

Table I.B.2.e Percent of private-sector employees in establishments that offer any dependent coverage for employer-sponsored 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 | 98.3% | 81.5% | 90.9% | 96.5% | 99.3% | 99.9% | 90.8% | 99.5% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 98.2% | 92.2% | 95.4% | 100.0% | 97.1% | 100.0% | 95.9% | 98.8% |
| Mining and manufacturing | 99.0% | 83.1% | 86.5% | 98.4% | 99.8% | 100.0% | 92.2% | 99.8% |
| Construction | 98.4% | 90.5% | 95.0% | 98.6% | 100.0% | 100.0% | 95.7% | 99.9% |
| Utilities and transp. | 99.2% | 80.8% | 97.3% | 96.7% | 99.8% | 100.0% | 93.4% | 99.7% |
| Wholesale trade | 98.2% | 74.6% | 93.6% | 99.3% | 100.0% | 99.8% | 91.9% | 99.7% |
| Fin. svcs. and real estate | 99.4% | 92.4% | 96.9% | 99.2% | 98.9% | 99.9% | 96.3% | 99.7% |
| Retail trade | 98.5% | 80.1% | 89.7% | 96.3% | 100.0% | 100.0% | 90.0% | 99.7% |
| Professional services | 98.1% | 81.4% | 90.6% | 96.4% | 99.1% | 99.6% | 90.4% | 99.2% |
| Other services | 97.3% | 75.4% | 87.5% | 92.8% | 98.5% | 100.0% | 85.8% | 99.1% |
| Ownership | | | | | | | | |
| For profit, incorporated | 98.5% | 82.6% | 91.6% | 97.2% | 99.2% | 99.9% | 91.8% | 99.6% |
| For profit, unincorporated | 97.3% | 82.9% | 87.9% | 93.8% | 99.1% | 100.0% | 88.5% | 99.0% |
| Nonprofit | 98.3% | 72.4% | 90.1% | 96.6% | 99.4% | 99.6% | 87.7% | 99.4% |
| Age of firm | | | | | | | | |
| Less than 5 years | 95.8% | 85.9% | 93.6% | 96.8% | 99.6% | 100.0% | 92.6% | 98.8% |
| 5-9 years | 95.9% | 89.3% | 90.4% | 96.2% | 99.5% | 100.0% | 92.6% | 98.0% |
| 10-19 years | 96.3% | 80.0% | 89.5% | 97.0% | 99.5% | 99.4% | 89.2% | 99.3% |
| 20 or more years | 98.8% | 78.9% | 91.2% | 96.3% | 99.2% | 99.9% | 90.9% | 99.5% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 99.7% | 96.9% | 91.0% | 97.7% | 99.4% | 99.9% | 93.9% | 99.8% |
| 1 location only | 94.6% | 81.2% | 90.9% | 96.1% | 99.1% | 99.0% | 90.5% | 98.0% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 95.5% | 62.3% | 72.3% | 89.4% | 98.5% | 100.0% | 74.2% | 98.8% |
| 25-49 % | 97.3% | 77.6% | 91.7% | 91.2% | 98.9% | 99.6% | 88.7% | 98.5% |
| 50-74 % | 97.5% | 75.4% | 85.7% | 94.3% | 98.3% | 100.0% | 84.9% | 99.3% |
| 75% or more | 98.7% | 84.3% | 92.8% | 98.0% | 99.5% | 99.9% | 93.0% | 99.6% |
| Union presence | | | | | | | | |
| No union employees | 98.0% | 81.1% | 90.6% | 96.5% | 99.4% | 99.8% | 90.7% | 99.4% |
| Has union employees | 99.6% | 93.1% | 98.8% | 95.7% | 97.5% | 100.0% | 95.4% | 99.7% |
| Percent low-wage employees | | | | | | | | |
| 50% or more low-wage | 97.4% | 77.2% | 81.8% | 93.5% | 98.0% | 99.4% | 85.5% | 98.7% |
| Less than 50% low-wage | 98.4% | 82.0% | 91.9% | 97.0% | 99.5% | 99.9% | 91.5% | 99.6% |
| Percent women employees | | | | | | | | |
| Less than 25% | 97.9% | 83.4% | 92.5% | 97.5% | 99.9% | 99.9% | 92.0% | 99.8% |
| 25-49 % | 98.8% | 85.6% | 88.6% | 95.4% | 99.6% | 100.0% | 91.7% | 99.5% |
| 50-74 % | 98.7% | 75.2% | 93.1% | 96.9% | 99.2% | 100.0% | 88.6% | 99.7% |
| 75% or more | 97.5% | 81.9% | 88.5% | 94.9% | 98.2% | 99.4% | 89.9% | 98.7% |
| Percent age 50 or older employees | | | | | | | | |
| Less than 25% | 97.5% | 84.5% | 88.8% | 94.8% | 99.3% | 99.9% | 90.4% | 99.1% |
| 25-49 % | 99.3% | 82.8% | 94.2% | 98.4% | 99.8% | 99.8% | 94.0% | 99.8% |
| 50-74 % | 97.7% | 79.2% | 91.8% | 99.4% | 97.8% | 100.0% | 90.2% | 99.3% |
| 75% or more | 91.3% | 71.6% | 89.7% | 94.6% | 96.3% | 99.8% | 79.7% | 98.4% |

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.e Standard errors for percent of private-sector employees in establishments that offer any dependent coverage for employer-sponsored 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 | 0.13% | 1.68% | 1.07% | 0.71% | 0.20% | 0.08% | 0.64% | 0.12% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 0.93% | 4.10% | 4.92% | 0.00% | 2.50% | 0.00% | 2.26% | 0.99% |
| Mining and manufacturing | 0.23% | 6.91% | 4.08% | 0.89% | 0.17% | 0.00% | 1.86% | 0.14% |
| Construction | 0.36% | 2.79% | 2.10% | 0.63% | 0.00% | 0.00% | 0.98% | 0.06% |
| Utilities and transp. | 0.29% | 7.42% | 2.46% | 2.42% | 0.21% | 0.00% | 2.33% | 0.23% |
| Wholesale trade | 0.48% | 8.13% | 3.88% | 0.43% | 0.00% | 0.23% | 2.31% | 0.16% |
| Fin. svcs. and real estate | 0.22% | 2.22% | 1.88% | 0.57% | 1.06% | 0.05% | 0.98% | 0.23% |
| Retail trade | 0.35% | 5.12% | 3.96% | 1.93% | 0.03% | 0.02% | 2.13% | 0.23% |
| Professional services | 0.26% | 2.88% | 1.67% | 1.09% | 0.43% | 0.26% | 1.09% | 0.24% |
| Other services | 0.42% | 4.36% | 2.86% | 2.51% | 0.51% | 0.01% | 1.91% | 0.37% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.13% | 1.90% | 1.18% | 0.59% | 0.26% | 0.05% | 0.69% | 0.10% |
| For profit, unincorporated | 0.60% | 3.69% | 3.36% | 2.99% | 0.39% | 0.00% | 1.93% | 0.59% |
| Nonprofit | 0.36% | 6.16% | 3.10% | 1.12% | 0.44% | 0.43% | 2.23% | 0.31% |
| Age of firm | | | | | | | | |
| Less than 5 years | 0.91% | 3.69% | 3.03% | 1.43% | 0.25% | 0.00% | 1.67% | 0.76% |
| 5-9 years | 0.96% | 3.21% | 3.74% | 1.94% | 0.34% | 0.00% | 1.77% | 1.06% |
| 10-19 years | 0.54% | 3.90% | 2.27% | 1.17% | 0.24% | 0.57% | 1.56% | 0.28% |
| 20 or more years | 0.14% | 2.37% | 1.37% | 1.04% | 0.26% | 0.08% | 0.82% | 0.13% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.07% | 2.53% | 3.80% | 0.66% | 0.18% | 0.07% | 1.77% | 0.07% |
| 1 location only | 0.45% | 1.70% | 1.11% | 0.90% | 0.42% | 1.00% | 0.68% | 0.58% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.03% | 10.90% | 8.89% | 4.79% | 0.65% | 0.05% | 5.52% | 0.63% |
| 25-49 % | 0.94% | 9.61% | 2.96% | 5.36% | 0.63% | 0.37% | 2.96% | 0.98% |
| 50-74 % | 0.36% | 4.49% | 3.44% | 1.82% | 0.97% | 0.02% | 2.14% | 0.27% |
| 75% or more | 0.12% | 1.73% | 1.12% | 0.43% | 0.20% | 0.10% | 0.62% | 0.10% |
| Union presence | | | | | | | | |
| No union employees | 0.16% | 1.72% | 1.10% | 0.73% | 0.18% | 0.10% | 0.66% | 0.14% |
| Has union employees | 0.16% | 5.07% | 0.96% | 2.52% | 1.34% | 0.00% | 2.19% | 0.16% |
| Percent low-wage employees | | | | | | | | |
| 50% or more low-wage | 0.42% | 5.71% | 4.52% | 1.90% | 0.65% | 0.42% | 2.28% | 0.39% |
| Less than 50% low-wage | 0.14% | 1.75% | 1.06% | 0.77% | 0.20% | 0.04% | 0.66% | 0.12% |
| Percent women employees | | | | | | | | |
| Less than 25% | 0.27% | 2.64% | 1.49% | 0.74% | 0.05% | 0.06% | 1.01% | 0.08% |
| 25-49 % | 0.29% | 3.54% | 3.17% | 2.80% | 0.18% | 0.00% | 1.56% | 0.27% |
| 50-74 % | 0.17% | 3.95% | 2.07% | 0.90% | 0.35% | 0.02% | 1.57% | 0.10% |
| 75% or more | 0.37% | 3.30% | 2.12% | 1.57% | 0.74% | 0.38% | 1.24% | 0.38% |
| Percent age 50 or older employees | | | | | | | | |
| Less than 25% | 0.28% | 2.32% | 1.62% | 1.26% | 0.21% | 0.09% | 0.94% | 0.26% |
| 25-49 % | 0.12% | 3.61% | 1.57% | 0.57% | 0.10% | 0.12% | 0.95% | 0.10% |
| 50-74 % | 0.45% | 4.07% | 3.03% | 0.26% | 1.21% | 0.03% | 1.79% | 0.37% |
| 75% or more | 1.65% | 5.13% | 3.67% | 3.46% | 3.65% | 0.18% | 3.31% | 1.42% |

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.