

**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	50.2%	11.8%	10.0%	17.9%	38.7%	71.8%	12.8%	59.3%
Industry group **								
Agric., fish., forest.	44.9%	8.3% *	9.6% *	30.9% *	30.5% *	94.3%	10.0% *	67.7%
Mining and manufacturing	60.4%	7.7%	9.6%	16.8%	50.6%	80.3%	12.8%	66.9%
Construction	24.9%	14.8%	8.0% *	18.2%	36.2%	75.0%	13.1%	40.5%
Utilities and transp.	68.5%	8.5%	9.0% *	27.1% *	58.9%	83.5%	15.4% *	75.6%
Wholesale trade	44.1%	12.3%	7.4% *	16.7%	35.7%	79.9%	10.9%	56.1%
Fin. svcs. and real estate	52.9%	13.6%	10.9%	13.9%	33.0%	65.7%	12.6%	58.4%
Retail trade	45.7%	8.9%	8.3%	15.5%	34.3%	69.7%	9.4%	57.4%
Professional services	47.7%	9.6%	10.2%	20.1%	36.4%	66.3%	12.6%	56.0%
Other services	46.3%	17.3%	14.7%	17.2%	30.3%	70.2%	17.1%	54.1%
Ownership								
For profit, incorporated	50.8%	9.9%	9.0%	15.2%	41.2%	72.7%	10.6%	60.9%
For profit, unincorporated	32.2%	11.1%	8.3%	20.2%	29.2%	69.8%	11.9%	44.4%
Nonprofit	46.0%	26.9%	18.4%	28.3%	34.1%	63.3%	27.4%	49.4%
Unknown	74.0%	0.0%	0.0%	82.5%	50.7%	75.7%	70.2%	74.0%
Age of firm								
Less than 5 years	20.1%	9.5%	10.9% *	13.7% *	23.0%	68.9%	9.5%	33.6%
5-9 years	26.5%	11.5%	12.6%	15.8%	36.4%	46.6%	12.8%	37.7%
10-19 years	28.3%	10.8%	10.8%	21.7%	33.1%	65.7%	15.0%	38.9%
20 or more years	46.8%	13.1%	8.8%	17.0%	39.9%	69.0%	12.2%	54.8%
Unknown	75.8%	0.0%	0.0%	32.9% *	53.9%	76.7%	35.1% *	75.8%
Multi/single status								
2 or more locations	64.2%	10.9% *	12.1%	26.4%	43.5%	72.2%	26.2%	65.3%
1 location only	18.7%	11.8%	9.8%	15.0%	29.7%	58.1%	11.4%	28.4%
Percent full-time employees								
Less than 25%	51.7%	11.3%	8.8% *	9.0%	13.7% *	81.6%	9.2%	63.3%
25-49 %	48.9%	13.6%	6.9% *	17.3%	26.6%	72.0%	12.1%	56.5%
50-74 %	44.4%	12.3%	11.5%	35.5%	28.3%	64.7%	19.5%	51.8%
75% or more	50.9%	11.7%	9.9%	15.9%	40.9%	72.3%	12.1%	60.1%
Union presence								
No union employees	44.8%	10.6%	8.9%	14.9%	37.3%	72.1%	10.9%	55.9%
Has union employees	62.5%	39.2%	31.9%	42.4%	47.3%	68.8%	41.7%	63.9%
Unknown	70.3%	16.2% *	5.2% *	3.3% *	37.8%	76.1%	7.4% *	72.4%
Percent low wage employees **								
50% or more low wage	34.7%	10.5%	11.6%	20.3%	31.7%	64.8%	12.5%	43.0%
Less than 50% low wage	39.3%	12.0%	9.8%	17.3%	39.2%	68.6%	12.9%	50.4%
Unknown	71.3%	12.8%	9.3% *	20.7%	46.7%	74.1%	11.8%	72.2%

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.

\*\* 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	0.89%	0.54%	0.92%	1.96%	1.92%	1.10%	0.92%	1.01%
Industry group **								
Agric., fish., forest.	7.72%	2.57% *	10.34% *	10.90% *	9.62% *	14.17%	3.77% *	9.47%
Mining and manufacturing	1.62%	1.80%	2.41%	0.86%	3.06%	2.11%	1.56%	1.61%
Construction	2.17%	2.59%	2.45% *	3.11%	6.38%	8.60%	1.81%	4.59%
Utilities and transp.	2.85%	2.46%	6.56% *	9.39% *	9.34%	3.01%	4.72% *	3.23%
Wholesale trade	2.78%	2.13%	2.92% *	3.31%	5.14%	4.32%	1.85%	3.74%
Fin. svcs. and real estate	1.70%	2.93%	3.09%	2.99%	5.21%	3.22%	2.22%	1.82%
Retail trade	1.59%	1.75%	1.86%	3.02%	4.61%	3.19%	1.50%	2.31%
Professional services	2.04%	0.91%	1.58%	5.52%	3.50%	2.20%	2.66%	2.29%
Other services	2.37%	1.77%	2.71%	2.43%	3.69%	3.16%	1.20%	2.69%
Ownership								
For profit, incorporated	0.86%	0.46%	1.08%	1.46%	1.94%	1.10%	0.62%	0.96%
For profit, unincorporated	2.17%	0.77%	2.13%	4.32%	4.09%	4.62%	1.17%	3.21%
Nonprofit	2.43%	4.85%	3.50%	6.14%	2.25%	3.64%	4.58%	2.80%
Unknown	3.83%	0.00%	0.00%	23.21%	9.08%	3.69%	20.19%	3.99%
Age of firm								
Less than 5 years	1.66%	1.93%	3.29% *	5.08% *	5.19%	9.24%	1.32%	4.08%
5-9 years	2.67%	1.10%	3.21%	4.22%	4.55%	9.16%	1.32%	4.39%
10-19 years	1.65%	0.96%	1.54%	4.03%	5.11%	4.73%	2.51%	2.82%
20 or more years	1.09%	1.34%	0.91%	1.89%	1.75%	1.22%	1.03%	1.22%
Unknown	1.77%	0.00%	0.00%	10.97% *	6.96%	1.74%	13.36% *	1.77%
Multi/single status								
2 or more locations	0.99%	4.84% *	3.29%	4.57%	2.22%	1.13%	4.39%	1.00%
1 location only	1.08%	0.53%	0.92%	1.55%	1.75%	7.37%	0.66%	2.09%
Percent full-time employees								
Less than 25%	3.44%	3.01%	4.77% *	2.41%	5.08% *	5.32%	1.15%	4.06%
25-49 %	1.71%	2.71%	2.14% *	3.46%	4.91%	2.49%	1.72%	2.43%
50-74 %	1.84%	1.49%	1.76%	7.60%	4.89%	3.23%	4.53%	2.18%
75% or more	1.06%	0.52%	0.99%	1.29%	1.90%	1.33%	0.64%	1.19%
Union presence								
No union employees	1.23%	0.56%	0.86%	1.15%	2.24%	1.14%	0.45%	1.36%
Has union employees	2.45%	7.54%	6.98%	7.16%	3.35%	3.18%	6.70%	2.85%
Unknown	3.47%	7.03% *	5.20% *	1.46% *	10.54%	3.16%	4.39% *	3.53%
Percent low wage employees **								
50% or more low wage	2.52%	1.58%	2.46%	4.69%	3.70%	3.33%	1.34%	3.01%
Less than 50% low wage	1.30%	0.71%	0.89%	1.86%	2.03%	2.65%	1.07%	1.74%
Unknown	1.28%	3.24%	3.37% *	6.14%	4.36%	1.37%	3.08%	1.35%

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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