

**Table I.A.2.c Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage 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	11.1%	27.7%	21.6%	10.3%	3.4%	0.8%	23.4%	2.2%
Industry group **								
Agric., fish., forest.	37.0%	58.3%	--	--	--	--	43.6%	--
Mining and manufacturing	12.1%	19.9% *	19.8%	--	--	--	18.5%	--
Construction	26.2%	39.3%	29.4%	--	--	--	29.9%	--
Utilities and transp.	8.1%	11.3% *	24.5% *	--	--	--	15.7% *	--
Wholesale trade	13.3%	30.6%	25.3%	--	--	--	25.0%	--
Fin. svcs. and real estate	6.6%	27.9%	20.3%	--	--	--	23.6%	--
Retail trade	5.2%	19.4%	24.4%	--	--	--	18.6%	--
Professional services	14.0%	30.5%	19.4%	--	--	--	24.9%	--
Other services	11.0%	24.2%	18.9%	--	--	--	21.4%	--
Ownership								
For profit, incorporated	10.9%	29.7%	22.7%	--	--	--	24.3%	--
For profit, unincorporated	11.8%	25.0%	16.3%	--	--	--	21.3%	--
Nonprofit	11.8%	21.3%	21.9%	--	--	--	21.5%	--
Age of firm								
Less than 5 years	21.0%	27.4%	17.0% *	--	--	--	23.4%	--
5-9 years	17.5%	25.1%	15.3%	--	--	--	20.8%	--
10-19 years	19.9%	30.6%	25.8%	--	--	--	26.6%	--
20 or more years	8.0%	27.1%	21.7%	--	--	--	22.5%	--
Multi/single status								
2 or more locations	2.3%	--	12.9%	--	--	--	12.4%	--
1 location only	22.9%	27.7%	22.8%	--	--	--	24.6%	--
Percent full-time employees								
Less than 25%	9.2%	21.8% *	19.5% *	--	--	--	22.0%	--
25-49 %	8.5%	23.7% *	27.8%	--	--	--	23.7%	--
50-74 %	10.7%	25.8%	22.5%	--	--	--	23.2%	--
75% or more	11.6%	28.8%	21.1%	--	--	--	23.5%	--
Union presence								
No union employees	11.5%	27.4%	20.9%	--	--	--	22.9%	--
Has union employees	7.8%	44.1%	46.7%	--	--	--	45.4%	--
Percent low-wage employees								
50% or more low-wage	8.2%	31.9%	22.1%	--	--	--	26.2%	--
Less than 50% low-wage	11.8%	27.2%	21.6%	--	--	--	23.1%	--
Percent women employees								
Less than 25%	15.7%	28.1%	23.7%	--	--	--	23.5%	--
25-49 %	9.3%	30.9%	19.7%	--	--	--	24.9%	--
50-74 %	10.2%	31.3%	23.7%	--	--	--	26.5%	--
75% or more	8.9%	20.0%	18.2%	--	--	--	18.7%	--
Percent age 50 or older employees								
Less than 25%	11.2%	24.3%	19.4%	--	--	--	20.8%	--
25-49 %	7.7%	35.3%	22.8%	--	--	--	25.3%	--
50-74 %	14.3%	25.4%	27.1%	--	--	--	24.2%	--
75% or more	23.3%	32.0%	19.5% *	--	--	--	29.3%	--

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.

\* 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.A.2.c Standard errors for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage 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	0.51%	1.90%	1.47%	0.78%	0.50%	0.12%	1.14%	0.19%
Industry group **								
Agric., fish., forest.	7.65%	10.92%	--	--	--	--	9.26%	--
Mining and manufacturing	1.85%	6.93% *	5.23%	--	--	--	3.40%	--
Construction	2.67%	6.25%	4.59%	--	--	--	3.27%	--
Utilities and transp.	1.91%	5.83% *	9.71% *	--	--	--	4.81% *	--
Wholesale trade	2.03%	7.03%	5.72%	--	--	--	3.97%	--
Fin. svcs. and real estate	1.23%	6.48%	5.47%	--	--	--	4.47%	--
Retail trade	0.86%	5.43%	4.38%	--	--	--	3.02%	--
Professional services	1.19%	3.43%	2.71%	--	--	--	2.16%	--
Other services	1.18%	4.04%	2.97%	--	--	--	2.48%	--
Ownership								
For profit, incorporated	0.60%	2.38%	1.74%	--	--	--	1.38%	--
For profit, unincorporated	1.28%	3.94%	3.04%	--	--	--	2.48%	--
Nonprofit	1.52%	4.95%	4.86%	--	--	--	3.19%	--
Age of firm								
Less than 5 years	3.19%	4.95%	5.09% *	--	--	--	3.60%	--
5-9 years	2.64%	4.96%	4.17%	--	--	--	3.31%	--
10-19 years	1.87%	4.20%	3.12%	--	--	--	2.58%	--
20 or more years	0.46%	2.61%	1.94%	--	--	--	1.42%	--
Multi/single status								
2 or more locations	0.23%	--	2.96%	--	--	--	2.11%	--
1 location only	1.11%	1.92%	1.62%	--	--	--	1.23%	--
Percent full-time employees								
Less than 25%	1.87%	7.47% *	6.39% *	--	--	--	4.70%	--
25-49 %	1.39%	7.26% *	5.90%	--	--	--	4.09%	--
50-74 %	1.38%	4.70%	4.05%	--	--	--	3.13%	--
75% or more	0.62%	2.25%	1.69%	--	--	--	1.32%	--
Union presence								
No union employees	0.55%	1.92%	1.48%	--	--	--	1.15%	--
Has union employees	1.10%	12.18%	9.32%	--	--	--	6.80%	--
Percent low-wage employees								
50% or more low-wage	1.17%	6.26%	4.75%	--	--	--	3.75%	--
Less than 50% low-wage	0.57%	1.99%	1.55%	--	--	--	1.19%	--
Percent women employees								
Less than 25%	1.07%	2.96%	2.41%	--	--	--	1.72%	--
25-49 %	0.90%	4.55%	3.15%	--	--	--	2.51%	--
50-74 %	1.10%	4.26%	3.51%	--	--	--	2.88%	--
75% or more	0.92%	3.44%	3.00%	--	--	--	2.04%	--
Percent age 50 or older employees								
Less than 25%	0.75%	2.57%	1.99%	--	--	--	1.50%	--
25-49 %	0.64%	4.59%	2.86%	--	--	--	2.18%	--
50-74 %	1.48%	4.11%	3.87%	--	--	--	2.66%	--
75% or more	3.57%	5.19%	6.10% *	--	--	--	4.42%	--

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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