

**Table I.B.3.b.(2) Percent of private-sector full-time employees that are enrolled in health insurance at 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	66.5%	69.3%	61.9%	64.7%	65.9%	67.4%	64.4%	66.9%
Industry group **								
Agric., fish., forest.	60.2%	69.4%	60.1%	69.8%	39.8% *	70.9%	69.1%	58.3%
Mining and manufacturing	75.7%	60.7%	69.4%	69.4%	71.8%	80.1%	70.4%	76.3%
Construction	59.7%	66.9%	61.5%	58.2%	54.5%	65.1%	61.0%	58.9%
Utilities and transp.	70.9%	77.1%	61.3%	66.5%	67.8%	72.6%	68.7%	71.1%
Wholesale trade	77.8%	79.6%	69.6%	77.1%	70.3%	83.8%	73.2%	78.9%
Fin. svcs. and real estate	74.1%	72.2%	70.3%	78.7%	75.1%	73.7%	72.5%	74.3%
Retail trade	61.3%	64.0%	52.7%	57.5%	65.3%	61.7%	57.1%	62.0%
Professional services	68.8%	69.4%	63.0%	67.5%	67.8%	69.9%	65.9%	69.2%
Other services	52.7%	68.6%	57.0%	55.4%	54.7%	50.5%	58.4%	51.8%
Ownership								
For profit, incorporated	65.9%	68.8%	61.2%	64.4%	66.1%	66.4%	64.2%	66.2%
For profit, unincorporated	62.5%	68.0%	61.2%	60.3%	62.4%	63.0%	61.7%	62.7%
Nonprofit	72.9%	75.6%	69.9%	73.1%	68.1%	75.0%	70.8%	73.1%
Age of firm								
Less than 5 years	61.1%	66.9%	60.3%	62.1%	59.4%	--	63.8%	58.6%
5-9 years	57.6%	73.0%	58.8%	56.4%	53.5%	53.3%	61.6%	54.7%
10-19 years	64.7%	69.2%	62.1%	66.3%	63.8%	64.1%	64.8%	64.6%
20 or more years	67.4%	68.8%	62.7%	65.8%	67.6%	67.7%	64.9%	67.6%
Multi/single status								
2 or more locations	68.0%	64.9%	67.8%	69.0%	68.5%	67.8%	69.3%	67.9%
1 location only	62.7%	69.3%	61.4%	63.4%	61.9%	53.7%	63.9%	61.7%
Percent full-time employees								
Less than 25%	55.6%	76.9%	77.5%	55.2%	55.2%	53.2%	70.7%	53.6%
25-49 %	54.6%	75.0%	55.8%	49.5%	48.7%	57.5%	62.0%	53.6%
50-74 %	64.1%	66.3%	61.0%	63.1%	58.7%	65.8%	62.4%	64.3%
75% or more	67.4%	69.5%	62.1%	65.7%	67.4%	68.2%	64.6%	67.9%
Union presence								
No union employees	66.7%	69.4%	61.5%	64.7%	66.5%	67.8%	64.3%	67.2%
Has union employees	65.6%	64.8%	74.4%	64.4%	59.8%	66.3%	67.8%	65.6%
Percent low-wage employees								
50% or more low-wage	48.5%	67.0%	37.8%	43.3%	45.3%	50.2%	46.9%	48.7%
Less than 50% low-wage	69.0%	69.5%	63.8%	66.9%	68.6%	70.0%	65.9%	69.5%
Percent women employees								
Less than 25%	68.2%	67.5%	62.7%	64.8%	67.9%	71.8%	64.4%	69.5%
25-49 %	67.6%	72.2%	62.8%	67.7%	67.8%	67.6%	66.6%	67.6%
50-74 %	65.6%	71.6%	65.6%	64.8%	64.9%	65.7%	67.2%	65.5%
75% or more	64.3%	66.9%	56.3%	61.3%	62.0%	66.4%	59.6%	65.1%
Percent age 50 or older employees								
Less than 25%	62.3%	67.9%	58.6%	60.1%	62.6%	63.0%	61.0%	62.6%
25-49 %	68.7%	69.9%	64.7%	68.4%	68.5%	68.9%	67.2%	68.8%
50-74 %	69.3%	70.5%	65.1%	72.3%	65.8%	70.7%	68.5%	69.4%
75% or more	70.3%	71.4%	71.9%	69.9%	69.8%	69.6%	70.6%	70.1%

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.

\* 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.B.3.b.(2) Standard errors for percent of private-sector full-time employees that are enrolled in health insurance at 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	0.42%	1.24%	1.06%	0.81%	0.85%	0.61%	0.66%	0.47%
Industry group **								
Agric., fish., forest.	8.91%	6.10%	11.52%	9.60%	14.23% *	16.62%	5.38%	10.69%
Mining and manufacturing	0.75%	5.43%	3.08%	1.75%	1.60%	0.95%	1.70%	0.81%
Construction	1.77%	4.30%	2.46%	2.73%	4.52%	2.86%	1.98%	2.53%
Utilities and transp.	1.89%	5.70%	5.80%	3.72%	3.44%	2.53%	3.62%	2.04%
Wholesale trade	1.38%	4.43%	3.01%	1.70%	4.15%	1.01%	2.01%	1.64%
Fin. svcs. and real estate	0.92%	3.41%	3.67%	2.23%	1.91%	1.18%	2.04%	0.98%
Retail trade	1.09%	4.68%	3.17%	2.16%	2.99%	1.41%	2.23%	1.21%
Professional services	0.59%	1.98%	1.93%	1.39%	1.23%	0.83%	1.14%	0.66%
Other services	1.23%	2.65%	2.69%	1.98%	2.14%	1.79%	1.62%	1.40%
Ownership								
For profit, incorporated	0.53%	1.54%	1.22%	0.98%	1.13%	0.76%	0.78%	0.60%
For profit, unincorporated	1.06%	2.58%	2.66%	1.98%	2.09%	1.71%	1.67%	1.22%
Nonprofit	0.70%	3.13%	3.14%	1.52%	1.50%	0.90%	1.67%	0.75%
Age of firm								
Less than 5 years	2.13%	4.12%	4.42%	3.20%	4.92%	--	2.55%	3.31%
5-9 years	2.09%	3.50%	2.82%	2.44%	5.26%	5.62%	2.20%	3.16%
10-19 years	1.14%	2.39%	2.07%	1.82%	2.49%	2.46%	1.30%	1.54%
20 or more years	0.47%	1.69%	1.43%	1.00%	0.88%	0.63%	0.86%	0.50%
Multi/single status								
2 or more locations	0.49%	7.40%	2.88%	1.35%	0.98%	0.58%	1.88%	0.50%
1 location only	0.75%	1.26%	1.12%	0.96%	1.53%	6.21%	0.70%	1.23%
Percent full-time employees								
Less than 25%	1.92%	8.36%	6.07%	5.89%	3.41%	2.45%	4.38%	2.02%
25-49 %	1.41%	5.54%	3.67%	3.92%	2.68%	1.88%	2.43%	1.57%
50-74 %	1.05%	3.24%	3.32%	2.08%	2.29%	1.41%	1.93%	1.16%
75% or more	0.47%	1.38%	1.15%	0.88%	0.95%	0.70%	0.73%	0.53%
Union presence								
No union employees	0.45%	1.23%	1.07%	0.82%	0.88%	0.71%	0.67%	0.52%
Has union employees	1.07%	10.86%	5.17%	4.44%	3.31%	1.18%	4.21%	1.09%
Percent low-wage employees								
50% or more low-wage	1.22%	4.23%	3.45%	2.42%	2.19%	1.69%	2.20%	1.33%
Less than 50% low-wage	0.43%	1.30%	1.07%	0.82%	0.90%	0.64%	0.68%	0.49%
Percent women employees								
Less than 25%	0.83%	2.10%	1.55%	1.31%	1.70%	1.61%	1.03%	1.05%
25-49 %	0.92%	2.98%	2.56%	1.67%	1.96%	1.23%	1.62%	1.00%
50-74 %	0.70%	2.36%	2.60%	1.79%	1.38%	0.93%	1.47%	0.75%
75% or more	0.89%	2.61%	2.20%	1.69%	1.67%	1.32%	1.39%	1.01%
Percent age 50 or older employees								
Less than 25%	0.72%	1.84%	1.54%	1.17%	1.37%	1.26%	1.00%	0.87%
25-49 %	0.59%	2.76%	1.84%	1.37%	1.29%	0.76%	1.12%	0.63%
50-74 %	0.99%	2.85%	2.76%	1.63%	2.16%	1.48%	1.65%	1.14%
75% or more	2.09%	3.16%	3.39%	3.20%	6.21%	4.11%	2.13%	3.19%

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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