Table I.A.2.a(2008) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2008

United States     34.2%     13.1%     29.2%     81.8%     13.0%     62.7%       Industry group **     Agric., fish., forest.     15.1%     12.5%*     71.9%     11.7%     33.6%       Mining and manufacturing     25.5%     9.9%     41.6%     84.8%     9.1%     52.4%       Construction     17.5%     14.6%     39.1%     76.2%     14.5%     39.3%       Ubilities and transp.     41.5%     9.3%     42.9%     86.1%     9.0%     63.3%       Wholesale trade     28.3%     9.3%     42.9%     86.1%     9.0%     63.8%       Obter services     21.3%     12.6%     31.3%     89.4%     12.7%     77.9%       Protessional services     21.3%     14.3%     23.2%     74.8%     14.7%     49.8%       Ownership	Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
Agric. (sin., ip-est.15.1%12.1%12.5%71.9%11.7%33.8%Mining and manufacturing25.5%9.9%41.6%84.8%9.1%52.4%Construction17.5%14.6%39.1%76.2%14.5%38.8%Utilities and transp.41.5%9.3%26.7%*87.3%9.0%66.3%Fin. svs. and real estate46.5%10.5%29.7%85.5%10.1%71.1%Retail trade53.7%12.6%31.3%89.4%12.7%77.9%Other services26.3%14.3%23.2%74.6%14.7%49.9%Other services31.4%14.9%24.2%71.2%14.6%54.5%OwnershipTT77.9%54.6%15.1%54.5%For profit, incorporated37.6%12.9%31.7%84.1%12.8%67.3%For profit, unincorporated25.0%11.8%28.2%78.3%11.7%57.6%Nonprofit23.1%17.2%20.9%50.8%17.9%30.1%Less than 5 years16.3%12.1%22.4%63.0%12.2%34.0%20 or more years30.3%12.8%29.7%82.0%12.6%57.8%Unknown82.3%28.6%*48.5%84.5%27.6%*82.8%Unknown82.3%13.3%24.1%38.8%13.2%17.9%20 or more locations63.5%11.0%30.3%82.0%9.8%68.3%10-19 years13.	United States	34.2%	13.1%	29.2%	81.8%	13.0%	62.7%
Mining and manufacturing     25.5%     9.9%     41.6%     84.8%     9.1%     52.4%       Construction     17.5%     14.6%     39.1%     76.2%     14.5%     39.8%       Utilities and transp.     41.5%     9.3%     26.7%*     87.3%     9.0%     68.3%       Wholesale trade     28.8%     9.3%     42.9%     86.1%     9.0%     63.6%       Fin. svs. and real estate     46.5%     10.5%     29.7%     85.5%     10.1%     71.1%       Professional services     26.3%     14.3%     23.2%     74.6%     14.7%     49.9%       Other services     31.4%     14.9%     24.2%     71.2%     14.6%     55.6%       Ownership     For profit, incorporated     25.0%     11.8%     28.2%     78.3%     11.7%     57.6%       Nonprofit     23.1%     17.2%     20.9%     50.8%     15.1%     24.6%       5-9 years     16.3%     12.1%     27.4%     63.0%     12.2%     34.0%       10-19 years     16.3%     12.1%     24	Industry group **						
Construction     17.5%     14.6%     39.1%     76.2%     14.5%     39.8%       Utilities and transp.     41.5%     9.3%     26.7%*     87.3%     9.0%     69.3%       Wholesale trade     26.8%     9.3%     42.9%     86.1%     9.0%     63.8%       Fin. svs. and real estate     46.5%     10.5%     29.7%     85.5%     10.1%     71.1%       Retail trade     53.7%     12.6%     31.3%     89.4%     12.7%     77.9%       Professional services     26.3%     14.3%     23.2%     74.6%     14.7%     49.9%       Other services     31.6%     12.9%     31.7%     84.1%     12.8%     67.3%       Ownership	Agric., fish., forest.	15.1%	12.1%	12.5% *	71.9%	11.7%	33.6%
Utilities and transp.     41.5%     9.3%     26.7%*     87.3%     9.0%     69.3%       Wholesale trade     28.8%     9.3%     42.9%     86.1%     9.0%     63.6%       Fin. svs. and real estate     46.5%     10.5%     29.7%     85.5%     10.1%     77.1%       Professional services     26.3%     14.3%     23.2%     74.6%     14.7%     49.9%       Other services     31.4%     14.9%     24.2%     71.2%     14.6%     65.3%       Ownership     For profit, incorporated     37.6%     12.9%     31.7%     84.1%     12.8%     67.3%       For profit, unincorporated     25.0%     11.8%     28.2%     78.3%     11.7%     57.6%       Nonprofit     23.1%     17.2%     20.9%     50.8%     17.9%     30.1%       Less than 5 years     16.1%     14.9%     17.9%     54.6%     15.1%     24.6%       20 or more years     33.0%     12.8%     29.7%     82.0%     12.8%     57.8%       Unknown     82.3%     13.3%	Mining and manufacturing	25.5%	9.9%	41.6%	84.8%	9.1%	52.4%
Wholesale trade     28.8%     9.3%     42.9%     86.1%     9.0%     63.6%       Fin. svs. and real estate     46.5%     10.5%     29.7%     85.5%     10.1%     71.9%       Professional services     26.3%     14.3%     23.2%     74.6%     14.7%     49.9%       Other services     31.4%     14.9%     24.2%     71.2%     14.6%     54.5%       Ownership     -     -     -     -     -     54.5%     10.7%     54.6%     54.5%       Nonprofit, incorporated     37.6%     12.9%     31.7%     84.1%     12.8%     67.3%       For profit, unincorporated     25.0%     11.8%     28.2%     78.3%     11.7%     57.6%       Nonprofit     23.1%     17.2%     20.9%     50.8%     15.1%     24.6%       5-9 years     16.3%     14.1%     20.5%     44.7%     14.3%     22.6%       10 ray years     16.3%     12.1%     22.4%     63.0%     12.6%     57.8%       20 or more years     33.0%     12.8%<	Construction	17.5%	14.6%	39.1%	76.2%	14.5%	39.8%
Fin. svs. and real estate     46.5%     10.5%     29.7%     85.5%     10.1%     71.1%       Retail trade     53.7%     12.6%     31.3%     89.4%     12.7%     77.9%       Professional services     28.3%     14.3%     23.2%     74.6%     14.7%     49.9%       Other services     31.4%     14.9%     24.2%     71.2%     14.6%     54.5%       Ownership     For profit, incorporated     37.6%     12.9%     31.7%     84.1%     12.8%     67.3%       Nonprofit     23.1%     17.2%     20.9%     50.8%     17.9%     30.1%       Age of firm     Less than 5 years     16.1%     14.9%     17.9%     54.6%     15.1%     24.6%       10-19 years     16.3%     12.1%     22.4%     63.0%     12.2%     34.0%       20 or more years     33.0%     12.8%     29.7%     82.0%     12.6%     57.8%       Multi/single status     2     2     20.5%     44.7%     33.3%     12.8%     84.5%     27.6%     82.8%	Utilities and transp.	41.5%	9.3%	26.7%*	87.3%	9.0%	69.3%
Retail trade     53.7%     12.6%     31.3%     89.4%     12.7%     77.9%       Professional services     26.3%     14.3%     23.2%     74.6%     14.7%     49.9%       Other services     31.4%     14.9%     24.2%     71.2%     14.6%     54.5%       Ownership	Wholesale trade	28.8%	9.3%	42.9%	86.1%	9.0%	63.6%
Professional services     26.3% 31.4%     14.3% 14.9%     23.2% 24.2%     74.6% 71.2%     14.7% 14.6%     49.9% 54.5%       Ownership For profit, incorporated     37.6% 25.0%     12.9% 11.8%     31.7% 84.1%     12.8% 12.8%     67.3% 67.6%       Nonprofit     23.1%     17.2%     20.9%     50.8%     11.7% 17.9%     57.6% 30.1%       Age of firm Less than 5 years     16.1%     14.9% 12.1%     17.9% 20.9%     54.6%     15.1% 12.2%     24.6% 30.1%       10-19 years     16.3% 12.3%     12.1% 22.4%     63.0% 63.0%     12.2% 34.0%     26.6%       20 or more years     33.0%     12.8% 28.6%     29.7% 48.5%     84.5%     27.6%     82.8%       20 or more years     33.0%     12.8% 28.6%     48.5%     84.5%     27.6%     82.8%       Multi/single status     2     2     76.1%     19.5% 55.7%     55.7%       24.9%     30.3%     32.8%     13.3%     24.1%     38.8%     13.2%     17.9%       Percent full-time employees     39.2%     18.7%     12.2%*     76.1%     19.5%     55.7%	Fin. svs. and real estate	46.5%	10.5%	29.7%	85.5%	10.1%	71.1%
Other services     31.4%     14.9%     24.2%     71.2%     14.6%     54.5%       Ownership For profit, incorporated     37.6%     12.9%     31.7%     84.1%     12.8%     67.3%       For profit, unincorporated     25.0%     11.8%     28.2%     78.3%     11.7%     57.6%       Nonprofit     23.1%     17.2%     20.9%     50.8%     17.9%     30.1%       Age of fim Less than 5 years     16.1%     14.9%     17.9%     54.6%     15.1%     24.6%       10-19 years     16.3%     12.1%     22.4%     63.0%     12.2%     34.0%       20 or more years     33.0%     12.8%     29.7%     82.0%     12.6%     57.8%       Unknown     82.3%     28.6%*     48.5%     84.5%     27.6%*     82.8%       Multivingle status     2     2     30.3%     12.2%     13.3%     13.2%     17.9%       2 or more locations     63.5%     11.0%     30.3%     82.0%     9.8%     68.3%       2 or more locations     63.5%     13.3%	Retail trade	53.7%	12.6%	31.3%	89.4%	12.7%	77.9%
Ownership For profit, incorporated     37.6%     12.9%     31.7%     84.1%     12.8%     67.3%       For profit, unincorporated     25.0%     11.8%     28.2%     78.3%     11.7%     57.6%       Nonprofit     23.1%     17.2%     20.9%     50.8%     17.9%     30.1%       Age of firm	Professional services	26.3%	14.3%	23.2%	74.6%	14.7%	49.9%
For profit, incorporated     37.6%     12.9%     31.7%     84.1%     12.8%     67.3%       For profit, unincorporated     25.0%     11.8%     28.2%     78.3%     11.7%     57.6%       Nonprofit     23.1%     17.2%     20.9%     50.8%     17.9%     30.1%       Age of firm	Other services	31.4%	14.9%	24.2%	71.2%	14.6%	54.5%
For profit, unincorporated     25.0%     11.8%     28.2%     78.3%     11.7%     57.6%       Nonprofit     23.1%     17.2%     20.9%     50.8%     17.9%     30.1%       Age of firm         54.6%     15.1%     24.6%       5-9 years     15.3%     14.1%     20.5%     44.7%     14.3%     22.6%       10-19 years     16.3%     12.1%     22.4%     63.0%     12.2%     34.0%       20 or more years     33.0%     12.8%     29.7%     82.0%     12.6%     57.8%       Unknown     82.3%     28.6%*     48.5%     84.5%     27.6%*     82.8%       Multi/single status        30.3%     22.0%     9.8%     68.3%       1 location only     13.6%     13.3%     24.1%     38.8%     13.2%     17.9%       25.49 %     39.2%     18.7%     12.2%*     76.1%     19.5%     55.7%       25.49 %     30.0%     13.0%     32.8%     81.5%     13.1%	Ownership						
Nonprofit     23.1%     17.2%     20.9%     50.8%     17.9%     30.1%       Age of firm     Less than 5 years     16.1%     14.9%     17.9%     54.6%     15.1%     24.6%       5-9 years     15.3%     14.1%     20.5%     44.7%     14.3%     22.6%       10-19 years     16.3%     12.1%     22.4%     63.0%     12.2%     34.0%       20 or more years     33.0%     12.8%     29.7%     82.0%     12.6%     57.8%       Unknown     82.3%     28.6%*     48.5%     84.5%     27.6%*     82.8%       Multi/single status     Z     Z     76.1%     19.5%     55.7%       2 or more locations     63.5%     11.0%     30.3%     84.2%     13.1%     68.3%       1 location only     13.6%     13.3%     24.1%     38.8%     13.2%     17.9%       Percent full-time employees     Less than 25%     39.2%     18.7%     12.2%*     76.1%     19.5%     55.7%       25-49 %     44.7%     13.7%     18.3% <t< td=""><td>For profit, incorporated</td><td>37.6%</td><td>12.9%</td><td>31.7%</td><td>84.1%</td><td>12.8%</td><td>67.3%</td></t<>	For profit, incorporated	37.6%	12.9%	31.7%	84.1%	12.8%	67.3%
Age of firm     Less than 5 years   16.1%   14.9%   17.9%   54.6%   15.1%   24.6%     5-9 years   15.3%   14.1%   20.5%   44.7%   14.3%   22.6%     10-19 years   16.3%   12.1%   22.4%   63.0%   12.2%   34.0%     20 or more years   33.0%   12.8%   29.7%   82.0%   12.6%   57.8%     Unknown   82.3%   28.6%*   48.5%   84.5%   27.6%*   82.8%     Multi/single status   2   2   30.3%   82.0%   9.8%   68.3%     1 location only   13.6%   13.3%   24.1%   38.8%   13.2%   17.9%     Percent full-time employees     Less than 25%   39.2%   18.7%   12.2%*   76.1%   19.5%   55.7%     25-49 %   44.7%   13.7%   18.3%   84.2%   13.1%   68.7%     50.74 %   32.8%   11.8%   23.8%   83.7%   11.9%   62.7%     75% or more   33.0%   13.0%   32.8%   81.5%   13.0%   62.4% <t< td=""><td>For profit, unincorporated</td><td>25.0%</td><td>11.8%</td><td>28.2%</td><td>78.3%</td><td>11.7%</td><td>57.6%</td></t<>	For profit, unincorporated	25.0%	11.8%	28.2%	78.3%	11.7%	57.6%
Less than 5 years     16.1%     14.9%     17.9%     54.6%     15.1%     24.6%       5-9 years     15.3%     14.1%     20.5%     44.7%     14.3%     22.6%       10-19 years     16.3%     12.1%     22.4%     63.0%     12.2%     34.0%       20 or more years     33.0%     12.8%     29.7%     82.0%     12.6%     57.8%       Unknown     82.3%     28.6%*     48.5%     84.5%     27.6%*     82.8%       Multi/single status     20 or more locations     63.5%     11.0%     30.3%     82.0%     9.8%     68.3%       1 location only     13.6%     13.3%     24.1%     38.8%     13.2%     17.9%       Percent full-time employees	Nonprofit	23.1%	17.2%	20.9%	50.8%	17.9%	30.1%
5-9 years   15.3%   14.1%   20.5%   44.7%   14.3%   22.6%     10-19 years   16.3%   12.1%   22.4%   63.0%   12.2%   34.0%     20 or more years   33.0%   12.8%   29.7%   82.0%   12.6%   57.8%     Unknown   82.3%   28.6%*   48.5%   84.5%   27.6%*   82.8%     Multi/single status   2   or more locations   63.5%   11.0%   30.3%   82.0%   9.8%   68.3%     1 location only   13.6%   13.3%   24.1%   38.8%   13.2%   17.9%     Percent full-time employees	Age of firm						
10-19 years   16.3%   12.1%   22.4%   63.0%   12.2%   34.0%     20 or more years   33.0%   12.8%   29.7%   82.0%   12.6%   57.8%     Unknown   82.3%   28.6%*   48.5%   84.5%   27.6%*   82.8%     Multi/single status   2 or more locations   63.5%   11.0%   30.3%   82.0%   9.8%   68.3%     1 location only   13.6%   13.3%   24.1%   38.8%   13.2%   17.9%     Percent full-time employees	Less than 5 years	16.1%	14.9%	17.9%	54.6%	15.1%	24.6%
20 or more years   33.0%   12.8%   29.7%   82.0%   12.6%   57.8%     Unknown   82.3%   28.6%*   48.5%   84.5%   27.6%*   82.8%     Multi/single status   2 or more locations   63.5%   11.0%   30.3%   82.0%   9.8%   68.3%     1 location only   13.6%   13.3%   24.1%   38.8%   13.2%   17.9%     Percent full-time employees	5-9 years	15.3%	14.1%	20.5%	44.7%	14.3%	22.6%
Unknown82.3%28.6%*48.5%84.5%27.6%*82.8%Multi/single status 2 or more locations63.5%11.0%30.3%82.0%9.8%68.3%1 location only13.6%13.3%24.1%38.8%13.2%17.9%Percent full-time employees Less than 25%39.2%18.7%12.2%*76.1%19.5%55.7%25-49 %44.7%13.7%18.3%84.2%13.1%68.7%50-74 %32.8%11.8%23.8%83.7%11.9%62.7%75% or more33.0%13.0%32.8%81.5%13.0%62.4%Union presence No union employees27.9%12.4%27.6%77.6%12.4%55.0%Has union employees 81.2%25.3%*50.7%87.7%25.8%*85.8%Percent low wage employees 50% or more low wage43.0%13.8%25.3%80.7%13.8%63.4%	10-19 years	16.3%	12.1%	22.4%	63.0%	12.2%	34.0%
Multi/single status   2 or more locations   63.5%   11.0%   30.3%   82.0%   9.8%   68.3%     1 location only   13.6%   13.3%   24.1%   38.8%   13.2%   17.9%     Percent full-time employees	20 or more years	33.0%	12.8%	29.7%	82.0%	12.6%	57.8%
2 or more locations63.5%11.0%30.3%82.0%9.8%68.3%1 location only13.6%13.3%24.1%38.8%13.2%17.9%Percent full-time employeesLess than 25%39.2%18.7%12.2%*76.1%19.5%55.7%25-49 %44.7%13.7%18.3%84.2%13.1%68.7%50-74 %32.8%11.8%23.8%83.7%11.9%62.7%75% or more33.0%13.0%32.8%81.5%13.0%62.4%Union presenceNo union employees27.9%12.4%27.6%77.6%12.4%55.0%Has union employees72.5%32.4%44.3%92.3%32.6%84.8%Unknown81.2%25.3%*50.7%87.7%25.8%*85.8%Percent low wage employees50% or more low wage43.0%13.8%25.3%80.7%13.8%63.4%	Unknown	82.3%	28.6%*	48.5%	84.5%	27.6%*	82.8%
1 location only   13.6%   13.3%   24.1%   38.8%   13.2%   17.9%     Percent full-time employees	Multi/single status						
Percent full-time employees     Less than 25%   39.2%   18.7%   12.2%*   76.1%   19.5%   55.7%     25-49 %   44.7%   13.7%   18.3%   84.2%   13.1%   68.7%     50-74 %   32.8%   11.8%   23.8%   83.7%   11.9%   62.7%     75% or more   33.0%   13.0%   32.8%   81.5%   13.0%   62.4%     Union presence   No union employees   27.9%   12.4%   27.6%   77.6%   12.4%   55.0%     Has union employees   72.5%   32.4%   44.3%   92.3%   32.6%   84.8%     Unknown   81.2%   25.3%*   50.7%   87.7%   25.8%*   85.8%     Percent low wage employees   50% or more low wage   43.0%   13.8%   25.3%   80.7%   13.8%   63.4%	2 or more locations	63.5%	11.0%	30.3%	82.0%	9.8%	68.3%
Less than 25%39.2%18.7%12.2%*76.1%19.5%55.7%25-49 %44.7%13.7%18.3%84.2%13.1%68.7%50-74 %32.8%11.8%23.8%83.7%11.9%62.7%75% or more33.0%13.0%32.8%81.5%13.0%62.4%Union presenceNo union employees27.9%12.4%27.6%77.6%12.4%55.0%Has union employees72.5%32.4%44.3%92.3%32.6%84.8%Unknown81.2%25.3%*50.7%87.7%25.8%*85.8%Percent low wage employees50% or more low wage43.0%13.8%25.3%80.7%13.8%63.4%	1 location only	13.6%	13.3%	24.1%	38.8%	13.2%	17.9%
25-49 %44.7%13.7%18.3%84.2%13.1%68.7%50-74 %32.8%11.8%23.8%83.7%11.9%62.7%75% or more33.0%13.0%32.8%81.5%13.0%62.4%Union presence </td <td>Percent full-time employees</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	Percent full-time employees						
50-74 %32.8%11.8%23.8%83.7%11.9%62.7%75% or more33.0%13.0%32.8%81.5%13.0%62.4%Union presence62.4%No union employees27.9%12.4%27.6%77.6%12.4%55.0%Has union employees72.5%32.4%44.3%92.3%32.6%84.8%Unknown81.2%25.3%*50.7%87.7%25.8%*85.8%Percent low wage employees50% or more low wage43.0%13.8%25.3%80.7%13.8%63.4%	Less than 25%	39.2%	18.7%	12.2%*	76.1%	19.5%	55.7%
75% or more   33.0%   13.0%   32.8%   81.5%   13.0%   62.4%     Union presence	25-49 %	44.7%	13.7%	18.3%	84.2%	13.1%	68.7%
Union presence     27.9%     12.4%     27.6%     77.6%     12.4%     55.0%       Has union employees     72.5%     32.4%     44.3%     92.3%     32.6%     84.8%       Unknown     81.2%     25.3%*     50.7%     87.7%     25.8%*     85.8%       Percent low wage employees     50% or more low wage     43.0%     13.8%     25.3%     80.7%     13.8%     63.4%	50-74 %	32.8%	11.8%	23.8%	83.7%	11.9%	62.7%
No union employees     27.9%     12.4%     27.6%     77.6%     12.4%     55.0%       Has union employees     72.5%     32.4%     44.3%     92.3%     32.6%     84.8%       Unknown     81.2%     25.3%*     50.7%     87.7%     25.8%*     85.8%       Percent low wage employees     50% or more low wage     43.0%     13.8%     25.3%     80.7%     13.8%     63.4%	75% or more	33.0%	13.0%	32.8%	81.5%	13.0%	62.4%
Has union employees   72.5%   32.4%   44.3%   92.3%   32.6%   84.8%     Unknown   81.2%   25.3%*   50.7%   87.7%   25.8%*   85.8%     Percent low wage employees   50% or more low wage   43.0%   13.8%   25.3%   80.7%   13.8%   63.4%	Union presence						
Unknown     81.2%     25.3%*     50.7%     87.7%     25.8%*     85.8%       Percent low wage employees     50% or more low wage     43.0%     13.8%     25.3%     80.7%     13.8%     63.4%	No union employees	27.9%	12.4%	27.6%	77.6%	12.4%	55.0%
Percent low wage employees       50% or more low wage     43.0%     13.8%     25.3%     80.7%     13.8%     63.4%	Has union employees	72.5%	32.4%	44.3%	92.3%	32.6%	84.8%
50% or more low wage     43.0%     13.8%     25.3%     80.7%     13.8%     63.4%	Unknown	81.2%	25.3%*	50.7%	87.7%	25.8%*	85.8%
50% or more low wage     43.0%     13.8%     25.3%     80.7%     13.8%     63.4%	Percent low wage employees						
Less than 50% low wage     31.3%     12.9%     31.1%     82.4%     12.9%     62.3%	50% or more low wage	43.0%	13.8%	25.3%	80.7%	13.8%	63.4%
	Less than 50% low wage	31.3%	12.9%	31.1%	82.4%	12.9%	62.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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(2008) 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, 2008

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.44%	0.53%	1.65%	0.56%	0.57%	0.62%
Industry group **						
Agric., fish., forest.	3.57%	2.98%	10.11%*	19.28%	3.37%	9.38%
Mining and manufacturing	1.36%	1.16%	4.12%	1.49%	1.57%	1.68%
Construction	1.97%	1.87%	4.17%	5.25%	2.00%	3.29%
Utilities and transp.	2.68%	2.23%	8.82%*	2.92%	2.38%	2.82%
Wholesale trade	1.33%	1.37%	3.39%	2.07%	1.42%	2.26%
Fin. svs. and real estate	1.16%	1.16%	2.67%	1.25%	1.32%	1.63%
Retail trade	1.22%	1.29%	5.33%	0.74%	1.41%	1.01%
Professional services	1.09%	0.86%	2.96%	2.18%	0.90%	1.85%
Other services	1.25%	0.91%	3.01%	1.97%	1.13%	1.72%
Ownership						
For profit, incorporated	0.69%	0.61%	1.71%	0.66%	0.63%	0.67%
For profit, unincorporated	1.33%	1.51%	2.80%	1.93%	1.72%	0.90%
Nonprofit	1.07%	1.22%	3.60%	2.84%	1.42%	2.27%
Age of firm						
Less than 5 years	2.28%	2.27%	5.23%	7.60%	2.44%	3.61%
5-9 years	0.93%	1.03%	5.71%	9.24%	0.97%	3.45%
10-19 years	0.79%	0.71%	2.72%	4.80%	0.81%	2.56%
20 or more years	0.66%	0.61%	2.12%	0.88%	0.72%	1.10%
Unknown	0.97%	9.13% *	4.81%	0.87%	12.22%*	1.00%
Multi/single status						
2 or more locations	0.87%	0.76%	2.11%	0.55%	1.23%	0.75%
1 location only	0.56%	0.56%	1.91%	3.43%	0.59%	0.94%
r location only	0.0070	0.0078	1.5170	3.4370	0.5376	0.3478
Percent full-time employees						
Less than 25%	1.69%	2.17%	4.57%*	2.12%	2.73%	2.92%
25-49 %	1.83%	2.17%	3.53%	1.59%	2.27%	1.96%
50-74 %	1.62%	0.83%	3.67%	1.81%	0.78%	2.13%
75% or more	0.82%	0.64%	1.95%	0.87%	0.69%	0.95%
Union presence						
No union employees	0.40%	0.53%	1.86%	0.54%	0.59%	0.86%
Has union employees	2.34%	3.68%	5.10%	1.64%	4.51%	1.59%
Unknown	1.65%	7.72%*	9.05%	1.44%	8.78%*	1.51%
Percent low wage employees						
50% or more low wage	1.04%	1.37%	2.44%	0.76%	1.48%	1.10%
Less than 50% low wage	0.54%	0.41%	1.98%	0.73%	0.47%	0.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.