

**Table I.B.2.c Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2020**

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	73.8%	24.3%	36.1%	55.9%	69.5%	85.1%	39.9%	79.1%
Industry group **								
Agric., fish., forest.	42.0%	--	--	55.9%	56.6% *	35.3% *	24.1% *	47.1%
Mining and manufacturing	70.4%	26.7% *	35.2%	47.3%	61.3%	84.7%	42.5%	73.7%
Construction	60.8%	29.0%	39.7%	57.5%	65.2%	79.4%	44.1%	70.3%
Utilities and transp.	70.3%	28.0% *	33.4% *	57.1%	58.5%	78.4%	40.2%	73.1%
Wholesale trade	67.2%	18.1% *	35.2%	54.2%	70.9%	81.0%	34.6%	74.8%
Fin. svcs. and real estate	79.2%	24.3%	56.4%	62.9%	75.9%	84.4%	48.6%	81.9%
Retail trade	75.8%	9.9% *	39.7%	56.6%	75.3%	84.9%	41.2%	80.9%
Professional services	76.3%	29.4%	34.0%	60.7%	73.3%	86.4%	40.1%	81.7%
Other services	75.0%	24.5%	32.8%	53.1%	68.3%	88.3%	35.6%	81.1%
Ownership								
For profit, incorporated	74.2%	22.1%	34.9%	55.9%	68.0%	86.1%	38.8%	80.0%
For profit, unincorporated	70.9%	29.1%	45.9%	55.4%	72.3%	82.4%	45.2%	76.0%
Nonprofit	74.5%	28.9%	29.7%	56.3%	72.2%	82.9%	38.4%	78.0%
Age of firm								
Less than 5 years	62.8%	25.9%	46.8%	72.2%	70.6%	86.6%	48.8%	75.7%
5-9 years	57.2%	36.1%	46.8%	56.2%	67.2%	69.5%	50.5%	61.5%
10-19 years	63.3%	23.7%	35.0%	57.3%	68.4%	86.7%	39.3%	73.8%
20 or more years	76.4%	20.9%	32.8%	52.9%	69.9%	85.1%	36.3%	80.3%
Multi/single status								
2 or more locations	81.1%	--	33.9%	55.2%	70.6%	85.2%	45.2%	81.7%
1 location only	54.5%	24.4%	36.3%	56.1%	67.9%	84.1%	39.3%	66.8%
Percent full-time employees								
Less than 25%	72.8%	16.5% *	30.5% *	42.1%	65.2%	91.6%	31.5%	79.2%
25-49 %	68.0%	22.4% *	29.8%	40.5%	69.1%	80.1%	33.6%	72.7%
50-74 %	74.8%	16.6%	29.4%	67.8%	67.1%	84.6%	34.3%	80.3%
75% or more	74.3%	26.8%	38.1%	57.3%	70.2%	85.4%	41.8%	79.6%
Union presence								
No union employees	71.0%	23.9%	35.7%	56.4%	69.4%	83.0%	39.8%	76.9%
Has union employees	87.2%	38.5% *	48.2%	44.4%	70.7%	91.4%	43.0%	88.3%
Percent low-wage employees								
50% or more low-wage	70.1%	25.7%	37.5%	41.5%	66.7%	79.6%	34.0%	73.9%
Less than 50% low-wage	74.5%	24.2%	35.9%	58.3%	70.0%	86.3%	40.6%	80.2%
Percent women employees								
Less than 25%	64.6%	23.3%	31.2%	54.9%	65.2%	83.3%	39.4%	73.0%
25-49 %	79.4%	26.2%	39.7%	56.4%	69.8%	89.1%	43.8%	83.1%
50-74 %	77.3%	21.3%	37.8%	58.0%	73.5%	85.1%	36.4%	81.3%
75% or more	70.8%	28.2%	39.2%	55.2%	68.6%	80.3%	40.3%	75.7%
Percent age 50 or older employees								
Less than 25%	70.1%	24.3%	37.7%	53.8%	70.4%	84.3%	40.6%	77.0%
25-49 %	78.4%	28.8%	37.8%	60.6%	68.8%	86.1%	43.7%	81.3%
50-74 %	69.4%	25.1%	28.8%	55.2%	68.2%	83.7%	35.6%	76.6%
75% or more	52.1%	16.9%	31.0%	36.8%	75.2%	71.6%	24.5%	69.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* 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.2.c Standard errors for percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2020**

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	0.56%	1.91%	1.80%	1.44%	1.21%	0.74%	1.12%	0.61%
Industry group **								
Agric., fish., forest.	9.14%	--	--	14.44%	17.65% *	18.58% *	12.95% *	11.49%
Mining and manufacturing	1.64%	9.06% *	5.79%	3.97%	3.48%	2.02%	3.57%	1.77%
Construction	2.90%	6.33%	4.85%	4.20%	6.28%	7.62%	3.28%	4.00%
Utilities and transp.	3.78%	9.70% *	11.29% *	7.77%	7.01%	5.23%	6.41%	4.10%
Wholesale trade	2.37%	6.71% *	6.30%	5.10%	4.45%	3.10%	4.08%	2.50%
Fin. svcs. and real estate	1.69%	6.01%	7.16%	5.57%	3.13%	2.17%	4.53%	1.78%
Retail trade	1.45%	4.26% *	5.71%	4.41%	3.95%	1.57%	3.56%	1.50%
Professional services	0.95%	3.54%	3.20%	2.57%	1.94%	1.22%	2.04%	1.01%
Other services	1.21%	4.18%	3.77%	3.28%	2.67%	1.31%	2.35%	1.25%
Ownership								
For profit, incorporated	0.68%	2.21%	2.09%	1.73%	1.58%	0.87%	1.33%	0.74%
For profit, unincorporated	1.48%	4.81%	4.68%	3.68%	2.86%	2.11%	2.76%	1.66%
Nonprofit	1.36%	5.63%	5.09%	3.61%	2.44%	1.85%	3.11%	1.43%
Age of firm								
Less than 5 years	3.25%	5.10%	6.66%	4.42%	8.02%	12.00%	4.06%	4.81%
5-9 years	2.99%	6.63%	5.69%	4.84%	6.31%	12.66%	3.60%	4.37%
10-19 years	1.67%	3.64%	3.51%	3.05%	3.26%	2.64%	2.26%	2.03%
20 or more years	0.62%	2.57%	2.36%	1.86%	1.32%	0.77%	1.44%	0.65%
Multi/single status								
2 or more locations	0.64%	--	4.88%	2.57%	1.39%	0.75%	3.37%	0.65%
1 location only	1.10%	1.93%	1.90%	1.70%	2.22%	5.03%	1.19%	1.65%
Percent full-time employees								
Less than 25%	2.46%	9.11% *	9.16% *	6.81%	5.41%	2.13%	5.74%	2.49%
25-49 %	2.46%	7.94% *	5.97%	5.53%	3.74%	3.94%	4.15%	2.78%
50-74 %	1.53%	3.93%	4.80%	3.92%	3.66%	1.85%	3.22%	1.61%
75% or more	0.64%	2.31%	2.08%	1.60%	1.41%	0.83%	1.28%	0.69%
Union presence								
No union employees	0.64%	1.93%	1.82%	1.47%	1.27%	0.91%	1.14%	0.71%
Has union employees	1.09%	13.25% *	10.40%	6.68%	4.18%	1.09%	6.19%	1.09%
Percent low-wage employees								
50% or more low-wage	1.60%	6.17%	5.85%	3.86%	2.65%	2.33%	3.14%	1.75%
Less than 50% low-wage	0.59%	2.01%	1.89%	1.53%	1.36%	0.74%	1.20%	0.64%
Percent women employees								
Less than 25%	1.24%	3.20%	2.62%	2.30%	2.69%	1.77%	1.78%	1.45%
25-49 %	1.08%	4.75%	4.50%	3.60%	2.68%	1.14%	2.87%	1.11%
50-74 %	0.97%	3.48%	4.13%	3.09%	2.01%	1.21%	2.34%	1.02%
75% or more	1.36%	4.33%	3.76%	2.97%	2.39%	2.04%	2.35%	1.52%
Percent age 50 or older employees								
Less than 25%	0.97%	2.81%	2.53%	2.03%	1.82%	1.45%	1.59%	1.10%
25-49 %	0.79%	4.47%	3.38%	2.38%	1.92%	0.93%	2.15%	0.82%
50-74 %	1.69%	4.49%	4.48%	4.22%	3.24%	2.23%	2.84%	1.83%
75% or more	3.88%	4.50%	6.66%	7.67%	7.87%	6.73%	3.57%	5.02%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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