

**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, 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	90.4%	36.1%	65.1%	87.1%	98.5%	99.5%	58.8%	98.7%
Industry group **								
Agric., fish., forest.	71.9%	22.1%	50.2%	64.9%	97.4%	100.0%	36.5%	90.3%
Mining and manufacturing	95.4%	42.6%	69.2%	91.2%	99.3%	100.0%	69.0%	99.5%
Construction	82.7%	31.0%	68.3%	93.9%	96.8%	100.0%	64.4%	98.2%
Utilities and transp.	95.4%	49.0%	65.6%	93.2%	98.5%	100.0%	64.9%	99.7%
Wholesale trade	91.9%	47.6%	72.7%	93.3%	99.8%	100.0%	69.1%	99.5%
Fin. svs. and real estate	95.2%	39.4%	70.3%	98.0%	99.9%	99.9%	61.5%	99.9%
Retail trade	88.5%	27.3%	64.7%	88.9%	99.0%	99.9%	54.4%	99.4%
Professional services	93.2%	44.9%	77.0%	90.3%	98.5%	99.7%	67.1%	99.0%
Other services	83.4%	29.5%	48.1%	71.5%	96.6%	97.8%	44.0%	96.5%
Ownership								
For profit, incorporated	90.3%	36.4%	65.4%	86.8%	98.1%	99.7%	59.6%	98.8%
For profit, unincorporated	84.1%	29.8%	59.4%	85.4%	98.4%	97.5%	50.1%	96.9%
Nonprofit	97.0%	57.7%	75.1%	92.2%	99.7%	100.0%	74.1%	99.6%
Age of firm								
Less than 5 years	57.3%	20.9%	49.0%	82.2%	96.0%	100.0%	40.6%	91.5%
5-9 years	65.1%	28.9%	52.9%	80.6%	94.8%	100.0%	45.8%	93.8%
10-19 years	78.5%	36.4%	65.8%	82.5%	96.6%	94.3%	57.2%	94.5%
20 or more years	95.7%	47.7%	71.6%	90.7%	99.3%	99.7%	69.2%	99.4%
Multi/single status								
2 or more locations	99.1%	55.3%	73.4%	92.5%	99.4%	99.7%	80.7%	99.5%
1 location only	73.0%	35.9%	64.5%	85.6%	97.1%	91.3%	57.2%	94.8%
Percent full-time employees								
Less than 25%	74.9%	23.1%	31.6%	53.3%	87.4%	99.4%	30.7%	92.3%
25-49 %	79.8%	21.9%	40.2%	65.0%	94.4%	99.4%	37.2%	94.9%
50-74 %	85.3%	31.1%	47.9%	73.6%	98.6%	99.8%	42.9%	98.4%
75% or more	91.7%	38.0%	70.0%	90.8%	98.8%	99.4%	63.0%	99.0%
Union presence								
No union employees	88.7%	35.7%	64.6%	86.9%	98.5%	99.3%	58.4%	98.4%
Has union employees	98.8%	51.6%	82.8%	91.5%	98.9%	99.9%	74.8%	99.7%
Percent low-wage employees								
50% or more low-wage	80.0%	16.0%	31.9%	63.7%	96.0%	97.6%	30.6%	95.5%
Less than 50% low-wage	92.0%	40.4%	70.7%	90.6%	98.8%	99.8%	64.0%	99.2%
Percent women employees								
Less than 25%	85.6%	34.0%	66.1%	91.4%	97.9%	98.4%	61.4%	98.0%
25-49 %	94.6%	41.7%	71.4%	89.3%	99.5%	99.7%	64.8%	99.2%
50-74 %	92.0%	39.9%	61.1%	79.4%	98.2%	99.5%	54.7%	98.5%
75% or more	88.5%	31.8%	61.4%	82.6%	98.4%	99.8%	52.9%	98.9%
Percent age 50 or older employees								
Less than 25%	85.4%	35.4%	60.6%	83.4%	97.6%	98.7%	57.1%	97.5%
25-49 %	95.7%	37.1%	69.0%	92.4%	99.1%	99.8%	66.2%	99.4%
50-74 %	89.1%	39.5%	74.0%	87.9%	99.2%	99.6%	60.2%	98.8%
75% or more	65.7%	33.4%	69.5%	85.8%	98.5%	100.0%	43.5%	99.3%

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.

\*\* 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, 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	0.23%	1.22%	1.37%	0.75%	0.29%	0.26%	0.75%	0.20%
Industry group **								
Agric., fish., forest.	5.06%	5.48%	11.80%	10.90%	2.00%	0.00%	5.86%	4.32%
Mining and manufacturing	0.43%	5.36%	4.21%	1.62%	0.55%	0.00%	2.46%	0.21%
Construction	1.37%	3.37%	4.01%	1.55%	2.81%	0.04%	2.13%	1.25%
Utilities and transp.	0.70%	6.52%	8.15%	2.48%	1.48%	0.02%	4.26%	0.31%
Wholesale trade	0.91%	6.61%	4.99%	2.25%	0.14%	0.00%	2.96%	0.43%
Fin. svs. and real estate	0.42%	3.93%	5.93%	0.71%	0.05%	0.03%	2.92%	0.03%
Retail trade	0.79%	3.56%	4.27%	2.43%	0.52%	0.05%	2.52%	0.19%
Professional services	0.32%	2.36%	2.12%	1.29%	0.42%	0.15%	1.35%	0.19%
Other services	0.91%	2.32%	2.99%	2.16%	0.83%	1.20%	1.64%	0.91%
Ownership								
For profit, incorporated	0.26%	1.48%	1.58%	0.91%	0.42%	0.10%	0.90%	0.15%
For profit, unincorporated	1.05%	2.51%	3.45%	1.80%	0.60%	2.07%	1.81%	1.27%
Nonprofit	0.30%	3.93%	4.21%	1.95%	0.14%	0.00%	2.16%	0.18%
Age of firm								
Less than 5 years	2.21%	2.19%	4.68%	3.04%	2.55%	0.00%	2.39%	2.48%
5-9 years	1.84%	3.33%	4.09%	2.74%	2.04%	0.00%	2.28%	1.58%
10-19 years	1.25%	2.41%	2.62%	1.78%	1.41%	4.64%	1.53%	1.89%
20 or more years	0.16%	1.98%	1.83%	0.88%	0.13%	0.08%	1.05%	0.08%
Multi/single status								
2 or more locations	0.10%	11.40%	4.51%	1.29%	0.13%	0.08%	2.46%	0.08%
1 location only	0.66%	1.23%	1.44%	0.90%	0.72%	7.84%	0.80%	1.05%
Percent full-time employees								
Less than 25%	1.85%	5.11%	5.84%	4.82%	4.00%	0.46%	3.35%	1.59%
25-49 %	1.19%	3.60%	3.94%	3.53%	1.86%	0.31%	2.43%	0.86%
50-74 %	0.74%	2.61%	3.40%	2.87%	0.59%	0.16%	1.92%	0.36%
75% or more	0.26%	1.43%	1.57%	0.79%	0.32%	0.30%	0.86%	0.23%
Union presence								
No union employees	0.28%	1.23%	1.39%	0.78%	0.32%	0.34%	0.77%	0.25%
Has union employees	0.19%	8.35%	7.95%	2.69%	0.51%	0.07%	4.07%	0.11%
Percent low-wage employees								
50% or more low-wage	1.14%	2.09%	3.31%	2.84%	0.89%	1.80%	1.76%	1.29%
Less than 50% low-wage	0.21%	1.37%	1.45%	0.73%	0.31%	0.08%	0.81%	0.12%
Percent women employees								
Less than 25%	0.72%	1.93%	2.32%	1.04%	0.83%	1.46%	1.24%	0.82%
25-49 %	0.32%	3.51%	2.91%	1.61%	0.33%	0.14%	1.83%	0.18%
50-74 %	0.38%	2.47%	3.13%	2.12%	0.53%	0.19%	1.70%	0.24%
75% or more	0.51%	2.36%	2.79%	1.68%	0.45%	0.08%	1.60%	0.20%
Percent age 50 or older employees								
Less than 25%	0.55%	1.75%	1.96%	1.09%	0.68%	0.86%	1.10%	0.56%
25-49 %	0.22%	3.06%	2.42%	1.18%	0.27%	0.10%	1.51%	0.13%
50-74 %	0.70%	2.92%	3.46%	2.45%	0.34%	0.24%	1.99%	0.36%
75% or more	2.12%	2.97%	5.83%	4.30%	0.88%	0.00%	2.53%	0.32%

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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