

**Table I.B.3.b Percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2015**

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	88.3%	36.8%	63.1%	84.8%	97.9%	99.9%	56.4%	98.6%
Industry group **								
Agric., fish., forest.	70.4%	20.2%	24.3% *	78.1%	91.2%	100.0%	37.7%	90.7%
Mining and manufacturing	95.5%	46.4%	78.0%	91.0%	99.5%	100.0%	73.6%	99.6%
Construction	73.2%	32.8%	58.4%	86.7%	99.0%	100.0%	54.2%	97.9%
Utilities and transp.	91.7%	27.7%	61.0%	75.9%	98.6%	100.0%	52.4%	99.1%
Wholesale trade	91.5%	49.7%	81.3%	94.6%	99.2%	100.0%	72.7%	99.3%
Fin. svcs. and real estate	94.2%	41.3%	83.9%	96.0%	99.8%	100.0%	62.5%	99.9%
Retail trade	87.0%	28.2%	53.6%	85.6%	98.5%	100.0%	46.5%	99.3%
Professional services	91.5%	44.9%	70.9%	90.7%	99.0%	99.9%	63.5%	99.3%
Other services	79.9%	30.1%	48.1%	68.5%	93.1%	99.7%	44.2%	95.7%
Ownership								
For profit, incorporated	88.6%	37.3%	63.8%	85.0%	97.5%	99.9%	57.5%	98.6%
For profit, unincorporated	78.1%	31.7%	54.1%	79.1%	97.6%	100.0%	47.1%	97.3%
Nonprofit	96.3%	54.8%	76.8%	92.7%	99.7%	100.0%	73.3%	99.6%
Age of firm								
Less than 5 years	54.9%	24.6%	52.0%	74.6%	93.5%	100.0%	40.0%	90.3%
5-9 years	61.4%	31.9%	45.0%	74.2%	95.6%	96.1%	42.4%	93.0%
10-19 years	76.4%	37.7%	61.6%	82.7%	96.9%	98.9%	56.1%	95.6%
20 or more years	95.0%	46.2%	72.5%	90.1%	98.7%	100.0%	67.9%	99.4%
Multi/single status								
2 or more locations	99.2%	52.3%	79.7%	89.8%	98.9%	99.9%	79.4%	99.6%
1 location only	70.5%	36.7%	62.3%	83.6%	96.7%	99.1%	55.2%	94.8%
Percent full-time employees								
Less than 25%	70.0%	22.9%	26.8%	48.6%	86.7%	100.0%	31.6%	88.0%
25-49 %	78.9%	25.1%	36.0%	61.9%	89.7%	99.7%	35.8%	94.4%
50-74 %	82.2%	28.8%	47.7%	69.7%	98.2%	99.8%	41.7%	98.0%
75% or more	90.0%	39.2%	68.5%	89.2%	98.6%	99.9%	60.8%	99.1%
Union presence								
No union employees	85.8%	36.2%	62.3%	84.1%	97.7%	99.9%	55.5%	98.2%
Has union employees	99.0%	61.8%	82.6%	95.8%	99.9%	100.0%	81.8%	99.9%
Percent low-wage employees								
50% or more low-wage	76.3%	17.3%	25.4%	58.5%	91.0%	99.9%	27.8%	94.9%
Less than 50% low-wage	90.8%	42.0%	71.5%	90.8%	99.5%	99.9%	63.6%	99.4%

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.B.3.b Standard errors for percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2015**

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	0.21%	0.87%	1.21%	0.83%	0.41%	0.04%	0.67%	0.14%
Industry group **								
Agric., fish., forest.	3.99%	3.95%	9.13% *	7.83%	5.29%	0.00%	5.93%	3.37%
Mining and manufacturing	0.42%	4.03%	3.35%	1.87%	0.42%	0.00%	2.14%	0.21%
Construction	1.64%	2.38%	3.85%	3.04%	0.92%	0.00%	2.32%	0.90%
Utilities and transp.	1.01%	4.47%	6.92%	6.82%	0.80%	0.00%	4.16%	0.43%
Wholesale trade	0.77%	4.26%	3.71%	1.88%	0.61%	0.00%	2.27%	0.35%
Fin. svcs. and real estate	0.40%	3.14%	3.64%	1.85%	0.14%	0.00%	2.29%	0.03%
Retail trade	0.68%	2.28%	3.93%	2.38%	0.52%	0.02%	2.12%	0.14%
Professional services	0.32%	1.66%	2.08%	1.22%	0.26%	0.06%	1.20%	0.13%
Other services	0.74%	1.70%	2.67%	2.31%	1.99%	0.21%	1.45%	0.63%
Ownership								
For profit, incorporated	0.26%	1.07%	1.40%	0.99%	0.58%	0.05%	0.81%	0.17%
For profit, unincorporated	0.85%	1.70%	3.12%	2.29%	0.89%	0.00%	1.53%	0.52%
Nonprofit	0.28%	3.32%	3.25%	1.42%	0.19%	0.03%	1.93%	0.14%
Age of firm								
Less than 5 years	2.07%	1.89%	3.82%	3.81%	3.62%	0.00%	2.13%	2.47%
5-9 years	1.65%	1.99%	3.44%	3.11%	1.62%	3.83%	1.77%	1.52%
10-19 years	0.87%	1.67%	2.34%	1.74%	0.82%	0.83%	1.32%	0.69%
20 or more years	0.17%	1.52%	1.60%	0.86%	0.47%	0.01%	0.94%	0.12%
Multi/single status								
2 or more locations	0.07%	9.87%	3.30%	1.13%	0.22%	0.04%	1.98%	0.06%
1 location only	0.57%	0.87%	1.26%	0.99%	0.88%	0.74%	0.71%	0.65%
Percent full-time employees								
Less than 25%	1.67%	4.29%	4.19%	4.12%	3.27%	0.00%	2.71%	1.65%
25-49 %	1.14%	2.56%	3.50%	3.47%	3.05%	0.14%	2.11%	0.99%
50-74 %	0.75%	1.69%	2.95%	3.20%	0.80%	0.15%	1.56%	0.38%
75% or more	0.23%	1.03%	1.39%	0.87%	0.43%	0.04%	0.77%	0.14%
Union presence								
No union employees	0.26%	0.88%	1.24%	0.87%	0.45%	0.06%	0.69%	0.18%
Has union employees	0.14%	5.61%	5.30%	1.59%	0.10%	0.01%	2.84%	0.06%
Percent low-wage employees								
50% or more low-wage	0.82%	1.34%	2.42%	2.74%	2.00%	0.05%	1.46%	0.67%
Less than 50% low-wage	0.20%	1.00%	1.28%	0.72%	0.15%	0.05%	0.71%	0.09%

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.

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