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 <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 | 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 |  |  |  |  |  |  |  |  |
| 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 employees |  |  |  |  |  |  |  |  |
| 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 Surveyinsurance 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 | $10-24$ <br> employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | Less <br> 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 |  |  |  |  |  |  |  |  |
| 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 |  |  |  |  |  |  |  |  |
| 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 employees |  |  |  |  |  |  |  |  |
| 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 SurveyInsurance 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.

