

Table I.B.2 Percent of private-sector employees in 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	86.9%	30.2%	55.8%	80.7%	97.3%	99.4%	50.5%	97.9%
Industry group **								
Agric., fish., forest.	67.3%	20.0%	52.5%	65.0%	91.8%	99.8%	36.4%	88.9%
Mining and manufacturing	94.1%	37.1%	65.9%	88.8%	99.3%	100.0%	64.9%	99.2%
Construction	80.8%	28.6%	65.2%	94.0%	96.7%	100.0%	61.5%	98.1%
Utilities and transp.	94.3%	40.5%	63.2%	91.8%	98.4%	100.0%	59.5%	99.6%
Wholesale trade	90.7%	43.4%	70.2%	92.3%	99.6%	100.0%	65.9%	99.4%
Fin. svcs. and real estate	93.9%	34.2%	68.6%	97.3%	99.8%	99.8%	56.5%	99.8%
Retail trade	86.4%	22.1%	55.3%	86.3%	98.4%	99.9%	46.4%	99.0%
Professional services	90.3%	38.2%	68.9%	84.5%	96.7%	99.5%	59.2%	98.1%
Other services	77.8%	24.2%	37.2%	63.2%	94.9%	98.1%	35.8%	95.0%
Ownership								
For profit, incorporated	87.2%	31.1%	57.4%	80.0%	96.7%	99.6%	52.2%	97.9%
For profit, unincorporated	78.0%	23.7%	45.4%	77.7%	96.3%	97.8%	40.2%	95.7%
Nonprofit	94.2%	42.6%	65.9%	89.4%	99.7%	99.7%	62.2%	99.3%
Age of firm								
Less than 5 years	48.8%	16.8%	37.7%	72.4%	95.7%	100.0%	33.0%	87.5%
5-9 years	57.2%	23.6%	41.3%	71.0%	90.0%	99.8%	36.6%	89.2%
10-19 years	73.1%	31.6%	57.0%	73.8%	93.8%	94.9%	49.7%	91.9%
20 or more years	94.0%	40.2%	64.6%	87.1%	98.8%	99.6%	61.8%	99.0%
Multi/single status								
2 or more locations	98.6%	50.7%	65.4%	87.5%	99.0%	99.6%	73.3%	99.2%
1 location only	66.0%	30.0%	55.2%	79.0%	94.7%	93.1%	49.0%	91.9%
Percent full-time employees								
Less than 25%	54.5%	7.7%	18.1%	44.7%	80.4%	96.7%	16.2%	86.3%
25-49 %	79.6%	21.6%	41.2%	64.6%	93.9%	99.5%	36.8%	94.8%
50-74 %	84.4%	30.1%	45.9%	72.9%	98.6%	99.8%	41.5%	98.3%
75% or more	91.7%	38.0%	69.8%	90.6%	98.8%	99.4%	63.0%	99.0%
Union presence								
No union employees	84.8%	29.9%	55.3%	80.5%	97.2%	99.2%	50.1%	97.5%
Has union employees	98.5%	44.0%	79.5%	88.2%	98.2%	99.9%	68.9%	99.6%
Percent low-wage employees								
50% or more low-wage	74.4%	13.5%	25.6%	57.7%	92.1%	98.1%	25.3%	93.8%
Less than 50% low-wage	89.7%	35.5%	64.7%	86.5%	98.4%	99.6%	58.0%	98.7%
Percent women employees								
Less than 25%	83.0%	31.7%	61.7%	89.5%	97.5%	98.5%	57.2%	97.7%
25-49 %	92.7%	37.2%	64.1%	84.2%	98.9%	99.7%	58.5%	98.8%
50-74 %	87.9%	31.1%	47.3%	70.6%	96.9%	99.5%	43.9%	97.4%
75% or more	82.5%	23.2%	49.9%	73.8%	95.7%	99.4%	42.0%	97.4%
Percent age 50 or older employees								
Less than 25%	81.2%	29.7%	50.2%	76.0%	96.6%	98.8%	48.2%	96.4%
25-49 %	93.9%	31.5%	61.3%	88.9%	97.8%	99.6%	58.9%	98.8%
50-74 %	85.2%	32.1%	68.5%	83.2%	98.2%	99.6%	53.0%	97.9%
75% or more	59.9%	28.0%	60.3%	75.4%	95.6%	99.3%	36.8%	97.7%

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.2 Standard errors for percent of private-sector employees in 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	0.25%	1.05%	1.30%	0.90%	0.43%	0.22%	0.71%	0.21%
Industry group **								
Agric., fish., forest.	5.02%	4.89%	14.15%	10.12%	6.35%	0.16%	6.70%	4.57%
Mining and manufacturing	0.59%	5.07%	4.23%	2.68%	0.54%	0.00%	2.48%	0.46%
Construction	1.41%	3.12%	4.05%	1.49%	2.67%	0.04%	2.13%	1.21%
Utilities and transp.	0.78%	5.96%	7.94%	2.63%	1.54%	0.02%	4.21%	0.31%
Wholesale trade	0.96%	6.30%	4.89%	2.31%	0.22%	0.00%	2.95%	0.41%
Fin. svcs. and real estate	0.48%	3.56%	5.73%	0.88%	0.07%	0.14%	2.82%	0.11%
Retail trade	0.78%	2.79%	3.97%	2.43%	0.88%	0.09%	2.22%	0.26%
Professional services	0.42%	2.12%	2.29%	1.60%	0.97%	0.22%	1.37%	0.33%
Other services	0.82%	1.89%	2.30%	2.15%	1.11%	0.91%	1.33%	0.74%
Ownership								
For profit, incorporated	0.30%	1.31%	1.53%	1.12%	0.62%	0.10%	0.87%	0.21%
For profit, unincorporated	0.97%	2.03%	2.98%	2.15%	1.06%	1.71%	1.57%	1.09%
Nonprofit	0.43%	3.51%	4.10%	1.94%	0.15%	0.32%	2.18%	0.28%
Age of firm								
Less than 5 years	2.06%	1.77%	3.78%	3.84%	2.28%	0.00%	2.01%	3.45%
5-9 years	1.81%	2.72%	3.48%	3.14%	3.33%	0.15%	1.96%	2.21%
10-19 years	1.19%	2.17%	2.55%	2.08%	1.91%	3.84%	1.46%	1.70%
20 or more years	0.19%	1.76%	1.79%	0.97%	0.22%	0.09%	1.03%	0.11%
Multi/single status								
2 or more locations	0.12%	12.08%	4.34%	1.51%	0.20%	0.10%	2.58%	0.10%
1 location only	0.66%	1.05%	1.36%	1.07%	1.01%	6.36%	0.75%	1.03%
Percent full-time employees								
Less than 25%	1.84%	1.63%	3.29%	4.06%	4.70%	1.35%	1.72%	2.00%
25-49 %	1.19%	3.46%	3.93%	3.63%	2.19%	0.26%	2.36%	0.91%
50-74 %	0.77%	2.53%	3.34%	2.83%	0.64%	0.20%	1.88%	0.37%
75% or more	0.26%	1.42%	1.57%	0.80%	0.31%	0.29%	0.86%	0.22%
Union presence								
No union employees	0.30%	1.06%	1.31%	0.93%	0.46%	0.30%	0.72%	0.26%
Has union employees	0.22%	7.91%	7.84%	3.16%	0.89%	0.06%	4.24%	0.14%
Percent low-wage employees								
50% or more low-wage	0.95%	1.70%	2.46%	2.57%	1.89%	1.19%	1.38%	0.98%
Less than 50% low-wage	0.23%	1.24%	1.44%	0.90%	0.33%	0.10%	0.80%	0.15%
Percent women employees								
Less than 25%	0.72%	1.77%	2.28%	1.11%	0.83%	1.39%	1.20%	0.79%
25-49 %	0.40%	3.15%	3.06%	2.22%	0.50%	0.13%	1.85%	0.26%
50-74 %	0.46%	2.12%	2.74%	2.23%	0.72%	0.18%	1.51%	0.31%
75% or more	0.66%	1.81%	2.48%	1.95%	1.36%	0.28%	1.40%	0.46%
Percent age 50 or older employees								
Less than 25%	0.54%	1.52%	1.75%	1.27%	0.67%	0.65%	1.01%	0.48%
25-49 %	0.28%	2.60%	2.45%	1.33%	0.71%	0.14%	1.47%	0.21%
50-74 %	0.84%	2.49%	3.46%	3.36%	0.70%	0.21%	1.93%	0.62%
75% or more	2.19%	2.53%	5.56%	5.68%	3.38%	0.64%	2.23%	1.37%

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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