Table I.B. 2 Percent of private-sector employees in 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 | 83.8\% | 30.4\% | 52.6\% | 77.3\% | 96.1\% | 99.8\% | 47.6\% | 97.4\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 62.7\% | 14.3\% | 22.3\%* | 77.7\% | 92.3\% | 100.0\% | 29.5\% | 91.1\% |
| Mining and manufacturing | 94.3\% | 39.5\% | 74.9\% | 90.0\% | 99.4\% | 100.0\% | 69.5\% | 99.5\% |
| Construction | 70.1\% | 29.9\% | 57.3\% | 86.1\% | 98.7\% | 100.0\% | 51.3\% | 97.5\% |
| Utilities and transp. | 89.1\% | 24.8\% | 54.7\% | 69.6\% | 94.3\% | 99.9\% | 48.1\% | 97.6\% |
| Wholesale trade | 89.9\% | 46.5\% | 77.5\% | 94.5\% | 98.1\% | 100.0\% | 69.6\% | 99.0\% |
| Fin. svs. and real estate | 92.3\% | 35.3\% | 80.4\% | 94.3\% | 99.8\% | 100.0\% | 56.2\% | 99.8\% |
| Retail trade | 85.3\% | 23.1\% | 42.4\% | 82.0\% | 96.7\% | 99.9\% | 38.5\% | 99.0\% |
| Professional services | 88.1\% | 39.0\% | 64.1\% | 85.0\% | 97.2\% | 99.5\% | 57.0\% | 97.8\% |
| Other services | 72.4\% | 23.1\% | 35.0\% | 58.5\% | 90.8\% | 99.7\% | 34.3\% | 93.5\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 84.9\% | 32.1\% | 54.9\% | 77.4\% | 95.2\% | 99.8\% | 49.9\% | 97.4\% |
| For profit, unincorporated | 69.4\% | 23.4\% | 38.3\% | 70.2\% | 95.6\% | 100.0\% | 36.3\% | 94.9\% |
| Nonprofit | 93.0\% | 42.0\% | 66.3\% | 89.0\% | 99.2\% | 99.5\% | 61.4\% | 99.0\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 45.4\% | 18.5\% | 36.3\% | 63.5\% | 89.0\% | 89.8\% | 30.2\% | 82.3\% |
| 5-9 years | 52.4\% | 25.0\% | 36.2\% | 64.2\% | 89.2\% | 95.7\% | 34.8\% | 85.2\% |
| 10-19 years | 69.7\% | 31.8\% | 52.7\% | 75.6\% | 93.5\% | 98.8\% | 48.3\% | 92.2\% |
| 20 or more years | 93.1\% | 40.2\% | 63.7\% | 84.9\% | 98.0\% | 99.9\% | 59.9\% | 98.9\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 98.6\% | 50.6\% | 69.1\% | 84.4\% | 97.7\% | 99.9\% | 71.7\% | 99.2\% |
| 1 location only | 62.6\% | 30.2\% | 51.8\% | 75.8\% | 94.1\% | 96.8\% | 46.4\% | 90.6\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 49.7\% | 7.2\% | 16.3\% | 40.8\% | 79.8\% | 97.4\% | 15.8\% | 82.7\% |
| 25-49 \% | 77.8\% | 24.7\% | 35.0\% | 60.9\% | 89.4\% | 99.8\% | 34.8\% | 94.3\% |
| 50-74 \% | 81.3\% | 28.4\% | 47.1\% | 69.1\% | 98.3\% | 99.8\% | 40.8\% | 98.0\% |
| 75\% or more | 89.9\% | 39.5\% | 67.9\% | 89.1\% | 98.6\% | 99.9\% | 60.8\% | 99.1\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 80.6\% | 29.8\% | 51.7\% | 76.4\% | 95.7\% | 99.7\% | 46.8\% | 96.7\% |
| Has union employees | 98.8\% | 55.6\% | 79.9\% | 94.4\% | 99.8\% | 100.0\% | 76.6\% | 99.8\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| 50\% or more low-wage | 70.6\% | 13.5\% | 20.6\% | 52.0\% | 88.1\% | 99.8\% | 23.1\% | 92.7\% |
| Less than 50\% low-wage | 88.5\% | 37.7\% | 66.7\% | 87.6\% | 99.0\% | 99.8\% | 58.4\% | 98.9\% |

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.

| Characteristics | Total | $\begin{aligned} & \text { Less than } \\ & 10 \\ & \text { employees } \end{aligned}$ | $10-24$ employees | $\begin{gathered} \text { 25-99 } \\ \text { employees } \end{gathered}$ | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.24\% | 0.74\% | 1.17\% | 0.96\% | 0.53\% | 0.09\% | 0.63\% | 0.19\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 4.17\% | 2.81\% | 7.99\%* | 7.53\% | 4.70\% | 0.00\% | 5.02\% | 3.17\% |
| Mining and manufacturing | 0.46\% | 3.68\% | 3.45\% | 1.92\% | 0.44\% | 0.00\% | 2.15\% | 0.22\% |
| Construction | 1.68\% | 2.18\% | 3.86\% | 3.06\% | 1.29\% | 0.00\% | 2.27\% | 1.06\% |
| Utilities and transp. | 1.26\% | 4.08\% | 6.76\% | 6.88\% | 2.73\% | 0.08\% | 4.00\% | 0.77\% |
| Wholesale trade | 0.86\% | 3.97\% | 4.06\% | 1.82\% | 1.41\% | 0.00\% | 2.31\% | 0.51\% |
| Fin. svs. and real estate | 0.48\% | 2.80\% | 3.98\% | 2.32\% | 0.14\% | 0.00\% | 2.27\% | 0.09\% |
| Retail trade | 0.66\% | 1.92\% | 3.51\% | 2.52\% | 1.27\% | 0.04\% | 1.84\% | 0.23\% |
| Professional services | 0.42\% | 1.51\% | 2.09\% | 1.61\% | 0.68\% | 0.29\% | 1.17\% | 0.34\% |
| Other services | 0.77\% | 1.31\% | 2.09\% | 2.20\% | 1.80\% | 0.16\% | 1.18\% | 0.66\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.30\% | 0.95\% | 1.37\% | 1.15\% | 0.76\% | 0.08\% | 0.78\% | 0.23\% |
| For profit, unincorporated | 0.96\% | 1.30\% | 2.58\% | 2.52\% | 1.33\% | 0.00\% | 1.32\% | 0.76\% |
| Nonprofit | 0.45\% | 2.68\% | 3.51\% | 1.85\% | 0.42\% | 0.38\% | 1.96\% | 0.32\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 2.21\% | 1.44\% | 3.17\% | 3.86\% | 5.38\% | 11.05\% | 1.74\% | 3.60\% |
| 5-9 years | 1.59\% | 1.64\% | 2.86\% | 3.24\% | 3.05\% | 4.16\% | 1.56\% | 2.40\% |
| 10-19 years | 0.93\% | 1.46\% | 2.24\% | 1.90\% | 1.33\% | 0.73\% | 1.23\% | 0.94\% |
| 20 or more years | 0.19\% | 1.35\% | 1.65\% | 1.08\% | 0.47\% | 0.06\% | 0.95\% | 0.14\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.11\% | 9.02\% | 3.80\% | 1.44\% | 0.38\% | 0.07\% | 2.16\% | 0.10\% |
| 1 location only | 0.60\% | 0.74\% | 1.21\% | 1.12\% | 1.08\% | 2.15\% | 0.66\% | 0.84\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 1.48\% | 1.05\% | 2.60\% | 3.56\% | 3.45\% | 1.54\% | 1.41\% | 1.78\% |
| 25-49 \% | 1.13\% | 2.55\% | 3.36\% | 3.37\% | 2.85\% | 0.13\% | 2.02\% | 0.94\% |
| 50-74 \% | 0.75\% | 1.65\% | 2.92\% | 3.17\% | 0.75\% | 0.13\% | 1.52\% | 0.39\% |
| 75\% or more | 0.23\% | 1.04\% | 1.40\% | 0.87\% | 0.43\% | 0.04\% | 0.78\% | 0.14\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.30\% | 0.75\% | 1.18\% | 1.00\% | 0.58\% | 0.12\% | 0.64\% | 0.25\% |
| Has union employees | 0.15\% | 5.34\% | 5.42\% | 1.91\% | 0.18\% | 0.01\% | 2.96\% | 0.06\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low-wage | 0.74\% | 1.02\% | 1.86\% | 2.25\% | 1.79\% | 0.07\% | 1.11\% | 0.65\% |
| Less than 50\% low-wage | 0.23\% | 0.92\% | 1.29\% | 0.86\% | 0.23\% | 0.11\% | 0.71\% | 0.13\% |

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.

