

Table I.A.2.j Percent of private-sector establishments that offer tax-advantaged benefits for contributions to health insurance, Flexible Spending Accounts (FSA) and Flexible Benefits Plans by selected characteristics: United States, 2019

Characteristics	Pretax Contributions	Flexible Spending Account	Flexible Benefits Plans
United States	32.2%	20.4%	15.2%
Firm size			
Less than 50 employees	13.5%	5.2%	3.8%
50+ employees	87.8%	65.9%	49.1%
Less than 10 employees	7.4%	3.2%	2.1%
10-24 employees	28.4%	9.9%	7.1%
25-99 employees	56.2%	21.5%	18.2%
100-999 employees	83.8%	49.9%	40.1%
1000+ employees	93.9%	80.3%	58.5%
Industry group **			
Agric., fish., forest.	7.3%	3.6%	2.7% *
Mining and manufacturing	37.4%	20.0%	15.3%
Construction	15.3%	6.0%	4.9%
Utilities and transp.	37.4%	23.5%	14.7%
Wholesale trade	42.1%	23.3%	20.5%
Fin. svcs. and real estate	44.2%	34.1%	24.8%
Retail trade	38.2%	24.4%	20.4%
Professional services	34.2%	23.1%	16.1%
Other services	25.0%	14.2%	10.1%
Ownership			
For profit, incorporated	34.5%	22.0%	16.5%
For profit, unincorporated	22.5%	12.0%	9.6%
Nonprofit	39.6%	30.8%	19.9%
Age of firm			
Less than 5 years	10.8%	4.0%	3.4%
5-9 years	14.0%	6.4%	4.2%
10-19 years	19.2%	8.3%	7.0%
20 or more years	49.4%	34.6%	25.4%
Multi/single status			
2 or more locations	83.2%	62.4%	46.6%
1 location only	14.0%	5.4%	4.0%
Percent full-time employees			
Less than 25%	12.1%	7.4%	5.5%
25-49 %	36.1%	20.7%	17.5%
50-74 %	27.9%	16.1%	13.0%
75% or more	37.8%	24.8%	17.9%
Union presence			
No union employees	29.9%	17.9%	13.5%
Has union employees	69.3%	61.1%	41.7%
Percent low wage employees **			
50% or more low-wage	26.5%	15.6%	12.4%
Less than 50% low-wage	34.0%	22.0%	16.1%
Percent women employees			
Less than 25%	23.5%	13.0%	8.9%
25-49 %	48.2%	31.7%	24.6%
50-74 %	38.4%	26.2%	19.5%
75% or more	28.5%	18.1%	13.8%
Percent age 50 or older employees			
Less than 25%	30.0%	17.2%	13.0%
25-49 %	54.7%	38.8%	28.6%
50-74 %	30.2%	18.7%	14.8%
75% or more	9.0%	6.1%	3.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.A.2.j Standard errors for percent of private-sector establishments that offer tax-advantaged benefits for contributions to health insurance, Flexible Spending Accounts (FSA) and Flexible Benefits Plans by selected characteristics: United States, 2019

Characteristics	Pretax Contributions	Flexible Spending Account	Flexible Benefits Plans
United States	0.35%	0.30%	0.28%
Firm size			
Less than 50 employees	0.42%	0.28%	0.23%
50+ employees	0.46%	0.68%	0.78%
Less than 10 employees	0.47%	0.32%	0.26%
10-24 employees	1.13%	0.75%	0.60%
25-99 employees	1.05%	0.86%	0.81%
100-999 employees	0.92%	1.18%	1.16%
1000+ employees	0.51%	0.85%	1.11%
Industry group **			
Agric., fish., forest.	1.48%	0.92%	1.04% *
Mining and manufacturing	2.06%	1.31%	1.14%
Construction	1.15%	0.84%	0.75%
Utilities and transp.	2.86%	2.20%	1.64%
Wholesale trade	2.27%	1.62%	1.59%
Fin. svcs. and real estate	1.60%	1.42%	1.29%
Retail trade	1.37%	1.15%	1.07%
Professional services	0.94%	0.78%	0.62%
Other services	0.80%	0.62%	0.52%
Ownership			
For profit, incorporated	0.49%	0.41%	0.37%
For profit, unincorporated	0.84%	0.61%	0.55%
Nonprofit	1.55%	1.38%	1.09%
Age of firm			
Less than 5 years	0.95%	0.56%	0.51%
5-9 years	0.95%	0.78%	0.49%
10-19 years	0.90%	0.64%	0.57%
20 or more years	0.64%	0.55%	0.51%
Multi/single status			
2 or more locations	0.63%	0.75%	0.80%
1 location only	0.41%	0.28%	0.23%
Percent full-time employees			
Less than 25%	0.78%	0.60%	0.51%
25-49 %	1.60%	1.30%	1.22%
50-74 %	1.18%	0.90%	0.86%
75% or more	0.55%	0.46%	0.41%
Union presence			
No union employees	0.37%	0.31%	0.28%
Has union employees	2.61%	2.51%	2.23%
Percent low wage employees **			
50% or more low-wage	0.82%	0.66%	0.62%
Less than 50% low-wage	0.46%	0.38%	0.34%
Percent women employees			
Less than 25%	0.68%	0.52%	0.39%
25-49 %	1.34%	1.15%	1.09%
50-74 %	0.99%	0.87%	0.75%
75% or more	0.81%	0.62%	0.58%
Percent age 50 or older employees			
Less than 25%	0.61%	0.48%	0.41%
25-49 %	1.03%	0.93%	0.85%
50-74 %	1.21%	0.93%	0.91%
75% or more	0.81%	0.69%	0.53%

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