

Table I.A.2.a(1997) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	31.8%	14.7%	32.3%	76.0%	14.4%	58.1%
Industry group **						
Agric., fish., forest.	17.8%	16.2%	48.3%*	19.0%*	14.7%	44.1%
Mining	25.7%	16.8%	100.0%	67.8%	16.6%	64.6%
Construction	14.8%	13.9%	23.2%	46.1%	14.1%	22.4%
Manufacturing	28.8%	14.8%	42.2%	71.0%	14.6%	50.8%
Transp., commu., util.	48.3%	16.6%	56.8%	86.2%	15.8%	75.6%
Wholesale trade	31.8%	14.7%	43.8%	81.2%	12.7%	63.2%
Retail Trade	42.6%	12.1%	34.2%	76.6%	12.3%	62.8%
Fin., ins., real est.	42.4%	13.3%	26.9%	80.0%	12.2%	66.1%
Services	23.4%	15.9%	23.6%	67.1%	15.8%	43.7%
Unknown	16.7%*	16.7%*	0.0%	0.0%	16.7%*	0.0%
Ownership						
For profit, incorporated	34.1%	13.2%	34.4%	78.8%	12.7%	62.2%
For profit, unincorporated	19.2%	15.3%	26.1%	64.6%	15.0%	45.4%
Nonprofit	24.5%	22.7%	21.7%	41.6%	23.7%	25.6%
Unknown	51.1%	24.7%	46.2%	66.4%	24.8%	60.1%
Age of firm						
Less than 5 years	14.4%	13.8%	25.1%	39.8%	13.7%	24.6%
5-9 years	13.9%	12.4%	32.0%	46.2%	12.4%	27.7%
10-19 years	18.5%	14.4%	21.5%	77.2%	14.4%	40.6%
20 or more years	37.2%	15.7%	38.0%	80.5%	15.6%	61.2%
Unknown	57.4%	22.2%	29.8%	74.0%	18.9%	62.1%
Multi/single status						
2 or more locations	57.1%	18.9%	33.9%	76.2%	18.1%	62.3%
1 location only	14.4%	14.1%	23.3%	45.6%	14.1%	19.3%
Percent full-time employees						
Less than 25%	28.2%	15.4%	15.3%*	72.7%	16.9%	44.6%
25-49 %	42.8%	15.8%	36.2%	80.7%	16.5%	65.8%
50-74 %	27.6%	15.7%	18.9%	74.6%	15.9%	49.4%
75% or more	31.6%	14.4%	35.6%	75.6%	13.8%	59.2%
Union presence						
No union employees	28.8%	14.3%	32.1%	75.8%	13.9%	55.4%
Has union employees	54.2%	25.1%	33.9%	77.1%	27.0%	66.3%
Unknown	50.3%	16.9%	33.0%	76.1%	16.1%	70.2%
Percent low wage employees **						
50% or more low wage	31.4%	13.9%	29.8%	69.7%	14.8%	47.2%
Less than 50% low wage	23.5%	14.3%	31.0%	75.3%	14.0%	48.7%
Unknown	64.1%	22.0%	41.8%	77.7%	19.9%	74.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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.

** 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.a(1997) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.34%	0.26%	1.16%	0.95%	0.23%	0.57%
Industry group **						
Agric., fish., forest.	3.37%	3.39%	14.82%*	13.67%*	3.42%	10.05%
Mining	5.09%	4.64%	27.89%	15.77%	4.88%	13.49%
Construction	1.65%	1.77%	5.32%	10.56%	1.80%	2.55%
Manufacturing	1.55%	1.55%	3.12%	1.57%	1.63%	1.78%
Transp., commu., util.	2.08%	1.94%	5.42%	1.83%	2.07%	2.14%
Wholesale trade	1.61%	1.66%	6.70%	3.73%	1.89%	2.14%
Retail Trade	1.13%	1.17%	3.54%	1.13%	1.11%	1.36%
Fin., ins., real est.	1.80%	1.40%	6.80%	2.55%	1.69%	2.75%
Services	0.54%	0.63%	2.07%	1.54%	0.66%	0.91%
Unknown	10.25%*	10.25%*	0.00%	0.00%	10.25%*	0.00%
Ownership						
For profit, incorporated	0.40%	0.60%	1.83%	1.08%	0.52%	0.67%
For profit, unincorporated	1.22%	1.30%	7.02%	5.50%	1.26%	3.13%
Nonprofit	1.40%	1.43%	2.08%	2.65%	1.38%	2.30%
Unknown	2.24%	5.77%	7.40%	3.90%	6.08%	3.18%
Age of firm						
Less than 5 years	1.26%	1.35%	6.12%	10.33%	1.48%	3.50%
5-9 years	1.24%	1.10%	5.53%	9.94%	1.14%	3.57%
10-19 years	0.76%	0.56%	3.71%	4.89%	0.56%	3.42%
20 or more years	0.86%	0.93%	1.93%	1.97%	1.00%	1.36%
Unknown	1.00%	1.70%	2.11%	1.41%	1.45%	1.08%
Multi/single status						
2 or more locations	0.59%	0.89%	1.11%	0.95%	0.92%	0.63%
1 location only	0.27%	0.26%	2.06%	3.41%	0.27%	1.22%
Percent full-time employees						
Less than 25%	2.74%	2.57%	6.12%*	5.78%	2.90%	3.45%
25-49 %	2.32%	1.48%	5.22%	3.48%	1.66%	3.81%
50-74 %	1.23%	1.21%	2.39%	1.76%	1.37%	1.86%
75% or more	0.49%	0.37%	1.32%	1.48%	0.34%	0.98%
Union presence						
No union employees	0.42%	0.31%	1.46%	0.97%	0.30%	0.66%
Has union employees	1.92%	3.11%	7.80%	2.39%	3.46%	1.76%
Unknown	2.62%	2.91%	7.58%	3.49%	2.77%	2.83%
Percent low wage employees **						
50% or more low wage	1.75%	1.78%	2.71%	3.87%	2.34%	2.17%
Less than 50% low wage	0.54%	0.31%	1.85%	2.05%	0.29%	1.20%
Unknown	0.95%	1.83%	5.38%	0.76%	2.04%	0.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

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