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, 2019

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	89.2%	37.7%	66.8%	86.5%	98.6%	99.6%	59.2%	98.7%		
Industry group **										
Agric., fish., forest.	76.6%	23.0%	* 55.8%	49.1%	98.2%	100.0%	35.9%	96.6%		
Mining and manufacturing	95.4%	37.7%	75.9%	91.8%	99.5%	99.7%	69.4%	99.5%		
Construction	79.6%	28.8%	68.9%	89.8%	98.7%	100.0%	60.8%	98.5%		
Utilities and transp.	92.9%	46.0%	67.3%	92.6%	99.3%	99.0%	66.0%	98.8%		
Wholesale trade	92.7%	51.0%	82.9%	94.2%	99.9%	100.0%	75.0%	100.0%		
Fin. svs. and real estate	93.9%	48.2%	80.2%	97.9%	99.6%	99.9%	63.9%	99.8%		
Retail trade	86.5%	29.2%	63.7%	88.5%	99.6%	99.9%	52.2%	99.4%		
Professional services	92.2%	45.9%	74.5%	92.0%	98.4%	99.7%	66.9%	99.0%		
Other services	81.8%	30.8%	46.5%	70.1%	96.4%	99.3%	45.3%	96.4%		
Ownership										
For profit, incorporated	89.2%	36.8%	67.0%	86.2%	98.2%	99.7%	59.6%	98.7%		
For profit, unincorporated	82.5%	37.6%	60.2%	85.2%	99.0%	98.9%	53.4%	97.8%		
Nonprofit	96.4%	49.7%	81.4%	91.4%	99.3%	99.9%	73.1%	99.5%		
Age of firm										
Less than 5 years	61.8%	27.7%	60.6%	78.7%	98.1%	96.6%	46.4%	93.4%		
5-9 years	71.1%	33.6%	57.6%	82.1%	94.6%	99.2%	50.5%	93.9%		
10-19 years	76.4%	38.5%	58.8%	81.9%	97.9%	99.1%	55.3%	96.4%		
20 or more years	94.8%	44.5%	75.0%	90.3%	99.1%	99.7%	68.3%	99.3%		
Multi/single status										
2 or more locations	98.9%	72.8%	75.9%	90.9%	99.1%	99.7%	80.1%	99.4%		
1 location only	73.1%	37.2%	66.1%	85.4%	97.8%	98.4%	57.5%	95.7%		
Percent full-time employees										
Less than 25%	78.0%	28.2%	32.8%	54.0%	91.4%	99.3%	37.6%	93.3%		
25-49 %	82.0%	20.0%	37.6%	71.0%	99.0%	99.8%	39.3%	97.1%		
50-74 %	81.5%	31.4%	55.4%	76.4%	97.5%	99.7%	46.4%	97.5%		
75% or more	90.7%	40.1%	71.6%	89.8%	98.8%	99.6%	63.0%	99.0%		
Union presence										
No union employees	87.3%	37.5%	66.4%	86.3%	98.8%	99.5%	58.6%	98.5%		
Has union employees	98.2%	47.1%	78.5%	91.2%	97.2%	100.0%	74.5%	99.4%		
Percent low-wage employees										
50% or more low-wage	80.0%	15.6%	30.5%	62.9%	94.4%	99.4%	30.0%	96.3%		
Less than 50% low-wage	90.8%	42.1%	72.9%	90.6%	99.3%	99.7%	64.6%	99.1%		
Percent women employees	05 101	00.007	70.007	00.40	00 00 <i>1</i>	00.007	F0 007	00 50/		
Less than 25%	85.1%	33.0%	70.6%	90.4%	98.9%	99.0%	59.6%	98.5%		
25-49 %	93.7%	49.3%	71.5%	89.4%	98.9%	100.0%	67.9%	99.2%		
50-74 %	90.8%	40.8%	64.2%	78.9%	98.0%	99.6%	56.8%	98.3%		
75% or more	86.8%	34.4%	59.3%	83.2%	98.2%	99.8%	53.4%	98.8%		
Percent age 50 or older employ		00.001	00.007	04.007	00.007	00.007	50.007	07.007		
Less than 25%	84.6%	36.3%	60.9%	81.3%	98.2%	99.2%	56.6%	97.6%		
25-49 %	95.1%	42.8%	74.4%	92.2%	98.6%	99.8%	68.9%	99.3%		
50-74 %	88.3%	40.0%	73.0%	93.9%	99.7%	99.9%	60.8%	99.4%		
75% or more	59.4%	32.7%	67.3%	84.0%	97.4%	99.7%	41.3%	97.2%		

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.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, 2019

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	0.22%	1.17%	1.29%	0.75%	0.26%	0.11%	0.73%	0.13%		
Industry group **										
Agric., fish., forest.	4.40%	7.16%	* 10.34%	11.21%	1.29%	0.00%	5.53%	1.56%		
Mining and manufacturing	0.45%	4.79%	4.10%	1.61%	0.26%	0.32%	2.51%	0.22%		
Construction	1.31%	2.91%	3.50%	2.04%	1.24%	0.00%	2.14%	0.79%		
Utilities and transp.	1.01%	8.23%	6.55%	2.82%	0.50%	1.00%	3.89%	0.79%		
Wholesale trade	0.79%	4.75%	4.17%	1.84%	0.09%	0.00%	2.64%	0.03%		
Fin. svs. and real estate	0.48%	3.63%	4.35%	0.92%	0.25%	0.12%	2.49%	0.11%		
Retail trade	0.91%	3.18%	3.89%	2.51%	0.16%	0.05%	2.33%	0.43%		
Professional services	0.36%	2.24%	2.15%	0.96%	0.49%	0.19%	1.28%	0.19%		
Other services	0.83%	2.28%	3.06%	2.17%	0.99%	0.29%	1.64%	0.50%		
Ownership										
For profit, incorporated	0.28%	1.34%	1.46%	0.89%	0.37%	0.12%	0.85%	0.16%		
For profit, unincorporated	0.81%	2.63%	3.41%	1.92%	0.36%	0.63%	1.81%	0.51%		
Nonprofit	0.30%	4.12%	3.42%	1.42%	0.33%	0.07%	2.21%	0.13%		
Age of firm										
Less than 5 years	2.34%	2.76%	4.84%	3.78%	1.06%	3.53%	2.52%	2.36%		
5-9 years	1.62%	3.14%	3.53%	2.49%	1.91%	0.67%	2.08%	1.32%		
10-19 years	1.09%	2.21%	2.79%	1.80%	0.69%	0.87%	1.49%	0.73%		
20 or more years	0.19%	1.88%	1.51%	0.78%	0.25%	0.11%	0.99%	0.11%		
Multi/single status										
2 or more locations	0.11%	8.49%	3.34%	1.13%	0.20%	0.11%	1.94%	0.10%		
1 location only	0.59%	1.17%	1.37%	0.90%	0.53%	1.24%	0.78%	0.54%		
Percent full-time employees										
Less than 25%	1.48%	5.08%	5.00%	4.20%	2.53%	0.43%	3.30%	1.12%		
25-49 %	1.02%	2.61%	3.70%	2.70%	0.87%	0.10%	2.08%	0.52%		
50-74 %	0.90%	2.40%	3.25%	2.42%	0.93%	0.24%	1.79%	0.48%		
75% or more	0.25%	1.38%	1.45%	0.82%	0.28%	0.13%	0.84%	0.15%		
Union presence	0.070/	4 4 - 20 4						a 4 a a 4		
No union employees	0.27%	1.17%	1.31%	0.77%	0.22%	0.15%	0.74%	0.16%		
Has union employees	0.27%	8.47%	6.27%	2.64%	1.34%	0.02%	3.57%	0.21%		
Percent low-wage employees										
50% or more low-wage	0.89%	2.09%	3.26%	2.64%	1.39%	0.25%	1.71%	0.54%		
Less than 50% low-wage	0.23%	1.29%	1.30%	0.71%	0.17%	0.12%	0.77%	0.13%		
Percent women employees				4.070/						
Less than 25%	0.59%	1.84%	2.04%	1.07%	0.43%	0.44%	1.21%	0.31%		
25-49 %	0.37%	3.06%	2.93%	1.45%	0.51%	0.00%	1.72%	0.21%		
50-74 %	0.44%	2.63%	2.95%	2.08%	0.54%	0.17%	1.65%	0.29%		
75% or more	0.55%	2.07%	2.69%	1.62%	0.58%	0.19%	1.49%	0.23%		
Percent age 50 or older employ					o 100			c		
Less than 25%	0.48%	1.67%	1.93%	1.24%	0.40%	0.32%	1.07%	0.32%		
25-49 %	0.24%	2.96%	2.08%	0.88%	0.44%	0.08%	1.42%	0.13%		
50-74 %	0.69%	2.69%	3.19%	1.32%	0.12%	0.06%	1.86%	0.20%		
75% or more	2.29%	2.68%	5.17%	4.58%	2.05%	0.19%	2.35%	1.45%		

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.

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