

**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, 2018**

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	88.8%	36.9%	62.8%	85.9%	98.1%	99.8%	56.1%	98.7%
Industry group **								
Agric., fish., forest.	80.4%	29.7%	46.4%	75.4%	97.4%	100.0%	39.7%	96.8%
Mining and manufacturing	95.3%	41.9%	73.6%	92.7%	99.4%	99.9%	71.0%	99.7%
Construction	77.8%	36.7%	63.0%	88.4%	99.7%	98.9%	57.9%	97.3%
Utilities and transp.	92.8%	37.4%	53.9%	83.8%	100.0%	100.0%	53.6%	99.5%
Wholesale trade	90.6%	43.9%	76.3%	90.8%	99.9%	99.5%	67.3%	99.0%
Fin. svcs. and real estate	94.3%	44.4%	84.6%	96.6%	99.9%	99.9%	62.6%	99.8%
Retail trade	88.4%	28.7%	51.9%	89.2%	98.8%	100.0%	50.1%	99.4%
Professional services	91.6%	44.0%	71.9%	90.4%	98.9%	99.9%	63.1%	99.3%
Other services	80.7%	29.0%	48.1%	72.5%	92.9%	99.6%	43.0%	96.1%
Ownership								
For profit, incorporated	88.5%	36.5%	62.8%	85.1%	97.6%	99.8%	56.2%	98.6%
For profit, unincorporated	82.1%	34.2%	59.4%	84.5%	97.7%	99.5%	50.7%	97.8%
Nonprofit	96.8%	54.7%	73.4%	94.3%	99.8%	100.0%	72.0%	99.8%
Age of firm								
Less than 5 years	57.4%	28.0%	52.3%	74.5%	93.1%	96.5%	40.8%	90.6%
5-9 years	65.4%	32.0%	46.7%	81.9%	92.6%	97.1%	46.2%	92.2%
10-19 years	75.2%	35.1%	62.6%	81.0%	96.4%	99.6%	52.6%	96.1%
20 or more years	95.4%	47.1%	72.3%	90.5%	99.4%	99.9%	68.1%	99.5%
Multi/single status								
2 or more locations	99.2%	59.2%	76.3%	90.6%	99.5%	99.9%	80.5%	99.6%
1 location only	71.0%	36.8%	62.1%	84.9%	96.1%	98.8%	54.8%	94.9%
Percent full-time employees								
Less than 25%	76.0%	17.7%	26.8%	57.5%	90.7%	99.9%	28.6%	94.9%
25-49 %	76.9%	19.9%	39.9%	61.8%	96.5%	99.6%	35.5%	94.5%
50-74 %	80.5%	30.6%	41.8%	69.8%	94.6%	99.7%	39.3%	97.1%
75% or more	90.6%	39.2%	68.5%	90.4%	98.7%	99.8%	60.6%	99.1%
Union presence								
No union employees	86.4%	35.9%	62.8%	85.5%	97.9%	99.8%	55.5%	98.4%
Has union employees	98.8%	71.9%	64.8%	92.4%	99.8%	100.0%	75.2%	99.8%
Percent low-wage employees								
50% or more low-wage	78.6%	17.6%	26.0%	65.9%	92.7%	99.6%	29.1%	95.5%
Less than 50% low-wage	90.6%	40.6%	70.0%	89.9%	99.1%	99.9%	61.3%	99.2%
Percent women employees								
Less than 25%	84.3%	35.0%	65.7%	89.2%	99.0%	99.7%	58.0%	98.6%
25-49 %	92.6%	41.6%	65.0%	89.3%	97.9%	99.9%	59.6%	99.1%
50-74 %	91.1%	41.1%	62.2%	82.2%	96.6%	99.8%	55.8%	98.5%
75% or more	87.0%	32.8%	56.4%	80.3%	98.8%	99.8%	49.9%	98.6%
Percent age 50 or older employees								
Less than 25%	83.8%	37.4%	58.1%	81.0%	96.4%	99.7%	54.2%	97.3%
25-49 %	95.1%	36.4%	68.5%	91.6%	99.6%	99.9%	62.9%	99.6%
50-74 %	86.7%	42.2%	71.6%	91.1%	98.3%	99.8%	60.2%	98.6%
75% or more	61.4%	29.9%	64.8%	84.2%	98.7%	99.8%	39.7%	98.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*\* 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, 2018**

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%	0.98%	1.26%	0.71%	0.48%	0.05%	0.67%	0.15%
Industry group **								
Agric., fish., forest.	3.84%	6.79%	11.00%	8.54%	2.05%	0.00%	5.59%	1.52%
Mining and manufacturing	0.40%	4.48%	3.59%	1.36%	0.51%	0.06%	2.17%	0.17%
Construction	1.37%	3.16%	3.69%	2.62%	0.19%	0.83%	1.97%	1.20%
Utilities and transp.	0.87%	5.94%	7.13%	4.45%	0.00%	0.00%	4.05%	0.30%
Wholesale trade	0.95%	4.24%	4.21%	2.34%	0.06%	0.53%	2.57%	0.51%
Fin. svcs. and real estate	0.41%	3.36%	3.53%	1.27%	0.09%	0.06%	2.44%	0.08%
Retail trade	0.82%	2.76%	4.21%	1.86%	0.49%	0.03%	2.13%	0.15%
Professional services	0.32%	1.80%	2.08%	1.01%	0.37%	0.05%	1.20%	0.13%
Other services	0.80%	1.85%	2.97%	1.89%	2.35%	0.19%	1.49%	0.69%
Ownership								
For profit, incorporated	0.28%	1.19%	1.48%	0.89%	0.73%	0.06%	0.80%	0.20%
For profit, unincorporated	0.73%	1.94%	3.12%	1.69%	0.85%	0.24%	1.58%	0.43%
Nonprofit	0.25%	3.66%	3.72%	1.01%	0.10%	0.04%	1.96%	0.08%
Age of firm								
Less than 5 years	1.79%	2.14%	4.20%	3.31%	4.00%	3.32%	1.98%	2.76%
5-9 years	1.65%	2.43%	3.53%	2.13%	3.75%	2.35%	1.89%	2.17%
10-19 years	1.02%	1.84%	2.33%	1.73%	1.80%	0.37%	1.34%	1.02%
20 or more years	0.15%	1.67%	1.69%	0.79%	0.15%	0.04%	0.93%	0.08%
Multi/single status								
2 or more locations	0.07%	9.78%	3.70%	1.45%	0.10%	0.05%	2.01%	0.06%
1 location only	0.58%	0.98%	1.32%	0.81%	1.14%	0.77%	0.70%	0.72%
Percent full-time employees								
Less than 25%	1.39%	3.72%	3.93%	3.90%	2.42%	0.11%	2.44%	0.87%
25-49 %	1.25%	2.83%	3.81%	3.24%	1.57%	0.41%	2.12%	0.97%
50-74 %	0.91%	2.23%	3.01%	2.66%	2.65%	0.16%	1.66%	0.75%
75% or more	0.23%	1.14%	1.45%	0.74%	0.47%	0.05%	0.76%	0.15%
Union presence								
No union employees	0.26%	0.97%	1.28%	0.72%	0.54%	0.07%	0.68%	0.19%
Has union employees	0.21%	5.72%	8.66%	3.58%	0.14%	0.04%	3.85%	0.14%
Percent low-wage employees								
50% or more low-wage	0.91%	1.84%	2.75%	2.39%	2.41%	0.22%	1.59%	0.78%
Less than 50% low-wage	0.21%	1.09%	1.31%	0.70%	0.32%	0.05%	0.71%	0.12%
Percent women employees								
Less than 25%	0.57%	1.60%	2.06%	1.20%	0.72%	0.17%	1.09%	0.37%
25-49 %	0.42%	2.61%	2.81%	1.37%	1.14%	0.08%	1.64%	0.28%
50-74 %	0.41%	2.12%	3.07%	1.51%	1.26%	0.08%	1.54%	0.31%
75% or more	0.49%	1.84%	2.48%	1.67%	0.37%	0.09%	1.37%	0.22%
Percent age 50 or older employees								
Less than 25%	0.48%	1.52%	1.82%	1.10%	1.07%	0.13%	0.99%	0.40%
25-49 %	0.21%	2.22%	2.16%	0.98%	0.10%	0.05%	1.33%	0.09%
50-74 %	0.70%	2.19%	3.14%	1.99%	0.81%	0.15%	1.61%	0.43%
75% or more	2.17%	2.25%	5.94%	4.13%	0.89%	0.14%	2.11%	0.63%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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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