

**Uninsurance Rates of Low-Income Workers  
By Select Characteristics  
U.S. and NSAF States, 1999**

	Low States							Medium States					High States																		
	U.S.	MA	MN	MI	WI	WA	Ave	CO	AL	MS	NJ	Ave	NY	CA	FL	TX	Ave														
<b>Ethnicity/Citizenship</b>																															
Hispanic/Not Citizen	63.2%	28.4%	***	39.6%	*	57.5%	68.3%	81.6%	***	57.3%	62.6%	81.3%	67.7%	57.4%	59.6%	77.3%	**	60.8%	59.6%	70.4%	***	64.3%									
Hispanic/Citizen	36.3%	11.0%	***	25.8%	*	58.0%	27.9%	42.1%	***	33.8%	24.6%	**	56.4%	60.3%	44.3%	38.0%	24.5%	*	26.3%	***	33.0%	55.0%	***	36.7%							
Not Hispanic/Not Citizen	38.4%	24.2%		1.9%	***	80.4%	**	6.8%	***	0.0%	***	34.3%	15.1%	35.1%	0.0%	***	46.5%	39.2%	61.6%	***	50.1%	43.5%	9.3%	***	50.6%						
<b>Health Status</b>																															
Excellent/Very Good	29.9%	16.2%	***	19.4%	***	21.8%	**	22.5%	**	27.0%	21.5%	††	22.2%	**	32.1%	27.6%	28.0%	28.0%	†††	35.9%	*	37.5%	***	39.1%	**	42.1%	***	38.7%	\$\$\$		
Good	38.2%	26.5%	**	28.4%	*	28.8%	*	40.3%		30.4%	30.5%		41.6%		32.8%	38.2%	37.6%	36.9%		35.0%		41.9%		40.3%		50.5%	***	43.0%	\$\$\$		
Fair/Poor	44.8%	32.1%		15.3%	***	33.5%		36.5%		38.6%	32.5%	†††	55.6%		47.8%	45.3%	58.6%	*	54.6%		45.6%		48.3%		47.1%		54.3%	*	49.2%	\$\$\$	
<b>Establishment Size</b>																															
0-24 Employees	45.7%	27.0%	***	25.5%	***	35.3%	**	38.2%	*	40.0%	34.1%	†††	51.3%		50.3%	54.2%	44.6%	47.9%		52.7%		48.9%		49.8%		59.8%	***	52.5%	\$\$\$		
25-250 Employees	31.5%	16.9%	***	19.5%	***	23.1%		25.6%	*	26.0%	22.4%	†††	27.5%		32.3%	33.2%	35.2%	32.7%	‡	34.1%		39.6%	**	40.2%		44.2%	**	39.8%	\$\$\$		
250+ Employees	22.9%	10.8%	***	10.2%	***	11.2%	***	20.9%		17.9%	13.8%		15.8%		15.9%	*	14.3%	***	20.1%	17.6%	††	21.4%		22.0%		33.7%		37.7%	**	28.3%	\$\$\$
<b>Industry</b>																															
Agriculture	55.7%	N/A		22.8%	**	85.4%		30.8%		73.8%	*	66.1%		58.9%	15.1%	***	49.4%	100.0%	***	40.9%		63.90%		57.7%		78.3%	*	52.7%		59.0%	
Services	32.6%	21.0%	**	21.3%	**	31.1%		22.2%	***	19.1%	***	24.2%		25.9%	31.8%		29.2%	29.4%	29.2%	††	32.5%		35.7%		39.1%		44.1%	**	37.5%		
Construction	53.5%	31.8%		27.7%		37.3%		41.7%		49.5%	36.5%	††	46.1%		72.1%		41.6%	54.9%	61.0%		47.6%		55.5%		48.8%		74.2%	***	62.2%		
Manufacturing	28.4%	12.8%	***	8.4%	***	9.1%	***	22.8%		18.8%	13.3%	†††	25.0%		26.4%		33.9%	24.1%	25.2%		38.3%		36.0%		30.7%		41.7%	**	37.5%		
Retail	39.3%	24.8%	**	30.3%	*	27.4%	***	45.5%		34.0%	31.5%	†††	39.4%		41.3%		41.2%	46.3%	43.2%	†††	44.0%		44.8%		47.2%		53.4%	**	47.3%		
<b>Work Status</b>																															
Part-Time	34.9%	26.9%	*	24.8%	**	28.5%		27.2%	*	25.9%	**	26.9%	††	31.0%	38.9%	32.4%	36.6%	34.2%		34.9%		39.8%		40.7%		48.6%	**	40.5%	\$\$\$		
Tenure<1 Year	42.8%	26.0%	***	25.9%	***	27.9%	***	38.8%		36.1%	**	30.8%	†††	39.4%	47.3%	45.2%	39.3%	41.3%	†††	39.5%		50.5%	**	52.1%	**	58.5%	***	51.5%	\$\$\$		

Source: 1999 NSAF Data

††† denotes significant differences between Low States and Medium State:

††† denotes significant differences between Medium States and High State:

\$\$\$ denotes significant differences between High States and Low States

\*\*\* denotes significant differences between Individual States and the balance of US

One symbol indicates significance at the .10 level

Two symbols indicate significance at the .05 level

Three symbols indicate significance at the .01 level

**Table 2**  
**Distribution of Low-Income Workers**  
**By Select Characteristics**  
 U.S. and NSAF States, 1999

	Low States							Medium States					High States					Ave
	U.S.	MA	MN	MI	WI	WA	Ave	CO	AL	MS	NJ	Ave	NY	CA	FL	TX		
<b>Ethnicity/Citizenship</b>																		
Hispanic/Not Citizen	12.1%	7.4% **	2.6% ***	1.1% ***	3.9% ***	7.5% ***	4.0% †††	13.1%	0.0% ***	0.0% ***	13.5%	9.3%	13.3%	35.1% ***	18.2% **	22.9% ***	25.7% §§§	
Hispanic/Citizen	10.0%	10.7%	2.3% ***	4.3% ***	2.9% ***	5.7% ***	5.1% †††	13.7% *	0.0% ***	0.0% ***	13.6%	9.4% †††	13.9% *	22.7% ***	10.6%	27.7% ***	20.6% §§§	
Not Hispanic/Not Citizen	2.7%	4.9% *	3.3%	2.0%	1.0% ***	0.8%	2.3% ††	4.1%	1.5%	0.0% ***	7.3% **	4.7% †††	11.9% ***	2.6%	5.5% **	1.4% **	4.3%	
<b>Health Status</b>																		
Excellent/Very Good	55.2%	63.7% ***	65.6% ***	59.2% *	61.2% ***	59.2%	61.1%	58.2%	56.8%	53.9%	58.2%	57.7% †††	50.6%	48.1% ***	57.3%	48.8% **	50.2% §§§	
Good	30.2%	24.8% *	24.3% **	30.6%	25.8% **	29.1%	27.7%	28.7%	29.3%	30.7%	26.5%	27.9%	30.7%	31.6%	26.3%	33.6%	31.1% §	
Fair/Poor	14.5%	11.2% *	10.2% **	10.2% ***	13.0%	11.7%	11.2% ††	13.1%	13.9%	15.4%	15.4%	14.4% ††	18.2%	20.3% ***	16.3%	17.6%	18.7% §§§	
<b>Establishment Size</b>																		
0-24 Employees	44.9%	44.7%	40.0% *	46.0%	41.8%	48.1%	44.6%	40.3%	42.6%	35.7% ***	41.7%	41.7% ††	44.1%	48.3%	43.0%	49.7%	47.0%	
25-250 Employees	39.7%	42.8%	44.2%	37.1%	40.5%	40.4%	40.2%	41.6%	35.8%	37.2%	42.5%	40.1%	42.4%	41.2%	42.7%	37.2%	40.6%	
250+ Employees	15.4%	12.5%	15.8%	16.9%	17.7% *	11.5% *	15.2%	18.1%	21.5% ***	27.2% ***	15.8%	18.2% ††	13.6%	10.6% ***	14.4%	13.1%	12.3% §	
<b>Industry</b>																		
Agriculture	3.3%	0.0%	1.5% ***	2.0%	2.0% *	8.2% ***	2.8% †	2.6%	2.2%	2.7%	0.0% ***	1.4% †††	0.60% ***	9.7% ***	3.6%	4.1%	5.8% §§§	
Services	36.0%	39.9%	37.0%	35.3%	34.4%	38.5%	36.7%	40.8%	30.2% **	30.6% **	40.4%	37.2%	44.0% **	31.3% *	35.3%	29.6% ***	33.5%	
Construction	5.7%	5.0%	4.8%	3.1% ***	3.0% ***	2.6% ***	3.5%	5.8%	7.6%	4.4%	3.0% ***	5.1% †	3.0% ***	4.8%	7.8%	12.2% ***	6.9% §§§	
Manufacturing	15.8%	11.1% **	19.0%	19.0%	21.2% ***	8.4% ***	16.1%	13.8%	21.3% ***	28.2% ***	14.9%	16.7%	15.2%	15.6%	7.6% ***	15.3%	14.2%	
Retail	25.1%	29.1%	26.1%	29.1%	28.6%	26.2%	28.1%	24.1%	26.3%	23.5%	26.7%	26.0%	20.4% *	24.8%	32.5% **	23.3%	25.0%	
<b>Work Status</b>																		
Part-Time	30.6%	49.4% ***	50.4% ***	36.1% **	39.8% ***	41.8% ***	41.9% ††	40.0% **	24.5% ***	28.5%	41.4% ***	36.9% †††	34.0%	33.2%	32.2%	18.9% ***	29.5% §§§	
Tenure<1 Year	46.5%	49.9%	47.1% **	49.4%	51.2% **	52.4% **	50.0%	46.5%	44.5%	51.7% *	49.9%	49.7% †	40.1% **	40.9% **	55.1% **	49.5%	45.3% §§§	

Source: 1999 NSAF Data

††† denotes significant differences between Low States and Medium State;

††† denotes significant differences between Medium States and High State;

§§§ denotes significant differences between High States and Low States

\*\*\* denotes significant differences between Individual States and the balance of US

One symbol indicates significance at the .10 level

Two symbols indicate significance at the .05 level

Three symbols indicate significance at the .01 level