97.8%	100.0%	48.1%	98.9%
Fin. svcs. and real estate	64.8%	33.1%	75.4%	93.5%	98.9%	99.7%	39.8%	99.2%
Retail trade	53.3%	18.3%	52.5%	77.2%	93.5%	99.7%	26.3%	97.4%
Professional services	55.4%	38.0%	70.0%	85.2%	95.0%	99.2%	44.8%	96.4%
Other services	38.7%	20.9%	38.4%	56.3%	86.9%	98.8%	25.9%	90.0%
Ownership								
For profit, incorporated	54.3%	30.5%	58.8%	76.3%	93.3%	99.6%	37.9%	96.3%
For profit, unincorporated	34.2%	21.4%	46.8%	67.8%	93.4%	98.6%	25.5%	92.7%
Nonprofit	62.8%	37.5%	75.2%	89.3%	97.4%	98.0%	48.8%	96.9%
Age of firm								
Less than 5 years	23.4%	18.7%	38.3%	51.6%	89.6%	96.2%	21.7%	77.8%
5-9 years	31.4%	24.0%	47.3%	69.4%	88.4%	95.1%	28.4%	83.9%
10-19 years	42.2%	30.6%	56.9%	74.2%	92.6%	97.6%	37.0%	89.8%
20 or more years	72.3%	38.2%	71.9%	84.5%	95.1%	99.6%	48.9%	97.5%
Multi/single status								
2 or more locations	94.7%	50.3%	69.7%	85.0%	94.8%	99.5%	71.9%	97.4%
1 location only	35.5%	28.0%	56.6%	71.9%	89.2%	90.6%	33.9%	82.9%
Percent full-time employees								
Less than 25%	20.0%	7.1%	18.8%	38.5%	81.2%	97.3%	9.4%	86.2%
25-49 %	53.2%	26.8%	42.3%	59.7%	91.0%	99.5%	32.5%	94.4%
50-74 %	48.9%	29.4%	48.1%	72.0%	91.3%	99.9%	34.1%	95.5%
75% or more	58.0%	35.0%	72.6%	86.7%	96.6%	99.6%	43.8%	97.5%
Union presence								
No union employees	46.5%	28.4%	57.7%	76.8%	93.8%	99.1%	35.3%	94.4%
Has union employees	84.7%	36.5%	75.4%	79.2%	98.2%	99.9%	49.1%	99.1%
Unknown	76.2%	9.3%	34.5% *	49.8%	94.3%	100.0%	13.8%	99.2%
Percent low wage employees								
50% or more low wage	36.8%	13.9%	28.0%	52.7%	88.5%	99.2%	17.6%	92.6%
Less than 50% low wage	58.1%	36.8%	75.0%	88.7%	97.4%	99.7%	45.6%	98.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.A.2(2012) Standard error for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2012

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	0.34%	0.41%	1.02%	0.69%	0.67%	0.15%	0.37%	0.30%
Industry group **								
Agric., fish., forest.	1.92%	2.20%	8.64%	7.43%	4.93%	3.68%	1.93%	6.59%
Mining and manufacturing	1.09%	2.48%	2.01%	1.94%	1.06%	0.11%	1.62%	1.02%
Construction	1.10%	1.18%	3.25%	2.64%	2.72%	0.73%	1.21%	1.72%
Utilities and transp.	2.15%	3.83%	7.36%	2.96%	0.00%	0.15%	3.14%	0.85%
Wholesale trade	1.25%	2.56%	2.25%	0.95%	0.77%	0.00%	2.15%	0.36%
Fin. svcs. and real estate	0.82%	1.46%	2.85%	1.40%	0.53%	0.20%	1.18%	0.25%
Retail trade	0.56%	1.07%	2.87%	3.37%	2.12%	0.22%	1.20%	0.42%
Professional services	0.84%	0.92%	1.34%	1.50%	0.61%	0.30%	0.77%	0.34%
Other services	0.90%	0.74%	2.03%	2.18%	1.75%	0.35%	0.66%	1.13%
Ownership								
For profit, incorporated	0.33%	0.42%	0.96%	0.60%	0.84%	0.13%	0.35%	0.28%
For profit, unincorporated	0.87%	0.96%	1.87%	3.01%	1.14%	0.56%	0.90%	0.79%
Nonprofit	0.97%	1.43%	2.22%	1.27%	0.80%	1.00%	1.23%	0.83%
Age of firm								
Less than 5 years	0.96%	0.87%	2.93%	4.50%	2.86%	3.40%	1.00%	2.75%
5-9 years	0.94%	0.90%	3.69%	1.82%	2.89%	1.46%	0.92%	2.26%
10-19 years	0.63%	1.06%	0.98%	1.29%	1.18%	0.90%	0.68%	0.89%
20 or more years	0.42%	1.16%	0.79%	0.96%	0.71%	0.11%	0.83%	0.26%
Multi/single status								
2 or more locations	0.36%	7.33%	3.35%	1.39%	0.66%	0.14%	1.63%	0.28%
1 location only	0.33%	0.39%	1.06%	0.87%	1.29%	3.38%	0.36%	0.83%
Percent full-time employees								
Less than 25%	0.63%	0.81%	1.76%	2.78%	2.67%	0.96%	0.57%	1.24%
25-49 %	1.63%	2.28%	2.98%	3.03%	1.70%	0.31%	2.05%	0.88%
50-74 %	0.69%	1.29%	2.82%	1.99%	1.94%	0.07%	0.87%	0.85%
75% or more	0.61%	0.79%	1.01%	0.59%	0.70%	0.14%	0.70%	0.29%
Union presence								
No union employees	0.29%	0.42%	1.11%	0.69%	0.66%	0.26%	0.35%	0.38%
Has union employees	1.69%	3.80%	5.64%	5.19%	1.08%	0.10%	3.46%	0.29%
Unknown	1.36%	2.45%	10.44% *	8.84%	2.87%	0.01%	2.51%	0.39%
Percent low wage employees								
50% or more low wage	0.78%	0.62%	1.81%	2.21%	1.49%	0.19%	0.57%	0.60%
Less than 50% low wage	0.26%	0.50%	0.93%	0.61%	0.29%	0.14%	0.34%	0.18%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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