

Table I.B.2.b.(1)(2002) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 2002

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	55.9%	12.3%	10.7%	18.3%	40.2%	81.4%	13.4%	66.2%
Industry group **								
Agric., fish., forest.	46.1%	8.3% *	9.6% *	30.9% *	30.9% *	97.8%	10.0% *	69.7%
Mining and manufacturing	65.4%	12.1% *	10.3%	17.1%	53.6%	87.5%	14.0%	72.4%
Construction	25.8%	15.4%	8.8% *	18.9%	37.1%	77.2%	13.8%	41.7%
Utilities and transp.	73.5%	8.5%	9.0% *	27.1% *	59.4%	90.8%	15.4% *	81.3%
Wholesale trade	48.2%	12.8%	8.5% *	16.7%	36.2%	90.4%	11.5%	61.5%
Fin. svcs. and real estate	64.5%	13.7%	10.9%	13.9%	33.8%	82.0%	12.7%	71.6%
Retail trade	51.7%	9.0%	8.3%	16.5%	35.6%	80.4%	9.4%	65.3%
Professional services	53.1%	9.8%	10.7%	20.4%	38.1%	75.2%	12.8%	62.5%
Other services	50.0%	17.7%	17.1%	17.9%	30.7%	76.7%	18.3%	58.4%
Ownership								
For profit, incorporated	57.0%	10.2%	9.6%	15.6%	42.6%	83.3%	11.0%	68.5%
For profit, unincorporated	35.3%	12.7%	8.4%	20.4%	30.5%	78.9%	12.8%	48.6%
Nonprofit	49.6%	27.4%	20.9%	28.7%	35.9%	69.3%	28.6%	53.5%
Unknown	81.3%	.	.	82.5%	51.2%	83.6%	70.2%	81.4%
Age of firm								
Less than 5 years	20.7%	9.6%	10.9% *	14.1% *	23.0%	72.6%	9.6%	34.6%
5-9 years	29.6%	11.9%	12.9%	15.9%	37.4%	56.8%	13.1%	43.0%
10-19 years	29.7%	10.9%	11.8%	22.2%	34.0%	70.9%	15.5%	40.9%
20 or more years	52.7%	14.1%	9.6%	17.4%	41.7%	79.9%	12.9%	61.9%
Unknown	84.2%	.	.	39.8% *	54.6%	85.5%	35.1% *	84.3%
Multi/single status								
2 or more locations	71.9%	21.5% *	12.8%	26.8%	45.3%	81.7%	27.4%	73.1%
1 location only	20.0%	12.1%	10.6%	15.4%	30.7%	72.0%	11.9%	30.8%
Percent full-time employees								
Less than 25%	52.9%	11.3%	8.8% *	11.9% *	14.5% *	82.8%	9.2%	64.8%
25-49 %	54.7%	13.8%	8.0%	17.5%	31.3%	80.2%	12.6%	63.4%
50-74 %	50.5%	12.3%	12.5%	35.7%	29.0%	76.7%	19.9%	59.6%
75% or more	56.6%	12.3%	10.7%	16.2%	42.4%	82.0%	12.6%	67.0%
Union presence								
No union employees	49.3%	10.8%	9.5%	15.0%	38.2%	81.5%	11.2%	61.8%
Has union employees	72.3%	47.2%	35.5%	45.2%	52.0%	80.6%	45.2%	74.3%
Unknown	76.4%	16.2% *	5.2% *	3.3% *	38.9%	82.9%	7.4% *	78.7%
Percent low wage employees								
50% or more low wage	38.6%	10.5%	13.5%	20.5%	32.7%	76.9%	13.1%	48.2%
Less than 50% low wage	43.3%	12.6%	10.4%	17.7%	40.9%	78.6%	13.5%	56.0%
Unknown	80.0%	12.8%	9.3% *	22.1%	47.5%	83.5%	11.8%	81.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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 no 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.2.b.(1)(2002) Standard error for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 2002

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	0.91%	0.69%	1.11%	1.99%	1.93%	0.93%	1.02%	1.01%
Industry group **								
Agric., fish., forest.	8.09%	2.57% *	10.34% *	10.90% *	9.39% *	14.65%	3.77% *	9.87%
Mining and manufacturing	1.71%	4.89% *	2.44%	0.88%	3.41%	1.81%	1.77%	1.70%
Construction	2.18%	2.94%	2.73% *	3.42%	6.36%	8.06%	2.02%	4.51%
Utilities and transp.	2.64%	2.45%	6.56% *	9.39% *	9.54%	2.51%	4.72% *	2.81%
Wholesale trade	3.43%	2.17%	2.92% *	3.31%	5.11%	4.54%	2.03%	4.36%
Fin. svcs. and real estate	1.38%	2.93%	3.09%	2.99%	5.28%	2.79%	2.22%	1.51%
Retail trade	1.80%	1.74%	1.86%	3.14%	4.85%	3.56%	1.50%	2.63%
Professional services	2.36%	0.87%	1.55%	5.52%	3.56%	2.84%	2.62%	2.64%
Other services	2.48%	1.65%	3.10%	2.55%	3.73%	3.13%	1.38%	2.81%
Ownership								
For profit, incorporated	0.80%	0.52%	1.14%	1.50%	2.03%	0.87%	0.65%	0.91%
For profit, unincorporated	2.02%	1.72%	2.11%	4.37%	4.58%	3.55%	1.55%	3.18%
Nonprofit	2.69%	4.72%	4.02%	6.10%	2.19%	3.90%	4.70%	3.04%
Unknown	3.66%	.	.	23.21%	9.00%	3.33%	20.19%	3.79%
Age of firm								
Less than 5 years	1.89%	1.95%	3.29% *	5.21% *	5.19%	9.89%	1.36%	4.47%
5-9 years	3.33%	1.08%	3.32%	4.21%	5.05%	9.42%	1.29%	5.19%
10-19 years	1.60%	0.98%	1.87%	3.99%	4.96%	4.47%	2.52%	2.90%
20 or more years	1.04%	1.40%	0.93%	1.94%	1.82%	0.90%	1.02%	1.11%
Unknown	1.46%	.	.	13.06% *	6.91%	1.43%	13.36% *	1.46%
Multi/single status								
2 or more locations	0.98%	7.71% *	3.19%	4.59%	2.20%	0.97%	4.80%	0.98%
1 location only	1.04%	0.54%	1.15%	1.62%	1.73%	8.29%	0.75%	2.00%
Percent full-time employees								
Less than 25%	3.43%	3.01%	4.77% *	3.93% *	5.24% *	5.13%	1.15%	3.95%
25-49 %	1.91%	2.73%	2.12%	3.43%	5.84%	2.21%	1.76%	2.45%
50-74 %	2.13%	1.49%	2.17%	7.62%	4.88%	3.11%	4.52%	2.87%
75% or more	0.97%	0.64%	1.25%	1.33%	1.97%	1.08%	0.74%	1.04%
Union presence								
No union employees	1.42%	0.56%	1.08%	1.16%	2.34%	1.57%	0.50%	1.61%
Has union employees	2.52%	8.99%	7.92%	7.28%	3.73%	3.23%	7.21%	2.95%
Unknown	3.69%	7.03% *	5.20% *	1.46% *	10.48%	3.45%	4.39% *	3.78%
Percent low wage employees								
50% or more low wage	2.82%	1.58%	2.81%	4.71%	3.69%	3.43%	1.39%	3.33%
Less than 50% low wage	1.19%	0.86%	1.07%	1.92%	1.94%	2.21%	1.17%	1.59%
Unknown	1.29%	3.24%	3.37% *	6.37%	4.45%	1.35%	3.07%	1.33%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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