

Table I.A.2 Percent of private-sector 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	51.1%	22.3%	52.7%	76.7%	96.4%	98.9%	31.0%	96.7%
Industry group **								
Agric., fish., forest.	22.4%	14.5%	42.6%	65.0%	89.0%	98.9%	18.7%	75.7%
Mining and manufacturing	60.0%	28.8%	59.8%	86.1%	95.8%	100.0%	43.9%	97.2%
Construction	35.9%	17.2%	64.3%	92.2%	93.7%	99.6%	30.6%	97.0%
Utilities and transp.	60.5%	29.3%	55.1%	89.3%	98.1%	99.9%	37.5%	98.9%
Wholesale trade	62.5%	31.4%	68.7%	91.3%	97.9%	100.0%	44.5%	99.0%
Fin. svcs. and real estate	61.4%	21.2%	59.3%	88.3%	97.3%	99.6%	27.9%	98.6%
Retail trade	57.6%	17.5%	49.6%	80.9%	97.7%	99.5%	27.2%	98.4%
Professional services	54.0%	28.2%	67.5%	83.6%	97.0%	98.2%	37.8%	96.7%
Other services	41.6%	19.4%	35.1%	55.6%	93.9%	97.4%	24.6%	92.7%
Ownership								
For profit, incorporated	53.8%	23.2%	54.6%	76.0%	96.2%	98.8%	32.6%	96.8%
For profit, unincorporated	36.9%	16.3%	40.5%	71.2%	96.1%	99.5%	22.2%	95.6%
Nonprofit	64.4%	35.5%	65.9%	89.3%	97.4%	99.8%	45.2%	97.8%
Age of firm								
Less than 5 years	18.5%	13.3%	30.7%	65.1%	95.0%	100.0%	16.7%	82.2%
5-9 years	26.0%	17.3%	37.5%	62.0%	90.9%	99.5%	22.0%	87.0%
10-19 years	39.1%	23.1%	54.2%	69.1%	96.6%	98.6%	31.2%	92.4%
20 or more years	72.0%	32.1%	62.6%	83.7%	96.8%	98.9%	44.3%	97.7%
Multi/single status								
2 or more locations	94.8%	51.2%	65.0%	82.5%	96.9%	98.9%	68.2%	97.6%
1 location only	31.6%	22.1%	51.4%	72.9%	93.4%	96.3%	29.4%	87.5%
Percent full-time employees								
Less than 25%	18.1%	5.5%	15.8%	36.5%	78.8%	91.8%	8.1%	80.7%
25-49 %	50.1%	17.9%	35.2%	55.5%	95.9%	98.3%	24.8%	94.0%
50-74 %	51.1%	25.3%	43.9%	69.4%	96.3%	99.8%	30.7%	97.5%
75% or more	58.3%	27.0%	66.8%	88.0%	98.0%	99.3%	38.2%	98.3%
Union presence								
No union employees	49.2%	22.3%	52.2%	76.4%	96.7%	98.7%	30.9%	96.4%
Has union employees	83.6%	23.4%	81.2%	87.1%	92.8%	99.6%	37.5%	98.7%
Percent low-wage employees								
50% or more low-wage	38.4%	11.1%	23.3%	51.5%	93.0%	99.1%	15.2%	94.0%
Less than 50% low-wage	55.1%	26.0%	61.3%	83.3%	97.5%	98.8%	36.0%	97.5%
Percent women employees								
Less than 25%	41.0%	19.7%	59.4%	84.3%	94.9%	99.4%	29.5%	96.5%
25-49 %	68.7%	31.3%	59.0%	82.0%	97.8%	99.0%	42.7%	97.8%
50-74 %	58.7%	28.2%	45.4%	66.8%	97.6%	98.8%	33.3%	96.6%
75% or more	44.9%	17.6%	46.9%	72.1%	95.7%	98.5%	25.9%	95.9%
Percent age 50 or older employees								
Less than 25%	48.0%	22.6%	47.2%	71.9%	96.0%	98.0%	30.9%	95.0%
25-49 %	73.3%	27.4%	57.7%	85.1%	97.4%	99.4%	42.0%	98.5%
50-74 %	48.2%	24.1%	65.5%	82.4%	98.5%	99.1%	33.4%	97.0%
75% or more	24.5%	17.9%	54.4%	71.1%	88.2%	99.9%	20.2%	92.1%

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.

** 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 Standard errors for percent of private-sector 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	0.47%	0.84%	1.26%	0.95%	0.46%	0.26%	0.67%	0.25%
Industry group **								
Agric., fish., forest.	3.13%	3.13%	9.86%	10.80%	6.24%	1.11%	3.19%	8.72%
Mining and manufacturing	2.66%	4.65%	4.59%	2.36%	3.38%	0.00%	3.30%	1.39%
Construction	1.85%	2.00%	3.94%	1.85%	3.96%	0.32%	1.88%	1.44%
Utilities and transp.	3.33%	6.00%	8.40%	3.20%	1.37%	0.10%	4.77%	0.53%
Wholesale trade	2.58%	4.25%	4.87%	2.25%	1.38%	0.00%	3.32%	0.51%
Fin. svcs. and real estate	1.74%	2.58%	5.72%	3.14%	0.97%	0.25%	2.33%	0.41%
Retail trade	1.56%	2.36%	3.79%	2.64%	0.83%	0.35%	1.97%	0.38%
Professional services	1.14%	1.72%	2.27%	1.57%	0.79%	0.84%	1.42%	0.58%
Other services	1.10%	1.66%	2.20%	2.09%	1.19%	0.82%	1.29%	0.77%
Ownership								
For profit, incorporated	0.61%	1.05%	1.49%	1.15%	0.59%	0.31%	0.83%	0.30%
For profit, unincorporated	1.20%	1.47%	2.87%	2.42%	1.05%	0.27%	1.27%	0.72%
Nonprofit	1.76%	3.36%	3.70%	1.63%	1.04%	0.13%	2.56%	0.61%
Age of firm								
Less than 5 years	1.30%	1.43%	3.30%	4.04%	2.82%	0.00%	1.32%	4.34%
5-9 years	1.55%	1.91%	3.23%	3.39%	3.43%	0.36%	1.62%	2.36%
10-19 years	1.31%	1.76%	2.56%	2.11%	0.75%	0.90%	1.43%	1.02%
20 or more years	0.65%	1.57%	1.74%	1.07%	0.52%	0.27%	1.14%	0.25%
Multi/single status								
2 or more locations	0.35%	11.78%	3.53%	1.53%	0.50%	0.26%	2.36%	0.25%
1 location only	0.66%	0.84%	1.35%	1.19%	1.05%	2.64%	0.69%	1.20%
Percent full-time employees								
Less than 25%	1.08%	1.12%	2.33%	3.56%	3.62%	2.96%	0.98%	2.27%
25-49 %	1.90%	3.00%	3.69%	3.47%	1.43%	1.05%	2.22%	1.05%
50-74 %	1.55%	2.40%	3.17%	3.00%	1.56%	0.16%	1.93%	0.48%
75% or more	0.65%	1.12%	1.59%	0.90%	0.44%	0.23%	0.90%	0.23%
Union presence								
No union employees	0.50%	0.85%	1.28%	0.97%	0.43%	0.30%	0.68%	0.28%
Has union employees	2.31%	5.47%	5.87%	3.31%	3.71%	0.39%	5.10%	0.52%
Percent low-wage employees								
50% or more low-wage	1.08%	1.45%	2.18%	2.36%	1.28%	0.33%	1.19%	0.59%
Less than 50% low-wage	0.58%	1.00%	1.43%	0.98%	0.46%	0.32%	0.79%	0.28%
Percent women employees								
Less than 25%	0.98%	1.25%	2.22%	1.46%	1.27%	0.41%	1.07%	0.57%
25-49 %	1.28%	2.63%	3.11%	2.09%	0.67%	0.55%	1.96%	0.50%
50-74 %	1.13%	2.07%	2.70%	2.24%	0.52%	0.41%	1.64%	0.44%
75% or more	1.05%	1.40%	2.36%	1.85%	0.96%	0.58%	1.18%	0.55%
Percent age 50 or older employees								
Less than 25%	0.80%	1.25%	1.71%	1.31%	0.72%	0.63%	0.98%	0.50%
25-49 %	0.94%	2.25%	2.45%	1.61%	0.58%	0.20%	1.61%	0.23%
50-74 %	1.64%	2.17%	3.31%	2.54%	0.49%	0.66%	1.87%	0.72%
75% or more	1.54%	1.68%	5.47%	5.12%	4.09%	0.07%	1.60%	2.15%

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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