

**Table I.B.2.c Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2017**

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	72.4%	20.7%	33.0%	53.7%	64.4%	87.4%	34.9%	79.1%
Industry group **								
Agric., fish., forest.	36.4%	3.3% *	--	--	27.5% *	45.9% *	29.9% *	37.8%
Mining and manufacturing	70.2%	26.0%	27.7%	52.6%	58.8%	84.3%	37.2%	74.3%
Construction	50.4%	17.4%	37.2%	49.2%	48.4%	86.2%	32.5%	61.8%
Utilities and transp.	58.8%	26.9% *	32.6% *	42.5%	51.7%	64.3%	33.8%	61.6%
Wholesale trade	66.9%	15.8%	32.3%	51.8%	70.8%	84.1%	33.3%	76.3%
Fin. svcs. and real estate	79.0%	19.5%	46.8%	48.4%	61.6%	90.4%	36.5%	83.7%
Retail trade	78.9%	10.5% *	24.4%	56.4%	66.1%	91.5%	27.5%	85.6%
Professional services	74.8%	26.7%	33.7%	57.8%	69.5%	89.0%	36.9%	81.7%
Other services	73.4%	20.1%	31.4%	53.7%	68.0%	90.3%	36.3%	80.7%
Ownership								
For profit, incorporated	73.1%	20.2%	31.2%	52.7%	63.3%	88.3%	34.2%	80.1%
For profit, unincorporated	68.5%	25.6%	42.4%	58.7%	64.9%	83.7%	39.8%	75.8%
Nonprofit	72.6%	14.4%	29.8%	52.5%	67.7%	86.2%	31.2%	77.9%
Age of firm								
Less than 5 years	59.6%	36.5%	49.0%	60.7%	69.9%	87.4%	48.9%	69.5%
5-9 years	53.6%	22.4%	33.1%	61.6%	57.1%	78.1%	38.7%	63.1%
10-19 years	59.9%	20.1%	35.1%	56.9%	67.5%	81.5%	35.2%	71.2%
20 or more years	76.1%	16.2%	28.6%	49.8%	64.1%	87.9%	30.8%	81.0%
Multi/single status								
2 or more locations	82.2%	12.7% *	33.3%	51.0%	65.6%	87.9%	40.4%	83.0%
1 location only	50.3%	20.9%	33.0%	54.5%	63.0%	73.8%	34.4%	63.5%
Percent full-time employees								
Less than 25%	63.9%	22.2% *	17.2% *	35.4%	63.8%	81.4%	25.9%	70.7%
25-49 %	70.6%	14.8% *	35.3%	52.3%	60.7%	89.6%	35.1%	77.1%
50-74 %	75.7%	15.7%	20.4%	60.7%	70.0%	89.8%	31.0%	83.1%
75% or more	72.7%	22.3%	35.7%	54.5%	64.1%	87.2%	36.3%	79.3%
Union presence								
No union employees	70.4%	20.7%	32.7%	53.5%	64.1%	87.9%	34.6%	78.2%
Has union employees	81.6%	20.8% *	42.5%	56.7%	67.7%	86.1%	43.1%	82.9%
Percent low-wage employees								
50% or more low-wage	72.4%	12.9% *	23.1%	48.9%	63.2%	88.0%	31.7%	77.3%
Less than 50% low-wage	72.4%	21.6%	34.5%	55.1%	64.8%	87.3%	35.4%	79.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* 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.2.c Standard errors for percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2017**

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	0.52%	1.42%	1.76%	1.34%	1.27%	0.61%	1.02%	0.56%
Industry group **								
Agric., fish., forest.	7.63%	2.47% *	--	--	10.81% *	15.48% *	12.09% *	9.06%
Mining and manufacturing	1.49%	5.54%	5.29%	3.60%	3.40%	1.66%	3.20%	1.57%
Construction	2.69%	4.52%	6.02%	4.41%	6.27%	4.86%	3.38%	3.77%
Utilities and transp.	3.36%	9.21% *	10.43% *	7.44%	5.98%	4.51%	6.09%	3.70%
Wholesale trade	2.03%	4.37%	5.54%	5.00%	4.33%	2.59%	3.24%	2.25%
Fin. svcs. and real estate	1.63%	4.30%	6.48%	5.04%	4.26%	1.52%	3.55%	1.64%
Retail trade	1.18%	3.64% *	5.05%	4.13%	3.92%	0.92%	3.08%	1.12%
Professional services	0.90%	2.78%	3.09%	2.49%	2.07%	0.99%	1.80%	0.95%
Other services	1.11%	3.08%	3.64%	2.89%	2.83%	1.14%	2.31%	1.18%
Ownership								
For profit, incorporated	0.62%	1.72%	2.10%	1.61%	1.63%	0.68%	1.25%	0.66%
For profit, unincorporated	1.47%	3.41%	4.25%	3.17%	3.27%	2.08%	2.31%	1.68%
Nonprofit	1.31%	3.11%	4.70%	3.68%	2.48%	1.62%	2.70%	1.37%
Age of firm								
Less than 5 years	3.07%	4.89%	6.92%	4.37%	7.55%	9.28%	3.41%	4.93%
5-9 years	2.69%	3.64%	4.98%	4.24%	5.88%	7.44%	3.31%	3.96%
10-19 years	1.60%	2.84%	3.33%	2.74%	3.11%	3.65%	1.94%	2.05%
20 or more years	0.55%	1.79%	2.22%	1.77%	1.41%	0.61%	1.32%	0.57%
Multi/single status								
2 or more locations	0.55%	6.28% *	6.34%	2.68%	1.40%	0.59%	3.36%	0.56%
1 location only	1.03%	1.44%	1.83%	1.54%	2.25%	6.04%	1.07%	1.61%
Percent full-time employees								
Less than 25%	2.20%	7.81% *	5.49% *	4.87%	4.70%	2.77%	3.84%	2.38%
25-49 %	1.83%	4.86% *	6.29%	4.87%	4.46%	1.52%	3.85%	2.00%
50-74 %	1.39%	3.40%	4.20%	3.50%	3.21%	1.71%	2.85%	1.45%
75% or more	0.61%	1.66%	2.06%	1.57%	1.52%	0.72%	1.18%	0.66%
Union presence								
No union employees	0.57%	1.45%	1.78%	1.37%	1.34%	0.64%	1.03%	0.62%
Has union employees	1.35%	6.91% *	9.89%	6.11%	4.03%	1.48%	5.96%	1.38%
Percent low-wage employees								
50% or more low-wage	1.12%	4.33% *	4.59%	3.23%	2.72%	1.06%	3.16%	1.18%
Less than 50% low-wage	0.59%	1.51%	1.89%	1.46%	1.43%	0.71%	1.07%	0.64%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 Medical Expenditure Panel Survey-Insurance Component.

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