

Table I.A.2.j Percent of private-sector establishments that offer tax-advantaged benefits for contributions to health insurance, Flexible Spending Accounts (FSA) and Flexible Benefits Plans by selected characteristics: United States, 2020

Characteristics	Pretax Contributions	Flexible Spending Account	Flexible Benefits Plans
United States	37.5%	25.0%	18.5%
Firm size			
Less than 50 employees	14.3%	5.6%	3.9%
50+ employees	90.2%	68.9%	51.8%
Less than 10 employees	7.2%	3.3%	2.0%
10-24 employees	29.8%	10.1%	6.7%
25-99 employees	58.3%	22.7%	20.1%
100-999 employees	85.3%	48.5%	42.2%
1000+ employees	96.3%	84.8%	60.7%
Industry group **			
Agric., fish., forest.	8.2%	2.1%	2.0%
Mining and manufacturing	40.5%	23.1%	18.1%
Construction	18.8%	7.5%	6.3%
Utilities and transp.	44.4%	25.7%	19.7%
Wholesale trade	44.8%	27.9%	20.6%
Fin. svcs. and real estate	51.6%	43.2%	34.9%
Retail trade	47.1%	32.7%	22.5%
Professional services	38.3%	26.9%	18.1%
Other services	29.2%	16.2%	13.1%
Ownership			
For profit, incorporated	40.1%	26.9%	20.1%
For profit, unincorporated	25.3%	15.0%	12.1%
Nonprofit	46.6%	33.6%	22.1%
Age of firm			
Less than 5 years	9.1%	4.4%	3.9%
5-9 years	14.3%	5.6%	4.5%
10-19 years	22.0%	9.7%	7.9%
20 or more years	58.0%	42.0%	30.6%
Multi/single status			
2 or more locations	88.0%	67.6%	50.4%
1 location only	15.0%	6.0%	4.3%
Percent full-time employees			
Less than 25%	12.3%	6.6%	5.7%
25-49 %	37.0%	23.9%	15.7%
50-74 %	36.5%	25.1%	15.3%
75% or more	43.2%	29.0%	22.3%
Union presence			
No union employees	35.4%	22.4%	16.8%
Has union employees	73.9%	67.9%	48.3%
Percent low wage employees **			
50% or more low-wage	28.8%	18.5%	14.1%
Less than 50% low-wage	40.2%	27.0%	19.9%
Percent women employees			
Less than 25%	25.1%	13.1%	10.1%
25-49 %	54.7%	38.8%	29.2%
50-74 %	45.3%	32.6%	23.6%
75% or more	34.2%	23.2%	17.2%
Percent age 50 or older employees			
Less than 25%	33.5%	19.4%	14.4%
25-49 %	62.4%	48.1%	36.2%
50-74 %	32.8%	20.6%	14.2%
75% or more	10.7%	5.9%	4.6%

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.j Standard errors for percent of private-sector establishments that offer tax-advantaged benefits for contributions to health insurance, Flexible Spending Accounts (FSA) and Flexible Benefits Plans by selected characteristics: United States, 2020

Characteristics	Pretax Contributions	Flexible Spending Account	Flexible Benefits Plans
United States	0.36%	0.33%	0.33%
Firm size			
Less than 50 employees	0.44%	0.30%	0.24%
50+ employees	0.41%	0.67%	0.83%
Less than 10 employees	0.49%	0.34%	0.26%
10-24 employees	1.16%	0.74%	0.61%
25-99 employees	1.14%	0.95%	0.91%
100-999 employees	0.93%	1.30%	1.31%
1000+ employees	0.38%	0.75%	1.14%
Industry group **			
Agric., fish., forest.	1.88%	0.53%	0.56%
Mining and manufacturing	2.19%	1.63%	1.35%
Construction	1.31%	0.83%	0.85%
Utilities and transp.	3.16%	2.27%	1.97%
Wholesale trade	2.35%	1.97%	1.50%
Fin. svcs. and real estate	1.69%	1.61%	1.56%
Retail trade	1.48%	1.34%	1.18%
Professional services	0.98%	0.88%	0.74%
Other services	0.93%	0.69%	0.63%
Ownership			
For profit, incorporated	0.50%	0.45%	0.44%
For profit, unincorporated	0.96%	0.78%	0.76%
Nonprofit	1.72%	1.49%	1.17%
Age of firm			
Less than 5 years	0.83%	0.72%	0.64%
5-9 years	1.06%	0.61%	0.55%
10-19 years	0.93%	0.63%	0.51%
20 or more years	0.64%	0.61%	0.60%
Multi/single status			
2 or more locations	0.49%	0.70%	0.84%
1 location only	0.43%	0.29%	0.24%
Percent full-time employees			
Less than 25%	0.82%	0.69%	0.58%
25-49 %	1.71%	1.50%	1.22%
50-74 %	1.41%	1.23%	0.98%
75% or more	0.55%	0.49%	0.48%
Union presence			
No union employees	0.38%	0.34%	0.33%
Has union employees	2.36%	2.38%	2.49%
Percent low wage employees **			
50% or more low-wage	0.89%	0.80%	0.70%
Less than 50% low-wage	0.48%	0.42%	0.41%
Percent women employees			
Less than 25%	0.70%	0.54%	0.48%
25-49 %	1.31%	1.25%	1.19%
50-74 %	1.06%	0.96%	0.86%
75% or more	0.92%	0.79%	0.70%
Percent age 50 or older employees			
Less than 25%	0.67%	0.56%	0.50%
25-49 %	0.97%	0.94%	0.94%
50-74 %	1.34%	1.13%	0.90%
75% or more	0.90%	0.58%	0.55%

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.