| Characteristics | Total | Less than 10 employees | $\begin{gathered} \text { 10-24 } \\ \text { employees } \end{gathered}$ | $\begin{gathered} 25-99 \\ \text { employees } \end{gathered}$ | $\begin{gathered} \text { 100-999 } \\ \text { employees } \end{gathered}$ | $\begin{aligned} & 1000 \text { or } \\ & \text { more } \\ & \text { employees } \end{aligned}$ | $\begin{aligned} & \text { Less than } \\ & 50 \\ & \text { employees } \end{aligned}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 45.7\% | 22.7\% | 48.9\% | 73.5\% | 95.1\% | 99.4\% | 29.4\% | 96.0\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 21.3\% | 15.8\% | 20.0\% * | 79.1\% | 86.2\% | 100.0\% | 17.9\% | 83.4\% |
| Mining and manufacturing | 57.7\% | 28.4\% | 70.0\% | 86.8\% | 99.6\% | 100.0\% | 44.6\% | 98.5\% |
| Construction | 31.3\% | 20.8\% | 54.4\% | 83.3\% | 98.1\% | 100.0\% | 27.7\% | 96.1\% |
| Utilities and transp. | 47.9\% | 18.5\% | 49.7\% | 71.4\% | 97.8\% | 98.9\% | 26.9\% | 96.5\% |
| Wholesale trade | 60.6\% | 33.8\% | 78.3\% | 94.9\% | 98.1\% | 100.0\% | 45.4\% | 98.7\% |
| Fin. svs. and real estate | 59.1\% | 23.9\% | 76.8\% | 93.1\% | 98.4\% | 100.0\% | 31.3\% | 99.2\% |
| Retail trade | 52.8\% | 18.5\% | 36.1\% | 72.6\% | 92.5\% | 98.7\% | 24.0\% | 96.6\% |
| Professional services | 48.5\% | 28.8\% | 60.5\% | 81.0\% | 97.0\% | 99.5\% | 36.0\% | 96.8\% |
| Other services | 35.8\% | 17.9\% | 32.1\% | 52.7\% | 89.6\% | 99.5\% | 22.6\% | 90.8\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 49.2\% | 24.0\% | 51.0\% | 73.6\% | 94.5\% | 99.4\% | 31.3\% | 96.2\% |
| For profit, unincorporated | 30.7\% | 17.4\% | 35.3\% | 64.8\% | 93.9\% | 100.0\% | 21.2\% | 93.9\% |
| Nonprofit | 59.8\% | 33.7\% | 62.7\% | 86.1\% | 97.8\% | 97.3\% | 42.9\% | 97.0\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 18.5\% | 13.9\% | 33.0\% | 53.9\% | 87.9\% | 98.3\% | 17.0\% | 73.4\% |
| 5-9 years | 25.5\% | 19.0\% | 33.1\% | 60.6\% | 91.5\% | 99.7\% | 22.4\% | 84.2\% |
| 10-19 years | 36.3\% | 24.1\% | 48.8\% | 71.6\% | 90.8\% | 97.6\% | 30.6\% | 88.0\% |
| 20 or more years | 66.9\% | 31.1\% | 60.5\% | 81.0\% | 96.5\% | 99.4\% | 40.8\% | 97.8\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 94.3\% | 50.0\% | 65.2\% | 80.5\% | 95.7\% | 99.4\% | 66.1\% | 97.5\% |
| 1 location only | 30.0\% | 22.6\% | 47.6\% | 69.3\% | 91.7\% | 97.0\% | 28.2\% | 82.9\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 16.8\% | 4.7\% | 12.2\% | 32.9\% | 81.7\% | 94.9\% | 6.7\% | 82.0\% |
| 25-49 \% | 47.2\% | 20.5\% | 31.1\% | 53.9\% | 86.9\% | 99.3\% | 25.2\% | 92.7\% |
| 50-74 \% | 47.1\% | 24.7\% | 43.6\% | 65.3\% | 96.4\% | 100.0\% | 29.6\% | 97.3\% |
| 75\% or more | 53.4\% | 28.8\% | 64.5\% | 86.5\% | 97.9\% | 99.9\% | 37.5\% | 98.3\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 43.2\% | 22.3\% | 48.2\% | 72.7\% | 94.9\% | 99.2\% | 28.9\% | 95.2\% |
| Has union employees | 86.0\% | 42.0\% | 73.7\% | 91.0\% | 99.9\% | 100.0\% | 52.2\% | 99.7\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low-wage | 33.6\% | 10.6\% | 16.9\% | 48.0\% | 88.3\% | 98.7\% | 13.4\% | 91.6\% |
| Less than 50\% low-wage | 51.4\% | 28.2\% | 63.5\% | 84.6\% | 98.6\% | 99.7\% | 36.7\% | 98.2\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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 Standard errors for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

| Characteristics | Total | Less than 10 employees | 10-24 employees | $\begin{gathered} 25-99 \\ \text { employees } \end{gathered}$ | $\begin{aligned} & \text { 100-999 } \\ & \text { employees } \end{aligned}$ | 1000 or more employees | $\begin{aligned} & \text { Less than } \\ & 50 \\ & \text { employees } \end{aligned}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.35\% | 0.53\% | 1.10\% | 0.95\% | 0.54\% | 0.21\% | 0.46\% | 0.26\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 2.23\% | 2.38\% | 6.92\%* | 6.00\% | 6.16\% | 0.00\% | 2.28\% | 4.78\% |
| Mining and manufacturing | 1.90\% | 2.94\% | 3.82\% | 2.31\% | 0.28\% | 0.00\% | 2.30\% | 0.61\% |
| Construction | 1.43\% | 1.60\% | 3.67\% | 3.09\% | 1.43\% | 0.00\% | 1.47\% | 1.54\% |
| Utilities and transp. | 2.39\% | 2.80\% | 6.27\% | 5.98\% | 1.13\% | 1.09\% | 2.63\% | 1.15\% |
| Wholesale trade | 1.88\% | 2.75\% | 3.78\% | 1.53\% | 1.05\% | 0.00\% | 2.34\% | 0.53\% |
| Fin. svs. and real estate | 1.28\% | 1.79\% | 3.94\% | 1.75\% | 0.64\% | 0.00\% | 1.68\% | 0.22\% |
| Retail trade | 1.14\% | 1.51\% | 3.08\% | 2.93\% | 2.15\% | 0.64\% | 1.33\% | 0.67\% |
| Professional services | 0.85\% | 1.13\% | 2.07\% | 1.68\% | 0.75\% | 0.38\% | 0.98\% | 0.47\% |
| Other services | 0.80\% | 0.97\% | 1.88\% | 2.05\% | 1.60\% | 0.23\% | 0.83\% | 0.77\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.46\% | 0.68\% | 1.31\% | 1.14\% | 0.72\% | 0.24\% | 0.58\% | 0.29\% |
| For profit, unincorporated | 0.84\% | 0.93\% | 2.35\% | 2.50\% | 1.49\% | 0.05\% | 0.85\% | 0.83\% |
| Nonprofit | 1.37\% | 2.18\% | 3.40\% | 2.03\% | 0.80\% | 1.55\% | 1.78\% | 0.66\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 0.89\% | 0.95\% | 2.90\% | 3.64\% | 4.58\% | 1.80\% | 0.89\% | 4.07\% |
| 5-9 years | 1.03\% | 1.17\% | 2.61\% | 3.08\% | 2.20\% | 0.24\% | 1.05\% | 2.33\% |
| 10-19 years | 0.87\% | 1.06\% | 2.10\% | 1.92\% | 1.92\% | 1.87\% | 0.92\% | 1.33\% |
| 20 or more years | 0.54\% | 1.06\% | 1.63\% | 1.15\% | 0.55\% | 0.21\% | 0.86\% | 0.23\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.32\% | 7.84\% | 3.33\% | 1.47\% | 0.59\% | 0.21\% | 2.09\% | 0.24\% |
| 1 location only | 0.45\% | 0.53\% | 1.16\% | 1.22\% | 1.26\% | 1.72\% | 0.47\% | 1.27\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 0.77\% | 0.60\% | 1.77\% | 2.93\% | 2.91\% | 2.25\% | 0.58\% | 1.87\% |
| 25-49 \% | 1.43\% | 2.02\% | 3.06\% | 3.33\% | 2.70\% | 0.51\% | 1.60\% | 1.01\% |
| 50-74 \% | 1.10\% | 1.43\% | 2.78\% | 2.94\% | 1.48\% | 0.02\% | 1.23\% | 0.50\% |
| 75\% or more | 0.51\% | 0.76\% | 1.38\% | 0.89\% | 0.48\% | 0.07\% | 0.64\% | 0.20\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.38\% | 0.53\% | 1.12\% | 0.98\% | 0.57\% | 0.29\% | 0.46\% | 0.31\% |
| Has union employees | 1.34\% | 4.68\% | 6.23\% | 2.84\% | 0.07\% | 0.01\% | 3.68\% | 0.15\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| 50\% or more low-wage | 0.66\% | 0.72\% | 1.44\% | 2.03\% | 1.43\% | 0.57\% | 0.64\% | 0.66\% |
| Less than 50\% low-wage | 0.47\% | 0.69\% | 1.26\% | 0.93\% | 0.31\% | 0.12\% | 0.58\% | 0.19\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

