

## NEW YORK

### SELF-EMPLOYED: COVERAGE AND INCOME

*Unless noted, the estimates provided are from the 2010 American Community Survey (ACS).*

**Table 1a. Coverage Type by Self-employment Status, 2010**

| Health Insurance Coverage | Not self-employed | Self-employed | Total  |
|---------------------------|-------------------|---------------|--------|
| Uninsured                 | 11.4%             | 22.6%         | 12.1%  |
| State Programs            | 17.0%             | 11.5%         | 16.7%  |
| Employer-Sponsored        | 52.6%             | 39.5%         | 51.8%  |
| Nongroup                  | 3.8%              | 14.0%         | 4.4%   |
| Medicare                  | 15.3%             | 12.3%         | 15.1%  |
| Total                     | 100.0%            | 100.0%        | 100.0% |

**Table 1b. Coverage Type by Self-employment Status – Population Counts, 2010**

| Health Insurance Coverage | Not self-employed | Self-employed | Total      |
|---------------------------|-------------------|---------------|------------|
|                           | No.               | No.           | No.        |
| Uninsured                 | 2,093,489         | 246,069       | 2,339,558  |
| State Programs            | 3,104,860         | 124,984       | 3,229,844  |
| Employer-Sponsored        | 9,620,864         | 429,825       | 10,100,000 |
| Nongroup                  | 691,993           | 152,673       | 844,666    |
| Medicare                  | 2,793,358         | 134,168       | 2,927,526  |
| Total                     | 18,300,000        | 1,087,719     | 19,400,000 |

**Table 2a. Income by Self-employment Status, 2010**

| Income as % of federal poverty guidelines | Not self-employed | Self-employed | Total  |
|-------------------------------------------|-------------------|---------------|--------|
| 0-138                                     | 31.7%             | 22.9%         | 31.3%  |
| 139-200                                   | 10.2%             | 10.2%         | 10.2%  |
| 201-400                                   | 24.6%             | 23.9%         | 24.6%  |
| >400                                      | 33.5%             | 42.9%         | 34.0%  |
| Total                                     | 100.0%            | 100.0%        | 100.0% |

**Table 2b. Income by Self-employment Status – Population Counts, 2010**

| Income as % of federal poverty guidelines | Not self-employed | Self-employed | Total      |
|-------------------------------------------|-------------------|---------------|------------|
|                                           | No.               | No.           | No.        |
| <b>0-138</b>                              | 5,810,880         | 249,598       | 6,060,478  |
| <b>139-200</b>                            | 1,858,805         | 111,133       | 1,969,938  |
| <b>201-400</b>                            | 4,502,769         | 260,207       | 4,762,976  |
| <b>&gt;400</b>                            | 6,132,110         | 466,781       | 6,598,891  |
| <b>Total</b>                              | 18,300,000        | 1,087,719     | 19,400,000 |

**Table 3a. Coverage Type by Income for Self-employed, 2010**

| Health Insurance Coverage | Income as % of federal poverty guidelines |         |         |       |        |
|---------------------------|-------------------------------------------|---------|---------|-------|--------|
|                           | 0-138                                     | 139-200 | 201-400 | >400  | Total  |
| <b>Uninsured</b>          | 8.3%                                      | 4.0%    | 6.2%    | 4.1%  | 22.6%  |
| <b>State Programs</b>     | 7.1%                                      | 1.7%    | 2.0%    | 0.7%  | 11.5%  |
| <b>Employer-Sponsored</b> | 3.7%                                      | 2.0%    | 9.2%    | 24.5% | 39.5%  |
| <b>Nongroup</b>           | 2.3%                                      | 1.3%    | 3.7%    | 6.8%  | 14.0%  |
| <b>Medicare</b>           | 1.5%                                      | 1.2%    | 2.9%    | 6.7%  | 12.3%  |
| <b>Total</b>              | 22.9%                                     | 10.2%   | 23.9%   | 42.9% | 100.0% |

**Table 3b. Coverage Type by Income for Self-employed – Population Counts, 2010**

| Health Insurance Coverage | 0-138     | 139-200   | 201-400   | >400      | Total      |
|---------------------------|-----------|-----------|-----------|-----------|------------|
|                           | No.       | No.       | No.       | No.       | No.        |
| <b>Uninsured</b>          | 1,156,997 | 384,133   | 555,463   | 242,965   | 2,339,558  |
| <b>State Programs</b>     | 2,343,743 | 380,476   | 383,833   | 121,792   | 3,229,844  |
| <b>Employer-Sponsored</b> | 1,273,873 | 673,134   | 2,829,438 | 5,274,244 | 10,100,000 |
| <b>Nongroup</b>           | 297,215   | 92,209    | 205,726   | 249,516   | 844,666    |
| <b>Medicare</b>           | 988,650   | 439,986   | 788,516   | 710,374   | 2,927,526  |
| <b>Total</b>              | 6,060,478 | 1,969,938 | 4,762,976 | 6,598,891 | 19,400,000 |

Source: US Census Bureau, American Community Survey (ACS) 2010 PUMS file

Notes:

1. Income is calculated as a percentage of federal poverty guidelines, using the income of the health insurance unit (HIU)
2. Health insurance coverage type was calculated using the primary source of coverage. For people who reported multiple sources of coverage, the primary source of coverage was assigned in the following order: Medicare (except children), employer-sponsored, state programs, and nongroup. For children, the hierarchy assigns Medicare as primary source only if there is no other coverage reported.
3. The universe for this analysis is the entire state population, including group quarters.
4. Missing values for income were imputed using self-employment status, insurance type, and state.
5. Self-employed includes both incorporated and unincorporated status; no information is available on firm size.

**Table 4. Coverage Type for Self-Employed by PUMA, 2009-2010**

| PUMA | County                             | Total Self-Employed | Uninsured | State Programs | Employer-Sponsored | Nongroup | Medicare |
|------|------------------------------------|---------------------|-----------|----------------|--------------------|----------|----------|
| 100  | St. Lawrence                       | 6,044               | 29%       | 10% ^          | 34%                | 13%      | 13%      |
| 200  | Clinton, Essex, Franklin, Hamilton | 9,469               | 17%       | 12%            | 43%                | 11%      | 16%      |
| 300  | Warren, Washington                 | 9,146               | 21%       | 6% ^           | 42%                | 13%      | 17%      |
| 401  | Herkimer, Oneida (part)            | 9,246               | 13%       | 9%             | 48%                | 19%      | 10%      |
| 402  | Oneida (part)                      | 4,053               | 8% ^      | 24%            | 48%                | 11% ^    | 9% ^     |
| 500  | Jefferson, Lewis                   | 7,960               | 24%       | 12%            | 37%                | 17%      | 9%       |
| 600  | Oswego                             | 4,385               | 22%       | 10% ^          | 36%                | 15% ^    | 17%      |
| 700  | Onondaga (part)                    | 4,896               | 41%       | 14% ^          | 28%                | 6% ^     | 11% ^    |
| 801  | Madison, Onondaga (part)           | 5,169               | 16%       | 4% ^           | 55%                | 12%      | 13% ^    |
| 802  | Onondaga (part)                    | 6,197               | 13%       | 7% ^           | 49%                | 19%      | 12%      |
| 803  | Onondaga (part)                    | 5,284               | 13%       | 4% ^           | 53%                | 13%      | 17%      |
| 804  | Cayuga, Onondaga (part)            | 5,529               | 20%       | 8% ^           | 46%                | 15%      | 10%      |
| 901  | Monroe (part)                      | 3,030               | 27%       | 11% ^          | 32%                | 19% ^    | 10% ^    |
| 902  | Monroe (part)                      | 3,834               | 31%       | 16% ^          | 32%                | 17% ^    | 5% ^     |
| 1001 | Monroe (part)                      | 5,931               | 10% ^     | 3% ^           | 47%                | 22%      | 18%      |
| 1002 | Monroe (part)                      | 4,044               | 14% ^     | 8% ^           | 50%                | 12% ^    | 16%      |
| 1003 | Monroe (part), Wayne               | 4,917               | 7% ^      | 5% ^           | 40%                | 28%      | 20%      |
| 1004 | Monroe (part)                      | 10,852              | 5% ^      | 2% ^           | 55%                | 20%      | 18%      |
| 1005 | Monroe (part)                      | 4,225               | 10% ^     | 3% ^           | 62%                | 13% ^    | 12% ^    |
| 1100 | Ontario                            | 7,527               | 21%       | 4% ^           | 44%                | 17%      | 14%      |
| 1200 | Livingston, Wyoming                | 6,720               | 18%       | 4% ^           | 40%                | 21%      | 17%      |
| 1300 | Genesee, Orleans                   | 5,138               | 15%       | 3% ^           | 56%                | 14% ^    | 12% ^    |
| 1401 | Erie (part)                        | 4,026               | 30%       | 41%            | 21% ^              | 1% ^     | 7% ^     |
| 1402 | Erie (part)                        | 4,301               | 29% ^     | 22% ^          | 36%                | 3% ^     | 10% ^    |
| 1501 | Niagara (part)                     | 4,873               | 15% ^     | 5% ^           | 51%                | 15%      | 15%      |
| 1502 | Niagara (part)                     | 3,972               | 41%       | 5% ^           | 35%                | 12% ^    | 7% ^     |
| 1601 | Erie (part)                        | 4,239               | 14% ^     | 2% ^           | 53%                | 16%      | 15% ^    |
| 1602 | Erie (part)                        | 6,672               | 12% ^     | 0% ^           | 51%                | 15%      | 21%      |
| 1603 | Erie (part)                        | 6,002               | 11% ^     | 1% ^           | 54%                | 16%      | 19%      |
| 1604 | Erie (part)                        | 4,614               | 19% ^     | 11% ^          | 48%                | 9% ^     | 13% ^    |
| 1605 | Erie (part)                        | 8,111               | 10% ^     | 3% ^           | 53%                | 17%      | 17%      |
| 1700 | Seneca, Tompkins                   | 7,764               | 22%       | 14% ^          | 36%                | 10% ^    | 18%      |
| 1800 | Chenango, Cortland                 | 6,028               | 21%       | 11% ^          | 31%                | 22% ^    | 16%      |
| 1900 | Delaware, Otsego, Schoharie        | 9,951               | 19%       | 8%             | 38%                | 18%      | 16%      |
| 2000 | Fulton, Montgomery                 | 6,175               | 19%       | 9%             | 44%                | 9% ^     | 19%      |

| PUMA | County                     | Total Self-Employed | Uninsured | State Programs | Employer-Sponsored | Nongroup | Medicare |
|------|----------------------------|---------------------|-----------|----------------|--------------------|----------|----------|
| 2100 | Schenectady                | 6,275               | 20%       | 6% ^           | 41%                | 18% ^    | 15%      |
| 2201 | Saratoga (part)            | 6,840               | 13%       | 10% ^          | 50%                | 14% ^    | 14%      |
| 2202 | Saratoga (part)            | 6,831               | 16% ^     | 7% ^           | 46%                | 19%      | 13% ^    |
| 2300 | Rensselaer                 | 6,718               | 24%       | 6% ^           | 43%                | 14% ^    | 13%      |
| 2401 | Albany (part)              | 3,037               | 13% ^     | 10% ^          | 46%                | 18% ^    | 13% ^    |
| 2402 | Albany (part)              | 10,557              | 12%       | 7% ^           | 51%                | 14%      | 16%      |
| 2500 | Columbia, Greene           | 8,388               | 21%       | 5% ^           | 43%                | 16%      | 15%      |
| 2601 | Broome (part), Tioga       | 7,205               | 27%       | 7% ^           | 41%                | 11%      | 13%      |
| 2602 | Broome (part)              | 5,104               | 18% ^     | 10% ^          | 39%                | 17%      | 15%      |
| 2700 | Chemung, Schuyler          | 3,949               | 15% ^     | 7% ^           | 40%                | 10% ^    | 28%      |
| 2800 | Steuben, Yates             | 7,931               | 21%       | 9% ^           | 45%                | 9%       | 17%      |
| 2900 | Allegany, Cattaraugus      | 7,024               | 22%       | 10%            | 39%                | 14%      | 14%      |
| 3000 | Chautauqua                 | 6,897               | 13%       | 13%            | 44%                | 16%      | 14%      |
| 3101 | Sullivan, Ulster (part)    | 7,791               | 26%       | 7% ^           | 35%                | 15%      | 16%      |
| 3102 | Ulster (part)              | 11,815              | 21%       | 7% ^           | 42%                | 15%      | 15%      |
| 3201 | Dutchess (part)            | 8,640               | 15%       | 3% ^           | 49%                | 17%      | 16%      |
| 3202 | Dutchess (part)            | 9,018               | 21%       | 9% ^           | 42%                | 15%      | 12%      |
| 3301 | Orange (part)              | 5,286               | 15% ^     | 3% ^           | 45%                | 21% ^    | 16%      |
| 3302 | Orange (part)              | 5,894               | 28%       | 10% ^          | 35%                | 14%      | 13%      |
| 3303 | Orange (part)              | 7,061               | 20% ^     | 6% ^           | 43%                | 17%      | 14%      |
| 3400 | Westchester (part)         | 8,907               | 31%       | 9%             | 33%                | 10% ^    | 17%      |
| 3501 | Westchester (part)         | 12,783              | 10%       | 4% ^           | 54%                | 19%      | 14%      |
| 3502 | Westchester (part)         | 8,973               | 16% ^     | 2% ^           | 45%                | 22%      | 15%      |
| 3503 | Westchester (part)         | 15,653              | 17%       | 3% ^           | 47%                | 13%      | 21%      |
| 3504 | Westchester (part)         | 8,134               | 14%       | 5% ^           | 47%                | 17%      | 16%      |
| 3505 | Westchester (part)         | 11,797              | 27%       | 5% ^           | 43%                | 15%      | 10%      |
| 3506 | Putnam, Westchester (part) | 8,807               | 17% ^     | 6% ^           | 47%                | 15%      | 15%      |
| 3601 | Rockland (part)            | 8,002               | 17%       | 2% ^           | 61%                | 11%      | 10%      |
| 3602 | Rockland (part)            | 10,685              | 29%       | 8% ^           | 47%                | 7%       | 9%       |
| 3701 | Bronx (part)               | 5,332               | 18% ^     | 18%            | 30%                | 11% ^    | 23%      |
| 3702 | Bronx (part)               | 3,644               | 29%       | 29%            | 31%                | 2% ^     | 9% ^     |
| 3703 | Bronx (part)               | 2,610               | 43%       | 10% ^          | 35% ^              | 1% ^     | 11% ^    |
| 3704 | Bronx (part)               | 4,638               | 34%       | 25%            | 23%                | 5% ^     | 12% ^    |
| 3705 | Bronx (part)               | 4,459               | 35%       | 47%            | 11% ^              | 3% ^     | 5% ^     |
| 3706 | Bronx (part)               | 5,344               | 56%       | 30%            | 4% ^               | 6% ^     | 4% ^     |
| 3707 | Bronx (part)               | 7,938               | 41%       | 49%            | 4% ^               | 3% ^     | 3% ^     |
| 3708 | Bronx (part)               | 7,013               | 35%       | 37%            | 11% ^              | 13% ^    | 5% ^     |
| 3709 | Bronx (part)               | 4,736               | 40%       | 26%            | 25%                | 3% ^     | 6% ^     |
| 3710 | Bronx (part)               | 4,529               | 43%       | 35%            | 11% ^              | 7% ^     | 4% ^     |

| PUMA | County          | Total Self-Employed | Uninsured | State Programs | Employer-Sponsored | Nongroup | Medicare |
|------|-----------------|---------------------|-----------|----------------|--------------------|----------|----------|
| 3801 | New York (part) | 10,794              | 29%       | 27%            | 23%                | 12% ^    | 8% ^     |
| 3802 | New York (part) | 8,069               | 24%       | 16% ^          | 32%                | 18% ^    | 10% ^    |
| 3803 | New York (part) | 6,797               | 40%       | 17%            | 26%                | 16% ^    | 2% ^     |
| 3804 | New York (part) | 2,722               | 19% ^     | 34%            | 27%                | 10% ^    | 10% ^    |
| 3805 | New York (part) | 20,152              | 8%        | 2% ^           | 43%                | 22%      | 26%      |
| 3806 | New York (part) | 27,427              | 17%       | 5% ^           | 41%                | 20%      | 19%      |
| 3807 | New York (part) | 16,204              | 17%       | 5% ^           | 44%                | 20%      | 14%      |
| 3808 | New York (part) | 13,869              | 9% ^      | 4% ^           | 39%                | 23%      | 24%      |
| 3809 | New York (part) | 13,679              | 34%       | 11%            | 25%                | 24%      | 6% ^     |
| 3810 | New York (part) | 17,537              | 18%       | 4% ^           | 41%                | 24%      | 13%      |
| 3901 | Richmond (part) | 7,117               | 8% ^      | 10% ^          | 55%                | 20%      | 8% ^     |
| 3902 | Richmond (part) | 7,011               | 21% ^     | 10% ^          | 38%                | 18%      | 14%      |
| 3903 | Richmond (part) | 6,064               | 19%       | 11% ^          | 47%                | 8% ^     | 14% ^    |
| 4001 | Kings (part)    | 9,568               | 37%       | 7% ^           | 24%                | 30%      | 2% ^     |
| 4002 | Kings (part)    | 5,187               | 55%       | 20% ^          | 14% ^              | 9% ^     | 2% ^     |
| 4003 | Kings (part)    | 4,109               | 32%       | 27%            | 31%                | 8% ^     | 2% ^     |
| 4004 | Kings (part)    | 10,409              | 22%       | 4% ^           | 42%                | 25%      | 7% ^     |
| 4005 | Kings (part)    | 13,421              | 13%       | 6% ^           | 52%                | 18%      | 10%      |
| 4006 | Kings (part)    | 6,039               | 25%       | 17%            | 41%                | 13% ^    | 4% ^     |
| 4007 | Kings (part)    | 2,506               | 36%       | 15% ^          | 29% ^              | 10% ^    | 11% ^    |
| 4008 | Kings (part)    | 3,251               | 29%       | 28%            | 28%                | 8% ^     | 7% ^     |
| 4009 | Kings (part)    | 8,067               | 15%       | 27%            | 39%                | 14%      | 5% ^     |
| 4010 | Kings (part)    | 5,990               | 50%       | 17%            | 20% ^              | 5% ^     | 8% ^     |
| 4011 | Kings (part)    | 4,903               | 44%       | 28%            | 18%                | 4% ^     | 5% ^     |
| 4012 | Kings (part)    | 7,703               | 42%       | 22%            | 25%                | 9% ^     | 2% ^     |
| 4013 | Kings (part)    | 6,720               | 20%       | 20%            | 25%                | 25%      | 11% ^    |
| 4014 | Kings (part)    | 9,520               | 28%       | 26%            | 28%                | 16%      | 3% ^     |
| 4015 | Kings (part)    | 8,384               | 28%       | 23%            | 27%                | 14%      | 7% ^     |
| 4016 | Kings (part)    | 7,655               | 15%       | 18%            | 40%                | 17% ^    | 10% ^    |
| 4017 | Kings (part)    | 8,386               | 27%       | 24%            | 29%                | 13% ^    | 7% ^     |
| 4018 | Kings (part)    | 3,105               | 11% ^     | 17% ^          | 47%                | 14% ^    | 11% ^    |
| 4101 | Queens (part)   | 10,863              | 39%       | 18%            | 21%                | 21%      | 2% ^     |
| 4102 | Queens (part)   | 11,153              | 46%       | 28%            | 18%                | 3% ^     | 4% ^     |
| 4103 | Queens (part)   | 16,694              | 34%       | 13%            | 35%                | 10%      | 8%       |
| 4104 | Queens (part)   | 10,344              | 25%       | 8% ^           | 42%                | 15%      | 10%      |
| 4105 | Queens (part)   | 8,811               | 29%       | 14% ^          | 36%                | 9% ^     | 12%      |
| 4106 | Queens (part)   | 9,908               | 33%       | 18%            | 27%                | 14%      | 9%       |
| 4107 | Queens (part)   | 7,892               | 37%       | 32%            | 11% ^              | 11% ^    | 8% ^     |
| 4108 | Queens (part)   | 7,783               | 20%       | 10% ^          | 44%                | 15%      | 11%      |

| PUMA         | County         | Total Self-Employed | Uninsured  | State Programs | Employer-Sponsored | Nongroup   | Medicare   |
|--------------|----------------|---------------------|------------|----------------|--------------------|------------|------------|
| 4109         | Queens (part)  | 7,969               | 38%        | 19%            | 26%                | 8% ^       | 8% ^       |
| 4110         | Queens (part)  | 9,141               | 43%        | 18%            | 21%                | 14%        | 5% ^       |
| 4111         | Queens (part)  | 7,939               | 41%        | 27%            | 24%                | 4% ^       | 3% ^       |
| 4112         | Queens (part)  | 10,002              | 39%        | 26%            | 24%                | 7% ^       | 4% ^       |
| 4113         | Queens (part)  | 5,762               | 44%        | 23%            | 20%                | 3% ^       | 10% ^      |
| 4114         | Queens (part)  | 3,652               | 38%        | 14% ^          | 31%                | 9% ^       | 8% ^       |
| 4201         | Nassau (part)  | 14,923              | 8%         | 2% ^           | 59%                | 12%        | 18%        |
| 4202         | Nassau (part)  | 13,350              | 9% ^       | 5% ^           | 49%                | 24%        | 14%        |
| 4203         | Nassau (part)  | 5,764               | 26%        | 1% ^           | 45%                | 16% ^      | 12%        |
| 4204         | Nassau (part)  | 8,034               | 16%        | 1% ^           | 51%                | 15%        | 16%        |
| 4205         | Nassau (part)  | 5,392               | 23% ^      | 5% ^           | 42%                | 17%        | 13%        |
| 4206         | Nassau (part)  | 5,044               | 46%        | 10% ^          | 27%                | 10% ^      | 7% ^       |
| 4207         | Nassau (part)  | 5,816               | 10% ^      | 3% ^           | 47%                | 27%        | 12%        |
| 4208         | Nassau (part)  | 4,833               | 14% ^      | 0% ^           | 49%                | 23%        | 14% ^      |
| 4209         | Nassau (part)  | 6,907               | 10% ^      | 3% ^           | 60%                | 20%        | 8% ^       |
| 4210         | Nassau (part)  | 5,671               | 16% ^      | 1% ^           | 44%                | 16%        | 23%        |
| 4211         | Nassau (part)  | 5,261               | 21% ^      | 3% ^           | 58%                | 9% ^       | 10% ^      |
| 4212         | Nassau (part)  | 8,292               | 12% ^      | 11% ^          | 42%                | 19%        | 17%        |
| 4301         | Suffolk (part) | 17,389              | 7%         | 2% ^           | 55%                | 20%        | 15%        |
| 4302         | Suffolk (part) | 8,421               | 8% ^       | 2% ^           | 59%                | 18%        | 14%        |
| 4303         | Suffolk (part) | 7,349               | 10% ^      | 1% ^           | 55%                | 19%        | 14%        |
| 4304         | Suffolk (part) | 16,544              | 19%        | 3% ^           | 45%                | 17%        | 15%        |
| 4305         | Suffolk (part) | 7,072               | 21%        | 2% ^           | 52%                | 14%        | 11% ^      |
| 4306         | Suffolk (part) | 5,569               | 20%        | 2% ^           | 48%                | 19%        | 11% ^      |
| 4307         | Suffolk (part) | 4,633               | 13% ^      | 5% ^           | 58%                | 14% ^      | 9% ^       |
| 4308         | Suffolk (part) | 5,527               | 16% ^      | 1% ^           | 58%                | 13% ^      | 13% ^      |
| 4309         | Suffolk (part) | 3,072               | 40%        | 8% ^           | 35%                | 7% ^       | 11% ^      |
| 4310         | Suffolk (part) | 6,287               | 25%        | 2% ^           | 43%                | 21% ^      | 10% ^      |
| 4311         | Suffolk (part) | 4,635               | 31%        | 3% ^           | 40%                | 21%        | 5% ^       |
| 4312         | Suffolk (part) | 4,823               | 17% ^      | 5% ^           | 50%                | 16% ^      | 11% ^      |
| <b>Total</b> |                | <b>1,087,424</b>    | <b>22%</b> | <b>11%</b>     | <b>40%</b>         | <b>15%</b> | <b>12%</b> |

Source: US Census Bureau, American Community Survey (ACS) 2010 PUMS file

Notes:

1. A Public Use Microdata Area (PUMA) is a Census defined geographic area with a population of 100,000 or more. They are typically collections of counties and reflect the lowest level of geography available for a single year of ACS data. For detailed maps illustrating the PUMA boundaries in reference to county boundaries please visit the Census Bureau website: <http://www.census.gov/geo/www/maps/puma5pct.htm>
2. Income is calculated as a percentage of federal poverty guidelines, using the income of the health insurance unit (HIU)
3. Health insurance coverage type was calculated using the primary source of coverage. For people who reported multiple sources of coverage, the primary source of coverage was assigned in the following order: Medicare (except children), employer-sponsored, state programs, and nongroup. For children, the hierarchy assigns Medicare as primary source only if there is no other coverage reported.
4. The universe for this analysis is the entire state population, including group quarters.
5. Missing values for income were imputed using self-employment status, insurance type, and state.
6. Self-employed includes both incorporated and unincorporated status; no information is available on firm size.
7. ^ Indicates a relative standard error (RSE) of 30 or more. Estimates with an RSE of greater than 30% are typically judged to be unreliable.

**New York: Income for Self-Employed by PUMA, 2009-2010**

| PUMA | County                             | Total Self-Employed | 0-138% FPG | 139-200% FPG | 201-400% FPG | >400% FPG |
|------|------------------------------------|---------------------|------------|--------------|--------------|-----------|
| 100  | St. Lawrence                       | 6,044               | 41%        | 6% ^         | 25%          | 28%       |
| 200  | Clinton, Essex, Franklin, Hamilton | 9,469               | 24%        | 14%          | 31%          | 31%       |
| 300  | Warren, Washington                 | 9,146               | 23%        | 12%          | 23%          | 42%       |
| 401  | Herkimer, Oneida (part)            | 9,246               | 20%        | 10%          | 29%          | 42%       |
| 402  | Oneida (part)                      | 4,053               | 29%        | 5% ^         | 20%          | 46%       |
| 500  | Jefferson, Lewis                   | 7,960               | 24%        | 14%          | 28%          | 35%       |
| 600  | Oswego                             | 4,385               | 24%        | 17%          | 34%          | 25%       |
| 700  | Onondaga (part)                    | 4,896               | 44%        | 8% ^         | 19%          | 29%       |
| 801  | Madison, Onondaga (part)           | 5,169               | 21%        | 11% ^        | 30%          | 39%       |
| 802  | Onondaga (part)                    | 6,197               | 17%        | 11% ^        | 30%          | 42%       |
| 803  | Onondaga (part)                    | 5,284               | 11%        | 13% ^        | 27%          | 49%       |
| 804  | Cayuga, Onondaga (part)            | 5,529               | 19%        | 3% ^         | 33%          | 44%       |
| 901  | Monroe (part)                      | 3,030               | 42%        | 9% ^         | 32%          | 17% ^     |
| 902  | Monroe (part)                      | 3,834               | 41%        | 14% ^        | 18% ^        | 28%       |
| 1001 | Monroe (part)                      | 5,931               | 18%        | 11% ^        | 27%          | 45%       |
| 1002 | Monroe (part)                      | 4,044               | 23%        | 7% ^         | 27%          | 42%       |
| 1003 | Monroe (part), Wayne               | 4,917               | 13%        | 10% ^        | 36%          | 41%       |
| 1004 | Monroe (part)                      | 10,852              | 7% ^       | 7% ^         | 23%          | 63%       |
| 1005 | Monroe (part)                      | 4,225               | 21%        | 10% ^        | 28%          | 41%       |
| 1100 | Ontario                            | 7,527               | 17%        | 7% ^         | 35%          | 41%       |
| 1200 | Livingston, Wyoming                | 6,720               | 27%        | 12% ^        | 21%          | 40%       |
| 1300 | Genesee, Orleans                   | 5,138               | 12%        | 5% ^         | 40%          | 42%       |
| 1401 | Erie (part)                        | 4,026               | 47%        | 11% ^        | 19% ^        | 22% ^     |
| 1402 | Erie (part)                        | 4,301               | 35%        | 9% ^         | 20% ^        | 35%       |
| 1501 | Niagara (part)                     | 4,873               | 22%        | 4% ^         | 35%          | 38%       |
| 1502 | Niagara (part)                     | 3,972               | 26%        | 9% ^         | 31%          | 34%       |
| 1601 | Erie (part)                        | 4,239               | 12% ^      | 7% ^         | 31%          | 50%       |
| 1602 | Erie (part)                        | 6,672               | 8% ^       | 7% ^         | 24%          | 60%       |
| 1603 | Erie (part)                        | 6,002               | 14%        | 10% ^        | 26%          | 50%       |
| 1604 | Erie (part)                        | 4,614               | 28%        | 17% ^        | 19%          | 36%       |
| 1605 | Erie (part)                        | 8,111               | 15%        | 5% ^         | 27%          | 52%       |
| 1700 | Seneca, Tompkins                   | 7,764               | 28%        | 10%          | 24%          | 38%       |
| 1800 | Chenango, Cortland                 | 6,028               | 29%        | 10%          | 29%          | 31%       |
| 1900 | Delaware, Otsego, Schoharie        | 9,951               | 24%        | 13%          | 27%          | 36%       |
| 2000 | Fulton, Montgomery                 | 6,175               | 29%        | 15%          | 25%          | 31%       |
| 2100 | Schenectady                        | 6,275               | 25%        | 11% ^        | 24%          | 41%       |
| 2201 | Saratoga (part)                    | 6,840               | 16%        | 7% ^         | 22%          | 56%       |



| PUMA | County                     | Total Self-Employed | 0-138% FPG | 139-200% FPG | 201-400% FPG | >400% FPG |
|------|----------------------------|---------------------|------------|--------------|--------------|-----------|
| 2202 | Saratoga (part)            | 6,831               | 13% ^      | 6% ^         | 28%          | 53%       |
| 2300 | Rensselaer                 | 6,718               | 20%        | 9% ^         | 25%          | 47%       |
| 2401 | Albany (part)              | 3,037               | 28%        | 14% ^        | 16% ^        | 43%       |
| 2402 | Albany (part)              | 10,557              | 14%        | 9% ^         | 24%          | 53%       |
| 2500 | Columbia, Greene           | 8,388               | 21%        | 10% ^        | 31%          | 37%       |
| 2601 | Broome (part), Tioga       | 7,205               | 24%        | 9% ^         | 30%          | 37%       |
| 2602 | Broome (part)              | 5,104               | 30%        | 15%          | 24%          | 31%       |
| 2700 | Chemung, Schuylar          | 3,949               | 18%        | 11% ^        | 28%          | 42%       |
| 2800 | Steuben, Yates             | 7,931               | 32%        | 12%          | 34%          | 22%       |
| 2900 | Allegany, Cattaraugus      | 7,024               | 29%        | 13%          | 26%          | 32%       |
| 3000 | Chautauqua                 | 6,897               | 27%        | 12%          | 25%          | 35%       |
| 3101 | Sullivan, Ulster (part)    | 7,791               | 22%        | 9% ^         | 31%          | 38%       |
| 3102 | Ulster (part)              | 11,815              | 15%        | 12%          | 26%          | 47%       |
| 3201 | Dutchess (part)            | 8,640               | 14%        | 7% ^         | 26%          | 54%       |
| 3202 | Dutchess (part)            | 9,018               | 14%        | 7% ^         | 25%          | 54%       |
| 3301 | Orange (part)              | 5,286               | 19% ^      | 7% ^         | 33%          | 41%       |
| 3302 | Orange (part)              | 5,894               | 22%        | 8% ^         | 36%          | 34%       |
| 3303 | Orange (part)              | 7,061               | 16%        | 3% ^         | 26%          | 56%       |
| 3400 | Westchester (part)         | 8,907               | 25%        | 7% ^         | 19%          | 48%       |
| 3501 | Westchester (part)         | 12,783              | 6% ^       | 3% ^         | 22%          | 69%       |
| 3502 | Westchester (part)         | 8,973               | 14% ^      | 5% ^         | 23%          | 58%       |
| 3503 | Westchester (part)         | 15,653              | 14%        | 4% ^         | 17%          | 65%       |
| 3504 | Westchester (part)         | 8,134               | 15%        | 5% ^         | 19%          | 61%       |
| 3505 | Westchester (part)         | 11,797              | 20%        | 6% ^         | 25%          | 49%       |
| 3506 | Putnam, Westchester (part) | 8,807               | 11% ^      | 14% ^        | 26%          | 49%       |
| 3601 | Rockland (part)            | 8,002               | 10% ^      | 4% ^         | 17%          | 68%       |
| 3602 | Rockland (part)            | 10,685              | 19%        | 12%          | 22%          | 47%       |
| 3701 | Bronx (part)               | 5,332               | 33%        | 4% ^         | 17%          | 46%       |
| 3702 | Bronx (part)               | 3,644               | 32%        | 10% ^        | 28%          | 30%       |
| 3703 | Bronx (part)               | 2,610               | 32% ^      | 6% ^         | 31% ^        | 31% ^     |
| 3704 | Bronx (part)               | 4,638               | 27%        | 12% ^        | 21% ^        | 40%       |
| 3705 | Bronx (part)               | 4,459               | 58%        | 11% ^        | 22% ^        | 9% ^      |
| 3706 | Bronx (part)               | 5,344               | 61%        | 10% ^        | 16% ^        | 12% ^     |
| 3707 | Bronx (part)               | 7,938               | 67%        | 15% ^        | 14% ^        | 5% ^      |
| 3708 | Bronx (part)               | 7,013               | 59%        | 13% ^        | 22% ^        | 5% ^      |
| 3709 | Bronx (part)               | 4,736               | 37%        | 21%          | 31%          | 11% ^     |
| 3710 | Bronx (part)               | 4,529               | 65%        | 5% ^         | 22%          | 8% ^      |
| 3801 | New York (part)            | 10,794              | 41%        | 15%          | 26%          | 18%       |
| 3802 | New York (part)            | 8,069               | 31%        | 10% ^        | 16%          | 42%       |
| 3803 | New York (part)            | 6,797               | 47%        | 13% ^        | 19%          | 21%       |



| PUMA | County          | Total Self-Employed | 0-138% FPG | 139-200% FPG | 201-400% FPG | >400% FPG |
|------|-----------------|---------------------|------------|--------------|--------------|-----------|
| 3804 | New York (part) | 2,722               | 42%        | 8% ^         | 32%          | 18% ^     |
| 3805 | New York (part) | 20,152              | 10%        | 4% ^         | 15%          | 70%       |
| 3806 | New York (part) | 27,427              | 15%        | 6% ^         | 17%          | 61%       |
| 3807 | New York (part) | 16,204              | 19%        | 4% ^         | 21%          | 56%       |
| 3808 | New York (part) | 13,869              | 13%        | 5% ^         | 13%          | 69%       |
| 3809 | New York (part) | 13,679              | 28%        | 12%          | 21%          | 39%       |
| 3810 | New York (part) | 17,537              | 15%        | 7%           | 15%          | 64%       |
| 3901 | Richmond (part) | 7,117               | 12%        | 5% ^         | 24%          | 59%       |
| 3902 | Richmond (part) | 7,011               | 16% ^      | 13% ^        | 26%          | 45%       |
| 3903 | Richmond (part) | 6,064               | 23%        | 15% ^        | 18%          | 44%       |
| 4001 | Kings (part)    | 9,568               | 27%        | 13%          | 23%          | 36%       |
| 4002 | Kings (part)    | 5,187               | 36%        | 24% ^        | 21%          | 19% ^     |
| 4003 | Kings (part)    | 4,109               | 37%        | 8% ^         | 14% ^        | 41%       |
| 4004 | Kings (part)    | 10,409              | 15%        | 10% ^        | 18%          | 57%       |
| 4005 | Kings (part)    | 13,421              | 9%         | 7% ^         | 21%          | 63%       |
| 4006 | Kings (part)    | 6,039               | 27%        | 12% ^        | 15% ^        | 46%       |
| 4007 | Kings (part)    | 2,506               | 57%        | 8% ^         | 20% ^        | 15% ^     |
| 4008 | Kings (part)    | 3,251               | 49%        | 16% ^        | 22% ^        | 13% ^     |
| 4009 | Kings (part)    | 8,067               | 24%        | 13%          | 24%          | 39%       |
| 4010 | Kings (part)    | 5,990               | 43%        | 7% ^         | 25%          | 25%       |
| 4011 | Kings (part)    | 4,903               | 41%        | 13% ^        | 35%          | 11% ^     |
| 4012 | Kings (part)    | 7,703               | 41%        | 13%          | 15%          | 30%       |
| 4013 | Kings (part)    | 6,720               | 34%        | 10% ^        | 27%          | 28%       |
| 4014 | Kings (part)    | 9,520               | 28%        | 14%          | 34%          | 25%       |
| 4015 | Kings (part)    | 8,384               | 44%        | 10% ^        | 17%          | 29%       |
| 4016 | Kings (part)    | 7,655               | 24%        | 11%          | 28%          | 37%       |
| 4017 | Kings (part)    | 8,386               | 44%        | 16%          | 17%          | 22%       |
| 4018 | Kings (part)    | 3,105               | 21% ^      | 16% ^        | 34%          | 30%       |
| 4101 | Queens (part)   | 10,863              | 33%        | 12%          | 30%          | 25%       |
| 4102 | Queens (part)   | 11,153              | 39%        | 23%          | 23%          | 14%       |
| 4103 | Queens (part)   | 16,694              | 24%        | 11%          | 29%          | 36%       |
| 4104 | Queens (part)   | 10,344              | 16%        | 6% ^         | 30%          | 48%       |
| 4105 | Queens (part)   | 8,811               | 21%        | 12% ^        | 30%          | 37%       |
| 4106 | Queens (part)   | 9,908               | 32%        | 11% ^        | 32%          | 25%       |
| 4107 | Queens (part)   | 7,892               | 42%        | 11% ^        | 29%          | 17%       |
| 4108 | Queens (part)   | 7,783               | 20%        | 3% ^         | 27%          | 50%       |
| 4109 | Queens (part)   | 7,969               | 32%        | 13% ^        | 21%          | 34%       |
| 4110 | Queens (part)   | 9,141               | 34%        | 14%          | 20%          | 32%       |
| 4111 | Queens (part)   | 7,939               | 26%        | 16%          | 36%          | 22%       |

| PUMA         | County         | Total Self-Employed | 0-138% FPG | 139-200% FPG | 201-400% FPG | >400% FPG  |
|--------------|----------------|---------------------|------------|--------------|--------------|------------|
| 4112         | Queens (part)  | 10,002              | 47%        | 12%          | 25%          | 16%        |
| 4113         | Queens (part)  | 5,762               | 30%        | 10% ^        | 36%          | 24%        |
| 4114         | Queens (part)  | 3,652               | 34%        | 13% ^        | 22% ^        | 31%        |
| 4201         | Nassau (part)  | 14,923              | 8%         | 9%           | 16%          | 68%        |
| 4202         | Nassau (part)  | 13,350              | 8%         | 6% ^         | 17%          | 68%        |
| 4203         | Nassau (part)  | 5,764               | 11% ^      | 5% ^         | 31%          | 52%        |
| 4204         | Nassau (part)  | 8,034               | 16% ^      | 2% ^         | 29%          | 53%        |
| 4205         | Nassau (part)  | 5,392               | 12% ^      | 7% ^         | 32%          | 49%        |
| 4206         | Nassau (part)  | 5,044               | 22%        | 21%          | 22%          | 35%        |
| 4207         | Nassau (part)  | 5,816               | 10% ^      | 5% ^         | 22%          | 62%        |
| 4208         | Nassau (part)  | 4,833               | 14% ^      | 8% ^         | 19%          | 59%        |
| 4209         | Nassau (part)  | 6,907               | 8% ^       | 6% ^         | 19%          | 67%        |
| 4210         | Nassau (part)  | 5,671               | 7% ^       | 12% ^        | 17%          | 63%        |
| 4211         | Nassau (part)  | 5,261               | 16% ^      | 2% ^         | 27%          | 55%        |
| 4212         | Nassau (part)  | 8,292               | 15%        | 6% ^         | 16%          | 63%        |
| 4301         | Suffolk (part) | 17,389              | 10%        | 4% ^         | 16%          | 70%        |
| 4302         | Suffolk (part) | 8,421               | 6% ^       | 6% ^         | 17%          | 70%        |
| 4303         | Suffolk (part) | 7,349               | 18% ^      | 4% ^         | 20%          | 58%        |
| 4304         | Suffolk (part) | 16,544              | 13%        | 8% ^         | 19%          | 59%        |
| 4305         | Suffolk (part) | 7,072               | 22%        | 13% ^        | 22%          | 43%        |
| 4306         | Suffolk (part) | 5,569               | 16% ^      | 12% ^        | 27%          | 45%        |
| 4307         | Suffolk (part) | 4,633               | 16% ^      | 7% ^         | 35%          | 41%        |
| 4308         | Suffolk (part) | 5,527               | 6% ^       | 3% ^         | 27%          | 64%        |
| 4309         | Suffolk (part) | 3,072               | 47%        | 5% ^         | 29%          | 19% ^      |
| 4310         | Suffolk (part) | 6,287               | 10% ^      | 11% ^        | 30%          | 49%        |
| 4311         | Suffolk (part) | 4,635               | 18% ^      | 10% ^        | 18%          | 54%        |
| 4312         | Suffolk (part) | 4,823               | 9% ^       | 13% ^        | 22%          | 55%        |
| <b>Total</b> |                | <b>1,087,424</b>    | <b>23%</b> | <b>9%</b>    | <b>24%</b>   | <b>44%</b> |

Source: US Census Bureau, American Community Survey (ACS) 2010 PUMS file

Notes:

1. A Public Use Microdata Area (PUMA) is a Census defined geographic area with a population of 100,000 or more. They are typically collections of counties and reflect the lowest level of geography available for a single year of ACS data. For detailed maps illustrating the PUMA boundaries in reference to county boundaries please visit the Census Bureau website: <http://www.census.gov/geo/www/maps/puma5pct.htm>
2. Income is calculated as a percentage of federal poverty guidelines, using the income of the health insurance unit (HIU)
3. Health insurance coverage type was calculated using the primary source of coverage. For people who reported multiple sources of coverage, the primary source of coverage was assigned in the following order: Medicare (except children), employer-sponsored, state programs, and nongroup. For children, the hierarchy assigns Medicare as primary source only if there is no other coverage reported.
4. The universe for this analysis is the entire state population, including group quarters.
5. Missing values for income were imputed using self-employment status, insurance type, and state.
6. Self-employed includes both incorporated and unincorporated status; no information is available on firm size.
7. ^ Indicates a relative standard error (RSE) of 30 or more. Estimates with an RSE of greater than 30% are typically judged to be unreliable.