Table I.A. 2 Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2019

| Characteristics | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 47.4\% | 23.0\% | 52.0\% | 76.3\% | 96.5\% | 99.6\% | 30.8\% | 97.1\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 22.0\% | 15.1\% | 50.1\% | 46.0\% | 88.5\% | 100.0\% | 18.8\% | 83.2\% |
| Mining and manufacturing | 59.0\% | 31.0\% | 70.4\% | 85.7\% | 98.8\% | 99.3\% | 44.6\% | 98.2\% |
| Construction | 33.6\% | 19.1\% | 63.2\% | 85.4\% | 98.9\% | 100.0\% | 29.3\% | 97.5\% |
| Utilities and transp. | 53.7\% | 23.1\% | 57.7\% | 86.3\% | 99.3\% | 99.8\% | 32.4\% | 99.3\% |
| Wholesale trade | 62.2\% | 34.8\% | 75.5\% | 91.3\% | 99.8\% | 99.9\% | 46.9\% | 99.4\% |
| Fin. svs. and real estate | 58.9\% | 28.6\% | 70.4\% | 95.2\% | 97.7\% | 99.9\% | 34.7\% | 99.3\% |
| Retail trade | 50.1\% | 16.9\% | 49.0\% | 76.7\% | 97.2\% | 99.4\% | 25.1\% | 98.4\% |
| Professional services | 50.5\% | 28.7\% | 62.6\% | 83.8\% | 95.7\% | 99.7\% | 37.0\% | 96.9\% |
| Other services | 38.6\% | 17.9\% | 32.8\% | 58.6\% | 93.6\% | 99.2\% | 23.4\% | 93.3\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 49.7\% | 23.2\% | 53.6\% | 76.5\% | 96.5\% | 99.5\% | 31.6\% | 97.4\% |
| For profit, unincorporated | 36.1\% | 20.6\% | 41.6\% | 70.9\% | 95.4\% | 99.7\% | 25.5\% | 94.8\% |
| Nonprofit | 58.8\% | 30.8\% | 64.1\% | 84.3\% | 97.3\% | 99.9\% | 41.2\% | 97.7\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 21.8\% | 16.9\% | 38.7\% | 64.1\% | 89.8\% | 91.3\% | 20.3\% | 83.3\% |
| 5-9 years | 27.1\% | 18.3\% | 42.2\% | 66.2\% | 91.2\% | 98.4\% | 23.5\% | 87.3\% |
| 10-19 years | 35.6\% | 23.7\% | 45.3\% | 71.4\% | 93.7\% | 99.6\% | 29.7\% | 92.9\% |
| 20 or more years | 66.1\% | 29.4\% | 62.2\% | 81.5\% | 97.3\% | 99.6\% | 40.8\% | 98.0\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 94.0\% | 61.8\% | 60.9\% | 82.9\% | 96.7\% | 99.6\% | 68.2\% | 98.1\% |
| 1 location only | 30.8\% | 22.7\% | 50.8\% | 71.8\% | 95.0\% | 94.8\% | 28.9\% | 87.3\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 18.2\% | 5.1\% | 16.1\% | 37.2\% | 82.4\% | 98.0\% | 7.9\% | 87.0\% |
| 25-49 \% | 48.6\% | 17.5\% | 32.9\% | 62.1\% | 99.2\% | 99.5\% | 24.7\% | 95.7\% |
| 50-74 \% | 46.0\% | 25.4\% | 49.5\% | 73.5\% | 94.6\% | 99.8\% | 31.7\% | 96.2\% |
| 75\% or more | 55.1\% | 28.9\% | 66.8\% | 86.9\% | 98.3\% | 99.7\% | 38.4\% | 98.7\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 45.4\% | 22.9\% | 51.7\% | 75.9\% | 96.6\% | 99.5\% | 30.5\% | 96.7\% |
| Has union employees | 80.1\% | 29.8\% | 65.1\% | 87.2\% | 94.4\% | 99.9\% | 40.9\% | 99.2\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| 50\% or more low-wage | 36.4\% | 10.0\% | 21.7\% | 52.5\% | 94.4\% | 99.3\% | 13.9\% | 94.9\% |
| Less than 50\% low-wage | 51.0\% | 27.1\% | 61.0\% | 84.2\% | 97.2\% | 99.7\% | 36.0\% | 97.9\% |
| Percent women employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 38.8\% | 19.9\% | 60.5\% | 84.2\% | 97.4\% | 98.7\% | 28.1\% | 97.1\% |
| 25-49 \% | 65.3\% | 36.4\% | 58.2\% | 79.2\% | 97.7\% | 99.9\% | 44.9\% | 97.9\% |
| 50-74 \% | 54.5\% | 27.3\% | 49.4\% | 66.7\% | 95.9\% | 99.6\% | 33.4\% | 96.8\% |
| 75\% or more | 41.8\% | 19.1\% | 41.9\% | 74.4\% | 95.5\% | 99.8\% | 26.0\% | 96.6\% |
| Percent age 50 or older employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 45.0\% | 21.6\% | 45.8\% | 69.7\% | 95.9\% | 99.4\% | 29.2\% | 95.7\% |
| 25-49 \% | 69.5\% | 32.7\% | 63.3\% | 83.9\% | 98.0\% | 99.9\% | 45.2\% | 98.6\% |
| 50-74 \% | 48.3\% | 26.8\% | 58.3\% | 88.9\% | 96.1\% | 99.6\% | 34.5\% | 97.8\% |
| 75\% or more | 23.2\% | 18.2\% | 45.0\% | 75.7\% | 92.6\% | 94.3\% | 20.2\% | 92.4\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel SurveyInsurance 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.A. 2 Standard errors for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2019

| Characteristics | Total | Less <br> than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.47\% | 0.77\% | 1.25\% | 0.87\% | 0.41\% | 0.12\% | 0.63\% | 0.20\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 2.91\% | 3.19\% | 9.14\% | 9.55\% | 8.94\% | 0.00\% | 2.99\% | 6.14\% |
| Mining and manufacturing | 2.61\% | 4.72\% | 4.39\% | 2.40\% | 0.56\% | 0.47\% | 3.35\% | 0.56\% |
| Construction | 1.89\% | 2.21\% | 3.74\% | 2.55\% | 0.97\% | 0.00\% | 1.96\% | 1.11\% |
| Utilities and transp. | 3.44\% | 5.34\% | 6.50\% | 3.91\% | 0.63\% | 0.15\% | 4.34\% | 0.33\% |
| Wholesale trade | 2.58\% | 4.15\% | 4.38\% | 2.26\% | 0.18\% | 0.09\% | 3.29\% | 0.34\% |
| Fin. svs. and real estate | 1.74\% | 2.61\% | 5.09\% | 1.54\% | 1.04\% | 0.07\% | 2.35\% | 0.27\% |
| Retail trade | 1.53\% | 1.89\% | 3.72\% | 2.66\% | 1.00\% | 0.38\% | 1.70\% | 0.42\% |
| Professional services | 1.11\% | 1.61\% | 2.28\% | 1.57\% | 0.81\% | 0.12\% | 1.34\% | 0.46\% |
| Other services | 1.01\% | 1.35\% | 2.21\% | 1.83\% | 1.16\% | 0.25\% | 1.10\% | 0.59\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.61\% | 0.95\% | 1.52\% | 1.05\% | 0.51\% | 0.14\% | 0.78\% | 0.21\% |
| For profit, unincorporated | 1.17\% | 1.50\% | 2.70\% | 2.20\% | 1.06\% | 0.17\% | 1.29\% | 0.77\% |
| Nonprofit | 1.76\% | 2.88\% | 3.81\% | 1.92\% | 0.97\% | 0.05\% | 2.29\% | 0.55\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 1.40\% | 1.56\% | 3.78\% | 3.46\% | 3.89\% | 8.55\% | 1.42\% | 3.37\% |
| 5-9 years | 1.44\% | 1.69\% | 3.21\% | 2.92\% | 2.75\% | 0.91\% | 1.49\% | 2.10\% |
| 10-19 years | 1.24\% | 1.56\% | 2.56\% | 2.00\% | 1.69\% | 0.27\% | 1.31\% | 0.98\% |
| 20 or more years | 0.70\% | 1.39\% | 1.71\% | 1.05\% | 0.40\% | 0.12\% | 1.07\% | 0.19\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.40\% | 9.21\% | 3.98\% | 1.34\% | 0.46\% | 0.12\% | 2.36\% | 0.18\% |
| 1 location only | 0.63\% | 0.77\% | 1.32\% | 1.12\% | 0.85\% | 2.40\% | 0.65\% | 1.16\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 0.96\% | 0.93\% | 2.50\% | 3.00\% | 2.88\% | 1.21\% | 0.86\% | 1.46\% |
| 25-49 \% | 1.78\% | 2.44\% | 3.44\% | 2.95\% | 0.44\% | 0.32\% | 1.92\% | 0.66\% |
| 50-74 \% | 1.52\% | 2.09\% | 3.26\% | 2.40\% | 1.48\% | 0.15\% | 1.75\% | 0.62\% |
| $75 \%$ or more | 0.67\% | 1.08\% | 1.48\% | 0.91\% | 0.33\% | 0.08\% | 0.88\% | 0.17\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.50\% | 0.77\% | 1.27\% | 0.90\% | 0.42\% | 0.15\% | 0.63\% | 0.23\% |
| Has union employees | 2.51\% | 6.50\% | 7.40\% | 3.09\% | 2.38\% | 0.08\% | 5.26\% | 0.25\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low-wage | 0.98\% | 1.18\% | 1.99\% | 2.07\% | 0.91\% | 0.34\% | 0.99\% | 0.49\% |
| Less than 50\% low-wage | 0.59\% | 0.92\% | 1.41\% | 0.88\% | 0.46\% | 0.09\% | 0.76\% | 0.21\% |
| Percent women employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 0.94\% | 1.17\% | 2.17\% | 1.47\% | 0.66\% | 0.58\% | 1.03\% | 0.51\% |
| 25-49 \% | 1.38\% | 2.67\% | 2.92\% | 1.99\% | 0.72\% | 0.10\% | 1.97\% | 0.37\% |
| 50-74 \% | 1.13\% | 1.82\% | 2.68\% | 1.93\% | 0.88\% | 0.13\% | 1.47\% | 0.36\% |
| $75 \%$ or more | 1.00\% | 1.31\% | 2.30\% | 1.64\% | 0.87\% | 0.08\% | 1.11\% | 0.40\% |
| Percent age 50 or older employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 0.76\% | 1.11\% | 1.69\% | 1.28\% | 0.64\% | 0.23\% | 0.90\% | 0.37\% |
| 25-49 \% | 1.02\% | 2.24\% | 2.27\% | 1.40\% | 0.51\% | 0.06\% | 1.61\% | 0.20\% |
| 50-74 \% | 1.55\% | 2.03\% | 3.52\% | 1.57\% | 1.28\% | 0.37\% | 1.76\% | 0.50\% |
| 75\% or more | 1.40\% | 1.50\% | 5.39\% | 4.36\% | 2.58\% | 3.11\% | 1.44\% | 1.83\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel SurveyInsurance 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.

