

Health Insurance Coverage and the Uninsured in Massachusetts:

An Update Based on 2005 Current Population Survey Data

Allison Cook and John Holahan, of the Urban Institute

August 2007

Funding for this report was provided by the Blue Cross Blue Shield of Massachusetts Foundation. The data and analysis presented here are those of the authors and should not be attributed to the Foundation or its directors, officers, or staff.

Overview

This chartbook provides detailed estimates of health insurance coverage in Massachusetts. It uses the most recent information available (for calendar year 2005) from the Census Bureau's 2006 Annual Social and Economic Supplements to the Current Population Survey (CPS)¹. This serves to update figures in an earlier chartbook that was released in June 2005—*Health Insurance Coverage and the Uninsured in Massachusetts*.

Detailed tables examine health insurance coverage by key social and economic characteristics, including age, gender, family income and poverty levels, household type, family work status, race/ethnicity, education, citizenship and health status. Separate tables are provided for children, adults, low-income populations and workers, examining these same characteristics.

Data Notes

CPS as a Data Source

Though there are estimates of health insurance status in Massachusetts from other surveys, there are a number of reasons to use data from the CPS. First, only the CPS allows for comparisons across states, which allows us to place insurance coverage in Massachusetts within the context of the entire US. Second, the CPS is well recognized for doing an excellent job of measuring income and employment, supporting detailed analyses of key subgroups of the population in Massachusetts. Third, the CPS is based on an area probability sample rather than a random-digit dial telephone sample. The survey is also conducted with a mix of in-person and telephone interviews, which yields with a higher response rate. Together these mean that the CPS provides more complete data on the Massachusetts population than is attained in other surveys.

Nevertheless, the CPS does have generally recognized problems, some of which are specific to the CPS and some of which are likely to affect all surveys. First, there is considerable confusion about whether the CPS is providing estimates of the uninsured at a point in time or for the entire year, though a consensus is emerging that

the estimates are more consistent with the point in time numbers from the other surveys.² Second, there appears to be a problem with the strategy the Census uses to deal with missing information on insurance status that can affect state estimates. Third, while most people are believed to accurately report the type of insurance coverage they have in surveys, there is some evidence of misreporting of coverage type in surveys.³ We have made adjustments to address the latter two problems.

The first issue we addressed concerns the way the Census Bureau imputes insurance coverage. The CPS imputes coverage using relationships based on national data between various individual characteristics and insurance coverage. If people with given characteristics are more likely to have coverage in Massachusetts than in the country overall, then the CPS could be understating coverage and overstating the number of uninsured in the Commonwealth. We addressed this issue by excluding health insurance units (the members of a nuclear family who could be covered under one insurance policy) with one or more members whose health insurance status was imputed as part of a full supplement imputation and reweighted the sample so that population totals remained unchanged.

¹ Estimates presented in this chartbook reflect the most recent revisions to the CPS, released by the Census Bureau in March 2007.

² DeNavas-Walt, Carmen, Bernadette Proctor and Cheryl Hill Lee. "Income, Poverty, and Health Insurance Coverage in the United States: 2005." U.S. Census Bureau, August 2006; Orszag, Peter. "Estimates of the Number of Uninsured Children who are Eligible for Medicaid or SCHIP" Letter to the Honorable Max Baucus, July 24, 2007. http://www.cbc.gov/ftpdocs/83xx/doc8357/07-24-Estimates_of_Uninsured_Children.pdf

³ Call KT, G Davidson, AS Sommers, R Feldman, P Farseth, T Rockwood. "Uncovering the Missing Medicaid Cases and Assessing Their Bias for Estimates of the Uninsured." *Inquiry*, 38(4); 396-408.

Second, it is widely believed that there is an undercount of the number of people on Medicaid in the CPS and other surveys.⁴ The number of people having Medicaid or State Children's Health Insurance Program as reported on the CPS is lower than the Commonwealth's reports on MassHealth enrollment. We obtained 2005 data from the state Medicaid agency to determine a target for MassHealth enrollment in our CPS sample. We found that the number of adults reporting public coverage in Massachusetts on the CPS was very close to the number of adults enrolled in MassHealth on the administrative data. As a result, we only made an adjustment for the underreporting of MassHealth on the CPS for children. We increased the number of children enrolled in MassHealth who did not also report employer-sponsored coverage and, following Call et al,⁵ reduced the number of children with employer-sponsored or non-group coverage by an amount equal to two-thirds of the increase in public coverage; we reduced the number of uninsured children by an amount equal to one-third of the increase in public coverage. The results give us a number of MassHealth enrollees from CPS data that is consistent with the Commonwealth's reports on MassHealth enrollees. It provides us with an estimate of the number of uninsured that is lower than reported on the raw CPS.

The impact of these adjustments to the CPS was to reduce the number of uninsured in Massachusetts by about 75,000. The number of uninsured on the raw CPS was 583,000. The exclusion of health insurance units containing full supplement imputations reduced the uninsured to 518,000, and adjustments take into account the underreporting of public coverage further reduced the uninsured to 507,000.

⁴ Ibid.

⁵ Ibid.

⁶ Call KT, M Davern, and LA Blewett. 2007. "Estimates of Health Insurance Coverage: Comparing State Surveys with the Current Population Survey." *Health Affairs*, 26(1):269-278

⁷ Roman, AM. "Survey of Insurance Status 2004, Methodological Report," Report to the Massachusetts Division of Health Care Finance and Policy. Boston, MA: Center for Survey Research, University of Massachusetts-Boston, October 2004; Roman, AM. "Survey of Insurance Status 2006, Methodological Report," Report to the Massachusetts Division of Health Care Finance and Policy. Boston, MA: Center for Survey Research, University of Massachusetts-Boston. January 2007.

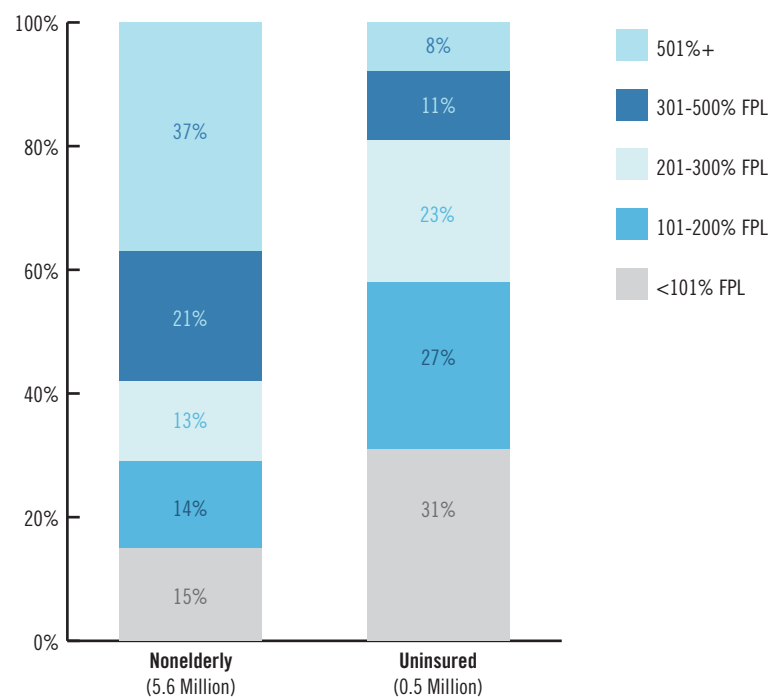
⁸ Long, SK, and M Cohen. *Getting Ready for Reform: Insurance Coverage and Access to and Use of Care in Massachusetts in Fall 2006*, report to Blue Cross Blue Shield of Massachusetts Foundation, The Commonwealth Fund, The Robert Wood Johnson Foundation, 2007.

Differences In the Estimates of Rate of Uninsurance

Differences in the estimates of the rate of uninsurance across surveys are common and reflect many factors, differences in the wording of the insurance questions asked in the surveys, differences in question placement and context, and differences in survey design and fielding strategies.⁶ The 2006 survey of health insurance status sponsored by the Massachusetts Division of Health Care Financing Policy produced an estimate of 372,000 uninsured. This is well below the 507,000 uninsured reported in this chartbook. There are a number of reasons that could explain the difference. These include a major difference in the wording of the insurance questions asked in the CPS and in the Massachusetts survey. There are also significant differences in question placement and context. The CPS has the advantage of being an in-person survey and has a much higher response rate, both of which should improve the accuracy of the estimates for the state.

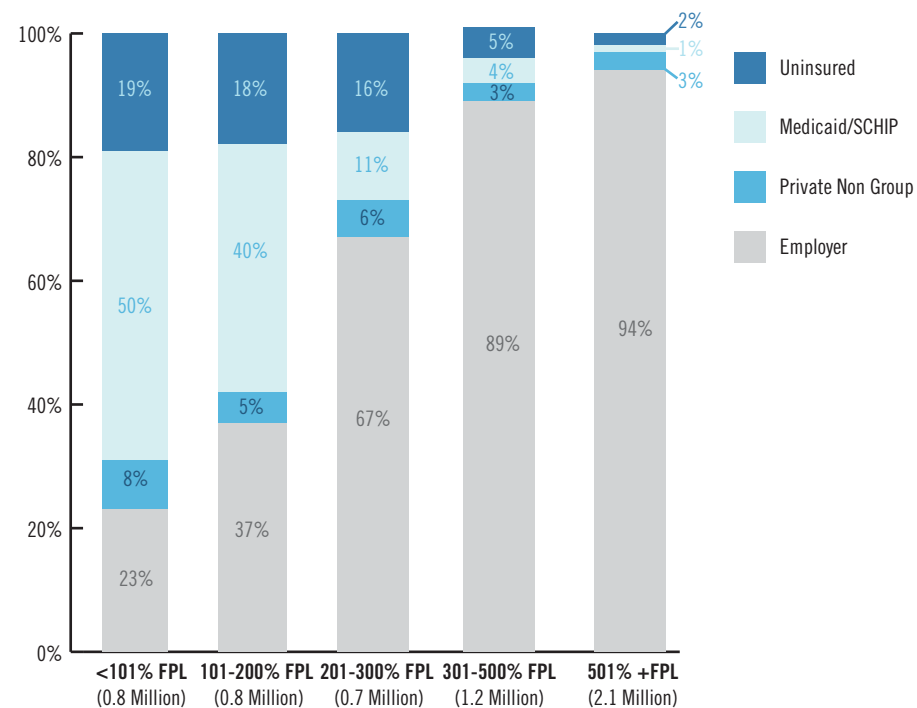
Another factor that is likely to be driving the difference in the estimates between the two surveys is the use of post-stratification weights. The population weights in the CPS are adjusted to ensure that the survey sample has the same age, sex, and race/ethnicity characteristics as the population in Massachusetts based on projections by the US Census Bureau. They make this adjustment since, as is true in many surveys, the survey sample underrepresents some population groups, including younger adults, males and members of racial/ethnic minority groups. The Massachusetts survey appears to only include poststratification adjustments for the geographic distribution of the survey sample relative to the geographic distribution of Massachusetts population.⁷ In a recent telephone survey conducted by the Urban Institute, the 2006 Massachusetts Health Reform Survey, we find that post-stratification adjustments increased the estimate of uninsurance for adults from 10.3 percent to 13.3 percent.⁸ The large effect occurs because the populations that are often underrepresented in telephone surveys are also more likely to be uninsured.

Fig 1
Total Nonelderly Population vs. the Uninsured
by Poverty Level, 2005



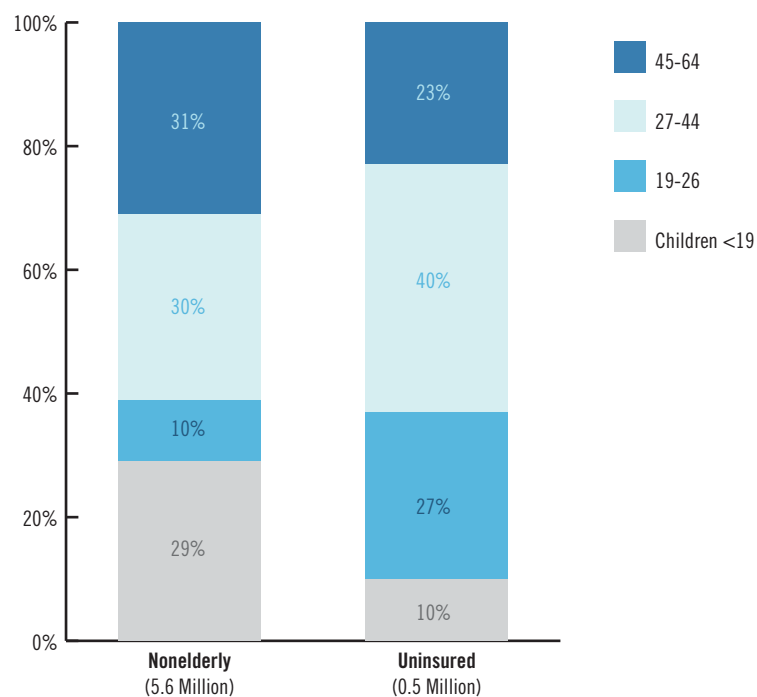
The federal poverty level was \$19,971 for a family of four in 2005.
Urban Institute 2007

Fig 2
Health Insurance Coverage of the Nonelderly
by Poverty Level, 2005



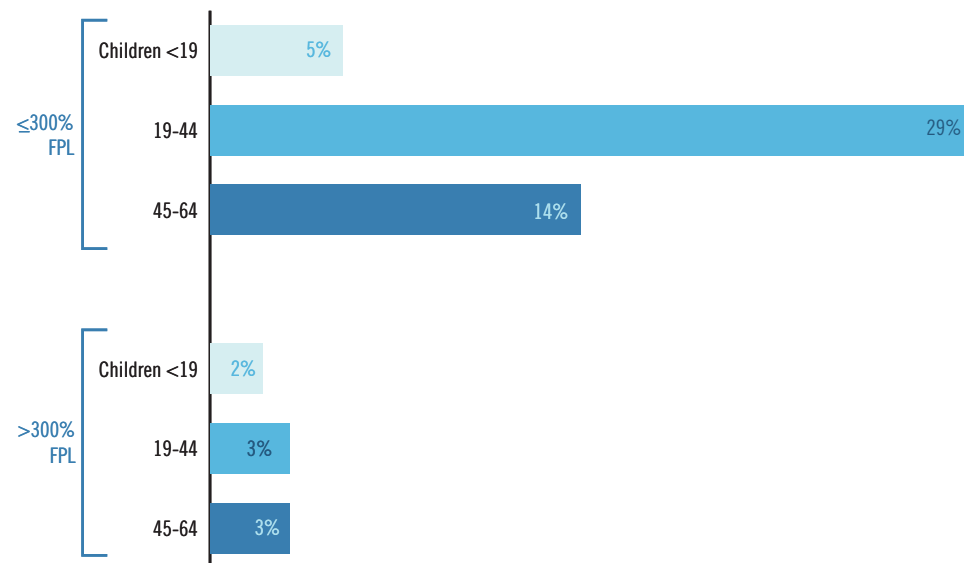
Medicaid/SCHIP also includes other state programs, Medicare, and military-related coverage. The federal poverty level was \$19,971 for a family of four in 2005.
Data may not total 100% due to rounding.
Urban Institute 2007

Fig 3
Total Nonelderly Population vs. the Uninsured
by Poverty Level, 2005



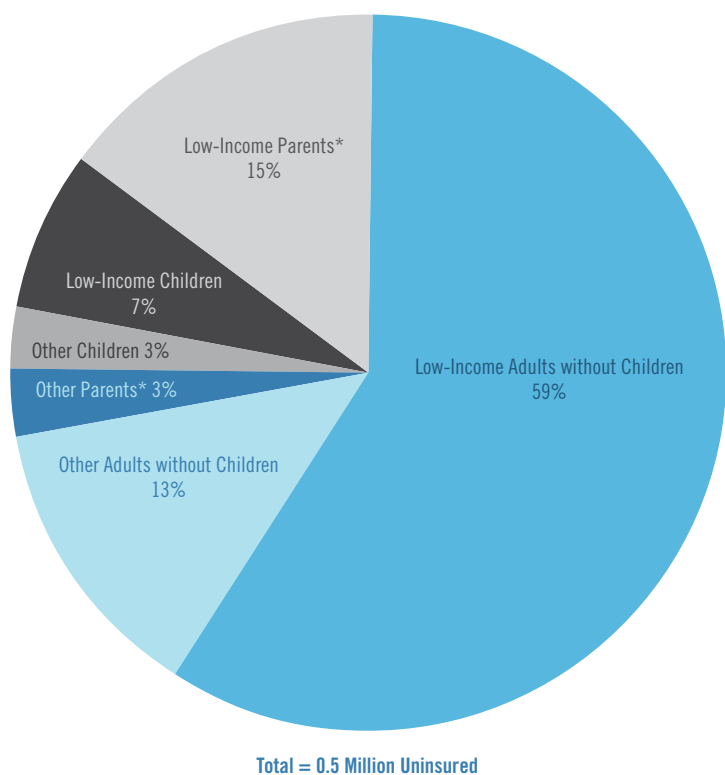
Urban Institute 2007

Fig 4
Uninsured Rates by Age and Income Groups, 2005



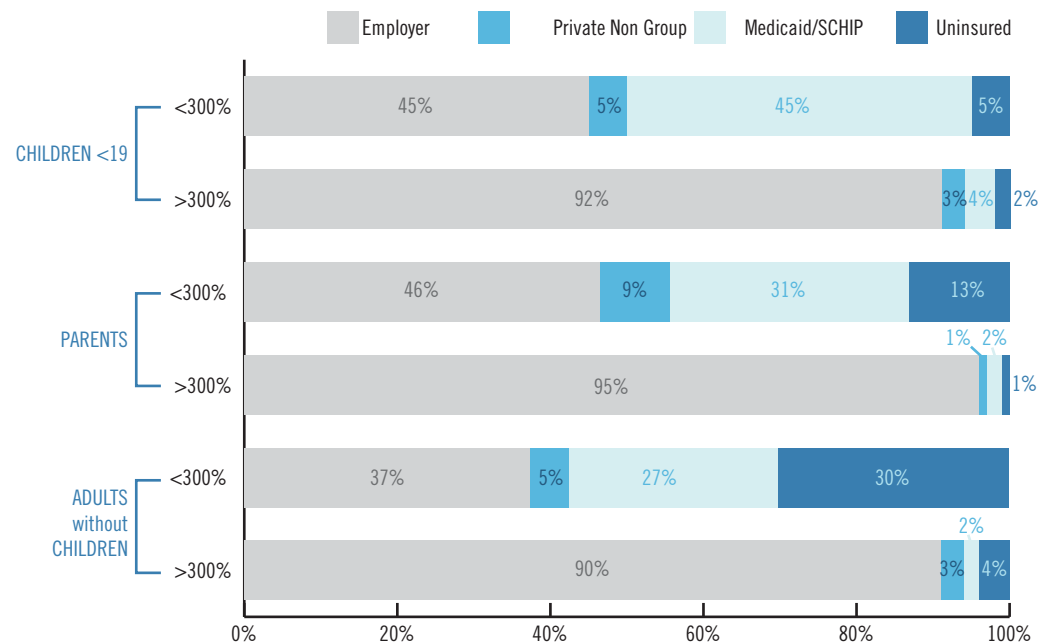
300% of the poverty level was \$59,913 for a family of four in 2005.
Urban Institute 2007

Fig 5
Uninsured Rates by Age and Income Groups, 2005



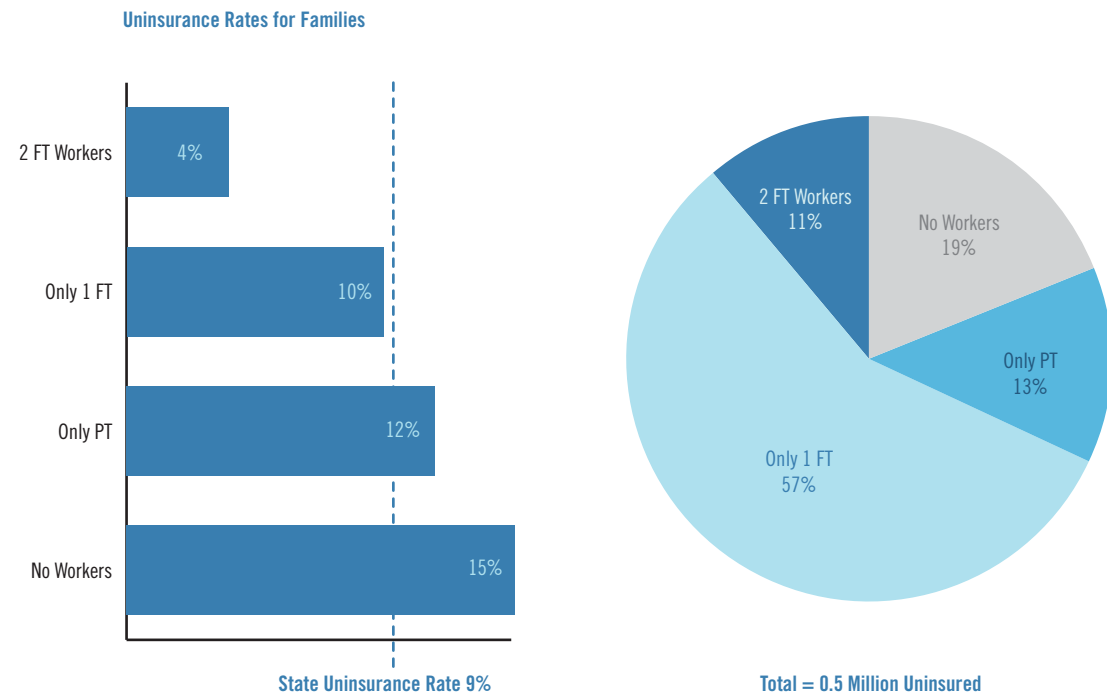
*Parents of children in the household under age 19. Other adults include childless adults and parents of children who are no longer dependents. Low-income includes those with family incomes at or below 300% of poverty (\$59,913 for a family of four in 2005).
Urban Institute 2007

Fig 6
Health Insurance Coverage of Children and Nonelderly Adults, 2005



Medicaid/SCHIP also includes other state programs, Medicare, and military-related coverage. Adults without children include childless adults and parents whose children are no longer dependents. 300% of the poverty level was \$59,913 for a family of four in 2005.
Data may not total 100% due to rounding.
Urban Institute 2007.

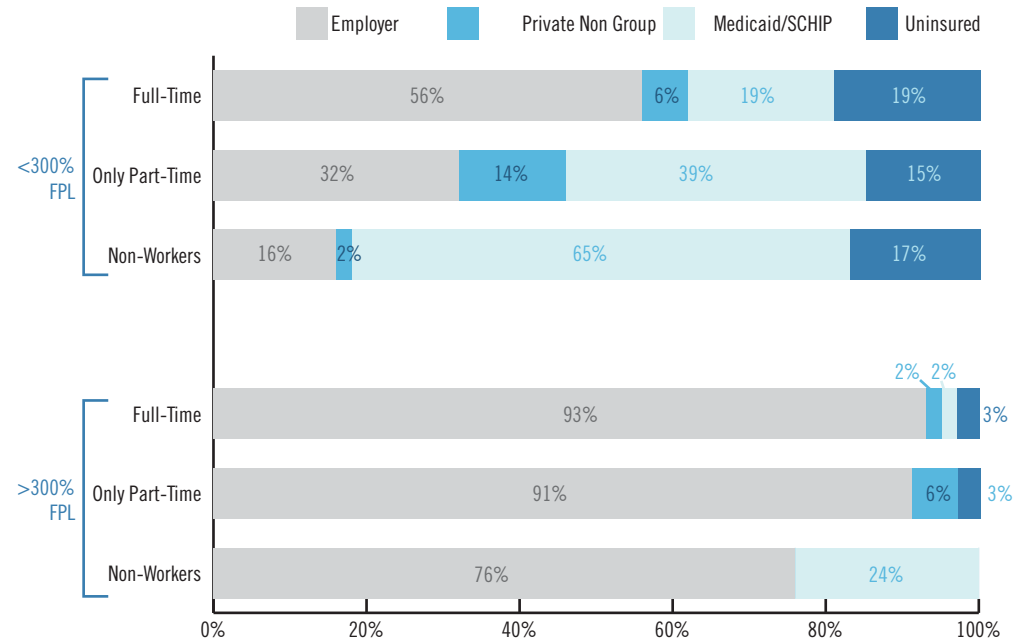
Fig 7
Nonelderly Uninsured by Family Work Status, 2005



FT = Full-Time; PT = Part-Time.
Urban Institute 2007

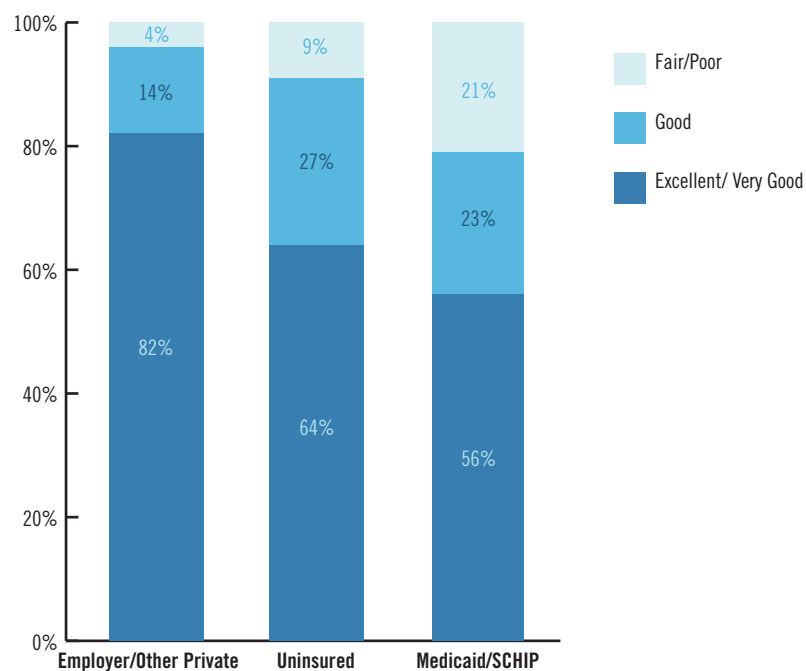
Fig 8

Health Insurance Coverage by Family Poverty Level and Work Status, 2005



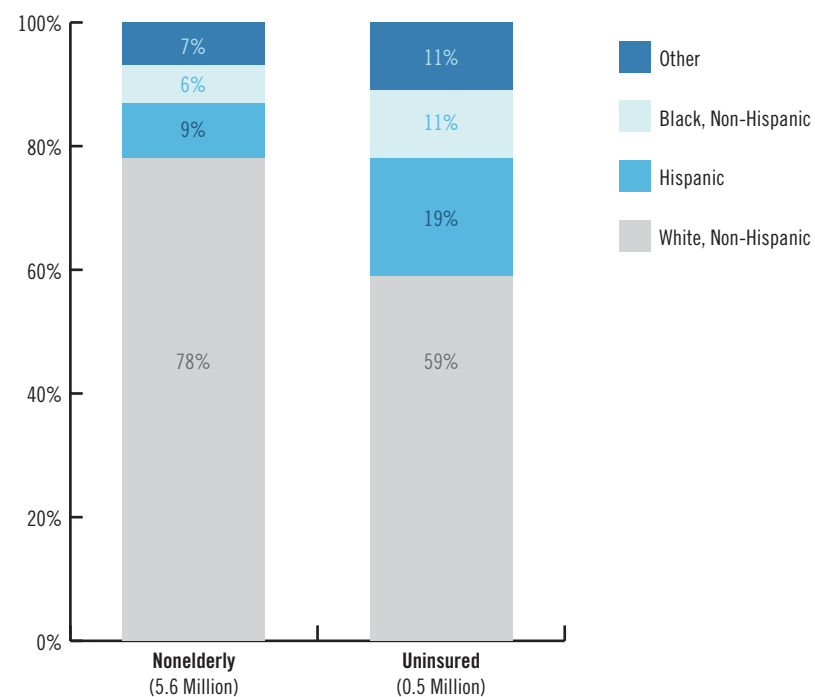
Medicaid also includes S-CHIP, other state programs, Medicare, and military-related coverage.
 Adults without children include childless adults and parents whose children are no longer dependents.
 300% of the poverty level was \$59,913 for a family of four in 2005.
 Urban Institute 2007.

Fig 9
Total Nonelderly Population vs. the Uninsured
by Poverty Level, 2005



Medicaid/SCHIP also includes other state programs, Medicare, and military-related coverage.
Data may not total 100% due to rounding.
Urban Institute 2007

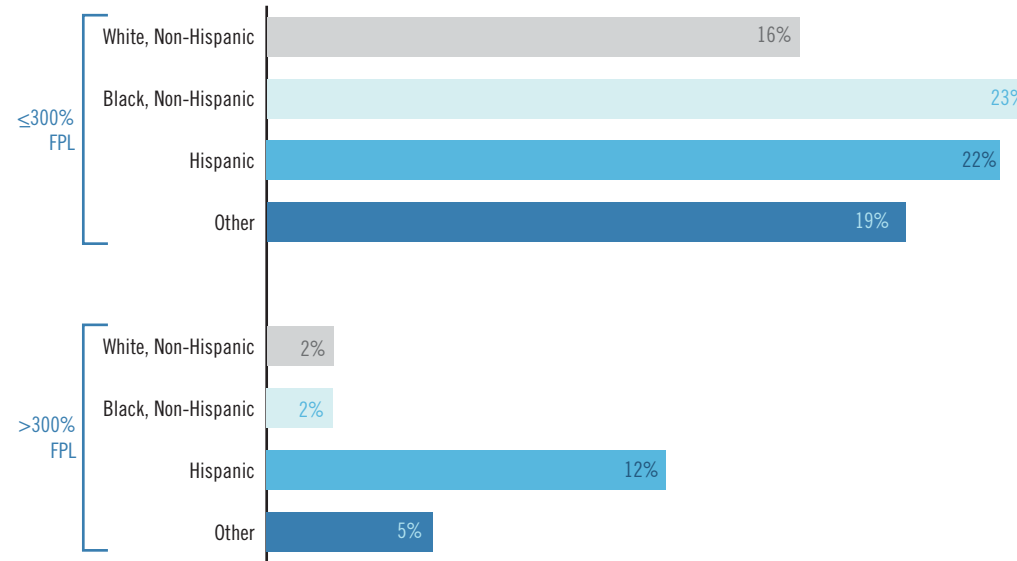
Fig 10
Total Nonelderly Population vs. the Uninsured
by Poverty Level, 2005



Urban Institute 2007

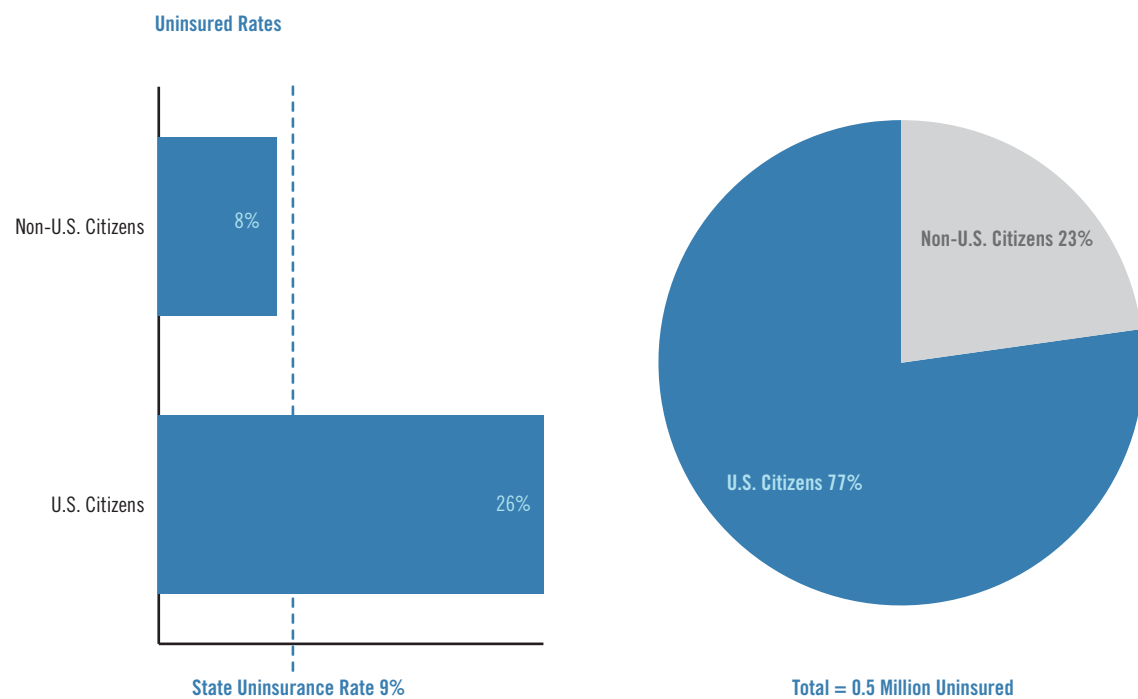
Fig 11

Uninsured Rates Among Racial/Ethnic and Income Groups, 2005



300% of the poverty level was \$59,913 for a family of four in 2005.
Urban Institute 2007

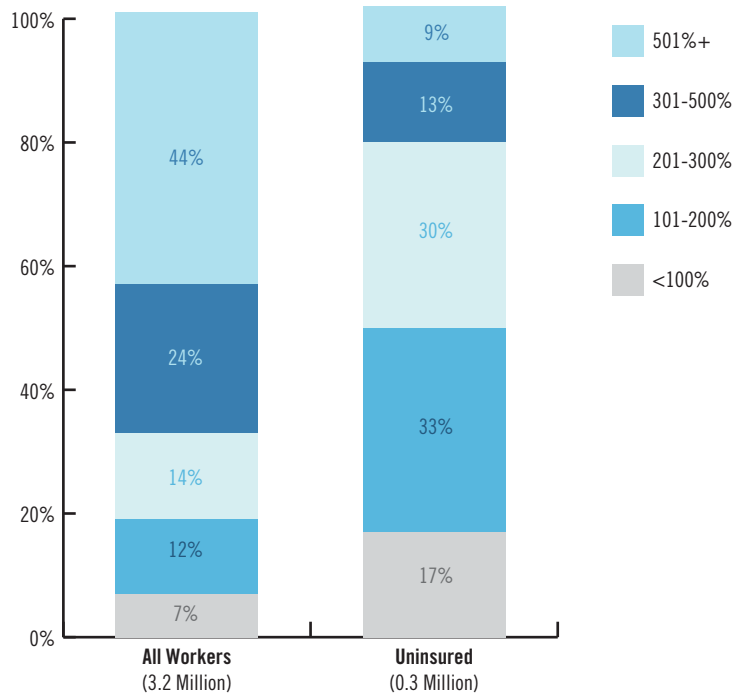
Fig 12
Nonelderly Uninsured by Citizenship, 2005



Urban Institute 2007

Fig 13

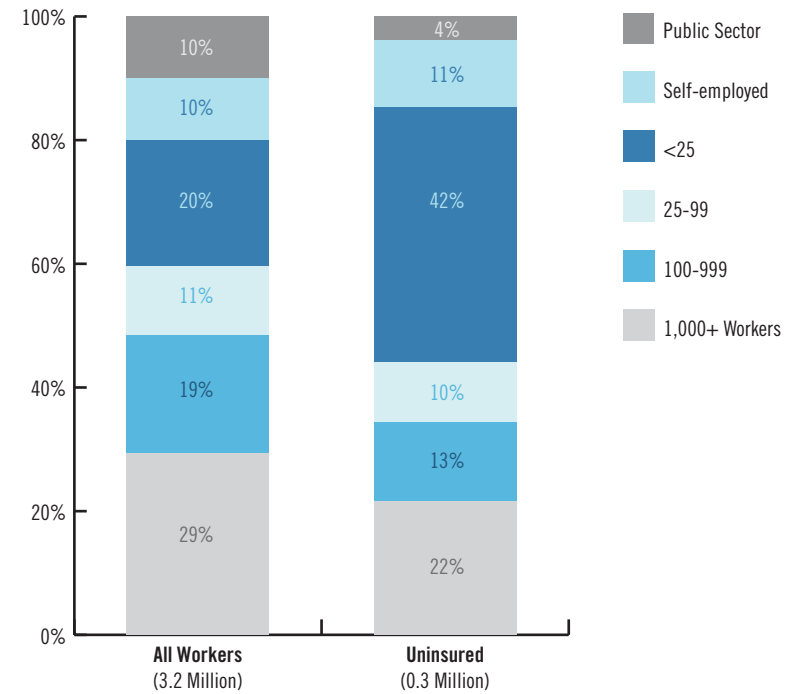
Total Nonelderly Population vs. the Uninsured
by Poverty Level, 2005



Does not include family members of workers. The federal poverty level was \$19,971 for a family of four in 2005.
Data may not total 100% due to rounding.
Urban Institute 2007

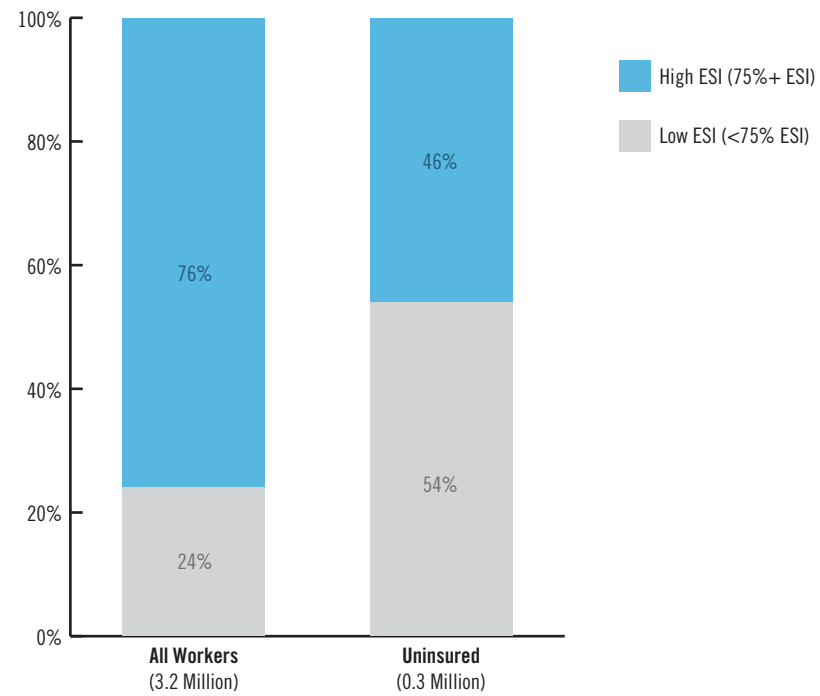
Fig 14

Total Nonelderly Population vs. the Uninsured
by Poverty Level, 2005



Data may not total 100% due to rounding.
Urban Institute 2007

Fig 15
Total Nonelderly Population vs. the Uninsured
by Poverty Level, 2005



Urban Institute 2007

Table 1
Health Insurance Coverage of the Nonelderly in Massachusetts, 2005

		Percent Distribution by Coverage Type										
		Nonelderly ^a	Employer %	Private			Public				Uninsured %	95% CI ^a
				95% CI ^a	Individual %	95% CI ^a	Medicaid %	95% CI ^a	Other % ^b	95% CI ^a		
Total - Nonelderly ^a		5,574,254	71.1	2.0	4.2	0.9	14.3	1.5	1.3	0.5	9.1	1.3
Age												
	Children - Total	1,589,579	69.8	3.8	3.9	1.6	22.7	3.5	0.5	0.6	3.2	1.5
	Adults - Total	3,984,675	71.6	2.3	4.3	1.1	11.0	1.6	1.6	0.7	11.4	1.7
	19-26	581,791	54.6	6.8	7.4	3.6	13.4	4.6	0.8	1.2	23.8	5.8
	27-44	1,683,587	73.3	3.5	3.1	1.4	11.0	2.5	0.7	0.7	11.9	2.6
	45-64	1,719,297	75.8	3.4	4.4	1.6	10.2	2.4	2.8	1.3	6.8	2.0
Annual Family Income												
	<\$20,000	1,105,716	25.6	4.3	6.3	2.4	42.2	4.9	3.5	1.8	22.5	4.1
	\$20,000 - \$39,999	939,241	50.1	5.4	6.7	2.7	26.1	4.7	1.9	1.4	15.3	3.9
	\$40,000 +	3,529,298	91.0	1.6	2.9	0.9	2.4	0.9	0.5	0.4	3.2	1.0
Family Poverty Level ^c												
	<100%	814,393	23.3	6.9	7.6	4.3	48.5	8.1	1.5	2.0	19.1	6.4
	101-200%	773,948	36.6	5.7	5.4	2.7	35.6	5.7	4.4	2.4	18.0	4.5
	201-300%	749,573	67.3	5.6	6.2	2.9	8.4	3.3	2.3	1.8	15.8	4.4
	301-500%	1,177,712	88.7	3.0	2.5	1.5	3.5	1.8	0.7	0.8	4.6	2.0
	501%+	2,058,629	94.3	1.7	2.6	1.2	1.1	0.8	0.0	0.0	1.9	1.0
Household Type												
	Single Adults Living Alone	410,389	62.0	7.9	3.2	2.9	16.1	6.0	6.2	3.9	12.5	5.4
	Single Adults Living Together	763,126	54.4	5.9	7.1	3.0	14.3	4.2	1.4	1.4	22.9	5.0
	Married Adults	1,108,876	82.2	3.8	2.7	1.6	3.8	1.9	1.6	1.2	9.7	2.9
	1 Parent with children ^d	610,181	37.5	6.4	9.9	4.0	42.8	6.6	0.0	0.0	9.8	3.9
	2 Parents with children ^d	2,499,274	83.0	2.5	2.7	1.1	10.0	2.0	0.6	0.5	3.7	1.2
	Multigenerational/Other with children ^e	182,407	44.4	12.1	4.1	4.8	38.1	11.8	0.8	2.2	12.5	8.1
Family Work Status												
	2 Full-time	1,456,397	92.5	2.3	1.0	0.9	2.6	1.4	0.0	0.0	3.9	1.7
	1 Full-time	2,939,461	76.2	2.6	4.6	1.3	8.8	1.7	0.7	0.5	9.8	1.8
	Only Part-time ^f	547,309	45.0	7.0	12.6	4.7	29.3	6.4	1.1	1.5	11.9	4.6
	Non-Workers	631,088	20.8	5.3	2.2	1.9	54.2	6.5	7.3	3.4	15.4	4.7
Race/Ethnicity												
	White only (non-Hispanic)	4,346,286	77.3	2.1	4.7	1.1	9.8	1.5	1.3	0.6	6.9	1.3
	Black only (non-Hispanic)	315,338	59.0	10.9	4.0	4.4	18.1	8.5	1.8	3.0	17.0	8.3
	Hispanic	505,086	32.8	8.2	0.6	1.4	46.7	8.7	0.4	1.0	19.5	6.9
	Other	407,545	61.8	9.5	3.6	3.7	19.4	7.7	1.9	2.6	13.3	6.6
Citizenship												
	U.S. citizen	5,133,208	72.9	2.0	4.2	0.9	13.9	1.6	1.4	0.5	7.6	1.2
	Non-U.S. Citizen	441,046	50.3	8.9	4.1	3.5	19.1	7.0	0.4	1.1	26.2	7.8
Health Status												
	Excellent/Very Good	4,264,565	76.7	2.1	4.2	1.0	10.9	1.6	0.6	0.4	7.6	1.3
	Good	910,210	59.4	5.3	3.7	2.0	19.6	4.3	2.3	1.6	15.0	3.9
	Fair/Poor	399,479	38.1	8.0	4.8	3.5	38.5	8.0	6.6	4.1	12.0	5.3

Standard error is greater than 30% of the mean

Table 2
Health Insurance Coverage of Children in Massachusetts, 2005

		Percent Distribution by Coverage Type										
		Children	Employer %	Private 95% CI ^a	Individual %	95% CI ^a	Medicaid %	Public 95% CI ^a	Other % ^b	95% CI ^a	Uninsured %	95% CI ^a
Total - Children ^a		1,589,579	69.8	3.8	3.9	1.6	22.7	3.5	0.5	0.6	3.2	1.5
Age												
	0-5	459,321	73.0	6.8	1.8	2.0	22.8	6.4	1.2	1.7	1.1	1.6
	6-18	1,130,257	68.5	4.5	4.7	2.1	22.6	4.1	0.2	0.4	4.1	1.9
Annual Family Income												
	<\$20,000	289,613	25.1	8.4	6.5	4.7	63.4	9.3	0.0	0.0	5.1	4.2
	\$20,000 - \$39,999	242,427	38.3	10.3	4.6	4.4	52.6	10.5	0.0	0.0	4.5	4.4
	\$40,000 +	1,057,539	89.3	3.1	3.0	1.7	4.6	2.1	0.7	0.9	2.4	1.6
Family Poverty Level ^c												
	<100%	266,982	27.5	11.1	7.0	6.4	60.4	12.2	0.0	0.0	5.1	5.5
	101-200%	233,718	36.4	10.3	4.1	4.3	56.1	10.7	0.0	0.0	3.4	3.9
	201-300%	250,700	71.2	9.4	4.8	4.4	16.8	7.8	1.4	2.4	5.9	4.9
	301-500%	325,621	89.9	5.5	1.6	2.3	5.0	4.0	1.3	2.1	2.3	2.7
	501%+	512,557	93.6	3.5	3.1	2.5	1.8	1.9	0.0	0.0	1.4	1.7
Household Type ⁱ												
	1 Parent with children ^d	356,891	39.2	8.5	7.7	4.6	46.4	8.7	0.0	0.0	6.7	4.3
	2 Parents with children ^d	1,121,663	82.8	3.7	2.3	1.5	12.4	3.2	0.7	0.8	1.7	1.3
	Multigenerational/Other with children ^e	73,983	41.7	18.8	2.0	5.3	48.8	19.1	0.0	0.0	7.5	10.1
Family Work Status												
	2 Full-time	429,001	90.1	4.7	1.2	1.7	5.3	3.5	0.0	0.0	3.5	2.9
	1 Full-time	851,376	74.6	4.9	4.3	2.3	17.8	4.3	0.9	1.1	2.4	1.7
	Only Part-time ^f	130,090	33.7	13.6	7.9	7.8	56.0	14.3	0.0	0.0	2.4	4.4
	Non-Workers	179,111	24.7	10.6	5.4	5.5	63.0	11.9	0.0	0.0	6.9	6.2
Race/Ethnicity												
	White only (non-Hispanic)	1,150,831	78.9	4.0	4.5	2.0	13.6	3.3	0.7	0.8	2.3	1.4
	Black only (non-Hispanic)	102,409	63.3	18.8	4.8	8.3	23.5	16.5	0.0	0.0	8.4	10.8
	Hispanic	191,339	27.3	12.7	0.0	0.0	68.9	13.2	0.0	0.0	3.8	5.4
	Other	145,000	57.9	16.1	3.0	5.5	32.9	15.4	0.0	0.0	6.2	7.9
Citizenship												
	U.S. citizen	1,548,386	70.3	3.8	4.0	1.6	22.1	3.5	0.5	0.6	3.1	1.4
	Non-U.S. Citizen	41,193	49.0	29.2	0.0	0.0	42.5	28.9	0.0	0.0	8.6	16.3
Health Status												
	Excellent/Very Good	1,405,975	72.9	3.9	3.9	1.7	19.9	3.5	0.4	0.5	3.0	1.5
	Good/Fair/Poor	183,604	45.8	12.1	4.0	4.8	44.0	12.0	1.2	2.7	4.9	5.3
Standard error is greater than 30% of the mean												

^a Standard error is greater than 30% of the mean

Table 3
Health Insurance Coverage of Nonelderly Adults in Massachusetts, 2005

	Nonelderly Adults	Percent Distribution by Coverage Type								Uninsured %	95% CI ^a
		Employer %	Private 95% CI ^a	Individual %	95% CI ^a	Medicaid %	Public 95% CI ^a	Other % ^b	95% CI ^a		
Total - Nonelderly Adults ^c	3,984,675	71.6	2.3	4.3	1.1	11.0	1.6	1.6	0.7	11.4	1.7
Gender/Age											
Adult Males Total	1,931,620	71.6	3.4	3.2	1.3	9.5	2.2	2.1	1.1	13.7	2.6
M 19-26	279,572	53.9	9.8	7.1	5.1	11.0	6.1	0.8	1.7	27.2	8.7
M 27-44	803,236	72.8	5.2	1.3	1.3	8.9	3.3	0.6	0.9	16.4	4.3
M 45-64	848,812	76.2	4.8	3.6	2.1	9.7	3.3	3.8	2.2	6.7	2.8
Adult Females Total	2,053,056	71.7	3.3	5.4	1.6	12.4	2.4	1.2	0.8	9.3	2.1
F 19-26	302,219	55.2	9.4	7.7	5.0	15.7	6.9	0.8	1.7	20.6	7.6
F 27-44	880,352	73.7	4.9	4.8	2.4	12.9	3.7	0.7	0.9	7.9	3.0
F 45-64	870,485	75.5	4.8	5.2	2.5	10.7	3.4	1.8	1.5	6.9	2.8
Annual Family Income											
<\$20,000	816,103	25.8	5.0	6.2	2.8	34.6	5.5	4.7	2.4	28.7	5.2
\$20,000 - \$39,999	696,814	54.2	6.2	7.4	3.3	16.9	4.7	2.5	1.9	19.0	4.9
\$40,000 +	2,471,759	91.7	1.8	2.8	1.1	1.5	0.8	0.3	0.4	3.6	1.2
Family Poverty Level ^c											
<100%	547,411	21.3	8.1	7.9	5.3	42.7	9.8	2.3	2.9	25.8	8.7
101-200%	540,230	36.7	6.8	6.0	3.4	26.8	6.3	6.3	3.4	24.3	6.1
201-300%	498,872	65.4	7.0	6.9	3.7	4.2	3.0	2.7	2.4	20.8	6.0
301-500%	852,091	88.2	3.6	2.8	1.9	2.9	1.9	0.5	0.8	5.5	2.6
501%+	1,546,071	94.5	0.0	2.4	0.0	0.9	0.0	0.0	0.0	2.1	0.0
Parent Status ^d											
M Parents	665,035	83.8	4.7	2.6	2.0	8.0	3.5	0.2	0.6	5.4	2.9
M Non-Parents	1,266,584	65.1	4.4	3.5	1.7	10.3	2.8	3.0	1.6	18.0	3.5
F Parents	866,295	70.8	5.1	5.8	2.6	16.6	4.2	0.5	0.8	6.2	2.7
F Non-Parents	1,186,760	72.4	4.3	5.1	2.1	9.3	2.8	1.7	1.2	11.6	3.1
Family Work Status											
2 Full-time	1,027,395	93.6	2.5	1.0	1.0	1.5	1.2	0.0	0.0	4.0	2.0
1 Full-time	2,088,085	76.8	3.0	4.7	1.5	5.1	1.6	0.6	0.5	12.8	2.4
Only Part-time ^e	417,218	48.5	8.0	14.1	5.6	21.0	6.6	1.5	1.9	14.9	5.7
Non-Workers	451,977	19.3	6.1	1.0	1.5	50.7	7.7	10.2	4.7	18.8	6.0
Education											
Less than high school	290,006	43.4	9.6	2.3	2.9	32.5	9.0	3.0	3.3	18.8	7.5
High school graduate	1,114,977	58.7	4.8	5.2	2.2	15.2	3.5	2.3	1.5	18.6	3.8
Some college/Assoc. degree	976,116	68.6	4.9	5.5	2.4	11.7	3.4	1.8	1.4	12.3	3.5
College grad or greater	1,603,576	87.6	2.7	3.3	1.5	3.7	1.6	0.8	0.7	4.6	1.7
Race/Ethnicity											
White only (non-Hispanic)	3,195,456	76.8	2.5	4.7	1.2	8.4	1.6	1.5	0.7	8.6	1.6
Black only (non-Hispanic)	212,929	56.9	13.4	3.7	5.1	15.5	9.8	2.7	4.4	21.1	11.0
Hispanic	313,747	36.1	10.7	1.0	2.2	33.2	10.5	0.6	1.7	29.2	10.1
Other	262,545	63.9	11.7	4.0	4.8	12.0	7.9	2.9	4.1	17.2	9.2
Citizenship											
U.S. citizen	3,584,822	74.0	2.4	4.3	1.1	10.4	1.7	1.7	0.7	9.6	1.6
Non-U.S. Citizen	399,854	50.4	9.4	4.5	3.9	16.6	7.0	0.4	1.2	28.0	8.4
Health Status											
Excellent/Very Good	2,858,590	78.6	2.5	4.4	1.3	6.5	1.5	0.7	0.5	9.8	1.8
Good	747,860	62.4	5.8	3.7	2.3	14.4	4.2	2.5	1.9	17.0	4.5
Fair/Poor	378,225	37.7	8.2	4.7	3.6	38.0	8.2	7.0	4.3	12.7	5.6

^a Standard error is greater than 30% of the mean

Table 4
Health Insurance Coverage of Nonelderly Adult Parents in Massachusetts, 2005

	Nonelderly Adults	Percent Distribution by Coverage Type								Uninsured %	95% CI ^a
		Employer %	95% CI ^a	Private Individual %	95% CI ^a	Medicaid %	95% CI ^a	Public Other % ^b	95% CI ^a		
Total - Nonelderly Adult Parents^c	1,531,331	76.4	3.6	4.4	1.7	12.9	2.8	0.4	0.5	5.9	2.0
Gender/Age											
Adult Males Total	665,035	83.8	4.7	2.6	2.0	8.0	3.5	0.2	0.6	5.4	2.9
Adult Females Total	866,295	70.8	5.1	5.8	2.6	16.6	4.2	0.5	0.8	6.2	2.7
Annual Family Income											
<\$20,000	168,028	13.7	8.7	11.6	8.1	54.1	12.6	0.0	0.0	20.6	10.3
\$20,000 - \$39,999	213,280	37.9	10.9	11.7	7.2	39.1	11.0	0.0	0.0	11.4	7.2
\$40,000 +	1,150,023	92.7	2.5	2.0	1.4	2.0	1.3	0.6	0.7	2.7	1.6
Family Poverty Level^c											
<100%	151,857	15.5	13.6	12.9	12.6	53.6	18.8	0.0	0.0	18.0	14.5
101-200%	198,291	34.6	11.1	10.5	7.2	40.7	11.5	0.0	0.0	14.2	8.1
201-300%	239,294	75.5	9.1	6.3	5.2	7.9	5.7	1.6	2.7	8.7	6.0
301-500%	349,227	92.6	4.6	1.6	2.2	1.7	2.3	0.7	1.5	3.4	3.2
501%+	592,661	96.9	2.4	1.1	1.4	1.7	1.7	0.0	0.0	0.3	0.8
Family Work Status											
2 Full-time	501,931	94.0	3.5	0.0	0.0	3.0	2.5	0.0	0.0	3.0	2.5
1 Full-time	857,605	78.2	4.6	4.9	2.4	9.4	3.3	0.7	1.0	6.8	2.8
Only Part-time ^f	88,078	18.1	13.5	24.2	15.0	49.8	17.5	0.0	0.0	7.8	9.4
Non-Workers	83,716	14.3	12.6	5.5	8.2	68.4	16.7	0.0	0.0	11.8	11.6
Education											
Less than high school	80,148	32.2	17.2	0.0	0.0	48.0	18.3	0.0	0.0	19.8	14.6
High school graduate	394,985	64.5	7.9	4.6	3.5	20.3	6.6	0.6	1.3	10.0	5.0
Some college/Assoc. degree	331,402	69.7	8.3	6.3	4.4	15.7	6.6	1.2	2.0	7.1	4.6
College grad or greater	724,795	90.9	3.5	3.9	2.4	3.6	2.3	0.0	0.0	1.6	1.5
Race/Ethnicity											
White only (non-Hispanic)	1,191,916	82.3	3.6	5.4	2.1	8.9	2.7	0.5	0.7	2.9	1.6
Black only (non-Hispanic)	70,066	72.6	21.0	0.0	0.0	18.5	18.3	0.0	0.0	8.9	13.4
Hispanic	147,381	38.4	15.8	0.0	0.0	38.5	15.8	0.0	0.0	23.1	13.7
Other	121,968	67.4	16.7	3.1	6.2	16.9	13.4	0.0	0.0	12.7	11.9
Citizenship											
U.S. citizen	1,362,937	79.1	3.6	4.4	1.8	11.4	2.8	0.3	0.5	4.8	1.9
Non-U.S. Citizen	168,394	54.9	14.4	4.8	6.2	24.6	12.4	1.0	2.8	14.8	10.2
Health Status											
Excellent/Very Good	1,214,750	81.7	3.6	4.3	1.9	8.7	2.7	0.4	0.6	4.9	2.0
Good	248,358	60.3	10.2	4.7	4.4	25.6	9.1	0.7	1.7	8.8	5.9
Fair/Poor	68,222	40.5	19.5	5.6	9.2	41.4	19.6	0.0	0.0	12.5	13.2

^a Standard error is greater than 30% of the mean

Table 5
Health Insurance Coverage of Nonelderly Adult Non-parents in Massachusetts, 2005

	Nonelderly Adults	Percent Distribution by Coverage Type								Uninsured %	95% CI ^a
		Employer %	95% CI ^a	Private Individual %	95% CI ^a	Medicaid %	95% CI ^a	Public Other % ^b	95% CI ^a		
Total - Nonelderly Adult Non-parents	2,453,345	68.7	3.1	4.2	1.3	9.8	2.0	2.4	1.0	14.9	2.4
Gender/Age											
Adult Males Total	1,266,584	65.1	4.4	3.5	1.7	10.3	2.8	3.0	1.6	18.0	3.5
Adult Females Total	1,186,760	72.4	4.3	5.1	2.1	9.3	2.8	1.7	1.2	11.6	3.1
Annual Family Income											
<\$20,000	648,075	28.9	5.9	4.8	2.8	29.6	5.9	5.9	3.0	30.8	6.0
\$20,000 - \$39,999	483,534	61.3	7.3	5.5	3.4	7.1	3.8	3.6	2.8	22.4	6.2
\$40,000 +	1,321,736	90.8	2.6	3.5	1.7	1.1	1.0	0.2	0.4	4.4	1.9
Family Poverty Level^c											
<100%	395,553	23.6	9.9	6.0	5.5	38.5	11.3	3.1	4.1	28.8	10.6
101-200%	341,938	37.9	8.6	3.4	3.2	18.7	6.9	9.9	5.3	30.2	8.2
201-300%	259,579	56.1	10.1	7.4	5.3	0.8	1.8	3.7	3.9	32.0	9.5
301-500%	502,864	85.2	5.2	3.7	2.8	3.7	2.8	0.4	0.9	6.9	3.7
501%+	953,410	93.1	2.7	3.3	1.9	0.5	0.7	0.0	0.0	3.2	1.9
Family Work Status											
2 Full-time	525,465	93.1	3.6	1.9	1.9	0.0	0.0	0.0	0.0	5.0	3.1
1 Full-time	1,230,479	75.9	4.0	4.6	2.0	2.1	1.3	0.4	0.6	17.0	3.5
Only Part-time ^d	329,140	56.6	9.0	11.4	5.7	13.3	6.2	1.9	2.5	16.8	6.8
Non-Workers	368,261	20.4	6.9	0.0	0.0	46.7	8.5	12.5	5.7	20.4	6.9
Education											
Less than high school	209,857	47.7	11.3	3.2	4.0	26.6	10.0	4.2	4.5	18.4	8.8
High school graduate	719,992	55.5	6.1	5.5	2.8	12.5	4.0	3.3	2.2	23.3	5.2
Some college/Assoc. degree	644,714	68.1	6.0	5.1	2.9	9.7	3.8	2.1	1.8	15.0	4.6
College grad or greater	878,781	84.9	4.0	2.8	1.8	3.8	2.1	1.4	1.3	7.1	2.8
Race/Ethnicity											
White only (non-Hispanic)	2,003,540	73.5	3.2	4.3	1.5	8.1	2.0	2.1	1.1	12.0	2.4
Black only (non-Hispanic)	142,863	49.3	16.5	5.5	7.5	14.0	11.4	4.1	6.5	27.1	14.7
Hispanic	166,365	34.0	14.5	1.9	4.1	28.5	13.8	1.1	3.1	34.6	14.5
Other	140,577	60.9	16.2	4.8	7.1	7.7	8.9	5.4	7.5	21.2	13.6
Citizenship											
U.S. citizen	2,221,885	70.9	3.2	4.2	1.4	9.7	2.1	2.6	1.1	12.5	2.3
Non-U.S. Citizen	231,460	47.1	12.3	4.3	5.0	10.9	7.7	0.0	0.0	37.7	11.9
Health Status											
Excellent/Very Good	1,643,840	76.2	3.5	4.5	1.7	5.0	1.8	0.9	0.8	13.4	2.8
Good	499,502	63.4	7.1	3.2	2.6	8.9	4.2	3.4	2.7	21.1	6.0
Fair/Poor	310,003	37.1	9.0	4.5	3.9	37.2	9.0	8.5	5.2	12.7	6.2

^a Standard error is greater than 30% of the mean

Table 6
Health Insurance Coverage of the Low-Income Nonelderly in Massachusetts, 2005
(300% of FPL or Less)

		Low-Income Nonelderly ^a	Percent Distribution by Coverage Type									
			Employer %	Private			Public			Uninsured %		
				95% CI ^a	Individual %	95% CI ^a	Medicaid %	95% CI ^a	Other % ^b	95% CI ^a		95% CI ^a
Total Low-Income Nonelderly ^a		2,337,913	41.8	3.4	6.4	1.7	31.4	3.2	2.7	1.1	17.7	2.6
Age												
	Children - Total	751,400	44.8	6.0	5.4	2.7	44.5	6.0	0.5	0.8	4.9	2.6
	Adults - Total	1,586,513	40.4	4.0	6.9	2.1	25.2	3.6	3.8	1.6	23.7	3.5
	19-44	1,049,994	39.0	4.9	7.9	2.7	23.5	4.3	1.1	1.0	28.5	4.6
	45-64	536,519	43.1	7.0	5.1	3.1	28.4	6.4	9.0	4.1	14.3	5.0
Annual Family Income												
	<\$20,000	1,105,716	25.6	4.3	6.3	2.4	42.2	4.9	3.5	1.8	22.5	4.1
	\$20,000+	1,232,197	56.4	4.6	6.6	2.3	21.7	3.9	2.0	1.3	13.4	3.2
Family Poverty Level ^c												
	<100%	814,393	23.3	6.9	7.6	4.3	48.5	8.1	1.5	2.0	19.1	6.4
	101-200%	773,948	36.6	5.7	5.4	2.7	35.6	5.7	4.4	2.4	18.0	4.5
	201-300%	749,573	67.3	5.6	6.2	2.9	8.4	3.3	2.3	1.8	15.8	4.4
Household Type												
	Single Adults Living Alone	183,793	28.8	11.0	0.0	0.0	36.0	11.6	13.9	8.4	21.4	9.9
	Single Adults Living Together	472,458	32.6	7.1	10.7	4.7	21.8	6.2	2.3	2.3	32.6	7.1
	Married Adults	254,994	49.9	10.3	3.2	3.6	10.8	6.4	7.0	5.3	29.1	9.3
	1 Parent with children ^d	478,335	30.2	6.9	7.9	4.0	51.8	7.5	0.0	0.0	10.1	4.5
	2 Parents with children ^d	800,399	56.0	5.8	6.3	2.8	27.4	5.2	0.9	1.1	9.3	3.4
	Multigenerational/Other with children ^e	147,933	34.5	12.8	2.0	3.8	47.0	13.5	1.0	2.7	15.5	9.8
Family Work Status												
	Full-time (1 or 2 workers)	1,328,399	56.2	4.5	5.6	2.1	18.2	3.5	0.8	0.8	19.1	3.5
	Only Part-time ^f	425,075	31.8	7.4	14.4	5.6	37.8	7.7	1.5	1.9	14.5	5.6
	Non-Workers	584,439	16.4	5.0	2.4	2.1	56.6	6.7	7.9	3.7	16.7	5.1
Race/Ethnicity												
	White only (non-Hispanic)	1,469,773	46.3	4.3	8.7	2.4	26.2	3.8	3.3	1.5	15.6	3.1
	Black only (non-Hispanic)	220,362	45.9	13.2	5.8	6.2	22.5	11.1	2.6	4.3	23.2	11.2
	Hispanic	402,332	21.9	8.1	0.0	0.0	56.1	9.7	0.4	1.3	21.5	8.1
	Other	245,446	44.2	12.5	4.2	5.1	29.9	11.5	3.1	4.4	18.5	9.8
Citizenship												
	U.S. citizen	2,072,100	43.3	3.6	6.7	1.8	31.7	3.4	3.0	1.2	15.3	2.6
	Non-U.S. Citizen	265,813	30.1	10.5	4.4	4.7	28.9	10.4	0.6	1.8	35.9	11.0
Health Status												
	Excellent/Very Good	1,580,433	47.9	4.1	7.6	2.2	26.9	3.7	1.2	0.9	16.4	3.1
	Good	485,648	34.6	7.1	3.6	2.8	33.4	7.0	3.8	2.9	24.6	6.4
	Fair/Poor	271,832	19.4	7.9	4.5	4.1	53.6	9.9	9.7	5.9	12.8	6.7
Standard error is greater than 30% of the mean												

^a Standard error is greater than 30% of the mean

Table 7
Health Insurance Coverage of Low-Income Children in Massachusetts, 2005
(300% of FPL or Less)

		Low-Income Children	Percent Distribution by Coverage Type								Uninsured %	95% CI ^a
			Private				Public					
			Employer %	95% CI ^a	Individual %	95% CI ^a	Medicaid %	95% CI ^a	Other % ^b	95% CI ^a		
Total - Low-Income Children ^b		751,400	44.8	6.0	5.4	2.7	44.5	6.0	0.5	0.8	4.9	2.6
Age												
	0-5	210,507	46.7	11.3	2.1	3.3	48.2	11.3	1.6	2.8	1.3	2.6
	6-18	540,893	44.1	7.0	6.6	3.5	43.1	7.0	0.0	0.0	6.2	3.4
Annual Family Income												
	<\$20,000	289,613	25.1	8.4	6.5	4.7	63.4	9.3	0.0	0.0	5.1	4.2
	\$20,000+	461,787	57.2	7.6	4.7	3.2	32.7	7.2	0.7	1.3	4.7	3.2
Family Poverty Level ^c												
	<100%	266,982	27.5	11.1	7.0	6.4	60.4	12.2	0.0	0.0	5.1	5.5
	101-200%	233,718	36.4	10.3	4.1	4.3	56.1	10.7	0.0	0.0	3.4	3.9
	201-300%	250,700	71.2	9.4	4.8	4.4	16.8	7.8	1.4	2.4	5.9	4.9
Household Type ^d												
	1 Parent with children ^d	282,213	33.5	9.2	5.0	4.2	55.8	9.7	0.0	0.0	5.8	4.6
	2 Parents with children ^d	361,563	56.9	8.6	5.1	3.8	33.7	8.2	0.9	1.7	3.4	3.1
	Multigenerational/Other with children ^e	70,583	38.9	19.1	2.1	5.6	51.2	19.6	0.0	0.0	7.9	10.6
Family Work Status												
	Full-time (1 or 2 workers)	459,115	56.8	7.6	4.4	3.2	33.1	7.2	0.7	1.3	5.0	3.3
	Only Part-time ^f	116,334	27.4	13.6	8.9	8.7	62.6	14.7	0.0	0.0	1.1	3.2
	Non-Workers	175,951	25.2	10.8	5.5	5.6	62.3	12.0	0.0	0.0	7.1	6.3
Race/Ethnicity												
	White only (non-Hispanic)	420,769	54.8	8.0	7.4	4.2	33.3	7.6	0.8	1.4	3.7	3.0
	Black only (non-Hispanic)	70,631	51.3	23.4	6.9	11.9	29.6	21.4	0.0	0.0	12.1	15.3
	Hispanic	165,389	19.6	12.2	0.0	0.0	77.0	12.9	0.0	0.0	3.4	5.6
	Other	94,610	39.8	19.8	4.5	8.4	48.7	20.2	0.0	0.0	6.9	10.3
Citizenship												
	U.S. citizen	723,120	45.4	6.1	5.6	2.8	43.8	6.1	0.5	0.8	4.8	2.6
	Non-U.S. Citizen	28,280	31.2	32.6	0.0	0.0	61.8	34.2	0.0	0.0	7.0	18.0
Health Status												
	Excellent/Very Good	633,144	49.0	6.5	5.5	3.0	40.6	6.4	0.5	1.0	4.3	2.7
	Good/Fair/Poor	118,256	22.3	12.6	4.5	6.3	65.5	14.4	0.0	0.0	7.7	8.0
Standard error is greater than 30% of the mean												

^a Standard error is greater than 30% of the mean

Table 8
Health Insurance Coverage of Low-Income Nonelderly Adults in Massachusetts, 2005
(300% of FPL or Less)

	Low-Income Nonelderly Adults	Percent Distribution by Coverage Type								Uninsured %	95% CI ^a
		Employer %	Private 95% CI ^a	Individual %	95% CI ^a	Medicaid %	Public 95% CI ^a	Other % ^b	95% CI ^a		
Total - Low-Income Nonelderly Adults^c	1,586,513	40.4	4.0	6.9	2.1	25.2	3.6	3.8	1.6	23.7	3.5
Gender/Age											
Adult Males Total	754,361	39.0	5.8	4.5	2.5	22.0	5.0	5.0	2.6	29.5	5.5
M 19-44	493,814	37.0	7.1	5.4	3.3	19.0	5.8	1.0	1.5	37.6	7.2
M 45-64	260,546	42.8	10.1	2.7	3.3	27.8	9.1	12.5	6.7	14.2	7.1
Adult Females Total	832,152	41.7	5.6	9.2	3.3	28.0	5.1	2.6	1.8	18.5	4.4
F 19-44	556,179	40.8	6.8	10.0	4.2	27.5	6.2	1.1	1.5	20.5	5.6
F 45-64	275,973	43.5	9.8	7.5	5.2	28.9	9.0	5.7	4.6	14.4	6.9
Annual Family Income											
<\$20,000	816,103	25.8	5.0	6.2	2.8	34.6	5.5	4.7	2.4	28.7	5.2
\$20,000+	770,410	55.9	5.9	7.7	3.2	15.1	4.2	2.8	1.9	18.5	4.6
Family Poverty Level^c											
<100%	547,411	21.3	8.1	7.9	5.3	42.7	9.8	2.3	2.9	25.8	8.7
101-200%	540,230	36.7	6.8	6.0	3.4	26.8	6.3	6.3	3.4	24.3	6.1
201-300%	498,872	65.4	7.0	6.9	3.7	4.2	3.0	2.7	2.4	20.8	6.0
Parent Status^d											
M Parents	216,551	57.1	11.1	6.3	5.4	21.5	9.2	0.8	1.9	14.3	7.8
M Non-Parents	537,810	31.7	6.6	3.7	2.7	22.2	5.9	6.7	3.5	35.7	6.8
F Parents	372,891	40.0	8.3	11.2	5.4	36.0	8.2	0.6	1.3	12.2	5.6
F Non-Parents	459,261	43.1	7.6	7.5	4.0	21.5	6.3	4.3	3.1	23.6	6.5
Family Work Status											
Full-time (1 or 2 workers)	869,284	55.9	5.5	6.3	2.7	10.4	3.4	0.8	1.0	26.6	4.9
Only Part-time ^e	308,741	33.5	8.8	16.5	6.9	28.4	8.4	2.0	2.6	19.5	7.4
Non-Workers	408,488	12.6	5.4	1.1	1.7	54.2	8.1	11.3	5.1	20.8	6.6
Education											
Less than high school	215,545	30.3	10.3	1.9	3.1	43.7	11.1	4.1	4.4	20.0	9.0
High school graduate	633,479	39.1	6.4	6.5	3.2	23.2	5.5	3.7	2.5	27.5	5.8
Some college/Assoc. degree	410,870	37.2	7.8	9.3	4.7	25.8	7.1	3.6	3.0	24.1	6.9
College grad or greater	326,620	53.8	9.1	8.2	5.0	15.9	6.7	3.8	3.5	18.3	7.0
Race/Ethnicity											
White only (non-Hispanic)	1,049,004	42.9	5.0	9.2	2.9	23.3	4.3	4.2	2.0	20.4	4.1
Black only (non-Hispanic)	149,731	43.3	15.9	5.2	7.2	19.1	12.7	3.9	6.2	28.5	14.5
Hispanic	236,943	23.6	10.9	0.0	0.0	41.5	12.6	0.8	2.2	34.1	12.1
Other	150,836	47.0	16.0	4.0	6.3	18.1	12.3	5.0	7.0	25.8	14.0
Citizenship											
U.S. citizen	1,348,980	42.3	4.4	7.3	2.3	25.2	3.9	4.3	1.8	21.0	3.6
Non-U.S. Citizen	237,533	29.9	11.1	5.0	5.3	25.0	10.5	0.7	2.0	39.4	11.9
Health Status											
Excellent/Very Good	947,288	47.2	5.3	9.0	3.1	17.8	4.1	1.6	1.3	24.4	4.6
Good	382,350	37.9	8.2	3.6	3.1	24.8	7.3	4.8	3.6	28.9	7.6
Fair/Poor	256,875	19.3	8.1	4.1	4.1	52.8	10.2	10.2	6.2	13.6	7.0

^a Standard error is greater than 30% of the mean

Table 9
Health Insurance Coverage of Workers in Massachusetts, 2005

		Percent Distribution by Coverage Type										
		Workers	Employer %	Private			Public				Uninsured %	95% CI ⁿ
				95% CI ⁿ	Individual %	95% CI ⁿ	Medicaid %	95% CI ⁿ	Other % ^b	95% CI ⁿ		95% CI ⁿ
Total - Workers ^k		3,178,131	78.7	2.4	4.6	1.2	5.4	1.3	0.4	0.4	10.9	1.8
Age												
	19-26	454,646	58.6	7.6	7.2	4.0	10.1	4.6	0.5	1.0	23.7	6.6
	27-44	1,397,140	79.6	3.5	3.4	1.6	5.1	1.9	0.5	0.6	11.4	2.8
	45-64	1,326,346	84.7	3.3	4.9	2.0	4.2	1.8	0.2	0.4	6.0	2.1
Worker's Annual Income ^l												
	<\$20,000	798,005	55.7	5.8	7.2	3.0	13.3	4.0	1.1	1.2	22.8	4.9
	\$20,000 - \$39,999	896,046	74.0	4.8	5.9	2.6	6.0	2.6	0.0	0.0	14.0	3.8
	\$40,000 +	1,484,080	93.9	2.0	2.4	1.3	0.8	0.8	0.3	0.4	2.7	1.4
Family Poverty Level ^c												
	<100%	222,894	34.6	14.8	14.3	10.9	25.3	13.5	0.0	0.0	25.7	13.6
	101-200%	386,349	41.7	8.2	7.9	4.5	19.7	6.6	1.6	2.1	29.2	7.6
	201-300%	434,293	65.8	7.5	7.0	4.0	2.6	2.5	0.9	1.5	23.6	6.7
	301-500%	751,864	89.1	3.7	2.7	1.9	2.2	1.8	0.3	0.6	5.8	2.8
	501%+	1,382,732	94.6	2.0	2.4	1.3	0.8	0.8	0.0	0.0	2.2	1.3
Work Status ^f												
	Full-time/Full-year	2,033,338	87.2	2.4	2.4	1.1	2.9	1.2	0.2	0.3	7.2	1.9
	Full-time/Part-year	478,311	61.8	7.3	5.7	3.5	5.0	3.3	0.7	1.3	26.7	6.7
	Part-time/Full-year	372,810	62.3	8.2	11.7	5.5	12.3	5.6	0.6	1.3	13.1	5.7
	Part-time/Part-year	293,672	68.4	8.9	8.5	5.3	14.4	6.7	1.0	1.9	7.8	5.1
Business Size (# Workers)												
	Self-employed	304,286	69.3	8.7	13.2	6.4	5.1	4.1	0.0	0.0	12.4	6.2
	<10	365,798	57.6	8.5	9.5	5.0	11.3	5.4	0.0	0.0	21.6	7.1
	10-25	274,103	68.5	9.2	3.6	3.7	4.2	4.0	0.0	0.0	23.7	8.4
	25-99	365,389	79.5	6.9	3.6	3.2	6.6	4.3	0.9	1.7	9.3	5.0
	100-999	604,403	86.3	4.6	3.0	2.3	3.1	2.3	0.4	0.8	7.2	3.5
	1000+	930,989	84.0	3.9	2.4	1.6	5.1	2.4	0.5	0.7	8.0	2.9
	Public Sector	333,163	89.6	5.5	2.1	2.6	3.9	3.5	0.6	1.4	3.7	3.4
Occupation/Industry												
	High ESI Industries (>75% ESI) ^m	2,426,295	85.9	2.3	3.0	1.1	4.2	1.3	0.3	0.4	6.6	1.7
	Low ESI Industries (<75% ESI) ⁿ	751,836	55.6	6.0	9.7	3.5	9.4	3.5	0.6	0.9	24.7	5.2
Industry Health Risk												
	High	815,973	67.4	5.4	8.0	3.1	7.2	3.0	0.3	0.6	17.1	4.3
	Medium/Low	2,362,158	82.6	2.6	3.4	1.2	4.8	1.4	0.4	0.4	8.8	1.9
Race/Ethnicity												
	White only (non-Hispanic)	2,611,453	82.6	2.4	4.8	1.4	3.8	1.2	0.3	0.4	8.4	1.8
	Black only (non-Hispanic)	164,691	67.6	14.4	4.7	6.5	7.2	7.9	0.0	0.0	20.5	12.4
	Hispanic	217,917	49.0	13.3	1.4	3.2	20.0	10.7	0.0	0.0	29.6	12.2
	Other	184,070	68.8	13.4	4.5	6.0	9.1	8.4	1.9	3.9	15.7	10.6
Citizenship												
	U.S. citizen	2,877,409	81.2	2.4	4.6	1.3	4.9	1.3	0.4	0.4	9.0	1.8
	Non-U.S. Citizen	300,722	55.3	10.7	4.6	4.5	10.5	6.6	0.5	1.6	29.1	9.8
Standard error is greater than 30% of the mean												

Standard error is greater than 30% of the mean

Table 10

Characteristics of the Nonelderly Uninsured in Massachusetts, 2005

	Nonelderly	Percent of Nonelderly	Uninsured Nonelderly	Percent of Nonelderly Uninsured	Uninsured Rate of Nonelderly
Total - Nonelderly^a	5,574,254	100.0	506,716	100.0	9.1
Age					
Children - Total	1,589,579	28.5	51,051	10.1	3.2
Adults - Total	3,984,675	71.5%	455,665	89.9%	11.4
19-26	581,791	10.4	138,219	27.3	23.8
27-44	1,683,587	30.2	201,033	39.7	11.9
45-64	1,719,297	30.8	116,412	23.0	6.8
Annual Family Income					
<\$20,000	1,105,716	19.8	248,579	49.1	22.5
\$20,000 - \$39,999	939,241	16.8	143,520	28.3	15.3
\$40,000 +	3,529,298	63.3	114,617	22.6	3.2
Family Poverty Level^c					
<100%	814,393	14.6	155,172	30.6	19.1
101-200%	773,948	13.9	139,253	27.5	18.0
201-300%	749,573	13.4	118,660	23.4	15.8
301-500%	1,177,712	21.1	54,112	10.7	4.6
501%+	2,058,629	36.9	39,519	7.8	1.9
Household Type					
Single Adults Living Alone	410,389	7.4	51,336	10.1	12.5
Single Adults Living Together	763,126	13.7	174,443	34.4	22.9
Married Adults	1,108,876	19.9	107,013	21.1	9.7
1 Parent with children ^d	610,181	10.9	59,564	11.8	9.8
2 Parents with children ^d	2,499,274	44.8	91,498	18.1	3.7
Multigenerational/Other with children ^e	182,407	3.3	22,861	4.5	12.5
Family Work Status					
2 Full-time	1,456,397	26.1	56,116	11.1	3.9
1 Full-time	2,939,461	52.7	287,881	56.8	9.8
Only Part-time ^f	547,309	9.8	65,387	12.9	11.9
Non-Workers	631,088	11.3	97,332	19.2	15.4
Race/Ethnicity					
White only (non-Hispanic)	4,346,286	78.0	300,191	59.2	6.9
Black only (non-Hispanic)	315,338	5.7	53,561	10.6	17.0
Hispanic	505,086	9.1	98,733	19.5	19.5
Other	407,545	7.3	54,231	10.7	13.3
Citizenship					
U.S. citizen	5,133,208	92.1	391,146	77.2	7.6
Non-U.S. Citizen	441,046	7.9	115,569	22.8	26.2
Health Status					
Excellent/Very Good	4,264,565	76.5	322,223	63.6	7.6
Good	910,210	16.3	136,477	26.9	15.0
Fair/Poor	399,479	7.2	48,015	9.5	12.0

Table 11

Characteristics of Uninsured Children in Massachusetts, 2005

	Children	Percent of Children	Uninsured Children	Percent of Uninsured Children	Uninsured Rate of Children
Total - Children^h	1,589,579	100.0	51,051	100.0	3.2
Age					
0-5	459,321	28.9	5,272	10.3	1.1
6-18	1,130,257	71.1	45,779	89.7	4.1
Family Income					
<\$20,000	289,613	18.2	14,676	28.7	5.1
\$20,000 - \$39,999	242,427	15.3	10,856	21.3	4.5
\$40,000 +	1,057,539	66.5	25,519	50.0	2.4
Family Poverty Level^c					
<100%	266,982	16.8	13,709	26.9	5.1
101-200%	233,718	14.7	7,975	15.6	3.4
201-300%	250,700	15.8	14,760	28.9	5.9
301-500%	325,621	20.5	7,355	14.4	2.3
501%+	512,557	32.2	7,252	14.2	1.4
Household Typeⁱ					
1 Parent ^d	356,891	22.5	23,891	46.8	6.7
2 Parents ^d	1,121,663	70.6	19,209	37.6	1.7
Multigenerational/Other ^e	73,983	4.7	5,584	10.9	7.5
Family Work Status					
2 Full-time	429,001	27.0	14,864	29.1	3.5
1 Full-time	851,376	53.6	20,676	40.5	2.4
Only Part-time ^f	130,090	8.2	3,092	6.1	2.4
Non-Workers	179,111	11.3	12,418	24.3	6.9
Race/Ethnicity					
White only (non-Hispanic)	1,150,831	72.4	26,264	51.4	2.3
Black only (non-Hispanic)	102,409	6.4	8,558	16.8	8.4
Hispanic	191,339	12.0	7,218	14.1	3.8
Other	145,000	9.1	9,011	17.7	6.2
Citizenship					
U.S. citizen	1,548,386	97.4	47,521	93.1	3.1
Non-U.S. Citizen	41,193	2.6	3,530	6.9	8.6
Health Status					
Excellent/Very Good	1,405,975	88.4	41,968	82.2	3.0
Good/Fair/Poor	183,604	11.6	9,083	17.8	4.9

Table 12

Characteristics of Uninsured Nonelderly Adults in Massachusetts, 2005

	Nonelderly Adults	Percent of Nonelderly Adults	Uninsured Adults	Percent of Uninsured Adults	Uninsured Rate of Adults
Total - Nonelderly Adults¹	3,984,675	100.0	455,665	100.0	11.4
Gender/Age					
Adult Males Total	1,931,620	0.5	264,432	0.6	13.7
M 19-26	279,572	7.0	76,067	16.7	27.2
M 27-44	803,236	20.2	131,630	28.9	16.4
M 45-64	848,812	21.3	56,735	12.5	6.7
Adult Females Total	2,053,056	0.5	191,233	0.4	9.3
F 19-26	302,219	7.6	62,152	13.6	20.6
F 27-44	880,352	22.1	69,403	15.2	7.9
F 45-64	870,485	21.8	59,677	13.1	6.9
Annual Family Income					
<\$20,000	816,103	20.5	233,904	51.3	28.7
\$20,000 - \$39,999	696,814	17.5	132,663	29.1	19.0
\$40,000 +	2,471,759	62.0	89,098	19.6	3.6
Family Poverty Level^c					
<100%	547,411	13.7	141,462	31.0	25.8
101-200%	540,230	13.6	131,278	28.8	24.3
201-300%	498,872	12.5	103,900	22.8	20.8
301-500%	852,091	21.4	46,757	10.3	5.5
501%+	1,546,071	38.8	32,267	7.1	2.1
Parent Status^d					
M Parents	665,035	16.7	36,223	7.9	5.4
M Non-Parents	1,266,584	31.8	228,209	50.1	18.0
F Parents	866,295	21.7	53,904	11.8	6.2
F Non-Parents	1,186,760	29.8	137,328	30.1	11.6
Family Work Status					
2 Full-time	1,027,395	25.8	41,252	9.1	4.0
1 Full-time	2,088,085	52.4	267,204	58.6	12.8
Only Part-time ^e	417,218	10.5	62,295	13.7	14.9
Non-Workers	451,977	11.3	84,914	18.6	18.8
Education					
Less than high school	290,006	7.3	54,415	11.9	18.8
High school graduate	1,114,977	28.0	207,261	45.5	18.6
Some college/Assoc. degree	976,116	24.5	120,360	26.4	12.3
College grad or greater	1,603,576	40.2	73,628	16.2	4.6
Race/Ethnicity					
White only (non-Hispanic)	3,195,456	80.2	273,927	60.1	8.6
Black only (non-Hispanic)	212,929	5.3	45,003	9.9	21.1
Hispanic	313,747	7.9	91,515	20.1	29.2
Other	262,545	6.6	45,219	9.9	17.2
Citizenship					
U.S. citizen	3,584,822	90.0	343,625	75.4	9.6
Non-U.S. Citizen	399,854	10.0	112,040	24.6	28.0
Health Status					
Excellent/Very Good	2,858,590	71.7	280,255	61.5	9.8
Good	747,860	18.8	127,394	28.0	17.0
Fair/Poor	378,225	9.5	48,015	10.5	12.7

Table 13

Characteristics of Uninsured Nonelderly Adult Parents in Massachusetts, 2005

	Nonelderly Adults	Percent of Nonelderly Adults	Uninsured Adults	Percent of Uninsured Adults	Uninsured Rate of Adults
Total - Nonelderly Adult Parents¹	1,531,331	100.0	90,128	100.0	5.9
Gender/Age					
Adult Males Total	665,035	43.4	36,223	40.2	5.4
Adult Females Total	866,295	56.6	53,904	59.8	6.2
Annual Family Income					
<\$20,000	168,028	11.0	34,609	38.4	20.6
\$20,000 - \$39,999	213,280	13.9	24,338	27.0	11.4
\$40,000 +	1,150,023	75.1	31,181	34.6	2.7
Family Poverty Level^c					
<100%	151,857	9.9	27,374	30.4	18.0
101-200%	198,291	12.9	28,089	31.2	14.2
201-300%	239,294	15.6	20,910	23.2	8.7
301-500%	349,227	22.8	11,817	13.1	3.4
501%+	592,661	38.7	1,938	2.2	0.3
Family Work Status					
2 Full-time	501,931	32.8	14,868	16.5	3.0
1 Full-time	857,605	56.0	58,511	64.9	6.8
Only Part-time ^e	88,078	5.8	6,848	7.6	7.8
Non-Workers	83,716	5.5	9,901	11.0	11.8
Education					
Less than high school	80,148	5.2	15,881	17.6	19.8
High school graduate	394,985	25.8	39,444	43.8	10.0
Some college/Assoc. degree	331,402	21.6	23,508	26.1	7.1
College grad or greater	724,795	47.3	11,295	12.5	1.6
Race/Ethnicity					
White only (non-Hispanic)	1,191,916	77.8	34,408	38.2	2.9
Black only (non-Hispanic)	70,066	4.6	6,236	6.9	8.9
Hispanic	147,381	9.6	34,031	37.8	23.1
Other	121,968	8.0	15,454	17.1	12.7
Citizenship					
U.S. citizen	1,362,937	89.0	65,262	72.4	4.8
Non-U.S. Citizen	168,394	11.0	24,866	27.6	14.8
Health Status					
Excellent/Very Good	1,214,750	79.3	59,769	66.3	4.9
Good	248,358	16.2	21,836	24.2	8.8
Fair/Poor	68,222	4.5	8,522	9.5	12.5

Table 14

Characteristics of Uninsured Nonelderly Adult Non-Parents in Massachusetts, 2005

	Nonelderly Adults	Percent of Nonelderly Adults	Uninsured Adults	Percent of Uninsured Adults	Uninsured Rate of Adults
Total - Nonelderly Adult Non-Parents	2,453,345	100.0	365,537	100.0	14.9
Gender/Age					
Adult Males Total	1,266,584	51.6	228,209	62.4	18.0
Adult Females Total	1,186,760	48.4	137,328	37.6	11.6
Annual Family Income					
<\$20,000	648,075	26.4	199,295	54.5	30.8
\$20,000 - \$39,999	483,534	19.7	108,325	29.6	22.4
\$40,000 +	1,321,736	53.9	57,917	15.8	4.4
Family Poverty Level^c					
<100%	395,553	16.1	114,089	31.2	28.8
101-200%	341,938	13.9	103,189	28.2	30.2
201-300%	259,579	10.6	82,990	22.7	32.0
301-500%	502,864	20.5	34,940	9.6	6.9
501%+	953,410	38.9	30,329	8.3	3.2
Family Work Status					
2 Full-time	525,465	21.4	26,384	7.2	5.0
1 Full-time	1,230,479	50.2	208,693	57.1	17.0
Only Part-time ^f	329,140	13.4	55,447	15.2	16.8
Non-Workers	368,261	15.0	75,013	20.5	20.4
Education					
Less than high school	209,857	8.6	38,534	10.5	18.4
High school graduate	719,992	29.3	167,817	45.9	23.3
Some college/Assoc. degree	644,714	26.3	96,853	26.5	15.0
College grad or greater	878,781	35.8	62,333	17.1	7.1
Race/Ethnicity					
White only (non-Hispanic)	2,003,540	81.7	239,519	65.5	12.0
Black only (non-Hispanic)	142,863	5.8	38,767	10.6	27.1
Hispanic	166,365	6.8	57,484	15.7	34.6
Other	140,577	5.7	29,766	8.1	21.2
Citizenship					
U.S. citizen	2,221,885	90.6	278,363	76.2	12.5
Non-U.S. Citizen	231,460	9.4	87,174	23.8	37.7
Health Status					
Excellent/Very Good	1,643,840	67.0	220,486	60.3	13.4
Good	499,502	20.4	105,558	28.9	21.1
Fair/Poor	310,003	12.6	39,493	10.8	12.7

Table 15

Characteristics of the Low-Income Nonelderly Uninsured in Massachusetts
(300% of FPL or Less), 2005

	Low-Income Nonelderly	Percent of Low-Income Nonelderly	Uninsured Low-Income Nonelderly	Percent of Uninsured Low-Income Nonelderly	Uninsured Rate of Low-Income Nonelderly
Total - Low-Income Nonelderly^a	2,337,913	100.0	413,085	100.0	17.7
Age					
Children - Total	751,400	32.1	36,444	8.8	4.9
Adults - Total	1,586,513	0.7	376,640	0.9	23.7
19-44	1,049,994	44.9	299,748	72.6	28.5
45-64	536,519	22.9	76,893	18.6	14.3
Annual Family Income					
<\$20,000	1,105,716	47.3	248,579	60.2	22.5
\$20,000+	1,232,197	52.7	164,505	39.8	13.4
Family Poverty Level^c					
<100%	814,393	34.8	155,172	37.6	19.1
101-200%	773,948	33.1	139,253	33.7	18.0
201-300%	749,573	32.1	118,660	28.7	15.8
Household Type					
Single Adults Living Alone	183,793	7.9	39,359	9.5	21.4
Single Adults Living Together	472,458	20.2	154,062	37.3	32.6
Married Adults	254,994	10.9	74,102	17.9	29.1
1 Parent with children ^d	478,335	20.5	48,526	11.7	10.1
2 Parents with children ^d	800,399	34.2	74,174	18.0	9.3
Multigenerational/Other with children ^e	147,933	6.3	22,861	5.5	15.5
Family Work Status					
Full-time (1 or 2 workers)	1,328,399	56.8	254,105	61.5	19.1
Only Part-time ^f	425,075	18.2	61,647	14.9	14.5
Non-Workers	584,439	25.0	97,332	23.6	16.7
Race/Ethnicity					
White only (non-Hispanic)	1,469,773	62.9	229,861	55.6	15.6
Black only (non-Hispanic)	220,362	9.4	51,194	12.4	23.2
Hispanic	402,332	17.2	86,548	21.0	21.5
Other	245,446	10.5	45,482	11.0	18.5
Citizenship					
U.S. citizen	2,072,100	88.6	317,610	76.9	15.3
Non-U.S. Citizen	265,813	11.4	95,475	23.1	35.9
Health Status					
Excellent/Very Good	1,580,433	67.6	258,839	62.7	16.4
Good	485,648	20.8	119,409	28.9	24.6
Fair/Poor	271,832	11.6	34,837	8.4	12.8

Table 16

Characteristics of Uninsured Workers in Massachusetts, 2005

	Workers	Percent of Workers	Uninsured Workers	Percent of Uninsured Workers	Uninsured Rate of Workers
Total - Workers*	3,178,131	100	346,481	100	11
Age					
19-26	454,646	14.3	107,706	31.1	23.7
27-44	1,397,140	44.0	159,483	46.0	11.4
45-64	1,326,346	41.7	79,292	22.9	6.0
Worker's Annual Income¹					
<\$20,000	798,005	25.1	181,681	52.4	22.8
\$20,000 - \$39,999	896,046	28.2	125,238	36.1	14.0
\$40,000 +	1,484,080	46.7	39,562	11.4	2.7
Family Poverty Level^c					
<100%	222,894	7.0	57,368	16.6	25.7
101-200%	386,349	12.2	112,813	32.6	29.2
201-300%	434,293	13.7	102,397	29.6	23.6
301-500%	751,864	23.7	43,425	12.5	5.8
501%+	1,382,732	43.5	30,478	8.8	2.2
Work Status^f					
Full-time/Full-year	2,033,338	64.0	146,895	42.4	7.2
Full-time/Part-year	478,311	15.1	127,912	36.9	26.7
Part-time/Full-year	372,810	11.7	48,807	14.1	13.1
Part-time/Part-year	293,672	9.2	22,867	6.6	7.8
Business Size (# Workers)					
Self-employed	304,286	9.6	37,725	10.9	12.4
<10	365,798	11.5	79,076	22.8	21.6
10-25	274,103	8.6	64,897	18.7	23.7
25-99	365,389	11.5	34,142	9.9	9.3
100-999	604,403	19.0	43,543	12.6	7.2
1000+	930,989	29.3	74,661	21.5	8.0
Public Sector	333,163	10.5	12,437	3.6	3.7
Occupation/Industry					
High ESI Industries (>75% ESI) ^m	2,426,295	76.3	160,597	46.4	6.6
Low ESI Industries (<75% ESI) ⁿ	751,836	23.7	185,884	53.6	24.7
Industry Health Risk					
High	815,973	23.7	139,401	40.2	17.1
Medium/Low	2,362,158	74.3	207,080	59.8	8.8
Race/Ethnicity					
White only (non-Hispanic)	2,611,453	82.2	219,417	63.3	8.4
Black only (non-Hispanic)	164,691	5.2	33,703	9.7	20.5
Hispanic	217,917	685.7%	64,461	18.6	29.6
Other	184,070	5.8	28,900	8.3	15.7
Citizenship					
U.S. citizen	2,877,409	90.5	258,939	74.7	9.0
Non-U.S. Citizen	300,722	9.5	87,542	25.3	29.1

Table Endnotes

Estimates in this report reflect a two year average and are shown in thousands.

The term family as used in family income, family poverty levels, and family work status, is defined as a health insurance unit (those who are eligible as a group for "family" coverage in a health plan) throughout this report.

- ^a Nonelderly includes all individuals under age 65.
- ^b Other includes other public insurance (mostly Medicare and military-related). S-CHIP is included in Medicaid.
- ^c The 2005 federal poverty level for a family of four was \$19,971.
- ^d Parent includes any person with a dependent child.
- ^e Multigenerational/other families with children include families with at least three generations in a household, plus families in which adults are caring for children other than their own (e.g., a niece living with her aunt).
- ^f Part-time workers were defined as working < 35 hours per week.
- ^g For the first time this year, respondents could identify themselves in more than one racial group. Since there is no way of knowing how people who reported more than one race in 2003 previously reported their race, comparisons in health insurance coverage by race/ethnicity cannot be made with earlier years.
- ^h Children includes all individuals under age 19.
- ⁱ Approximately 2.0% of children live in households with no adult.
- ^j Nonelderly adults includes all individuals aged 19-64.
- ^k Workers include all workers aged 19-64.
- ^l Worker's income only; does not include income from other family members or other sources.
- ^m "High ESI" (employer-sponsored insurance) industries include those in which 75% or more of employees had employer-sponsored coverage in 2005.
- ⁿ "Low ESI" industries include those in which less than 75% of employees had employer-sponsored coverage in 2005.