

June 2005

# Health Insurance Coverage and the Uninsured in Massachusetts

PREPARED BY ALLISON COOK, THE URBAN INSTITUTE, FOR  
THE BLUE CROSS BLUE SHIELD OF MASSACHUSETTS FOUNDATION



**roadmap**  
TO COVERAGE



The “Roadmap to Coverage” is an initiative to inform the debate about how to provide health coverage for the uninsured in Massachusetts and generate a practical roadmap for achieving that goal. Major funding for the project has been provided by Blue Cross Blue Shield of Massachusetts with additional support from Partners HealthCare. The research and policy analysis is being conducted by the Urban Institute, a nonprofit, nonpartisan policy research organization.

In November 2004, the Foundation released the first report of the Roadmap initiative. The report, *Caring for the Uninsured in Massachusetts: What Does it Cost, Who Pays, and What Would Full Coverage Add to Medical Spending?*, written by researchers at the Urban Institute, found that we are already spending more than \$1 billion a year for health care for the uninsured. In June, the Foundation will release the second report of the initiative outlining options for expanding coverage and the cost and coverage impacts of each. Finally, in the fall the Foundation will release the “Roadmap”—a phased-in implementation plan to expand coverage in Massachusetts.

This chartbook is a tool intended to broaden our understanding of the more than half a million people who lack the security of health coverage in Massachusetts, and support the development of policies to help them. Most are from low to moderate income families who make too much to qualify for Medicaid and too little to buy insurance on their own. And they are working—hard. Nearly 90 percent of the uninsured come from working families and three-quarters have at least one full-time worker in their family.

Along with the data, the chartbook includes the stories of Massachusetts residents living on the edge of the health care system. We hope these stories help illuminate the significant financial, medical, and human consequences of lacking health insurance coverage. We thank the individuals who agreed to be interviewed and share their stories.

Philip W. Johnston  
*Chairman*  
Blue Cross Blue Shield  
of Massachusetts Foundation

Andrew Dreyfus  
*President*  
Blue Cross Blue Shield  
of Massachusetts Foundation

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Acknowledgments:

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Additional copies of this report are available upon request. Please contact the Blue Cross Blue Shield of Massachusetts Foundation at 617.246.3744 or [info@bcbsmafoundation.org](mailto:info@bcbsmafoundation.org). The report can also be downloaded at [www.bcbsmafoundation.org](http://www.bcbsmafoundation.org).

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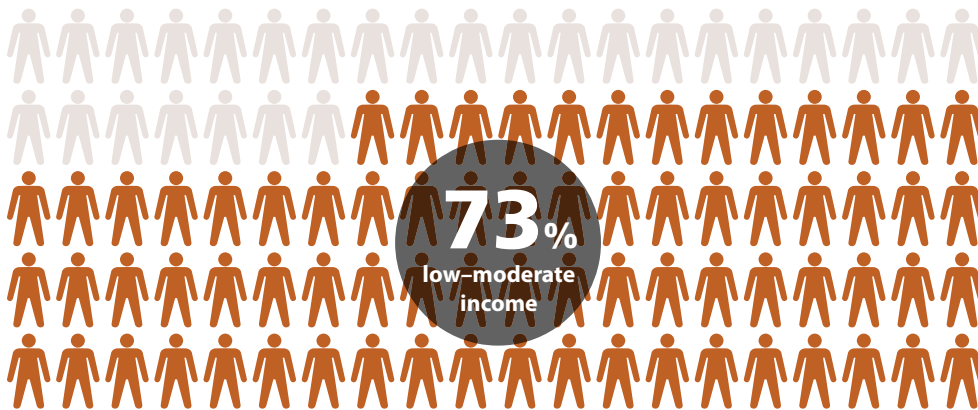
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# Highlights

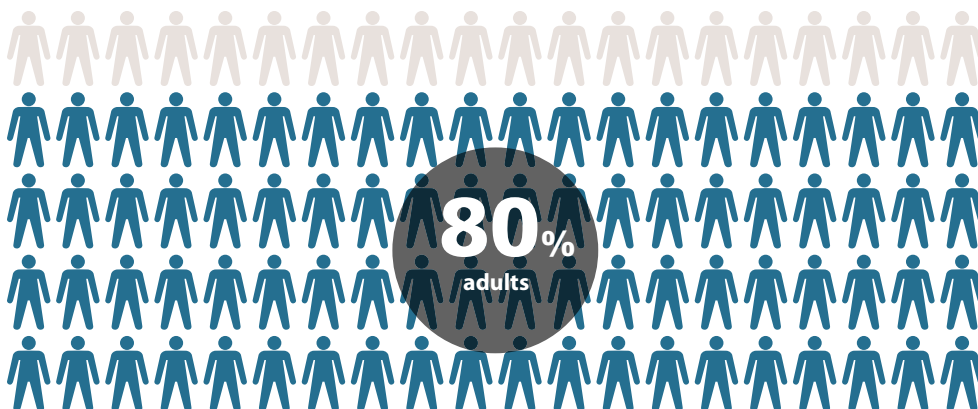


Just over half a million Massachusetts residents under the age of 65 were uninsured during 2002–2003.

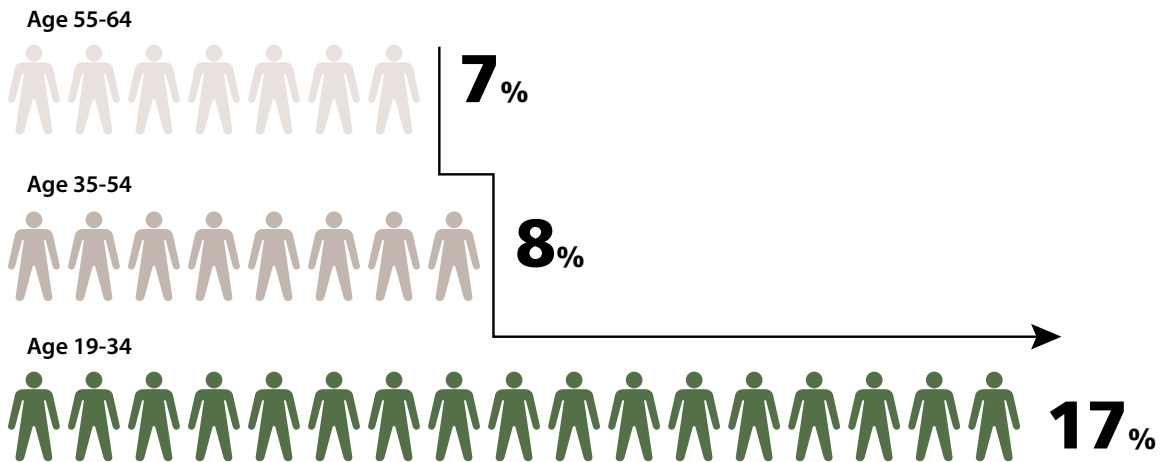
**Nearly three-quarters of the uninsured are from low- and moderate-income families.**



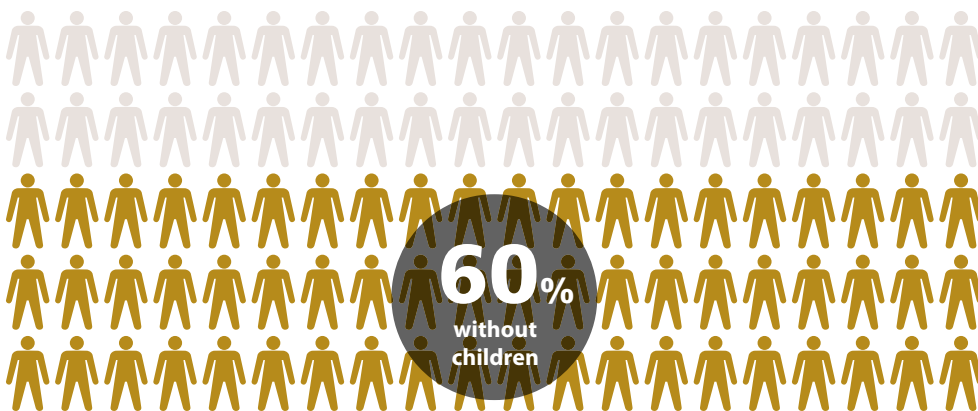
**The majority of the uninsured are adults.**



## Young adults are most likely to be uninsured.



## Adults without children comprise nearly two-thirds of the uninsured.





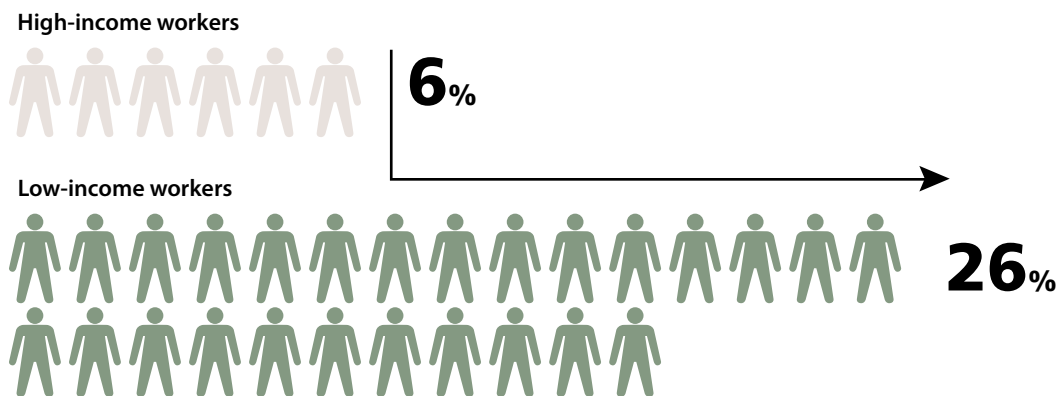
**Nearly 90 percent of the uninsured come from working families.**



**Nearly three-quarters of the uninsured have at least one full-time worker in their family.**



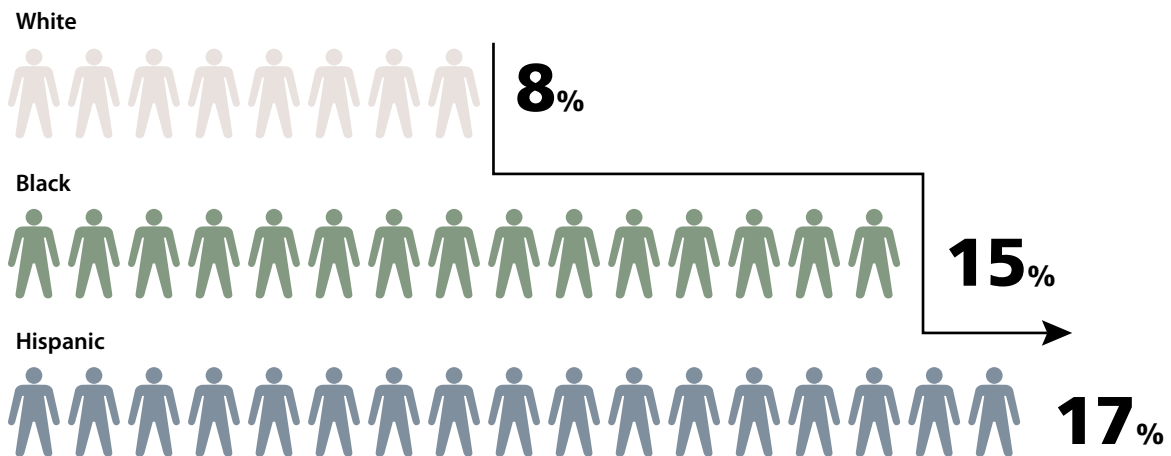
**Workers under the poverty line are four times more likely to be uninsured than high-income workers.**



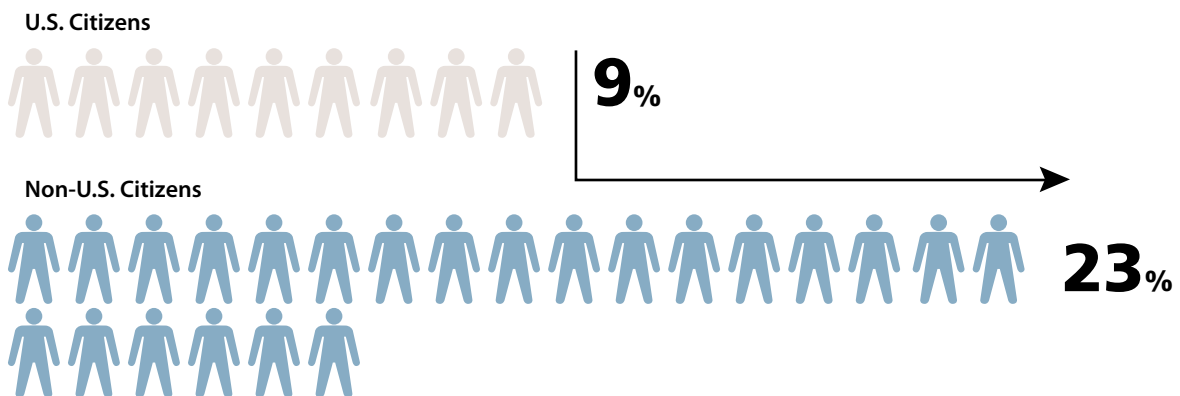
**Nearly half of the uninsured who work are employed by firms with fewer than 25 workers.**



**Racial and ethnic minorities are more likely to be uninsured.**



**Non-U.S. citizens are two and a half times more likely to be uninsured than U.S. citizens.**



# Profiles

We thank these individuals for sharing their stories and deepening our understanding of the significant challenges faced by those without health coverage.

## PETER BROOK

**AGE:** 45

**HOMETOWN:** Boston

**OCCUPATION:** Construction worker



This is how Peter Brook is managing his diabetes now that he's landed a full-time construction job and no longer qualifies for free care at his local health provider.

- He's hoarding disposable syringes by using the same needle over and over to administer his insulin, even though the syringes are intended for one injection only.
- He's cut back on blood sugar tests to save on expensive test strips, waiting until he feels thirsty or sweaty or his hands start to tremble—all signs of dangerously low blood sugar.
- He's refusing tests ordered by his doctor, and has postponed an already overdue eye examination for diabetic complications because he can't afford them.

Brook knows exactly what he's risking. He's been an insulin-dependent diabetic since the age of 14, and understands his condition better, he asserts, than many doctors. When he had health insurance with previous jobs, he managed his disease expertly—achieving such acute knowledge of the subtle rhythms of his metabolism that he successfully competed in the Boston Marathon and other long-distance road races around New England.

"I used to go regularly to the Joslin Diabetes Clinic," Brook says. "I had my eye exams and fasting blood sugar tests and everything up to date. The running kept me fit and also very careful about what I ate, which is good for diabetes."

Brook lost that job when his employer eliminated his customer service division. A subsequent job with health benefits ended in 2001 when that company went through a merger. Until the construction job, he subsisted on part-time work, none with health insurance.

The brightest spot during these marginalized years was that he qualified for free care at Massachusetts hospitals and health centers; for a single person, the income cutoff is \$19,140 annually. The free care system provided Brook with basic medical services, medicine and diabetes supplies—for example, the box of syringes he's now hoarding. But specialized treatment was out of reach, a problem since Brook has some eye and kidney complications of diabetes that need this level of treatment.

"I couldn't see an endocrinologist anymore," Brook says. "I also had to decline the blood tests my health center doctor wanted me to get because they can't be done in-house and when they're sent out to a commercial lab, the patient gets the bill. I know this because I agreed to the tests once, not realizing how expensive they were, and I'm still getting threatening letters from the lab because I owe on that bill."

Brook's \$22,000-a-year construction job disqualifies him for free care, but it's not enough to buy health insurance on his own. His monthly expenses include \$650 for rent, \$150 for car insurance, and \$400 for drugs and medical supplies. He shaves expenses wherever possible, cooking at home, driving his 1994 Ford Escort at 55 miles per hour "to get the last drop of mileage out of my gas tank," even volunteering at a food pantry in exchange for a bag of groceries.

"Now that I'm working full time, I'm determined to pull myself out of this slump," Brook says. "It's a pride thing—I don't want handouts, I'm embarrassed to take those groceries. But the scary part is losing the health care."



## MIREILLE TASSY

**AGE:** 46

**HOMETOWN:** Brockton

**OCCUPATION:** Nurse assistant

Like millions of immigrants, Mireille Tassy came to the United States to pursue the American Dream. Arriving in New York from Haiti, she went immediately to work in order to be able to send for her 2-year-old daughter, left in the care of relatives.

When Tassy moved to Boston in 1988, she enrolled in a training program for nurse assistants. She's worked steadily since, mostly in nursing homes—feeding, bathing and transporting residents. "We are the eyes of the nurses if something isn't so good with a patient," says Tassy. "We see everything, we hear everything."

Tassy's husband, who is 56 years old, took a job in the housekeeping and maintenance department at Boston's Sheraton Hotel. It came with family health benefits for only \$35 a week—money Tassy considered well-spent, especially after her second child was born and one or the other needed shots or a checkup or a sick visit.

But Tassy's husband lost his job—and the family's health security—in 1997 when his mother fell ill and he returned to Haiti to care for her. By the time he returned, the hotel job was gone, and he's had only odd jobs since.

The family initially qualified for MassHealth, the public insurance program for the poor. But they were barely surviving. They decided to move from Boston to Brockton, where housing cost less. Tassy also found better-paying nursing home work. Soon afterward, however, MassHealth dropped Tassy, her husband and daughter from coverage. Under the complicated criteria used to determine eligibility, Tassy's income now exceeded the maximum allowed for parents, her husband was deemed capable of working, even if he couldn't find steady employment, and their daughter turned 19, too old to be counted as a dependent. Only Tassy's son, a 9th grader, still has MassHealth.

This has hit Tassy hard. An asthmatic, she can't afford to see a specialist nor buy inhalers or other preventive medicines. Tassy earns \$13.50 an hour, yielding take-home pay of about \$460 a week. Out of this, roughly \$300 must be set aside to cover rent of \$1,300 a month. Utilities and food exhaust the remaining \$160. There's nothing left for Advair, Ventolin and the occasional prednisone drug—totaling over \$200 a month—that Tassy has been prescribed to prevent attacks.

So she resorts to crisis management, seeking care in hospital emergency rooms when her wheezing gets too bad. By the time she gets there, it's usually bad enough to warrant admission. At discharge, the hospital pharmacy provides a month's supply of preventive medicines. When these run out, Tassy goes back into crisis mode.

This is Tassy's way of working the system, because she sees no other options at her income level. But it is costly in other ways, both to her health and the public purse. Tassy's blood-oxygen levels were so low at her last visit to Boston Medical Center that staff there feared she would die. She spent five days in the hospital undergoing treatments that cost thousands of dollars—money that could have paid for several years of preventive care. All of it was charged to Massachusetts' free care pool.

Ironically, the nursing home where Tassy works offers health benefits to employees. But for family coverage, the paycheck deduction is \$100 a week. "Well, I would like to have this, of course," says Tassy. "But how would we live?"

At 19, Athol resident Jennifer Elliott is poised on the threshold of a career in the health professions. She graduated in May from Mount Wachusett Community College with a phlebotomy certificate, qualifying her to draw patients' blood for testing in medical offices and hospitals. Once she lands a job in that field, Elliott plans to continue taking courses towards her career goal of becoming a registered nurse.

At 19, however, Elliott also is learning what it means to live without health insurance. The daughter of a single mother, she was covered through childhood by the state's public insurance program for the poor, MassHealth. But children 19 and older are ineligible under most circumstances. "You don't realize how scary it is not to have insurance until something happens," Elliott says, speaking from harsh experience.

Elliott represents one of the fastest growing uninsured segments of the U.S. population: young adults. In Massachusetts, men and women between the ages of 19 and 34 lack health insurance coverage at more than twice the rate of older adults.

Turning 19 is a critical birthday in terms of health security. Most public and many private insurers use this milestone as the cutoff from family coverage. Replacing it with individual coverage is often beyond a young person's means, and entry-level jobs increasingly lack this benefit.

Some young adults are able to prolong coverage by enrolling in college. Colleges in Massachusetts offer relatively low-cost group insurance to full-time students, and private plans often recognize full-time students as dependents, extending family coverage until they graduate.

But Jennifer Elliott missed out for two reasons. She could only afford to attend college part-time, making her ineligible for her college's insurance plan. And MassHealth eligibility ends at age 19, regardless of income, unless the recipient is disabled, pregnant or has dependent children.

For a while, Elliott considered her lack of insurance to be merely an expensive nuisance. She did not even realize MassHealth had dropped her until she went to have a routine prescription filled and the pharmacist told her she had to pay cash. Then Elliott discovered she needed eyeglasses, but postponed getting them until she could put aside \$140 from her part-time job at a local pizza parlor, where she earns \$7.50 an hour. She economized further by forgoing dental checkups, but this was not a major concern because her teeth are in good shape.

Prolonged illness last winter, however, opened Elliott's eyes to her vulnerability. Prone to bronchitis in cold weather, she recovered from one bout, but couldn't shake a second one. It worsened until she was having trouble breathing. "It was awful," Elliott recalls. "I thought I was on my deathbed."

She did not have enough money to see a private doctor, but through a series of referrals found her way to Healthy Connections, a local assistance program for people without health insurance. For cases like Elliott's, Healthy Connections is able to tap into a volunteer network of local physicians willing to see poor and uninsured patients for a \$15 co-pay. Elliott's physician prescribed antibiotics, and the program used a small fund to help her buy the medicine.

The incident, however, was unnerving enough to propel Elliott into a far-ranging search for employment with health benefits, even if it means commuting far from Athol. In the small towns of northwestern Massachusetts, such jobs are hard to come by as employers increasingly favor contract or part-time workers—in part to avoid the cost of providing costly health and other benefits.

"You don't think about these things until you confront them," says Elliott, who continues to work at the pizza parlor as she sends out job applications. "If I ever broke a leg, if I ever got into a car accident . . . it's really scary!"



# Data Notes

This chartbook provides detailed information about health insurance coverage in Massachusetts. It uses the most current information available (for calendar year 2002 and 2003) from the Census Bureau's Current Population Survey March 2003 and 2004 Annual Social and Economic Supplements.

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. Additional tables examine health insurance coverage in Massachusetts and the other 49 states.

Though other data sources exist for health insurance status in Massachusetts, there are a number of reasons to use data from the Current Population Survey (CPS). Only the CPS allows for comparisons across states, and it is well recognized for doing an excellent job of measuring income and employment. However, the CPS does have generally recognized problems with the measurement of the uninsured, particularly in states with low uninsurance rates. We have made adjustments to address some of the problems.

It is widely believed that there is an undercount of the number of people on Medicaid in the CPS. The number of people having Medicaid or SCHIP as reported on the CPS is lower than the Commonwealth's reports on MassHealth enrollment. There is also an issue related to the way the Census Bureau imputes insurance coverage. The CPS imputes coverage using relationships from 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 both of these problems by obtaining 2004 data from the state Medicaid agency to determine a target for MassHealth enrollment in our CPS sample. We then re-weighted the sample to increase estimates of the number of people on MassHealth. We changed reported coverage in ways that were consistent with the way coverage was reported on the CPS, i.e., we imputed coverage to people who were MassHealth-eligible and reduced the likelihood of their having employer or non-group coverage or being uninsured. The reductions reflected the relative importance of those forms of coverage in the raw data. That is, we increased the number of individuals enrolled in MassHealth by reducing the



number of people with employer-sponsored insurance, non-group coverage or uninsurance. 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, but still substantially higher than that reported by the state in its own survey.

The Commonwealth of Massachusetts conducts its own biennial survey of the health insurance status of Massachusetts residents. However, we have concerns about some of the survey data, specifically concerning income and insurance coverage, and we were not able to obtain access to the raw data files, although the Division of Health Care Finance and Policy did provide helpful summary tabulations. For about 10 percent of the population represented by the state's sample—547,000 out of 5.5 million persons under 65 years of age—there is no data on either income or source of insurance. In addition, the data on the distribution of income in the state survey is inconsistent with that in the CPS. The fact that the Massachusetts survey shows a significantly more even distribution of income than the CPS, which shows almost half the population above 400% of the federal poverty line, also makes us uncomfortable with the income data in the Massachusetts survey.

The reported number of uninsured in the Massachusetts survey does not appear consistent with the large increase in demand for free care provided and reported by hospitals and community health centers in recent years. In our November 2004 report for the Roadmap initiative, *Caring for the Uninsured in Massachusetts: What Does it Cost, Who Pays, and What Would Full Coverage Add to Medical Spending?*, we were informed by hospitals that there was about a 25% increase in free care demand between 2003 and 2004 alone. There could have been many reasons for this, but one likely contributor was a significant increase in the number of uninsured. In contrast, the Massachusetts survey showed only an 11% increase in the uninsured between 2002 and 2004.

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Figure 1

### Total Nonelderly Population versus the Uninsured by Poverty Level, 2002–2003

Just over half a million nonelderly Massachusetts residents lack health insurance. Individuals from low-income families make up just over a quarter of the total nonelderly population, but they comprise 41% of the uninsured. In contrast, individuals from high-income families make up almost half of the nonelderly population, but only 27% of the uninsured.

Note: Low-income refers to family income of less than 200% of the federal poverty level. High-income refers to family income of at least 400% of the federal poverty level. The FPL was \$18,810 for a family of four in 2003.

Percent by Federal Poverty Level (FPL)    ■ <100    ■ 100–199    ■ 200–399    ■ 400+

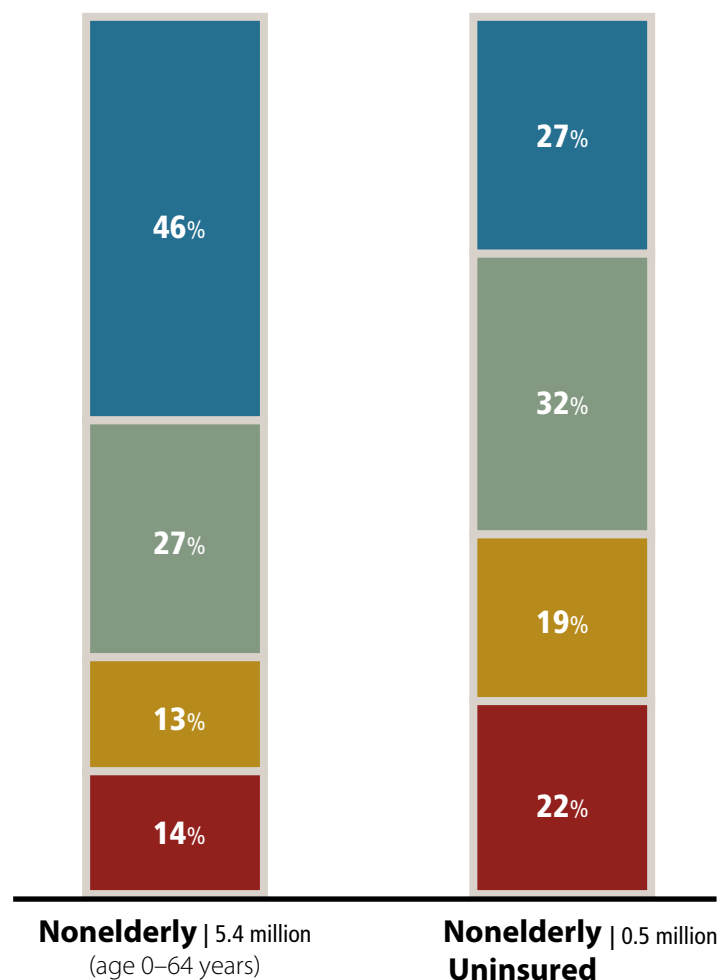


Figure 2

## Health Insurance Coverage of the Nonelderly by Poverty Level, 2002–2003

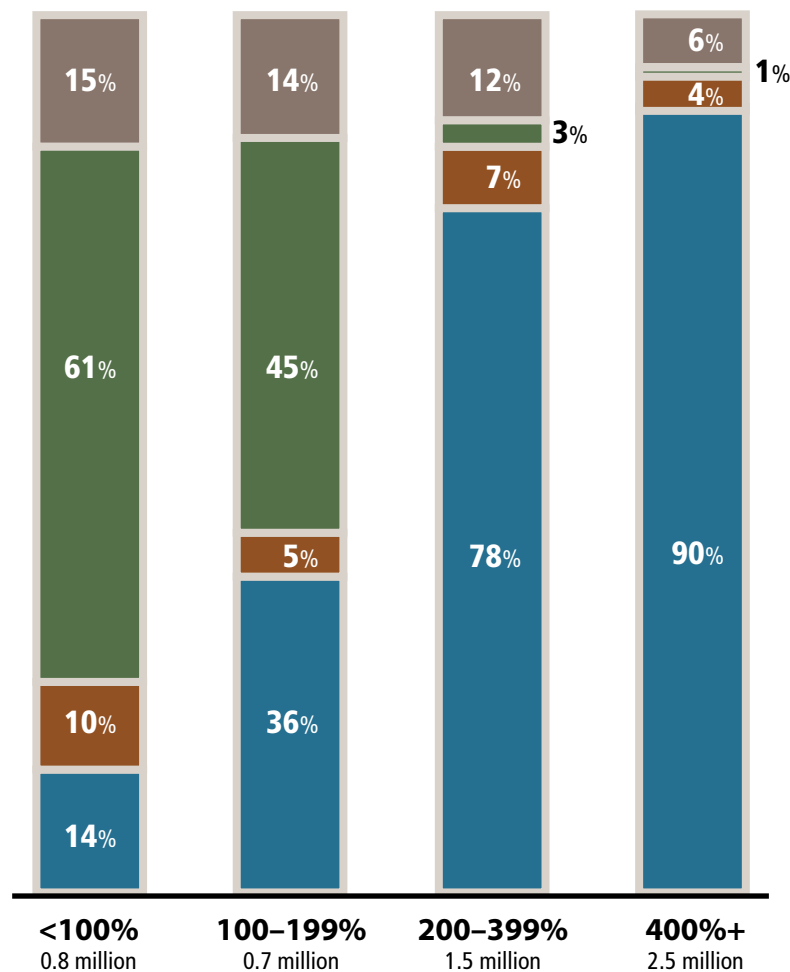
Rates of employer-sponsored coverage increase with income. Low-income Massachusetts residents are much less likely to have employer-sponsored coverage, but much more likely to have Medicaid coverage, than individuals from middle or high-income families. Despite the role of Medicaid and other public programs in reducing rates of uninsurance among individuals who may not have access to or may not be able to afford employer-based coverage, over 200,000 low-income individuals remain uninsured.

Note: Low-income refers to family income of less than 200% of the federal poverty level. Middle-income refers to family income between 200% and 399% of the federal poverty level. High-income refers to family income of at least 400% of the federal poverty level. The FPL was \$18,810 for a family of four in 2003.

### Percent by Insurance Coverage

Employer Private non-group Medicaid\* Uninsured

\*Medicaid also includes SCHIP, other state programs, Medicare, and military-related coverage.



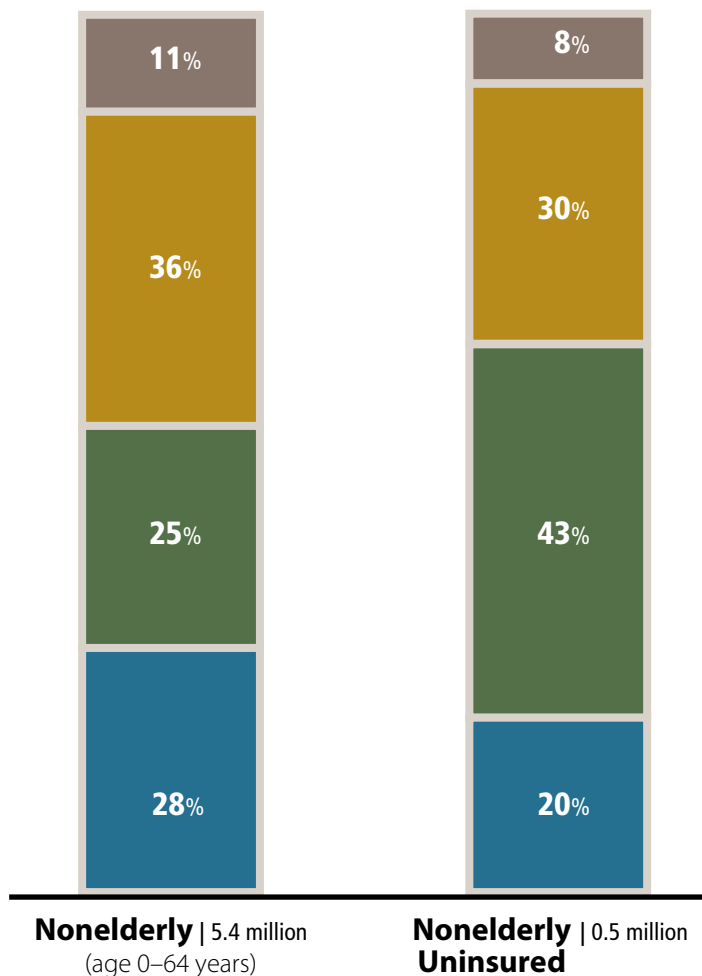
Data may not total 100% due to rounding.

Figure 3

### Total Nonelderly Population versus the Uninsured, by Age Group, 2002–2003

Young adults (age 19–34) comprise the largest share of the uninsured in Massachusetts, relative to other age groups. They make up only a quarter of the total nonelderly population, but more than 40% of the uninsured. This is in part because they are less likely to have job-based coverage than other age groups. Children make up a larger share of the total population than the uninsured; however, they comprise one of every five uninsured Massachusetts residents.

Percent by Age Group   ■ Children <19   ■ 19–34   ■ 35–54   ■ 55–64



Data may not total 100% due to rounding.

Figure 4

### Uninsured Rates by Age and Income Groups, 2002–2003

Low-income adults (age 19 and older) are more likely to be uninsured than low-income children, in part because they are less likely to qualify for Medicaid, especially if they are childless. Young adults (age 19–34) are more likely to lack insurance than other age groups, regardless of income. More than one-fourth, or just over 120,000 of low-income young adults are uninsured. Children from families with incomes less than 200% of the federal poverty level have the lowest uninsurance rates relative to other age and income groups, but almost 25,000 remain uninsured.

Note: Low-income refers to family income of less than 200% of the federal poverty level; 200% of the federal poverty level was \$37,620 for a family of four in 2003.

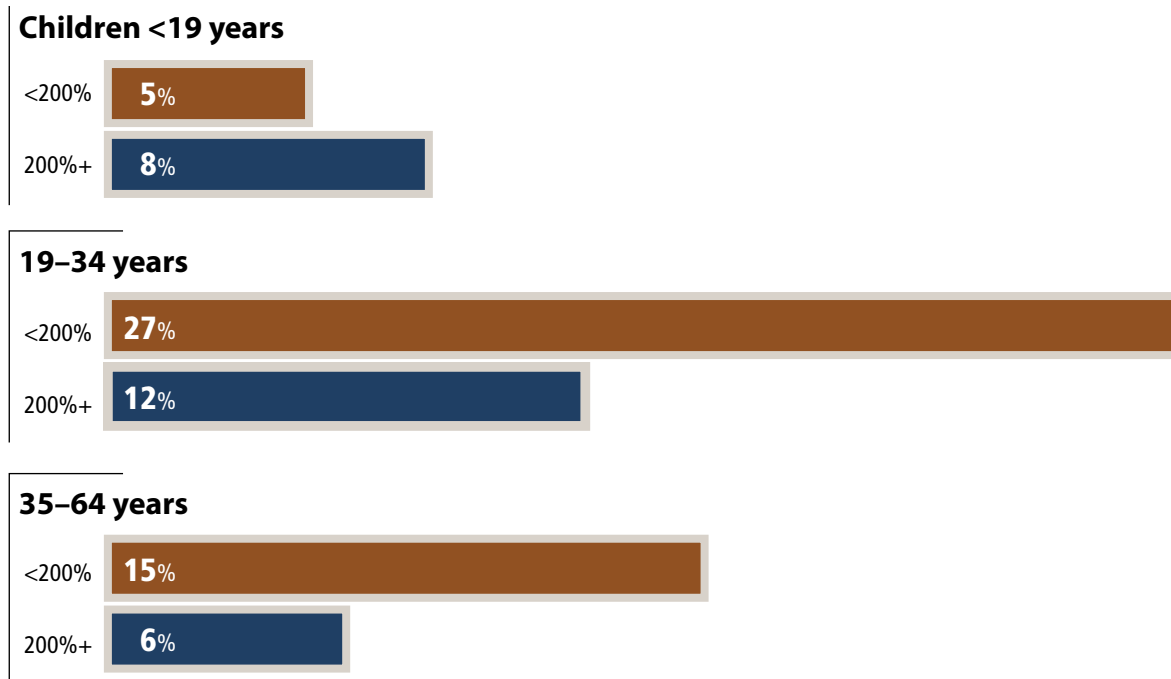


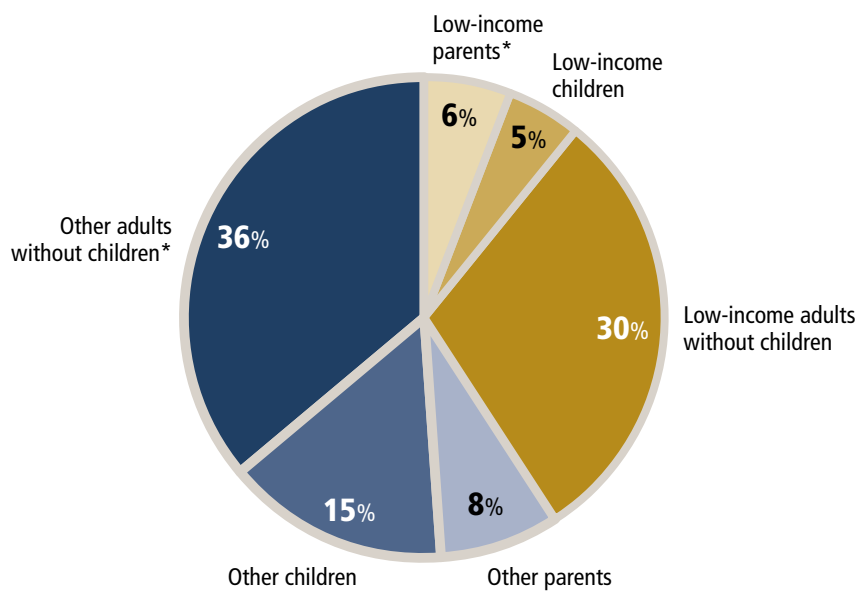
Figure 5

### Nonelderly Uninsured by Age and Income Groups, 2002–2003

Just over 350,000 childless adults (age 19 and older) lack health insurance in Massachusetts, and they comprise two-thirds of the total uninsured. Low-income individuals make up a smaller share of the uninsured (41%) than individuals with higher family incomes. Children account for 20% of the uninsured, a larger share than parents (14%). Children from families with incomes 200% or more of the poverty level are 15% of the uninsured, with close to 80,000 lacking coverage.

Note: Low-income refers to family income less than 200% of the federal poverty level; 200% of the federal poverty level was \$37,620 for a family of four in 2003.

**Total** | 0.5 million uninsured



\*Other adults include childless adults and parents of children who are no longer dependents.

Data may not total 100% due to rounding.

Figure 6

## Health Insurance Coverage of Children and Nonelderly Adults, 2002–2003

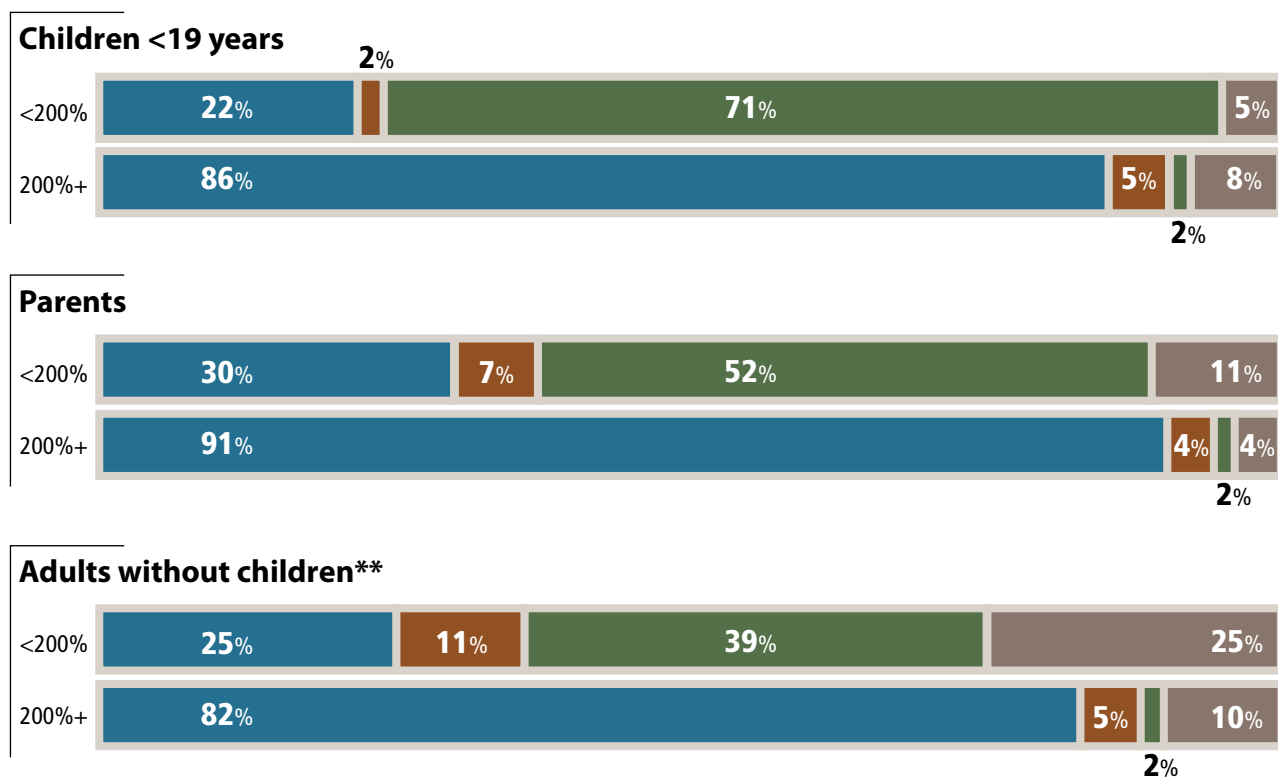
Rates of employer-sponsored coverage drop dramatically for families with incomes less than 200% of the poverty level, leaving both adults (age 19 and older) and children at risk for being uninsured. Medicaid and SCHIP provide coverage for about 800,000 low-income adults and children in Massachusetts who might otherwise lack coverage. Fewer low-income childless adults are covered by Medicaid or other state coverage than either children or parents, in large part because it may be harder for them to qualify for public coverage; thus a quarter are uninsured.

Note: Low-income refers to family income less than 200% of the federal poverty level; 200% of the federal poverty level was \$37,620 for a family of four in 2003.

### Percent by Insurance Coverage

Employer Private non-group Medicaid\* Uninsured

\*Medicaid also includes SCHIP, other state programs, Medicare, and military-related coverage.



\*\*Adults without children include childless adults and parents whose children are no longer dependents.

Data may not total 100% due to rounding.



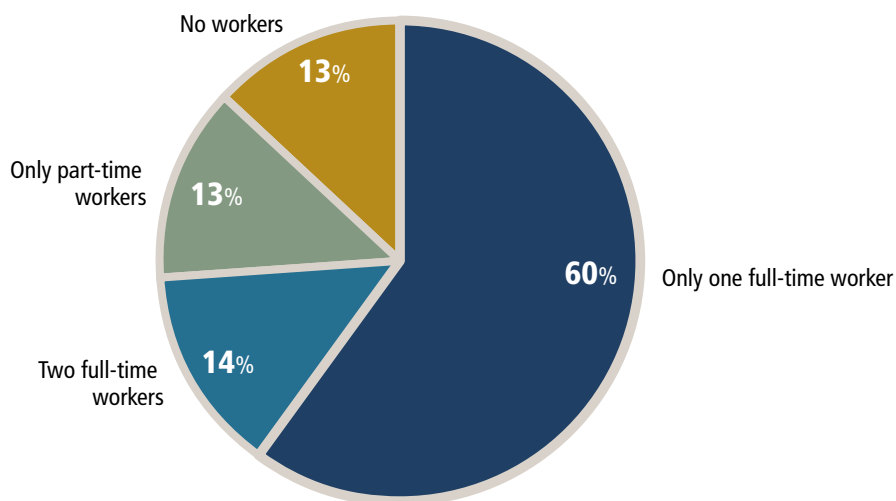
Figure 7

### Nonelderly Uninsured by Family Work Status, 2002–2003

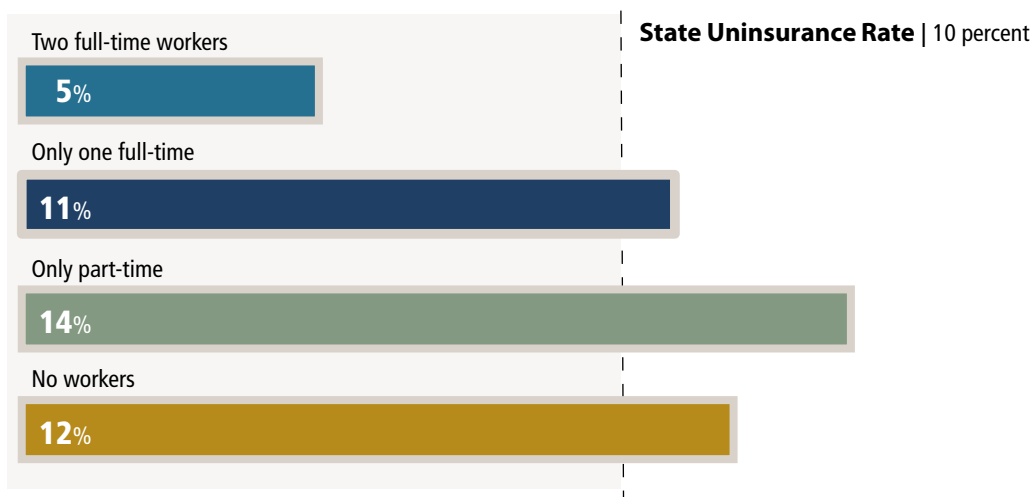
More than 85% of nonelderly Massachusetts residents who lack health insurance come from working families, the large majority with at least one full-time worker. Individuals in families with only part-time workers are more likely to be uninsured than those in families with no workers or at least one full-time worker. Individuals in families with no workers have an uninsurance rate of 12% but account for only 13% of the uninsured.

#### Nonelderly Uninsured

**Total** | 0.5 million uninsured



#### Uninsurance Rates



Data may not total 100% due to rounding.

Figure 8

## Health Insurance Coverage by Family Poverty Level and Work Status, 2002–2003

Individuals in low-income families are less likely to have employer-sponsored coverage than those in higher-income families, even if at least one family member is employed. Among families with full-time workers, the rate of job-based coverage for the low-income is less than half of that for the higher-income. Individuals in low-income families with at least one full-time worker have the highest uninsurance rate relative to other income and work status groups; over 100,000 in low-income families with at least one full-time worker lack coverage.

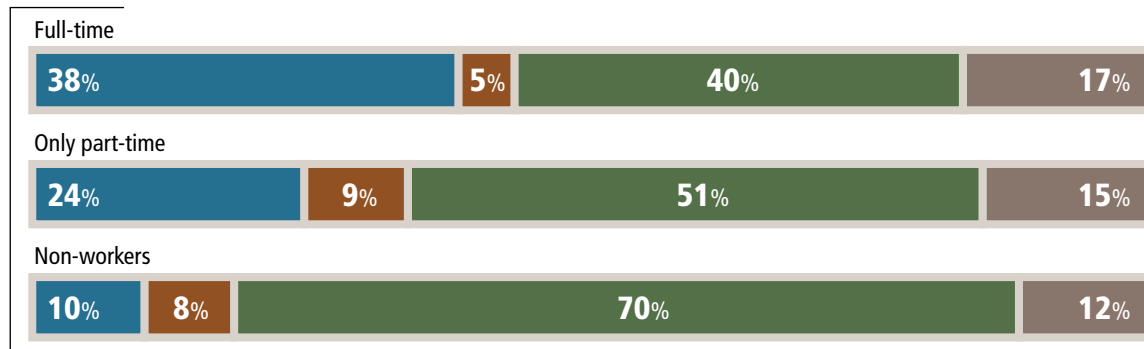
Note: Low-income refers to family income of less than 200% of the federal poverty level; 200% of the federal poverty level was \$37,620 for a family of four in 2003.

### Percent by Insurance Coverage

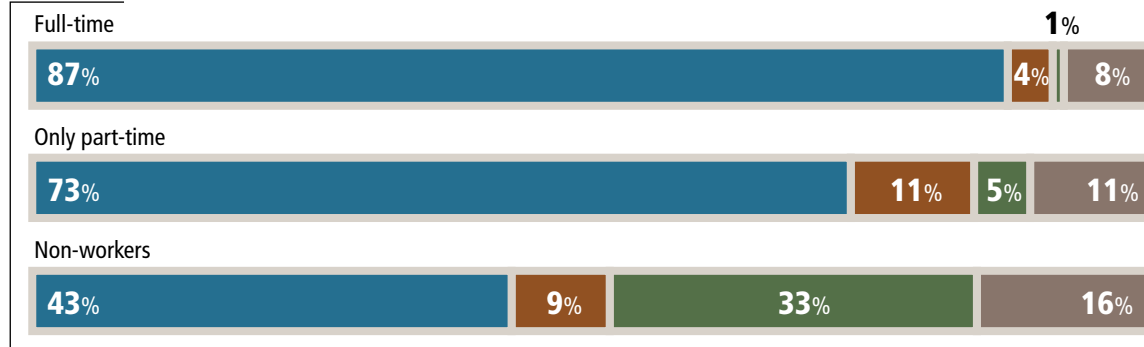
Employer Private non-group Medicaid\* Uninsured

\*Medicaid also includes SCHIP, other state programs, Medicare, and military-related coverage.

#### <200%



#### 200%+

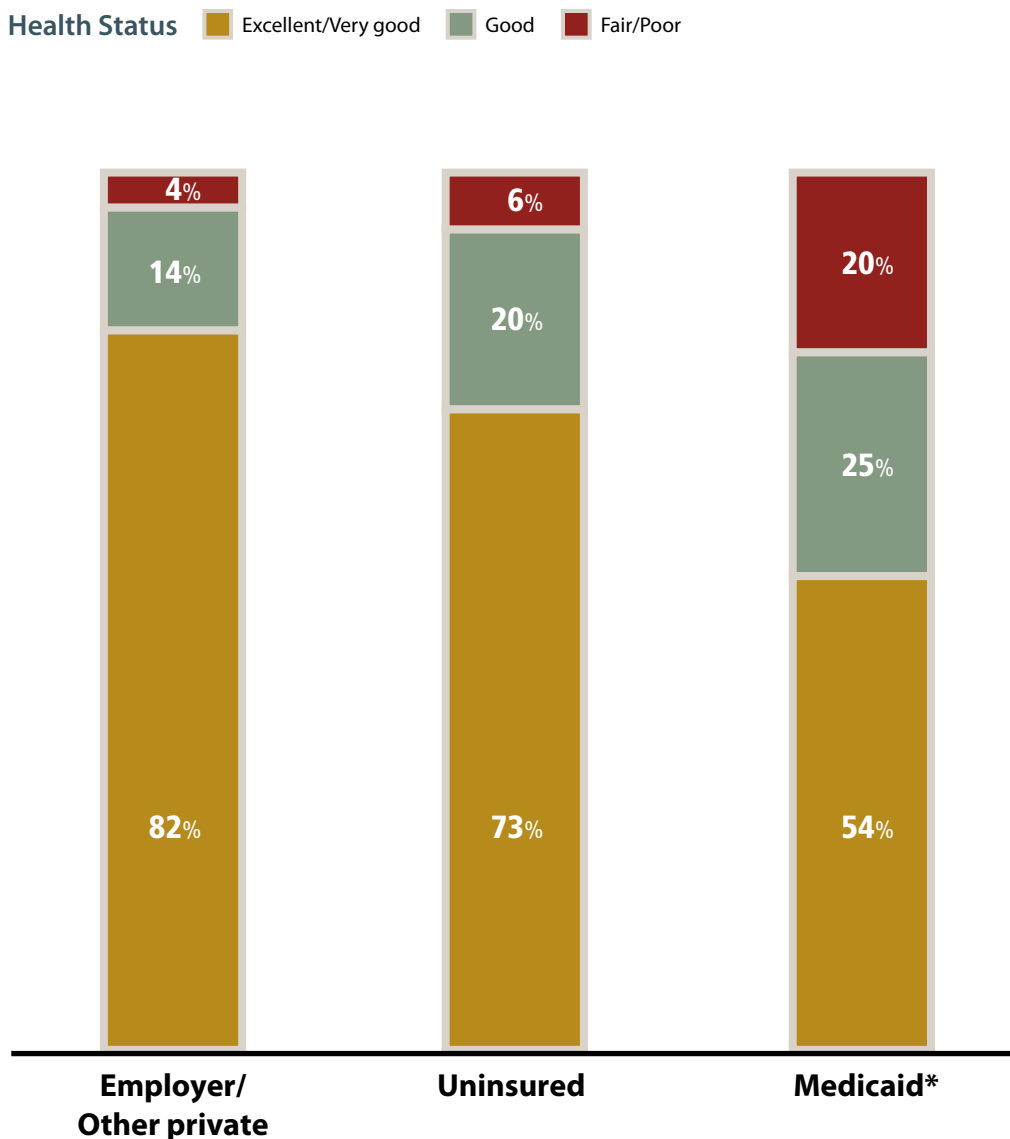


Data may not total 100% due to rounding.

Figure 9

### Health Status within Health Insurance Coverage Types, 2002–2003

Those with employer-sponsored or other private coverage are most likely to report being in excellent or very good health than either those covered by Medicaid or the uninsured. Because a significant share of the Medicaid population is made up of individuals who are chronically ill or disabled and cannot afford other coverage, those who report Medicaid coverage are most likely to report being in fair or poor health. The uninsured report better health than those in Medicaid, but poorer health than those with employer or other private coverage.



*\*Medicaid also includes SCHIP, other state programs, Medicare, and military-related coverage.*

*Data may not total 100% due to rounding.*

Figure 10

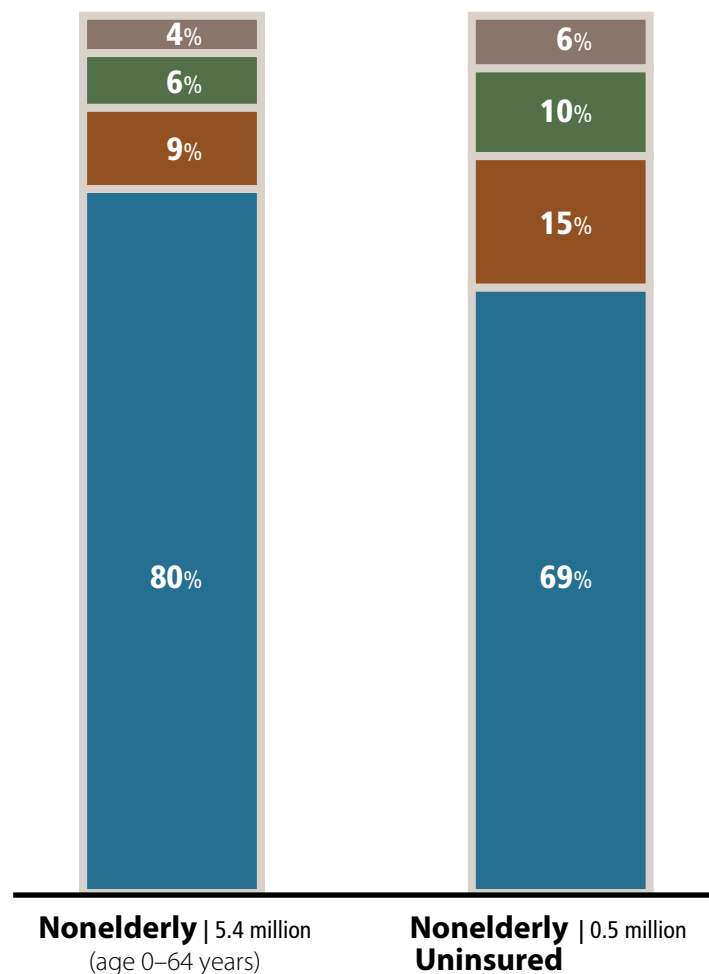
### Total Nonelderly Population versus the Uninsured by Race/Ethnicity, 2002–2003

While racial and ethnic minorities make up one-fifth of the nonelderly population in Massachusetts, they comprise one-third of the uninsured. This is in part because the majority of Hispanics and almost half of blacks come from low-income families, and are less likely at any income level to have job-based coverage than whites. Whites have lower uninsurance rates than other groups, but account for about 70% of the uninsured.

Note: Low-income refers to family income less than 200% of the federal poverty level; 200% of the federal poverty level was \$37,620 for a family of four in 2003.

Percent by Race/Ethnicity

White, Non-Hispanic Hispanic Black, Non-Hispanic Other



Data may not total 100% due to rounding.

Figure **11**

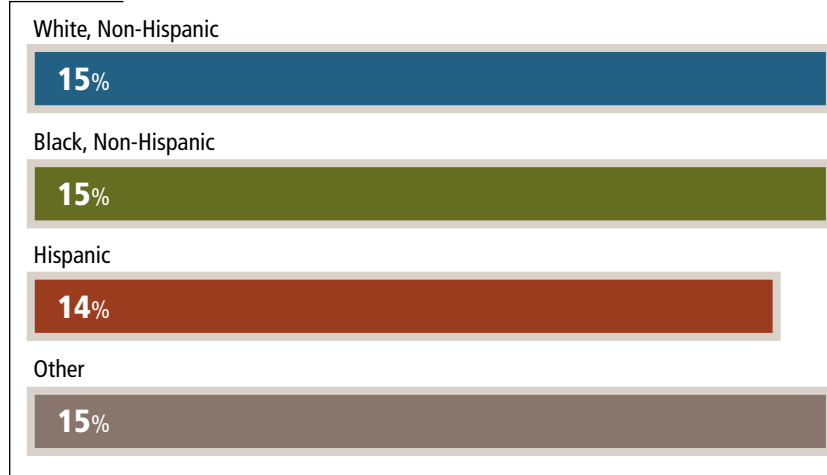
### Uninsured Rates among Racial/Ethnic and Income Groups, 2002–2003

Uninsured rates among the low-income population are relatively similar among racial and ethnic groups. Among the higher-income population, whites have markedly lower uninsurance rates than other groups, due largely to greater rates of job-based coverage. Higher-income Hispanics fare the worst among any group, with almost 20% or about 34,000 uninsured.

Note: Low-income refers to family income of less than 200% of the federal poverty level; 200% of the federal poverty level was \$37,620 for a family of four in 2003.

#### Percent by Race/Ethnicity

##### <200%



##### <200%+

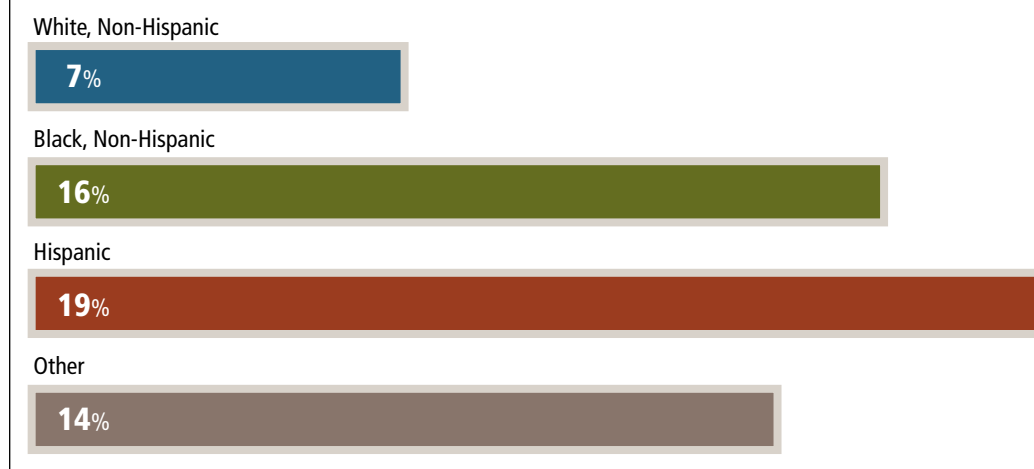


Figure 12

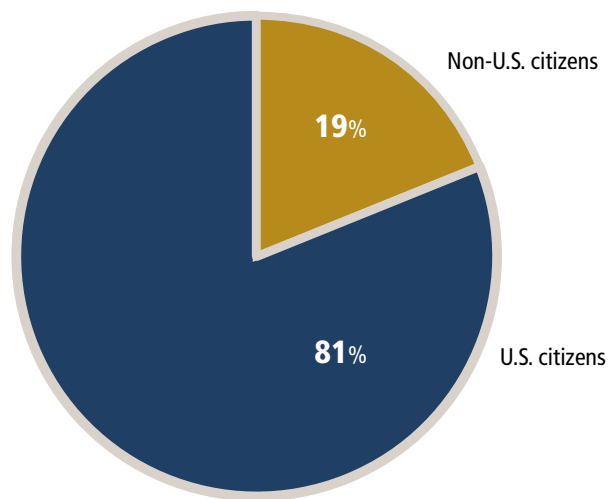
### Nonelderly Uninsured by Citizenship, 2002–2003

One in five uninsured Massachusetts residents is a non-U.S. citizen. Non-U.S. citizens in Massachusetts are more than twice as likely to be uninsured as U.S. citizens, in large part because they are more likely to be from low-income families than U.S. citizens.

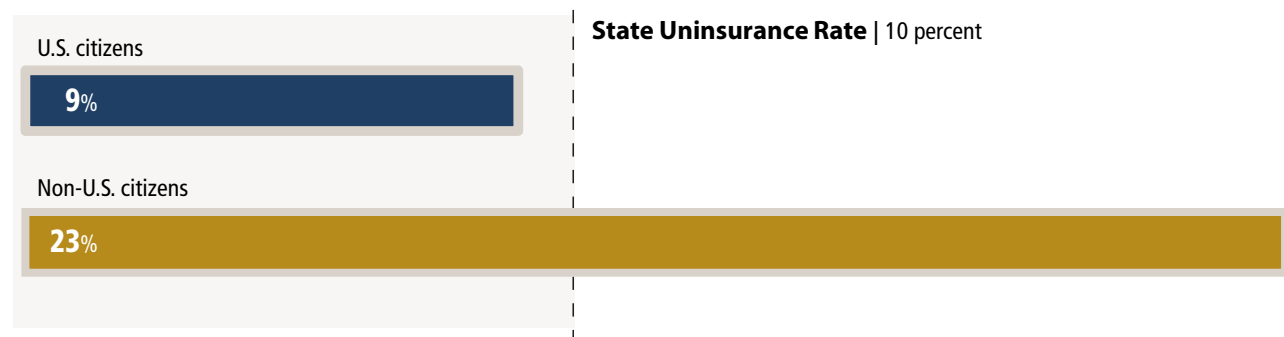
Note: Low-income refers to family income less than 200% of the federal poverty level; 200% of the federal poverty level was \$37,620 for a family of four in 2003.

#### Nonelderly Uninsured

**Total** | 0.5 million uninsured



#### Uninsurance Rates



Data may not total 100% due to rounding.

Figure **13**

### Total Workers versus Uninsured Workers by Poverty Level, 2002–2003

Just over 350,000 workers (age 19 and older) in Massachusetts lack health insurance. Workers with family incomes less than 200% of the poverty level make up only 16% of total workers in Massachusetts, but are 36% of the uninsured. Low-income workers are less likely to have access to job-based coverage than higher-income workers, and may not be able to afford it even if it is offered, putting themselves and their dependents at greater risk for being uninsured.

Note: Low-income refers to family income less than 200% of the federal poverty level; 200% of the federal poverty level was \$37,620 for a family of four in 2003.

#### Percent by Federal Poverty Level (FPL) ■ <200 ■ 200–399 ■ 400+

200% of the poverty level was \$37,620 for a family of four in 2003.

Worker's income only; does not include income from other family members or other sources.

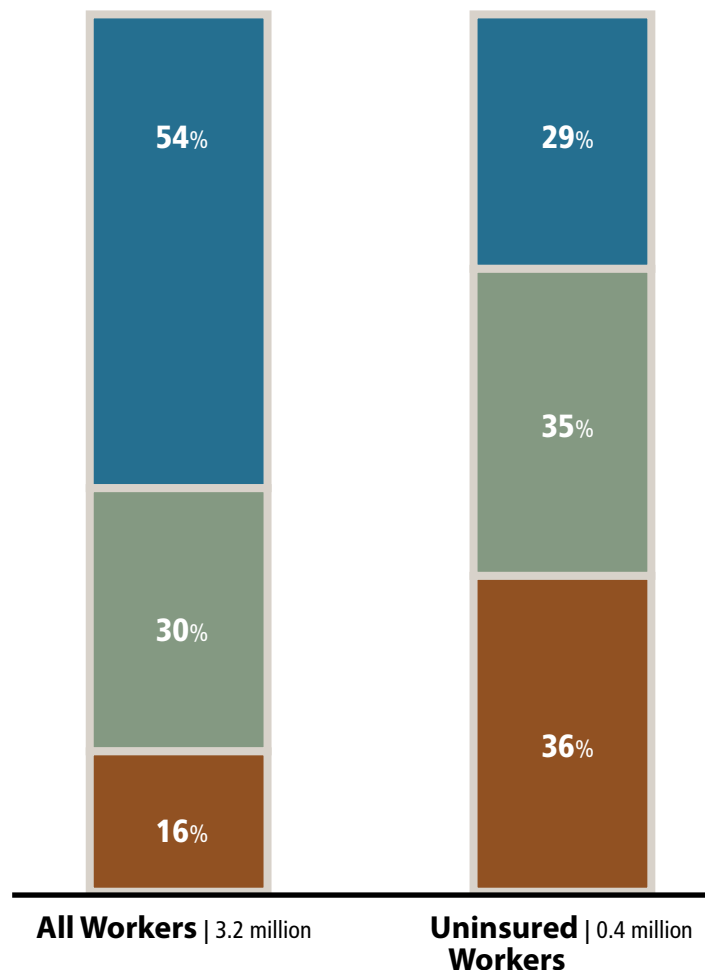


Figure **14**

### Total Workers versus Uninsured Workers by Firm Size, 2002–2003

Workers in small firms (less than 25 workers) make up only about a third of the total worker population in Massachusetts, but almost half of the uninsured. Small-firm workers are more likely to be from low-income families than larger-firm workers. They receive fewer offers of job-based coverage and are less likely to be able to afford it if offered. Workers in large firms (1000+ workers) and in the public sector are about 40% of all workers, but only 21% of the uninsured.

Note: Low-income refers to family income less than 200% of the federal poverty level; 200% of the federal poverty level was \$37,620 for a family of four in 2003.

Percent by Firm Size    ■ <25    ■ 25–99    ■ 100–999    ■ 1,000+ workers    ■ Public sector

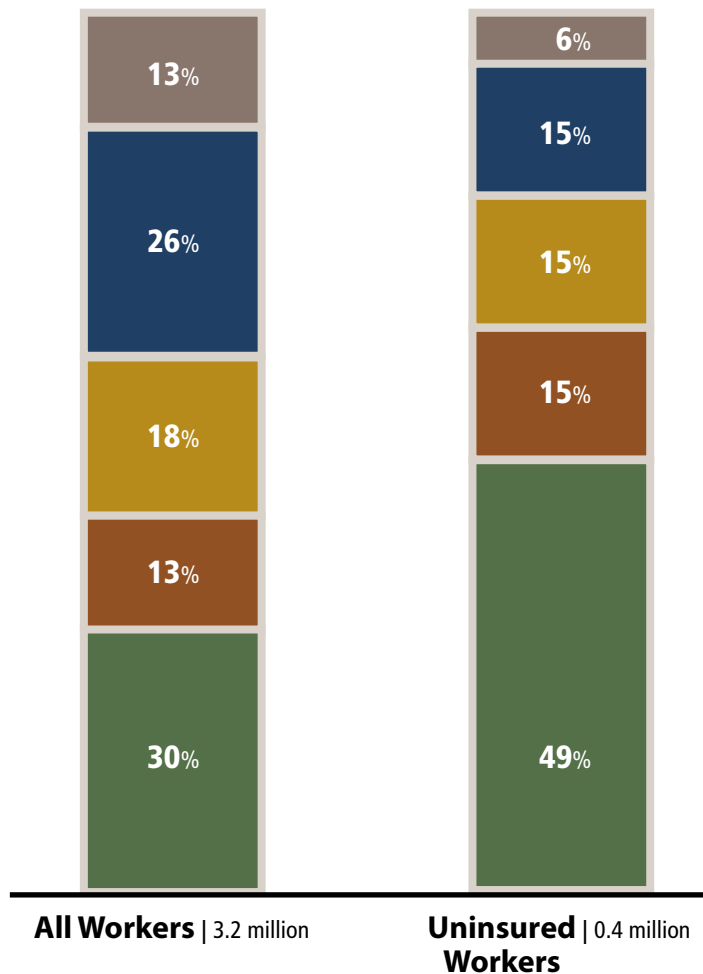




Figure **15**

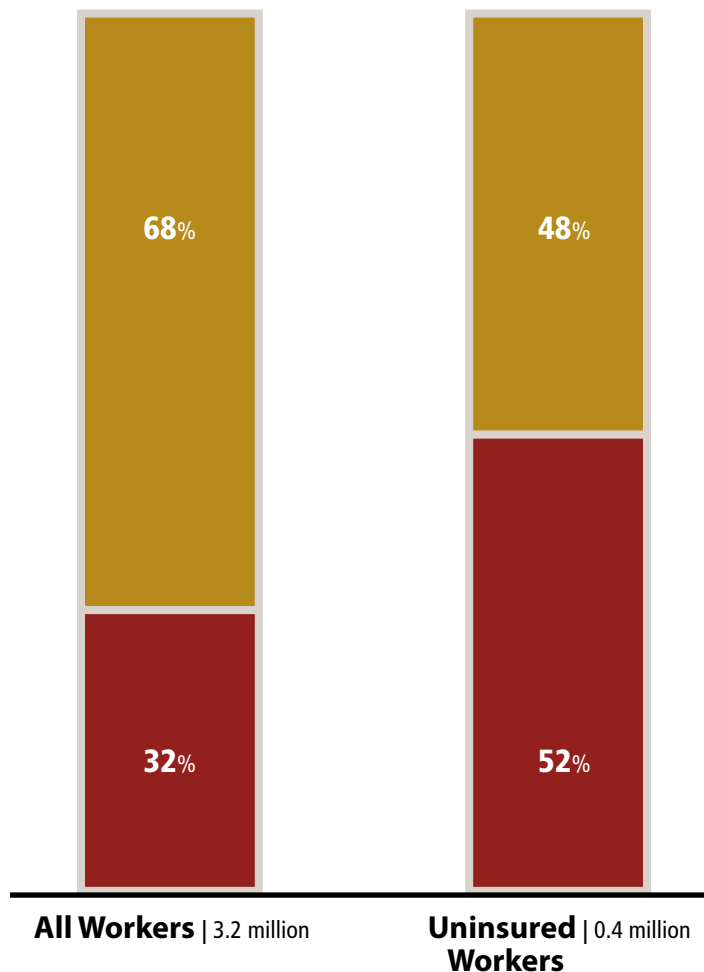
### Total Workers versus Uninsured Workers by Industry, 2002–2003

About one-third of all workers age 19 and older in Massachusetts work in low ESI industries, and these workers comprise a little over half of the uninsured. Low ESI workers are less likely to receive job-based coverage for themselves and their dependents than workers in high ESI industries.

**Percent by Industry**   ■ Low ESI (<75% ESI)   ■ High ESI (75%+ ESI)

*High ESI industries are those in which at least 75% of workers have employer-sponsored coverage.*

*Low ESI industries are in which less than 75% of workers have employer-sponsored coverage.*



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## Table Notes

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). SCHIP is included in Medicaid.
- c The 2003 federal poverty level for a family of four was \$18,810.
- 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 Children include all individuals under age 19.
- h Approximately 0.5% of children live in households with no adult, 73% of whom are 17–18 years old.
- i Nonelderly adults include all individuals aged 19–64.
- j Workers include all workers aged 19–64.
- k Worker’s income only; does not include income from other family members or other sources.
- l “High ESI” (employer-sponsored insurance) industries include those in which 75% or more of employees have employer-sponsored coverage.
- m “Low ESI” (employee-sponsored insurance) industries include those in which less than 75% of employees have employer-sponsored coverage.
- n A 95% confidence interval shows the 5% margin of error around an estimate and gives a sense of the estimate’s reliability. If 64% of children are estimated to be covered by employer-sponsored insurance, a 95% confidence interval of 3 percentage points suggests a 95% likelihood that employer-sponsored coverage rates for children fall between 61% and 67%. A large confidence interval relative to the estimated rate of coverage suggests that the estimate may not be reliable.

Table 1

## Health Insurance Coverage of the Nonelderly, 2002–2003

	Nonelderly (thousands)	Percent Distribution by Coverage Type									
		Private				Public				Uninsured	
		Employer	95% CI <sup>a</sup>	Individual	95% CI <sup>a</sup>	Medicaid	95% CI <sup>a</sup>	Other <sup>b</sup>	95% CI <sup>a</sup>		95% CI <sup>a</sup>
<b>Total—Nonelderly<sup>a</sup></b>	<b>5,444</b>	<b>69.2%</b>	1.6	<b>5.4%</b>	0.8	<b>14.7%</b>	1.2	<b>1.0%</b>	0.3	<b>9.8%</b>	1.0
<b>Age</b>											
<b>Children—Total</b>	<b>1,535</b>	<b>63.9</b>	3.1	<b>3.8</b>	1.2	<b>25.0</b>	2.8	<b>(0.5)</b>	(0.5)	<b>6.8</b>	1.6
<b>Adults—Total</b>	<b>3,908</b>	<b>71.3</b>	1.8	<b>6.0</b>	1.0	<b>10.6</b>	1.2	<b>1.1</b>	0.4	<b>11.0</b>	1.3
19–34	1,357	61.8	3.3	7.3	1.8	13.4	2.3	(0.7)	(0.6)	16.8	2.5
35–54	1,970	76.9	2.4	5.2	1.3	9.1	1.6	(0.7)	(0.5)	8.1	1.5
55–64	582	74.3	4.5	5.6	2.3	9.3	3.0	3.8	2.0	6.9	2.6
<b>Annual Family Income</b>											
<\$20,000	1,096	18.7	2.9	8.3	2.1	52.7	3.8	2.5	1.2	17.9	2.9
\$20,000–\$39,999	1,057	61.3	3.7	6.5	1.9	17.2	2.9	(1.1)	(0.8)	13.9	2.7
\$40,000+	3,291	88.5	1.4	4.1	0.9	1.2	0.5	(0.4)	(0.3)	5.7	1.0
<b>Family Poverty Level<sup>c</sup></b>											
<100%	761	14.1	4.4	9.5	3.7	59.5	6.3	(1.6)	(1.6)	15.3	4.6
100–199%	699	36.2	4.5	4.6	2.0	41.8	4.7	3.1	1.6	14.3	3.3
200–399%	1,455	78.3	2.7	6.6	1.6	2.6	1.1	(0.7)	(0.6)	11.8	2.1
400%+	2,528	89.7	1.5	3.7	0.9	(0.6)	(0.4)	(0.3)	(0.3)	5.7	1.2
<b>Household Type</b>											
Single Adults Living Alone	443	64.3	5.7	7.1	3.0	17.5	4.5	(1.1)	(1.2)	9.9	3.6
Single Adults Living Together	690	51.7	4.8	9.6	2.8	14.6	3.4	(1.4)	(1.1)	22.8	4.0
Married Adults	1,145	79.4	3.0	5.4	1.7	3.7	1.4	(1.5)	(0.9)	10.0	2.2
1 Parent with Children <sup>d</sup>	657	35.0	4.7	5.9	2.3	47.4	4.9	(0.2)	(0.3)	11.5	3.1
2 Parents with Children <sup>d</sup>	2,284	83.0	2.0	3.9	1.0	7.7	1.4	(0.5)	(0.4)	4.9	1.1
Multigenerational/ Other with Children <sup>e</sup>	225	40.1	8.2	(2.9)	(2.9)	39.9	8.4	(4.2)	(2.7)	13.0	5.9
<b>Family Work Status</b>											
2 Full-Time	1,400	91.1	1.9	2.0	0.9	(1.3)	(0.7)	(0.3)	(0.3)	5.4	1.5
1 Full-Time	2,993	74.3	2.0	5.7	1.1	8.6	1.3	0.6	0.4	10.7	1.4
Only Part-Time <sup>f</sup>	476	41.3	5.6	9.8	3.4	33.4	5.4	(1.6)	(1.5)	14.0	4.0
Non-Workers	574	12.2	3.4	8.1	2.8	63.3	5.0	4.0	2.1	12.4	3.4
<b>Race/Ethnicity</b>											
White Only (Non-Hispanic)	4,382	75.0	1.6	6.0	0.9	9.7	1.1	0.9	0.4	8.4	1.0
Black Only (Non-Hispanic)	344	48.0	8.1	(4.2)	(3.2)	32.1	7.5	(0.9)	(1.5)	14.8	5.7
Hispanic	484	35.3	7.0	(0.8)	(1.3)	45.8	7.2	(1.5)	(1.8)	16.6	5.5
Other	233	60.9	9.6	(5.6)	(4.6)	18.5	7.6	(0.7)	(1.7)	14.3	6.8
<b>Citizenship</b>											
U.S. Citizen	5,012	70.8	1.6	5.5	0.8	14.1	1.2	1.0	0.3	8.6	1.0
Non-U.S. Citizen	431	50.0	6.9	(4.3)	(2.8)	21.8	5.7	(1.0)	(1.3)	22.9	5.8
<b>Health Status</b>											
Excellent/Very Good	4,179	73.9	1.7	5.8	0.9	10.3	1.2	0.7	0.3	9.3	1.1
Good	900	58.5	4.1	5.2	1.9	22.7	3.5	(1.3)	(1.0)	12.2	2.7
Fair/Poor	365	41.6	6.5	(0.9)	(1.2)	45.0	6.6	(3.5)	(2.3)	9.1	3.6

( ) : Estimate may not be reliable; the standard error relative to the mean is greater than 30% (standard errors not shown).

Table 2

## Health Insurance Coverage of Children, 2002–2003

	Children (thousands)	Percent Distribution by Coverage Type									
		Private				Public				Uninsured	
		Employer	95% CI <sup>a</sup>	Individual	95% CI <sup>a</sup>	Medicaid	95% CI <sup>a</sup>	Other <sup>b</sup>	95% CI <sup>a</sup>		95% CI <sup>a</sup>
<b>Total—Children<sup>a</sup></b>	<b>1,535</b>	<b>63.9%</b>	3.1	<b>3.8%</b>	1.2	<b>25.0%</b>	2.8	<b>(0.5%)</b>	(0.5)	<b>6.8%</b>	1.6
<b>Age</b>											
0–5	447	64.8	5.6	(2.6)	(1.9)	27.1	5.3	(0.2)	(0.5)	5.2	2.6
6–18	1,088	63.5	3.7	4.3	1.5	24.1	3.2	(0.7)	(0.6)	7.4	2.0
<b>Annual Family Income</b>											
<\$20,000	317	10.9	4.4	(2.3)	(2.1)	80.8	5.5	(0.8)	(1.1)	(5.1)	(3.1)
\$20,000–\$39,999	254	42.6	7.8	(3.2)	(2.7)	41.6	7.7	(1.8)	(2.1)	10.7	4.9
\$40,000+	964	86.9	2.7	4.4	1.7	2.2	1.2	(0.1)	(0.3)	6.3	2.0
<b>Family Poverty Level<sup>c</sup></b>											
<100%	274	10.8	5.8	(2.4)	(2.8)	80.6	7.4	(1.0)	(1.6)	(5.2)	(4.1)
100–199%	254	34.2	7.4	(1.6)	(1.9)	58.3	7.7	(1.8)	(2.1)	(4.1)	(3.1)
200–399%	370	81.1	5.1	5.6	3.0	(2.3)	(2.0)	(0.2)	(0.4)	10.9	4.1
400%+	638	88.6	3.1	4.2	2.0	(1.0)	(1.0)	(0.1)	(0.3)	6.1	2.4
<b>Household Type<sup>h</sup></b>											
1 Parent with Children <sup>d</sup>	398	30.9	5.8	(3.9)	(2.5)	53.8	6.3	—	—	11.4	4.0
2 Parents with Children <sup>d</sup>	1,030	80.8	3.1	3.7	1.5	10.7	2.4	(0.3)	(0.4)	4.4	1.6
Multigenerational/ Other with Children <sup>e</sup>	100	24.0	10.4	(2.5)	(3.7)	58.2	12.3	(5.1)	(3.9)	(10.2)	(8.0)
<b>Family Work Status</b>											
2 Full-Time	370	90.1	3.9	(1.9)	(1.8)	(3.2)	(2.3)	(0.1)	(0.0)	4.7	2.8
1 Full-Time	853	68.6	4.0	4.7	1.8	17.7	3.3	(0.6)	(0.7)	8.4	2.4
Only Part-Time <sup>f</sup>	137	31.5	9.9	(5.5)	(4.8)	57.7	10.4	—	—	(5.4)	(4.6)
Non-Workers	174	10.7	5.8	(2.0)	(2.6)	81.3	7.3	(1.5)	(1.9)	(4.5)	(3.9)
<b>Race/Ethnicity</b>											
White Only (Non-Hispanic)	1,147	73.7	3.2	4.4	1.5	15.4	2.7	(0.7)	(0.6)	5.8	1.7
Black Only (Non-Hispanic)	134	38.0	12.6	(3.6)	(4.6)	45.5	12.9	(0.1)	(0.6)	(12.9)	(8.5)
Hispanic	189	27.3	10.5	(0.3)	(1.1)	66.3	10.9	—	—	(6.0)	(5.5)
Other	65	51.3	18.8	(2.8)	(6.1)	31.5	17.6	(0.1)	(1.0)	(14.2)	(13.0)
<b>Citizenship</b>											
U.S. Citizen	1,478	64.9	3.5	3.8	1.4	24.1	3.2	(0.6)	(0.6)	6.7	1.9
Non-U.S. Citizen	57	39.6	16.6	(3.6)	(6.2)	48.5	17.1	—	—	(8.4)	(9.8)
<b>Health Status</b>											
Excellent/Very Good	1,336	67.4	3.2	3.8	1.3	21.2	2.8	(0.6)	(0.5)	7.0	1.7
Good/Fair/Poor	199	40.7	8.7	(3.4)	(3.3)	50.4	8.8	(0.0)	(0.3)	(5.5)	(4.0)

( ) : Estimate may not be reliable; the standard error relative to the mean is greater than 30% (standard errors not shown).

— : No observations present in sample.

Table 3

## Health Insurance Coverage of Nonelderly Adults, 2002–2003

	Nonelderly Adults (thousands)	Percent Distribution by Coverage Type									95% CI <sup>a</sup>
		Private				Public				Uninsured	
		Employer	95% CI <sup>a</sup>	Individual	95% CI <sup>a</sup>	Medicaid	95% CI <sup>a</sup>	Other <sup>b</sup>	95% CI <sup>a</sup>		
<b>Total—Nonelderly Adults<sup>i</sup></b>	<b>3,908</b>	<b>71.3%</b>	<b>1.8</b>	<b>6.0%</b>	<b>1.0</b>	<b>10.6%</b>	<b>1.2</b>	<b>1.1%</b>	<b>0.4</b>	<b>11.0%</b>	<b>1.3</b>
<b>Gender/Age</b>											
Adult Males Total	1,938	70.9	2.6	6.1	1.4	8.4	1.6	1.0	0.6	13.6	1.9
M 19–34	676	61.7	4.7	8.7	2.7	7.3	2.5	(0.4)	(0.6)	21.9	4.0
M 35–54	985	76.4	3.4	4.8	1.7	8.7	2.2	(0.6)	(0.6)	9.6	2.4
M 55–64	278	74.2	6.6	(4.6)	(3.1)	10.2	4.6	(3.7)	(2.8)	7.3	3.9
Adult Females Total	1,970	71.6	2.5	5.9	1.3	12.8	1.9	1.3	0.6	8.4	1.6
F 19–34	681	61.8	4.7	6.0	2.3	19.5	3.8	(0.9)	(0.9)	11.8	3.1
F 35–54	985	77.4	3.3	5.7	1.8	9.5	2.3	(0.8)	(0.7)	6.6	2.0
F 55–64	304	74.5	6.2	6.5	3.4	8.5	4.0	(3.9)	(2.8)	6.6	3.5
<b>Annual Family Income</b>											
<\$20,000	779	21.9	3.7	10.7	2.7	41.3	4.4	3.1	1.6	23.1	3.8
\$20,000–\$39,999	802	67.2	4.1	7.5	2.3	9.5	2.6	(0.9)	(0.8)	15.0	3.1
\$40,000+	2,327	89.2	1.6	4.0	1.0	(0.7)	(0.4)	(0.6)	(0.4)	5.5	1.2
<b>Family Poverty Level<sup>c</sup></b>											
<100%	487	16.0	5.8	13.4	5.5	47.7	8.0	(2.0)	(2.2)	21.0	6.5
100–199%	446	37.4	5.7	6.3	2.8	32.4	5.5	(3.8)	(2.3)	20.1	4.8
200–399%	1,085	77.3	3.2	6.9	1.9	2.7	1.2	(0.9)	(0.7)	12.1	2.5
400%+	1,890	90.0	1.7	3.5	1.1	(0.5)	(0.4)	(0.4)	(0.4)	5.6	1.3
<b>Parent Status<sup>d</sup></b>											
M Parents	600	84.3	3.7	4.6	2.1	5.6	2.4	(0.4)	(0.6)	5.1	2.2
M Non-Parents	1,338	65.0	3.3	6.8	1.7	9.7	2.0	(1.2)	(0.8)	17.4	2.6
F Parents	809	72.7	3.9	4.7	1.9	16.5	3.3	(0.7)	(0.7)	5.5	2.0
F Non-Parents	1,162	70.8	3.3	6.8	1.8	10.2	2.2	1.7	1.0	10.5	2.2
<b>Family Work Status</b>											
2 Full-Time	1,030	91.4	2.2	2.1	1.1	(0.6)	(0.6)	(0.3)	(0.4)	5.6	1.8
1 Full-Time	2,140	76.6	2.3	6.2	1.3	5.1	1.2	(0.6)	(0.4)	11.6	1.7
Only Part-Time <sup>e</sup>	339	45.2	6.8	11.5	4.3	23.5	5.8	(2.3)	(2.0)	17.4	5.2
Non-Workers	400	12.8	4.2	10.8	3.8	55.4	6.2	5.1	2.8	15.9	4.6
<b>Education</b>											
Less than High School	368	38.5	6.4	(2.7)	(2.1)	37.0	6.3	(1.9)	(1.7)	19.9	5.2
High School Graduate	1,096	62.8	3.7	5.1	1.7	15.4	2.7	1.9	1.0	14.8	2.7
Some College/Assoc. Degree	936	77.0	3.4	5.6	1.9	7.1	2.1	(0.9)	(0.8)	9.5	2.4
College Grad or Greater	1,509	81.9	2.5	7.8	1.7	2.9	1.1	(0.5)	(0.5)	7.0	1.6
<b>Race/Ethnicity</b>											
White Only (Non-Hispanic)	3,236	75.5	1.9	6.5	1.1	7.6	1.2	1.0	0.4	9.3	1.3
Black Only (Non-Hispanic)	210	54.4	10.3	(4.5)	(4.3)	23.5	8.7	(1.5)	(2.5)	16.1	7.6
Hispanic	295	40.4	9.1	(1.2)	(2.0)	32.7	8.7	(2.5)	(2.9)	23.3	7.9
Other	168	64.6	11.0	(6.7)	(5.7)	13.5	7.8	(0.9)	(2.2)	14.3	8.0
<b>Citizenship</b>											
U.S. Citizen	3,534	73.4	1.9	6.2	1.0	9.9	1.3	1.1	0.4	9.5	1.2
Non-U.S. Citizen	374	51.6	7.4	(4.4)	(3.0)	17.7	5.6	(1.1)	(1.5)	25.2	6.4
<b>Health Status</b>											
Excellent/Very Good	2,842	77.0	2.0	6.7	1.2	5.2	1.0	0.7	0.4	10.4	1.4
Good	727	62.6	4.5	5.5	2.1	16.6	3.5	(1.6)	(1.2)	13.6	3.2
Fair/Poor	339	42.1	6.8	(1.0)	(1.3)	43.4	6.8	(3.7)	(2.5)	9.8	3.9

( ) : Estimate may not be reliable; the standard error relative to the mean is greater than 30% (standard errors not shown).

Table 4

## Health Insurance Coverage of Nonelderly Adult Parents, 2002–2003

	Nonelderly Adult Parents (thousands)	Percent Distribution by Coverage Type									
		Private				Public				Uninsured	
		Employer	95% CI <sup>a</sup>	Individual	95% CI <sup>a</sup>	Medicaid	95% CI <sup>a</sup>	Other <sup>b</sup>	95% CI <sup>a</sup>		95% CI <sup>a</sup>
<b>Total—Adult Parents<sup>d</sup></b>	<b>1,409</b>	<b>77.6%</b>	<b>2.8</b>	<b>4.6%</b>	<b>1.4</b>	<b>11.9%</b>	<b>2.2</b>	<b>(0.6%)</b>	<b>(0.5)</b>	<b>5.3%</b>	<b>1.5</b>
<b>Gender/Age</b>											
Adult Males Total	600	84.3	3.7	4.6	2.1	5.6	2.4	(0.4)	(0.6)	5.1	2.2
Adult Females Total	809	72.7	3.9	4.7	1.9	16.5	3.3	(0.7)	(0.7)	5.5	2.0
<b>Annual Family Income</b>											
<\$20,000	147	13.0	7.0	(7.8)	(5.5)	67.3	9.6	(1.1)	(1.8)	(10.7)	(6.4)
\$20,000–\$39,999	224	54.0	8.3	8.2	4.4	25.7	7.3	(1.1)	(1.8)	11.0	5.2
\$40,000+	1,039	91.9	2.1	3.4	1.4	(1.0)	(0.8)	(0.4)	(0.5)	3.3	1.4
<b>Family Poverty Level<sup>c</sup></b>											
<100%	118	(11.5)	(10.4)	(9.7)	(9.5)	66.2	15.1	(1.4)	(3.2)	(11.2)	(10.1)
100–199%	181	41.7	9.2	(5.8)	(4.2)	41.0	9.1	(1.4)	(2.2)	10.2	5.6
200–399%	421	87.2	4.1	4.6	2.6	(2.7)	(2.0)	(0.2)	(0.4)	5.3	2.7
400%+	689	92.6	2.5	3.5	1.7	(0.4)	(0.6)	(0.5)	(0.6)	3.0	1.6
<b>Family Work Status</b>											
2 Full-Time	452	93.1	3.0	(1.8)	(1.6)	(0.8)	(0.9)	(0.4)	(0.7)	3.9	2.3
1 Full-Time	808	79.0	3.6	5.3	2.0	9.4	2.6	(0.6)	(0.7)	5.8	2.1
Only Part-Time <sup>f</sup>	89	35.9	12.8	(13.1)	(8.5)	42.7	13.1	—	—	(8.3)	(7.4)
Non-Workers	60	(5.5)	(7.4)	(4.8)	(5.6)	82.2	12.3	(2.7)	(4.6)	(4.8)	(6.8)
<b>Education</b>											
Less than High School	126	43.6	11.1	(3.7)	(4.0)	41.3	10.9	(1.4)	(2.6)	(9.9)	(6.7)
High School Graduate	396	70.7	5.7	(3.5)	(2.3)	18.2	4.8	(0.6)	(1.0)	7.0	3.2
Some College/Assoc. Degree	308	79.2	5.8	(4.4)	(2.9)	10.5	4.4	(0.9)	(1.3)	(5.0)	(3.1)
College Grad or Greater	580	88.9	3.3	5.7	2.4	(1.9)	(1.4)	(0.2)	(0.5)	3.3	1.9
<b>Race/Ethnicity</b>											
White Only (Non-Hispanic)	1,122	83.2	2.8	5.3	1.7	7.1	1.9	(0.6)	(0.6)	3.8	1.4
Black Only (Non-Hispanic)	101	63.5	14.4	(4.4)	(6.1)	(20.2)	(12.0)	(0.3)	(1.3)	(11.6)	(9.5)
Hispanic	128	44.1	13.9	(0.3)	(1.3)	44.6	13.8	(0.3)	(1.3)	(10.7)	(8.8)
Other	59	68.6	18.4	(2.4)	(6.2)	(17.5)	(14.9)	(0.5)	(2.1)	(11.0)	(12.6)
<b>Citizenship</b>											
U.S. Citizen	1,272	79.8	2.8	4.8	1.5	10.3	2.1	(0.5)	(0.5)	4.6	1.5
Non-U.S. Citizen	137	57.3	12.0	(3.4)	(4.2)	26.4	10.6	(0.7)	(2.1)	(12.1)	(8.0)
<b>Health Status</b>											
Excellent/Very Good	1,097	81.6	2.9	5.1	1.7	7.9	2.0	(0.5)	(0.5)	4.9	1.6
Good	241	68.2	7.5	(3.2)	(2.8)	22.1	6.6	(0.6)	(1.2)	(6.0)	(3.8)
Fair/Poor	71	47.7	14.9	(3.0)	(5.0)	38.7	14.5	(2.1)	(4.4)	(8.5)	(7.7)

( ) : Estimate may not be reliable; the standard error relative to the mean is greater than 30% (standard errors not shown).

— : No observations present in sample.

Table 5

## Health Insurance Coverage of Nonelderly Adult Non-Parents, 2002–2003

	Nonelderly Adult Non-Parents (thousands)	Percent Distribution by Coverage Type									
		Private				Public				Uninsured	
		Employer	95% CI <sup>n</sup>	Individual	95% CI <sup>n</sup>	Medicaid	95% CI <sup>n</sup>	Other <sup>b</sup>	95% CI <sup>n</sup>		95% CI <sup>n</sup>
<b>Total—Adult Non-Parents</b>	<b>2,499</b>	<b>67.7%</b>	2.3	<b>6.8%</b>	1.3	<b>9.9%</b>	1.5	<b>1.5%</b>	0.6	<b>14.2%</b>	1.7
<b>Gender</b>											
Adult Males Total	1,338	65.0	3.3	6.8	1.7	9.7	2.0	(1.2)	(0.8)	17.4	2.6
Adult Females Total	1,162	70.8	3.3	6.8	1.8	10.2	2.2	1.7	1.0	10.5	2.2
<b>Annual Family Income</b>											
<\$20,000	632	23.9	4.3	11.4	3.1	35.2	4.8	3.6	1.8	25.9	4.4
\$20,000–\$39,999	579	72.3	4.7	7.2	2.7	3.2	1.8	(0.8)	(0.9)	16.5	3.9
\$40,000+	1,288	87.1	2.3	4.4	1.4	(0.5)	(0.5)	(0.7)	(0.6)	7.3	1.8
<b>Family Poverty Level<sup>c</sup></b>											
<100%	369	17.4	6.9	14.6	6.5	41.7	9.0	(2.1)	(2.7)	24.1	7.9
100–199%	264	34.4	7.4	6.7	3.4	26.5	6.8	(5.6)	(3.6)	26.9	6.9
200–399%	665	71.1	4.4	8.4	2.7	2.7	1.6	(1.4)	(1.2)	16.3	3.6
400%+	1,201	88.5	2.3	3.5	1.3	(0.5)	(0.5)	(0.4)	(0.4)	7.1	1.9
<b>Family Work Status</b>											
2 Full-Time	577	90.1	3.1	(2.3)	(1.5)	(0.4)	(0.5)	(0.3)	(0.5)	7.0	2.6
1 Full-Time	1,332	75.2	3.0	6.7	1.7	2.4	1.0	(0.6)	(0.5)	15.1	2.5
Only Part-Time <sup>f</sup>	251	48.5	7.9	11.0	4.8	16.8	5.9	(3.1)	(2.7)	20.7	6.4
Non-Workers	339	14.1	4.7	11.9	4.4	50.6	6.8	5.6	3.1	17.9	5.2
<b>Education</b>											
Less than High School	242	35.9	7.7	(2.1)	(1.9)	34.8	7.7	(2.1)	(2.3)	25.0	7.0
High School Graduate	700	58.3	4.7	6.0	2.2	13.9	3.3	2.7	1.5	19.1	3.7
Some College/Assoc. Degree	629	75.9	4.3	6.1	2.4	5.4	2.2	(0.9)	(1.0)	11.7	3.2
College Grad or Greater	928	77.5	3.4	9.1	2.4	3.5	1.5	(0.7)	(0.7)	9.2	2.4
<b>Race/Ethnicity</b>											
White Only (Non-Hispanic)	2,114	71.4	2.5	7.2	1.4	7.9	1.5	1.2	0.6	12.3	1.8
Black Only (Non-Hispanic)	109	46.0	14.3	(4.6)	(6.0)	26.5	12.6	(2.7)	(4.0)	20.2	11.6
Hispanic	167	37.5	12.0	(1.8)	(3.3)	23.5	10.5	(4.1)	(4.9)	33.0	11.7
Other	110	62.5	13.8	(8.9)	(7.8)	(11.4)	(9.1)	(1.1)	(2.5)	(16.0)	(10.4)
<b>Citizenship</b>											
U.S. Citizen	2,262	69.7	2.4	7.0	1.3	9.6	1.6	1.5	0.6	12.2	1.7
Non-U.S. Citizen	237	48.3	9.3	(5.0)	(4.0)	12.6	6.1	(1.4)	(1.9)	32.7	8.7
<b>Health Status</b>											
Excellent/Very Good	1,745	74.0	2.6	7.8	1.6	3.4	1.1	(0.8)	(0.5)	13.9	2.1
Good	486	59.8	5.6	6.7	2.8	14.0	3.9	(2.2)	(1.6)	17.4	4.3
Fair/Poor	268	40.7	7.6	(0.4)	(0.8)	44.7	7.6	(4.2)	(2.9)	10.1	4.4

( ) : Estimate may not be reliable; the standard error relative to the mean is greater than 30% (standard errors not shown).



Table 6

### Health Insurance Coverage of the Low-Income Nonelderly, 2002–2003 (Less than 200% of Poverty)

	Low-Income Nonelderly (thousands)	Percent Distribution by Coverage Type									
		Private				Public				Uninsured	
		Employer	95% CI <sup>n</sup>	Individual	95% CI <sup>n</sup>	Medicaid	95% CI <sup>n</sup>	Other <sup>b</sup>	95% CI <sup>n</sup>		95% CI <sup>n</sup>
<b>Total—Low-Income Nonelderly<sup>a</sup></b>	<b>1,461</b>	<b>24.7%</b>	<b>2.8</b>	<b>7.1%</b>	<b>1.7</b>	<b>51.0%</b>	<b>3.3</b>	<b>2.3%</b>	<b>1.0</b>	<b>14.8%</b>	<b>2.3</b>
<b>Age</b>											
<b>Children—Total</b>	<b>528</b>	<b>22.1</b>	<b>4.5</b>	<b>(2.0)</b>	<b>(1.5)</b>	<b>69.8</b>	<b>5.0</b>	<b>(1.4)</b>	<b>(1.2)</b>	<b>4.7</b>	<b>2.3</b>
<b>Adults—Total</b>	<b>933</b>	<b>26.2</b>	<b>3.6</b>	<b>10.0</b>	<b>2.5</b>	<b>40.4</b>	<b>4.0</b>	<b>2.9</b>	<b>1.4</b>	<b>20.6</b>	<b>3.3</b>
19–34	450	22.8	5.0	12.2	3.9	36.4	5.7	(1.5)	(1.4)	27.0	5.2
35–64	483	29.3	5.2	8.0	3.0	44.0	5.7	4.1	2.2	14.5	4.0
<b>Annual Family Income</b>											
<\$20,000	1,077	18.0	2.9	8.2	2.1	53.5	3.8	2.5	1.2	17.8	2.9
\$20,000+	384	43.4	6.3	(4.2)	(2.5)	44.1	6.3	(1.8)	(1.7)	6.4	3.1
<b>Family Poverty Level<sup>c</sup></b>											
<100%	761	14.1	4.4	9.5	3.7	59.5	6.3	(1.6)	(1.6)	15.3	4.6
100–199%	699	36.2	4.5	4.6	2.0	41.8	4.7	3.1	1.6	14.3	3.3
<b>Household Type</b>											
Single Adults Living Alone	136	17.4	8.2	(8.7)	(5.6)	52.6	10.8	(2.5)	(3.2)	18.8	8.5
Single Adults Living Together	280	21.3	6.1	15.1	5.3	33.0	7.0	(3.1)	(2.6)	27.5	6.7
Married Adults	150	34.1	9.8	(10.1)	(6.1)	23.3	8.6	(5.1)	(4.0)	27.4	9.2
1 Parent with Children <sup>d</sup>	404	15.1	4.5	(3.9)	(2.4)	74.2	5.5	(0.2)	(0.6)	6.6	3.1
2 Parents with Children <sup>d</sup>	353	40.5	6.6	4.4	2.6	44.8	6.6	(1.5)	(1.6)	8.8	3.8
Multigenerational/ Other with Children <sup>e</sup>	138	16.5	7.9	(2.7)	(3.5)	64.0	10.1	(5.8)	(4.2)	(10.9)	(6.6)
<b>Family Work Status</b>											
Full-Time (1 or 2 workers)	619	38.0	4.9	5.3	2.3	38.8	4.9	(1.1)	(1.1)	16.8	3.7
Only Part-Time <sup>f</sup>	309	24.0	6.1	9.1	4.1	48.9	7.1	(2.5)	(2.2)	15.4	5.1
Non-Workers	533	9.7	3.2	8.1	2.9	66.4	5.1	3.6	2.0	12.2	3.5
<b>Race/Ethnicity</b>											
White Only (Non-Hispanic)	913	30.0	3.8	10.0	2.5	42.0	4.1	3.0	1.4	15.0	3.0
Black Only (Non-Hispanic)	163	17.6	8.9	(1.7)	(3.0)	66.2	11.1	(0.9)	(1.9)	(13.7)	(8.1)
Hispanic	309	13.2	6.2	(1.1)	(1.9)	69.1	8.3	(1.6)	(2.1)	14.9	6.5
Other	75	(23.1)	(14.6)	(8.5)	(9.8)	53.1	17.4	—	—	(15.2)	(12.3)
<b>Citizenship</b>											
U.S. Citizen	1,281	25.7	3.1	7.5	1.8	51.4	3.5	2.6	1.1	12.8	2.3
Non-U.S. Citizen	180	17.7	8.0	(4.7)	(4.5)	48.0	10.6	—	—	29.5	9.6
<b>Health Status</b>											
Excellent/Very Good	915	29.5	3.8	9.1	2.4	43.5	4.1	(1.8)	(1.1)	16.1	3.0
Good	342	19.2	5.3	5.9	3.2	56.2	6.7	(3.0)	(2.3)	15.7	4.9
Fair/Poor	204	12.5	5.8	(0.2)	(0.7)	75.8	7.5	(3.7)	(3.2)	(7.8)	(4.7)

( ) : Estimate may not be reliable; the standard error relative to the mean is greater than 30% (standard errors not shown).

— : No observations present in sample.

Table 7

### Health Insurance Coverage of Low-Income Children, 2002–2003 (Less than 200% of Poverty)

	Low-Income Children (thousands)	Percent Distribution by Coverage Type									
		Private				Public				Uninsured	
		Employer	95% CI <sup>a</sup>	Individual	95% CI <sup>a</sup>	Medicaid	95% CI <sup>a</sup>	Other <sup>b</sup>	95% CI <sup>a</sup>		95% CI <sup>a</sup>
<b>Total—Low-Income Children<sup>g</sup></b>	<b>528</b>	<b>22.1%</b>	<b>4.5</b>	<b>(2.0%)</b>	<b>(1.5)</b>	<b>69.8%</b>	<b>5.0</b>	<b>(1.4%)</b>	<b>(1.2)</b>	<b>4.7%</b>	<b>2.4</b>
<b>Age</b>											
0–5	158	21.9	8.2	(0.6)	(1.2)	74.1	8.7	(0.7)	(1.3)	(2.8)	(3.3)
6–18	370	22.2	5.4	(2.6)	(2.0)	68.0	6.0	(1.7)	(1.6)	5.5	3.0
<b>Annual Family Income</b>											
<\$20,000	317	10.9	4.4	(2.3)	(2.1)	80.8	5.5	(0.8)	(1.1)	(5.1)	(3.1)
\$20,000+	211	38.9	8.3	(1.6)	(1.8)	53.4	8.5	(2.2)	(2.5)	(4.0)	(3.6)
<b>Family Poverty Level<sup>c</sup></b>											
<100%	274	10.8	5.8	(2.4)	(2.8)	80.6	7.4	(1.0)	(1.6)	(5.2)	(4.1)
100–199%	254	34.2	7.4	(1.6)	(1.8)	58.3	7.7	(1.8)	(2.1)	(4.1)	(3.3)
<b>Household Type<sup>h</sup></b>											
1 Parent with children <sup>d</sup>	261	14.5	5.5	(1.7)	(2.0)	80.0	6.2	—	—	(3.8)	(3.0)
2 Parents with Children <sup>d</sup>	175	35.8	9.0	(1.2)	(1.6)	57.7	9.3	(1.2)	(1.9)	(4.0)	(4.0)
Multigenerational/ Other with Children <sup>e</sup>	84	(16.5)	(9.8)	(3.0)	(4.4)	68.5	12.3	(6.1)	(4.6)	(5.9)	(6.8)
<b>Family Work Status</b>											
Full-Time (1 or 2 workers)	253	32.6	7.3	(1.4)	(1.7)	59.0	7.7	(1.8)	(0.0)	(5.1)	(3.6)
Only Part-Time <sup>f</sup>	103	16.9	9.2	(3.6)	(4.4)	75.6	10.5	—	—	(3.8)	(4.7)
Non-Workers	172	9.6	5.6	(2.0)	(2.6)	82.3	7.2	(1.6)	(2.0)	(4.5)	(4.0)
<b>Race/Ethnicity</b>											
White Only (Non-Hispanic)	272	28.7	6.9	(3.7)	(2.7)	60.6	7.4	(2.7)	(2.4)	(4.3)	(3.1)
Black Only (Non-Hispanic)	76	(14.0)	(11.9)	(0.6)	(2.3)	79.6	13.9	—	—	(5.8)	(8.0)
Hispanic	151	(13.9)	(9.0)	—	—	82.0	10.0	—	—	(4.0)	(5.8)
Other	29	(23.7)	(23.9)	—	—	68.0	25.8	—	—	(8.4)	(14.3)
<b>Citizenship</b>											
U.S. Citizen	493	22.6	5.4	(2.2)	(1.8)	69.2	5.9	(1.5)	(1.5)	(4.5)	(2.7)
Non-U.S. Citizen	35	(14.5)	(12.8)	—	—	78.3	17.3	—	—	(7.2)	(13.4)
<b>Health Status</b>											
Excellent/Very Good	405	24.6	5.3	(2.0)	(1.7)	66.8	5.9	(1.8)	(1.6)	4.8	2.7
Good/Fair/Poor	122	13.7	7.9	(1.9)	(3.0)	80.1	9.1	—	—	(4.2)	(4.7)

( ) : Estimate may not be reliable; the standard error relative to the mean is greater than 30% (standard errors not shown).

— : No observations present in sample.

Table 8

### Health Insurance Coverage of Low-Income Nonelderly Adults, 2002–2003 (Less than 200% of Poverty)

	Low-Income Nonelderly Adults (thousands)	Percent Distribution by Coverage Type									
		Private				Public				Uninsured	
		Employer	95% CI <sup>a</sup>	Individual	95% CI <sup>a</sup>	Medicaid	95% CI <sup>a</sup>	Other <sup>b</sup>	95% CI <sup>a</sup>		95% CI <sup>a</sup>
<b>Total—Low-Income Nonelderly Adults<sup>i</sup></b>	<b>933</b>	<b>26.2%</b>	3.6	<b>10.0%</b>	2.5	<b>40.4%</b>	4.0	<b>2.9%</b>	1.4	<b>20.6%</b>	3.3
<b>Gender/Age</b>											
<b>Adult Males Total</b>	<b>431</b>	<b>26.2</b>	5.3	<b>10.9</b>	3.7	<b>33.9</b>	5.7	<b>(2.5)</b>	(1.9)	<b>26.6</b>	5.3
M 19–34	200	24.0	7.6	16.3	6.6	21.2	7.2	(0.6)	(1.4)	37.9	8.6
M 35–64	231	28.0	7.4	(6.2)	(3.9)	44.8	8.2	(4.2)	(3.3)	16.9	6.2
<b>Adult Females Total</b>	<b>502</b>	<b>26.2</b>	4.9	<b>9.3</b>	3.2	<b>46.0</b>	5.6	<b>(3.2)</b>	(1.9)	<b>15.4</b>	4.0
F 19–34	250	21.9	6.5	8.9	4.5	48.7	7.9	(2.2)	(2.4)	18.3	6.2
F 35–64	252	30.5	7.2	9.8	4.6	43.3	7.8	(4.1)	(3.1)	12.4	5.2
<b>Annual Family Income</b>											
<\$20,000	760	21.0	3.7	10.6	2.8	42.1	4.5	3.2	1.6	23.1	3.8
\$20,000+	173	49.0	9.5	(7.4)	(5.0)	32.8	8.9	(1.4)	(2.2)	(9.4)	(5.5)
<b>Family Poverty Level<sup>c</sup></b>											
<100%	487	16.0	5.8	13.4	5.5	47.7	8.0	(2.0)	(2.2)	21.0	6.5
100–199%	446	37.4	5.7	6.3	2.8	32.4	5.5	(3.8)	(2.3)	20.1	4.8
<b>Parent Status<sup>d</sup></b>											
M Parents	82	40.9	13.6	(9.7)	(7.6)	36.1	13.2	(1.3)	(3.0)	(12.0)	(9.1)
M Non-Parents	349	22.7	5.6	11.1	4.2	33.3	6.3	(2.8)	(2.2)	30.0	6.1
F Parents	217	25.5	7.4	(6.4)	(4.1)	56.6	8.4	(1.4)	(1.9)	10.1	5.1
F Non-Parents	285	26.7	6.6	11.5	4.6	37.9	7.2	(4.5)	(3.0)	19.4	5.9
<b>Family Work Status</b>											
Full-Time (1 or 2 workers)	366	41.7	6.5	8.1	3.6	24.8	5.6	(0.7)	(1.1)	24.8	5.6
Only Part-Time <sup>e</sup>	207	27.4	7.8	11.9	5.6	35.7	8.3	(3.8)	(3.3)	21.2	7.1
Non-Workers	361	9.8	3.9	11.0	4.1	58.8	6.5	(4.5)	(2.7)	15.9	4.8
<b>Education</b>											
Less than High School	223	16.6	6.2	(3.9)	(3.2)	55.9	8.3	(2.4)	(2.5)	21.3	6.8
High School Graduate	352	24.4	5.7	(4.6)	(2.7)	44.5	6.6	(3.8)	(2.5)	22.7	5.6
Some College/Assoc. Degree	187	34.5	8.7	12.3	6.0	30.6	8.4	(2.1)	(2.6)	20.6	7.4
College Grad or Greater	171	33.4	9.0	27.0	8.5	22.2	8.0	(2.3)	(2.8)	15.1	6.9
<b>Race/Ethnicity</b>											
White Only (Non-Hispanic)	641	30.5	4.5	12.7	3.3	34.1	4.7	3.2	1.7	19.5	3.9
Black Only (Non-Hispanic)	87	(20.6)	(13.0)	(2.7)	(5.3)	54.5	16.0	(1.6)	(3.8)	(20.5)	(13.0)
Hispanic	158	(12.6)	(8.3)	(2.2)	(3.6)	56.8	12.4	(3.0)	(4.2)	25.3	11.0
Other	46	(22.8)	(18.5)	(13.7)	(14.7)	44.0	21.5	—	—	(19.5)	(17.4)
<b>Citizenship</b>											
U.S. Citizen	788	27.6	4.0	10.8	2.8	40.3	4.4	3.4	1.6	17.9	3.4
Non-U.S. Citizen	145	18.5	9.2	(5.9)	(5.4)	40.8	11.5	—	—	34.9	11.1
<b>Health Status</b>											
Excellent/Very Good	510	33.4	5.2	14.8	3.9	25.1	4.8	(1.7)	(1.4)	25.0	4.8
Good	236	20.9	6.6	7.5	4.2	46.8	8.1	(4.4)	(3.3)	20.4	6.6
Fair/Poor	187	13.3	6.2	(0.3)	(0.8)	73.9	8.0	(4.0)	(3.5)	(8.5)	(5.1)

( ) : Estimate may not be reliable; the standard error relative to the mean is greater than 30% (standard errors not shown).

— : No observations present in sample.

Table 9

## Health Insurance Coverage of Workers, 2002–2003

	Workers (thousands)	Percent Distribution by Coverage Type									
		Private				Public				Uninsured	
		Employer	95% CI <sup>a</sup>	Individual	95% CI <sup>a</sup>	Medicaid	95% CI <sup>a</sup>	Other <sup>b</sup>	95% CI <sup>a</sup>		95% CI <sup>a</sup>
<b>Total—Workers<sup>j</sup></b>	<b>3,223</b>	<b>77.9%</b>	<b>1.8</b>	<b>5.5%</b>	<b>1.0</b>	<b>5.0%</b>	<b>1.0</b>	<b>0.6%</b>	<b>0.3</b>	<b>11.0%</b>	<b>1.4</b>
<b>Age</b>											
19–34	1,110	68.0	3.5	6.0	1.8	8.7	2.1	(0.7)	(0.6)	16.7	2.8
35–54	1,688	82.7	2.3	5.4	1.4	3.4	1.1	(0.4)	(0.4)	8.1	1.7
55–64	426	85.1	4.3	4.5	2.5	(2.1)	(1.7)	(1.0)	(1.2)	7.3	3.2
<b>Worker's Annual Income<sup>k</sup></b>											
<\$20,000	777	55.7	4.5	8.2	2.5	15.2	3.2	(1.3)	(1.0)	19.6	3.6
\$20,000–\$39,999	1,054	77.0	3.2	6.1	1.8	3.5	1.4	(0.6)	(0.6)	12.8	2.6
\$40,000+	1,393	91.1	1.9	3.5	1.2	(0.4)	(0.4)	(0.3)	(0.3)	4.7	1.4
<b>Family Poverty Level<sup>c</sup></b>											
<100%	176	26.3	11.7	(14.7)	(9.4)	31.5	12.3	(1.6)	(3.3)	25.9	11.6
100–199%	339	41.6	6.7	7.9	3.6	24.3	5.8	(1.9)	(1.9)	24.3	5.8
200–399%	964	77.9	3.3	6.7	2.0	2.0	1.1	(0.6)	(0.6)	12.8	2.7
400%+	1,744	90.3	1.8	3.4	1.1	(0.2)	(0.3)	(0.3)	(0.3)	5.9	1.4
<b>Work Status<sup>f</sup></b>											
Full-Time/Full-Year	2,219	84.3	1.9	4.4	1.1	2.1	0.8	(0.4)	(0.3)	8.9	1.5
Full-Time/Part-Year	370	64.2	6.3	7.0	3.4	9.2	3.7	(0.4)	(0.8)	19.2	5.1
Part-Time/Full-Year	350	66.8	6.3	8.4	3.7	10.3	4.1	(1.4)	(1.6)	13.2	4.5
Part-Time/Part-Year	285	60.3	7.3	8.5	4.1	16.1	5.5	(1.5)	(1.8)	13.6	5.1
<b>Business Size (# Workers)</b>											
<25	954	62.1	3.9	11.1	2.5	7.9	2.2	(0.6)	(0.6)	18.3	3.1
25–99	425	78.2	5.0	(3.4)	(2.2)	4.6	2.5	(1.5)	(1.4)	12.3	4.0
100–999	589	81.4	4.0	3.5	1.9	5.6	2.3	(0.5)	(0.7)	9.0	3.0
1000+	846	88.0	2.8	2.6	1.4	3.0	1.5	(0.2)	(0.4)	6.2	2.1
Public Sector	409	88.8	3.9	(3.3)	(2.2)	(2.1)	(1.8)	(0.6)	(0.8)	5.2	2.8
<b>Occupation/Industry</b>											
<b>High ESI Industries (&gt;75% ESI)<sup>i</sup></b>	<b>2,193</b>	<b>83.2</b>	<b>2.0</b>	<b>4.7</b>	<b>1.1</b>	<b>3.9</b>	<b>1.0</b>	<b>(0.4)</b>	<b>(0.4)</b>	<b>7.8</b>	<b>1.4</b>
Education/Information/Communications	431	82.3	4.6	7.5	3.2	(2.4)	(1.8)	—	—	7.8	3.2
Finance/Insurance/Real Estate	243	90.2	4.8	(4.7)	(3.4)	(1.7)	(2.1)	(0.3)	(0.8)	(3.1)	(2.8)
Health/Social Services	466	81.2	4.5	4.4	2.4	6.9	2.9	(0.9)	(1.1)	6.7	2.9
Mining/Manufacturing/Utilities/Transportation	491	86.5	3.8	(1.7)	(1.4)	(3.4)	(2.0)	(0.4)	(0.7)	7.9	3.1
Public Administration/Former Military	127	92.7	5.8	(3.1)	(3.9)	(0.6)	(1.3)	(1.4)	(2.3)	(2.3)	(3.4)
Wholesale/Retail Trade	433	75.7	5.1	6.2	2.9	4.8	2.5	(0.3)	(0.6)	13.0	4.0
<b>Low ESI Industries (&lt;75% ESI)<sup>m</sup></b>	<b>1,031</b>	<b>66.8</b>	<b>3.7</b>	<b>7.1</b>	<b>2.0</b>	<b>7.4</b>	<b>2.0</b>	<b>(0.9)</b>	<b>(0.8)</b>	<b>17.8</b>	<b>3.0</b>
Agriculture/Construction	228	64.8	7.9	(6.1)	(4.0)	(4.6)	(3.5)	(0.2)	(0.6)	24.3	7.1
Professional	442	74.2	5.2	7.6	3.1	4.2	2.4	(0.9)	(1.1)	13.2	4.0
Services/Arts/Entertainment	361	59.0	6.5	7.0	3.3	13.3	4.5	(1.5)	(1.6)	19.3	5.2
<b>Race/Ethnicity</b>											
White Only (Non-Hispanic)	2,714	81.3	1.9	5.8	1.1	3.2	0.8	(0.5)	(0.3)	9.2	1.4
Black Only (Non-Hispanic)	157	65.1	11.4	(4.8)	(5.1)	(10.6)	(7.3)	(1.7)	(3.0)	17.9	9.2
Hispanic	224	50.7	10.7	(1.0)	(1.6)	21.8	8.8	(1.3)	(2.4)	25.3	9.3
Other	128	70.0	12.1	(7.6)	(6.9)	(7.3)	(6.9)	(1.2)	(2.8)	(13.9)	(9.1)
<b>Citizenship</b>											
U.S. Citizen	2,924	80.3	1.8	5.6	1.1	4.1	0.9	(0.6)	(0.3)	9.5	1.4
Non-U.S. Citizen	299	55.1	8.2	(4.2)	(3.3)	14.2	5.7	(0.9)	(1.6)	25.6	7.2

( ) : Estimate may not be reliable; the standard error relative to the mean is greater than 30% (standard errors not shown).

— : No observations present in sample.

Table 10

## Characteristics of the Nonelderly Uninsured, 2002–2003

	Nonelderly (thousands)	Percent of Nonelderly	Uninsured Nonelderly (thousands)	Percent of Nonelderly Uninsured	Uninsured Rate of Nonelderly
<b>Total—Nonelderly<sup>a</sup></b>	<b>5,444</b>	<b>100.0%</b>	<b>532</b>	<b>100.0%</b>	<b>9.8%</b>
<b>Age</b>					
<b>Children—Total</b>	<b>1,535</b>	<b>28.2</b>	<b>104</b>	<b>19.5</b>	<b>6.8</b>
<b>Adults—Total</b>	<b>3,908</b>	<b>71.8</b>	<b>428</b>	<b>80.5</b>	<b>11.0</b>
19–34	1,357	24.9	228	42.8	16.8
35–54	1,970	36.2	160	30.1	8.1
55–64	582	10.7	40	7.5	6.9
<b>Annual Family Income</b>					
<\$20,000	1,096	20.1	196	36.8	17.9
\$20,000–\$39,999	1,057	19.4	147	27.7	13.9
\$40,000+	3,291	60.5	189	35.5	5.7
<b>Family Poverty Level<sup>c</sup></b>					
<100%	761	14.0	116	21.9	15.3
100–199%	699	12.8	100	18.8	14.3
200–399%	1,455	26.7	171	32.1	11.8
400%+	2,528	46.4	145	27.2	5.7
<b>Household Type</b>					
Single Adults Living Alone	443	8.1	44	8.3	9.9
Single Adults Living Together	690	12.7	157	29.5	22.8
Married Adults	1,145	21.0	115	21.6	10.0
1 Parent with Children <sup>d</sup>	657	12.1	76	14.2	11.5
2 Parents with Children <sup>d</sup>	2,284	42.0	111	20.9	4.9
Multigenerational/Other with Children <sup>e</sup>	225	4.1	29	5.5	13.0
<b>Family Work Status</b>					
2 Full-Time	1,400	25.7	75	14.2	5.4
1 Full-Time	2,993	55.0	319	59.9	10.7
Only Part-Time <sup>f</sup>	476	8.8	67	12.5	14.0
Non-Workers	574	10.5	71	13.4	12.4
<b>Race/Ethnicity</b>					
White Only (Non-Hispanic)	4,382	80.5	368	69.1	8.4
Black Only (Non-Hispanic)	344	6.3	51	9.6	14.8
Hispanic	484	8.9	80	15.1	16.6
Other	233	4.3	33	6.2	14.3
<b>Citizenship</b>					
U.S. Citizen	5,012	92.1	433	81.4	8.6
Non-U.S. Citizen	431	7.9	99	18.6	22.9
<b>Health Status</b>					
Excellent/Very Good	4,179	76.8	390	73.2	9.3
Good	900	16.5	110	20.6	12.2
Fair/Poor	365	6.7	33	6.2	9.1

Table 11

## Characteristics of Uninsured Children, 2002–2003

	Children (thousands)	Percent of Children	Uninsured Children (thousands)	Percent of Uninsured Children	Uninsured Rate of Children
<b>Total—Children<sup>a</sup></b>	<b>1,535</b>	<b>100.0%</b>	<b>104</b>	<b>100.0%</b>	<b>6.8%</b>
<b>Age</b>					
0–5	447	29.1	23	22.3	5.2
6–18	1,088	70.9	81	77.7	7.4
<b>Family Income</b>					
<\$20,000	317	20.6	16	15.6	(5.1)
\$20,000–\$39,999	254	16.6	27	26.2	10.7
\$40,000+	964	62.8	61	58.2	6.3
<b>Family Poverty Level<sup>c</sup></b>					
<100%	274	17.8	14	13.7	(5.2)
100–199%	254	16.5	10	10.1	(4.1)
200–399%	370	24.1	40	38.7	10.9
400%+	638	41.6	39	37.5	6.1
<b>Household Type<sup>b</sup></b>					
1 Parent <sup>d</sup>	398	25.9	45	43.4	11.4
2 Parents <sup>d</sup>	1,030	67.1	46	44.1	4.4
Multigenerational/Other <sup>e</sup>	100	6.5	10	9.8	(10.2)
<b>Family Work Status</b>					
2 Full-Time	370	24.1	18	16.8	4.7
1 Full-Time	853	55.6	71	68.6	8.4
Only Part-Time <sup>f</sup>	137	8.9	7	7.1	(5.4)
Non-Workers	174	11.4	8	7.5	(4.5)
<b>Race/Ethnicity</b>					
White Only (Non-Hispanic)	1,147	74.7	66	63.5	5.8
Black Only (Non-Hispanic)	134	8.7	17	16.6	(12.9)
Hispanic	189	12.3	11	11.0	(6.0)
Other	65	4.2	9	8.9	(14.2)
<b>Citizenship</b>					
U.S. Citizen	1,478	96.3	99	95.4	6.7
Non-U.S. Citizen	57	3.7	5	4.6	(8.4)
<b>Health Status</b>					
Excellent/Very Good	1,336	87.0	93	89.5	7.0
Good/Fair/Poor	199	13.0	11	10.5	(5.5)

( ) : Estimate may not be reliable; the standard error relative to the mean is greater than 30% (standard errors not shown).

Table 12

## Characteristics of Uninsured Nonelderly Adults, 2002–2003

	Nonelderly Adults (thousands)	Percent of Nonelderly Adults	Uninsured Adults (thousands)	Percent of Uninsured Adults	Uninsured Rate of Adults
<b>Total—Nonelderly Adults<sup>i</sup></b>	<b>3,908</b>	<b>100.0%</b>	<b>428</b>	<b>100.0%</b>	<b>11.0%</b>
<b>Gender/Age</b>					
<b>Adult Males Total</b>	<b>1,938</b>	<b>49.6</b>	<b>263</b>	<b>61.4</b>	<b>13.6</b>
M 19–34	676	17.3	148	34.5	21.9
M 35–54	985	25.2	95	22.2	9.6
M 55–64	278	7.1	20	4.7	7.3
<b>Adult Females Total</b>	<b>1,970</b>	<b>50.4</b>	<b>166</b>	<b>38.6</b>	<b>8.4</b>
F 19–34	681	17.4	80	18.7	11.8
F 35–54	985	25.2	65	15.3	6.6
F 55–64	304	7.8	20	4.6	6.6
<b>Annual Family Income</b>					
<\$20,000	779	19.9	180	41.9	23.1
\$20,000–\$39,999	802	20.5	120	28.0	15.0
\$40,000+	2,327	59.5	129	30.0	5.5
<b>Family Poverty Level<sup>c</sup></b>					
<100%	487	12.5	102	23.9	21.0
100–199%	446	11.4	90	20.9	20.1
200–399%	1,085	27.8	131	30.5	12.1
400%+	1,890	48.4	106	24.7	5.6
<b>Parent Status<sup>d</sup></b>					
M Parents	600	15.4	30	7.1	5.1
M Non-Parents	1,338	34.2	232	54.2	17.4
F Parents	809	20.7	44	10.3	5.5
F Non-Parents	1,162	29.7	121	28.3	10.5
<b>Family Work Status</b>					
2 Full-Time	1,030	26.3	58	13.5	5.6
1 Full-Time	2,140	54.7	248	57.8	11.6
Only Part-Time <sup>f</sup>	339	8.7	59	13.8	17.4
Non-Workers	400	10.2	64	14.9	15.9
<b>Education</b>					
Less than High School	368	9.4	73	17.0	19.9
High School Graduate	1,096	28.0	162	37.7	14.8
Some College/Assoc. Degree	936	24.0	89	20.7	9.5
College Grad or Greater	1,509	38.6	105	24.5	7.0
<b>Race/Ethnicity</b>					
White Only (Non-Hispanic)	3,236	82.8	302	70.5	9.3
Black Only (Non-Hispanic)	210	5.4	34	7.9	16.1
Hispanic	295	7.5	69	16.0	23.3
Other	168	4.3	24	5.6	14.3
<b>Citizenship</b>					
U.S. Citizen	3,534	90.4	334	78.0	9.5
Non-U.S. Citizen	374	9.6	94	22.0	25.2
<b>Health Status</b>					
Excellent/Very Good	2,842	72.7	296	69.2	10.4
Good	727	18.6	99	23.1	13.6
Fair/Poor	339	8.7	33	7.7	9.8

Table 13

### Characteristics of Uninsured Nonelderly Adult Parents, 2002–2003

	Nonelderly Adult Parents (thousands)	Percent of Nonelderly Adult Parents	Uninsured Adult Parents (thousands)	Percent of Uninsured Adult Parents	Uninsured Rate of Adult Parents
<b>Total—Nonelderly Adult Parents<sup>d</sup></b>	<b>1,409</b>	<b>100.0%</b>	<b>75</b>	<b>100.0%</b>	<b>5.3%</b>
<b>Gender/Age</b>					
Adult Males Total	600	42.6	30	40.9	5.1
Adult Females Total	809	57.4	44	59.1	5.5
<b>Annual Family Income</b>					
<\$20,000	147	10.4	16	21.1	(10.7)
\$20,000–\$39,999	224	15.9	25	32.9	11.0
\$40,000+	1,039	73.7	34	46.0	3.3
<b>Family Poverty Level<sup>c</sup></b>					
<100%	118	8.4	13	17.7	(11.2)
100–199%	181	12.9	19	24.9	10.2
200–399%	421	29.9	22	29.8	5.3
400%+	689	48.9	21	27.6	3.0
<b>Family Work Status</b>					
2 Full-Time	452	32.1	18	23.7	3.9
1 Full-Time	808	57.3	47	62.6	5.8
Only Part-Time <sup>f</sup>	89	6.3	7	9.9	8.3
Non-Workers	60	4.3	3	3.9	4.8
<b>Education</b>					
Less than High School	126	8.9	12	16.8	(9.9)
High School Graduate	396	28.1	28	37.1	7.0
Some College/Assoc. Degree	308	21.8	15	20.5	(5.0)
College Grad or Greater	580	41.2	19	25.7	3.3
<b>Race/Ethnicity</b>					
White Only (Non-Hispanic)	1,122	79.6	43	57.5	3.8
Black Only (Non-Hispanic)	101	7.2	12	15.7	(11.6)
Hispanic	128	9.1	14	18.3	(10.7)
Other	59	4.2	6	8.6	(11.0)
<b>Citizenship</b>					
U.S. Citizen	1,272	90.3	58	77.8	4.6
Non-U.S. Citizen	137	9.7	17	22.2	(12.1)
<b>Health Status</b>					
Excellent/Very Good	1,097	77.9	54	72.6	4.9
Good	241	17.1	14	19.3	(6.0)
Fair/Poor	71	5.0	6	8.1	(8.5)

( ) : Estimate may not be reliable; the standard error relative to the mean is greater than 30% (standard errors not shown).



Table 14

## Characteristics of Uninsured Nonelderly Adult Non-Parents, 2002–2003

	Nonelderly Adult Non-Parents (thousands)	Percent of Nonelderly Adult Non-Parents	Uninsured Adult Non-Parents (thousands)	Percent of Uninsured Adult Non-Parents	Uninsured Rate of Adult Non-Parents
<b>Total—Nonelderly Adult Non-Parents</b>	<b>2,499</b>	<b>100.0%</b>	<b>354</b>	<b>100.0%</b>	<b>14.2%</b>
<b>Gender/Age</b>					
Adult Males Total	1,338	53.5	232	65.7	17.4
Adult Females Total	1,162	46.5	121	34.3	10.5
<b>Annual Family Income</b>					
<\$20,000	632	25.3	164	46.3	25.9
\$20,000–\$39,999	579	23.2	95	27.0	16.5
\$40,000+	1,288	51.5	94	26.7	7.3
<b>Family Poverty Level<sup>c</sup></b>					
<100%	369	14.8	89	25.2	24.1
100–199%	264	10.6	71	20.1	26.9
200–399%	665	26.6	109	30.7	16.3
400%+	1,201	48.1	85	24.1	7.1
<b>Family Work Status</b>					
2 Full-Time	577	23.1	40	11.4	7.0
1 Full-Time	1,332	53.3	201	56.8	15.1
Only Part-Time <sup>f</sup>	251	10.0	52	14.7	20.7
Non-Workers	339	13.6	61	17.2	17.9
<b>Education</b>					
Less than High School	242	9.7	61	17.1	25.0
High School Graduate	700	28.0	134	37.9	19.1
Some College/Assoc. Degree	629	25.2	73	20.8	11.7
College Grad or Greater	928	37.1	86	24.2	9.2
<b>Race/Ethnicity</b>					
White Only (Non-Hispanic)	2,114	84.6	259	73.2	12.3
Black Only (Non-Hispanic)	109	4.4	22	6.2	20.2
Hispanic	167	6.7	55	15.6	33.0
Other	110	4.4	18	5.0	(16.0)
<b>Citizenship</b>					
U.S. Citizen	2,262	90.5	276	78.1	12.2
Non-U.S. Citizen	237	9.5	78	21.9	32.7
<b>Health Status</b>					
Excellent/Very Good	1,745	69.8	242	68.5	13.9
Good	486	19.4	84	23.9	17.4
Fair/Poor	268	10.7	27	7.7	10.1

( ) : Estimate may not be reliable; the standard error relative to the mean is greater than 30% (standard errors not shown).

Table 15

### Characteristics of the Low-Income Nonelderly Uninsured, 2002–2003 (Less than 200% of Poverty)

	Low-Income Nonelderly (thousands)	Percent of Low-Income Nonelderly	Uninsured Low-Income Nonelderly (thousands)	Percent of Uninsured Low-Income Nonelderly	Uninsured Rate of Low-Income Nonelderly
<b>Total—Low-Income Nonelderly<sup>a</sup></b>	<b>1,461</b>	<b>100.0%</b>	<b>216</b>	<b>100.0%</b>	<b>14.8%</b>
<b>Age</b>					
<b>Children—Total</b>	<b>528</b>	<b>36.1</b>	<b>25</b>	<b>11.4</b>	<b>4.7</b>
<b>Adults—Total</b>	<b>933</b>	<b>63.9</b>	<b>192</b>	<b>88.6</b>	<b>20.6</b>
Adults 19–34	450	30.8	121	56.1	27.0
Adults 35–64	483	33.1	70	32.5	14.5
<b>Annual Family Income</b>					
<\$20,000	1,077	73.7	192	88.6	17.8
\$20,000+	384	26.3	25	11.4	6.4
<b>Family Poverty Level<sup>c</sup></b>					
<100%	761	52.1	116	53.8	15.3
100–199%	699	47.9	100	46.2	14.3
<b>Household Type</b>					
Single Adults Living Alone	136	9.3	26	11.8	18.8
Single Adults Living Together	280	19.2	77	35.7	27.5
Married Adults	150	10.3	41	19.0	27.4
1 Parent with Children <sup>d</sup>	404	27.7	26	12.2	6.6
2 Parents with Children <sup>d</sup>	353	24.1	31	14.4	8.8
Multigenerational/Other with Children <sup>e</sup>	138	9.4	15	6.9	(10.9)
<b>Family Work Status</b>					
Full-Time (1 or 2 workers)	619	42.3	104	47.9	16.8
Only Part-Time <sup>f</sup>	309	21.2	48	22.1	15.4
Non-Workers	533	36.5	65	30.0	12.2
<b>Race/Ethnicity</b>					
White Only (Non-Hispanic)	913	62.5	137	63.1	15.0
Black Only (Non-Hispanic)	163	11.2	22	10.3	(13.7)
Hispanic	309	21.1	46	21.3	14.9
Other	75	5.1	11	5.3	(15.2)
<b>Citizenship</b>					
U.S. Citizen	1,281	87.7	163	75.5	12.8
Non-U.S. Citizen	180	12.3	53	24.5	29.5
<b>Health Status</b>					
Excellent/Very Good	915	62.7	147	68.0	16.1
Good	342	23.4	53	24.7	15.7
Fair/Poor	204	14.0	16	7.3	(7.8)

( ) : Estimate may not be reliable; the standard error relative to the mean is greater than 30% (standard errors not shown).

Table 16

## Characteristics of Uninsured Workers, 2002–2003

	Workers (thousands)	Percent of Workers	Uninsured Workers (thousands)	Percent of Uninsured Workers	Uninsured Rate of Workers
<b>Total—Workers<sup>j</sup></b>	<b>3,223</b>	<b>100.0%</b>	<b>354</b>	<b>100.0%</b>	<b>11.0%</b>
<b>Age</b>					
19–34	1,110	34.4	186	52.5	16.7
35–54	1,688	52.4	137	38.7	8.1
55–64	426	13.2	31	8.8	7.3
<b>Worker's Annual Income<sup>k</sup></b>					
<\$20,000	777	24.1	152	43.1	19.6
\$20,000–\$39,999	1,054	32.7	135	38.3	12.8
\$40,000 +	1,393	43.2	66	18.7	4.7
<b>Family Poverty Level<sup>l</sup></b>					
<100%	176	5.5	46	12.9	25.9
100–199%	339	10.5	82	23.3	24.3
200–399%	964	29.9	123	34.8	12.8
400%+	1,744	54.1	103	29.1	5.9
<b>Work Status<sup>f</sup></b>					
Full-Time/Full-Year	2,219	68.8	198	55.9	8.9
Full-Time/Part-Year	370	11.5	71	20.0	19.2
Part-Time/Full-Year	350	10.9	46	13.1	13.2
Part-Time/Part-Year	285	8.8	39	10.9	13.6
<b>Business Size (# Workers)</b>					
<25	954	29.6	174	49.2	18.3
25–99	425	13.2	52	14.8	12.3
100–999	589	18.3	53	15.0	9.0
1000+	846	26.3	52	14.8	6.2
Public Sector	409	12.7	21	6.1	5.2
<b>Occupation/Industry</b>					
<b>High ESI Industries (&gt;75% ESI)<sup>i</sup></b>	<b>2,193</b>	<b>68.0</b>	<b>170</b>	<b>48.2</b>	<b>7.8</b>
Education/Information/Communications	431	19.7	34	9.5	7.8
Finance/Insurance/Real Estate	243	11.1	8	2.2	(3.1)
Health/Social Services	466	21.3	31	8.8	6.7
Mining/Manufacturing/Utilities/ Transportation	491	22.4	39	11.0	7.9
Public Administration/Former Military	127	5.8	3	0.8	(2.3)
Wholesale/Retail Trade	433	19.8	56	15.9	13.0
<b>Low ESI Industries (≥75% ESI)<sup>m</sup></b>	<b>1,031</b>	<b>32.0</b>	<b>183</b>	<b>51.8</b>	<b>17.8</b>
Agriculture/Construction	228	22.1	55	15.7	24.3
Professional	442	42.8	58	16.5	13.2
Services/Arts/Entertainment	361	35.1	70	19.7	19.3
<b>Race/Ethnicity</b>					
White Only (Non-Hispanic)	2,714	84.2	251	71.0	9.2
Black Only (Non-Hispanic)	157	4.9	28	8.0	17.9
Hispanic	224	6.9	57	16.0	25.3
Other	128	4.0	18	5.0	(13.9)
<b>Citizenship</b>					
U.S. Citizen	2,924	90.7	277	78.3	9.5
Non-U.S. Citizen	299	9.3	77	21.7	25.6

( ) : Estimate may not be reliable; the standard error relative to the mean is greater than 30% (standard errors not shown).

Table 17

## Health Insurance Coverage of the Nonelderly by State, 2002–2003

	Nonelderly (thousands) <sup>a</sup>	Percent Distribution by Coverage Type									
		Private				Public				Uninsured	
		Employer	95% C <sup>i</sup>	Individual	95% C <sup>i</sup>	Medicaid	95% C <sup>i</sup>	Other <sup>b</sup>	95% C <sup>i</sup>	95% C <sup>i</sup>	
<b>United States</b>	<b>251,776</b>	<b>62.6%</b>	<b>0.3</b>	<b>5.3%</b>	<b>0.1</b>	<b>12.4%</b>	<b>0.2</b>	<b>2.2%</b>	<b>0.1</b>	<b>17.5%</b>	<b>0.2</b>
Alabama	3,839	65.2	1.9	3.6	0.8	12.2	1.3	3.4	0.7	15.5	1.5
Alaska	583	55.4	1.9	3.3	1.4	15.2	1.3	5.7	0.9	20.5	1.5
Arizona	4,778	56.7	2.1	6.7	1.0	13.8	1.5	3.3	0.8	19.5	1.7
Arkansas	2,282	53.5	2.2	5.6	1.1	16.2	1.6	5.0	0.9	19.7	1.7
California	31,573	57.1	0.9	6.5	0.4	14.4	0.7	1.7	0.2	20.3	0.8
Colorado	4,020	63.6	1.7	6.8	0.9	7.3	0.9	3.7	0.7	18.5	1.3
Connecticut	2,917	71.0	1.6	4.3	0.8	10.4	1.1	2.0	0.5	12.2	1.2
Delaware	709	69.7	1.9	3.9	1.3	11.8	1.3	2.6	0.7	11.9	1.3
District of Columbia	495	58.5	2.2	5.0	1.8	19.8	1.8	1.4	0.5	15.3	1.6
Florida	13,828	57.5	1.2	7.1	0.6	11.2	0.8	3.0	0.4	21.2	1.0
Georgia	7,676	64.7	1.8	4.3	0.7	10.9	1.2	2.1	0.5	17.9	1.5
Hawaii	1,052	69.0	1.9	3.7	1.1	11.0	1.3	4.6	0.8	11.7	1.3
Idaho	1,182	59.5	2.0	6.1	1.4	12.2	1.4	1.6	0.5	20.5	1.7
Illinois	11,059	67.2	1.2	5.2	0.5	9.9	0.8	1.6	0.3	16.1	1.0
Indiana	5,383	69.6	1.6	4.5	0.7	8.9	1.0	1.7	0.4	15.3	1.2
Iowa	2,513	69.3	1.7	7.7	1.2	9.2	1.1	1.8	0.5	12.0	1.2
Kansas	2,338	67.9	1.8	7.2	1.2	8.9	1.1	3.8	0.7	12.2	1.2
Kentucky	3,515	62.2	1.9	5.1	0.9	13.1	1.3	3.7	0.7	15.9	1.4
Louisiana	3,889	53.4	2.1	5.7	1.0	15.7	1.5	2.9	0.7	22.1	1.8
Maine	1,076	60.6	1.7	5.5	1.3	18.4	1.4	2.6	0.6	12.9	1.2
Maryland	4,828	71.2	1.6	4.4	0.7	7.3	0.9	1.8	0.5	15.4	1.3
<b>Massachusetts*</b>	<b>5,444</b>	<b>69.2</b>	<b>1.6</b>	<b>5.4</b>	<b>0.8</b>	<b>14.7</b>	<b>1.2</b>	<b>1.0</b>	<b>0.3</b>	<b>9.8</b>	<b>1.0</b>
Michigan	8,779	68.6	1.3	4.3	0.6	13.1	0.9	1.4	0.3	12.7	0.9
Minnesota	4,536	73.1	1.6	6.8	0.9	9.8	1.0	1.0	0.3	9.3	1.0
Mississippi	2,494	54.0	2.2	3.7	0.9	19.6	1.7	3.1	0.8	19.5	1.7
Missouri	4,863	67.6	1.7	5.8	0.8	11.9	1.2	1.8	0.5	13.0	1.2
Montana	783	52.0	2.2	10.7	2.0	12.9	1.5	4.3	0.9	20.1	1.8
Nebraska	1,500	65.2	1.9	9.5	1.5	10.2	1.2	2.9	0.7	12.2	1.3
Nevada	1,931	64.2	1.7	4.9	1.0	7.2	0.9	2.1	0.5	21.8	1.5
New Hampshire	1,118	76.6	1.5	3.4	1.0	6.8	0.9	1.8	0.5	11.4	1.1
New Jersey	7,504	70.8	1.3	3.4	0.5	8.9	0.8	1.1	0.3	15.8	1.1
New Mexico	1,614	49.0	2.4	3.6	1.0	19.3	1.9	3.4	0.8	24.7	2.0
New York	16,683	60.7	1.0	4.1	0.4	16.4	0.8	1.3	0.2	17.6	0.8
North Carolina	7,171	58.8	1.6	4.8	0.7	12.7	1.1	4.3	0.7	19.4	1.3
North Dakota	542	63.6	1.9	10.3	2.3	9.6	1.1	3.8	0.7	12.7	1.3
Ohio	9,908	70.5	1.2	3.6	0.5	10.8	0.8	1.6	0.3	13.6	0.9
Oklahoma	2,956	57.1	2.0	5.0	0.9	12.1	1.3	3.8	0.8	22.0	1.7
Oregon	3,105	60.7	1.9	6.6	1.0	12.6	1.3	2.0	0.5	18.1	1.5
Pennsylvania	10,310	69.4	1.2	5.2	0.6	10.9	0.8	1.2	0.3	13.3	0.9
Rhode Island	910	66.6	1.6	4.5	1.3	16.1	1.3	1.2	0.4	11.5	1.1
South Carolina	3,480	60.4	1.9	4.9	0.9	15.2	1.4	4.1	0.8	15.5	1.4
South Dakota	646	63.7	1.8	9.1	2.0	11.2	1.2	2.4	0.6	13.6	1.3
Tennessee	5,131	59.4	2.0	5.8	0.9	18.2	1.6	3.1	0.7	13.5	1.4
Texas	19,563	53.4	1.1	4.5	0.4	12.5	0.8	1.8	0.3	27.7	1.0
Utah	2,147	68.2	1.8	6.9	1.2	9.3	1.1	1.5	0.5	14.0	1.3
Vermont	536	61.9	1.8	5.7	1.8	18.9	1.5	2.0	0.5	11.5	1.2
Virginia	6,346	67.5	1.8	5.3	0.8	7.2	1.0	5.0	0.8	15.1	1.3
Washington	5,412	61.3	1.9	5.8	0.8	14.1	1.3	2.3	0.6	16.5	1.4
West Virginia	1,487	56.0	1.9	3.4	0.9	18.1	1.5	4.1	0.8	18.4	1.5
Wisconsin	4,802	69.1	1.6	5.8	0.8	11.8	1.1	1.5	0.4	11.7	1.1
Wyoming	427	60.0	2.0	6.7	2.2	11.0	1.3	3.1	0.7	19.2	1.6

\*The data shown here has been re-weighted to adjust for the under-reporting of Medicaid coverage in the CPS. The unadjusted percent of the nonelderly covered by Medicaid in Massachusetts is 12.4%. The unadjusted percent of the uninsured nonelderly in Massachusetts is 11.8%.

Table 18

## Health Insurance Coverage of Nonelderly Adults by State, 2002–2003

	Nonelderly Adults (thousands) <sup>j</sup>	Percent Distribution by Coverage Type									
		Private				Public				Uninsured	
		Employer	95% C <sup>i</sup>	Individual	95% C <sup>i</sup>	Medicaid	95% C <sup>i</sup>	Other <sup>b</sup>	95% C <sup>i</sup>		95% C <sup>i</sup>
<b>United States</b>	<b>174,344</b>	<b>64.7%</b>	<b>0.3</b>	<b>5.8%</b>	<b>0.1</b>	<b>7.0%</b>	<b>0.2</b>	<b>2.6%</b>	<b>0.1</b>	<b>19.9%</b>	<b>0.3</b>
Alabama	2,672	66.8	2.3	3.9	0.9	7.0	1.2	4.4	1.0	17.9	1.8
Alaska	378	59.3	2.3	3.7	0.9	7.3	1.2	5.1	1.0	24.5	2.0
Arizona	3,201	58.7	2.5	7.5	1.4	8.1	1.4	4.0	1.0	21.6	2.1
Arkansas	1,573	57.5	2.6	5.8	1.2	7.1	1.3	5.9	1.2	23.7	2.2
California	21,482	59.2	1.1	7.3	0.6	8.3	0.6	1.9	0.3	23.3	1.0
Colorado	2,817	64.5	2.0	7.7	1.1	4.3	0.8	3.4	0.7	20.1	1.6
Connecticut	2,004	71.7	1.9	5.0	0.9	6.9	1.1	2.5	0.7	14.0	1.5
Delaware	498	72.3	2.2	4.1	1.0	7.3	1.3	3.3	0.9	13.0	1.6
District of Columbia	376	63.3	2.4	6.0	1.2	12.1	1.6	1.7	0.7	16.9	1.9
Florida	9,689	59.6	1.4	7.5	0.8	5.6	0.7	3.7	0.5	23.5	1.2
Georgia	5,301	68.0	2.2	4.9	1.0	4.7	1.0	2.4	0.7	20.1	1.9
Hawaii	718	71.4	2.2	4.4	1.0	6.7	1.2	3.9	0.9	13.6	1.7
Idaho	791	61.9	2.5	6.4	1.2	5.8	1.2	2.1	0.7	23.8	2.2
Illinois	7,620	68.4	1.5	5.4	0.7	5.6	0.7	2.1	0.5	18.4	1.2
Indiana	3,691	71.0	1.9	4.3	0.8	4.7	0.9	2.3	0.6	17.8	1.6
Iowa	1,753	71.0	2.0	7.7	1.2	5.1	1.0	2.2	0.7	14.0	1.6
Kansas	1,591	69.2	2.1	7.9	1.2	4.7	1.0	3.6	0.8	14.6	1.6
Kentucky	2,470	65.3	2.2	5.3	1.1	7.5	1.2	4.3	1.0	17.7	1.8
Louisiana	2,640	56.9	2.5	6.2	1.2	7.2	1.3	3.7	1.0	26.0	2.3
Maine	780	63.2	2.0	5.8	1.0	12.8	1.4	3.1	0.7	15.0	1.5
Maryland	3,357	71.7	1.9	4.7	0.9	3.6	0.8	2.0	0.6	18.0	1.6
<b>Massachusetts*</b>	<b>3,908</b>	<b>71.3</b>	<b>1.8</b>	<b>6.0</b>	<b>1.0</b>	<b>10.6</b>	<b>1.2</b>	<b>1.1</b>	<b>0.4</b>	<b>11.0</b>	<b>1.3</b>
Michigan	6,101	70.5	1.5	4.9	0.7	7.7	0.9	1.8	0.4	15.3	1.2
Minnesota	3,225	73.8	1.8	7.4	1.1	6.9	1.1	1.3	0.5	10.5	1.3
Mississippi	1,688	58.7	2.6	4.0	1.1	10.6	1.6	3.5	1.0	23.2	2.3
Missouri	3,398	69.4	2.0	6.4	1.1	6.0	1.0	2.4	0.7	15.7	1.6
Montana	553	54.2	2.7	11.5	1.7	7.1	1.4	5.5	1.2	21.7	2.2
Nebraska	1,031	66.8	2.2	10.8	1.5	4.6	1.0	3.1	0.8	14.8	1.7
Nevada	1,319	65.8	2.1	4.7	0.9	3.6	0.8	2.7	0.7	23.1	1.9
New Hampshire	794	77.4	1.8	3.5	0.8	2.8	0.7	2.4	0.6	14.0	1.5
New Jersey	5,233	71.2	1.6	3.8	0.7	5.5	0.8	1.5	0.4	18.0	1.3
New Mexico	1,091	53.2	2.9	4.5	1.2	8.7	1.6	4.1	1.1	29.5	2.6
New York	11,768	62.8	1.2	4.3	0.5	10.7	0.8	1.6	0.3	20.6	1.0
North Carolina	5,015	62.5	1.9	5.1	0.8	6.1	0.9	4.2	0.8	22.2	1.6
North Dakota	386	64.4	2.2	11.0	1.4	6.1	1.1	3.7	0.9	14.7	1.6
Ohio	6,843	71.9	1.5	3.8	0.6	6.3	0.8	2.1	0.5	15.9	1.2
Oklahoma	2,032	60.2	2.4	5.3	1.1	5.1	1.1	4.4	1.0	25.0	2.1
Oregon	2,223	62.5	2.2	6.7	1.1	8.2	1.3	2.5	0.7	20.1	1.8
Pennsylvania	7,283	71.0	1.4	5.7	0.7	6.8	0.8	1.5	0.4	14.9	1.1
Rhode Island	650	68.4	1.9	4.9	0.9	11.4	1.3	1.4	0.5	13.9	1.4
South Carolina	2,403	62.8	2.3	5.2	1.1	8.5	1.3	4.8	1.0	18.6	1.8
South Dakota	437	65.1	2.2	10.2	1.4	5.7	1.1	2.9	0.8	16.0	1.7
Tennessee	3,665	61.2	2.4	6.0	1.2	13.8	1.7	3.8	0.9	15.2	1.8
Texas	13,086	56.8	1.4	5.3	0.6	4.9	0.6	2.3	0.4	30.8	1.3
Utah	1,342	69.2	2.2	7.1	1.2	4.9	1.1	1.7	0.6	17.0	1.8
Vermont	390	66.0	2.1	6.5	1.1	11.5	1.4	2.3	0.7	13.8	1.5
Virginia	4,457	68.3	2.1	5.8	1.0	3.7	0.8	5.2	1.0	17.0	1.7
Washington	3,806	64.2	2.2	6.3	1.1	7.8	1.2	2.5	0.7	19.3	1.8
West Virginia	1,068	59.0	2.2	3.6	0.8	10.4	1.4	5.1	1.0	21.9	1.9
Wisconsin	3,367	70.6	1.9	6.5	1.0	7.1	1.1	2.0	0.6	13.9	1.4
Wyoming	299	62.7	2.3	7.0	1.2	5.0	1.0	3.6	0.9	21.6	2.0

\*The data shown here has been re-weighted to adjust for the under-reporting of Medicaid coverage in the CPS. The unadjusted percent of the nonelderly covered by Medicaid in Massachusetts is 12.4%. The unadjusted percent of the uninsured nonelderly in Massachusetts is 11.8%

Table 19

## Health Insurance Coverage of Children by State, 2002–2003

	Children (thousands) <sup>h</sup>	Percent Distribution by Coverage Type									
		Private				Public				Uninsured	
		Employer	95% C <sup>i</sup>	Individual	95% C <sup>i</sup>	Medicaid	95% C <sup>i</sup>	Other <sup>b</sup>	95% C <sup>i</sup>		95% C <sup>i</sup>
<b>United States</b>	<b>77,432</b>	<b>57.9%</b>	<b>0.5</b>	<b>4.2%</b>	<b>0.2</b>	<b>24.6%</b>	<b>0.4</b>	<b>1.4%</b>	<b>0.1</b>	<b>11.9%</b>	<b>0.3</b>
Alabama	1,168	61.7	3.5	3.0	1.2	24.0	3.1	(1.2)	(0.8)	10.1	2.2
Alaska	204	48.0	3.2	2.5	1.0	29.7	2.9	6.7	1.6	13.1	2.1
Arizona	1,577	52.5	3.7	5.1	1.6	25.4	3.2	1.7	0.9	15.3	2.6
Arkansas	709	44.6	3.9	5.1	1.7	36.5	3.7	2.9	1.3	10.9	2.4
California	10,091	52.5	1.7	4.8	0.7	27.6	1.5	1.3	0.4	13.7	1.1
Colorado	1,203	61.6	3.1	4.8	1.3	14.5	2.2	4.5	1.3	14.7	2.2
Connecticut	912	69.6	2.9	2.9	1.1	18.1	2.5	1.1	0.7	8.2	1.8
Delaware	210	63.8	3.6	3.3	1.3	22.4	3.1	(1.2)	(0.8)	9.4	2.2
District of Columbia	118	43.2	4.5	(1.9)	(1.2)	44.2	4.5	(0.4)	(0.5)	10.4	2.8
Florida	4,139	52.6	2.2	5.9	1.0	24.4	1.9	1.4	0.5	15.6	1.6
Georgia	2,375	57.5	3.4	2.9	1.2	24.9	3.0	1.5	0.8	13.1	2.3
Hawaii	334	64.0	3.4	2.2	1.1	20.1	2.9	6.1	1.7	7.5	1.9
Idaho	390	54.8	3.6	5.5	1.7	25.2	3.1	(0.6)	(0.5)	14.0	2.5
Illinois	3,439	64.4	2.2	4.6	1.0	19.5	1.8	(0.5)	(0.3)	10.9	1.5
Indiana	1,692	66.6	2.8	5.0	1.3	18.1	2.3	(0.5)	(0.4)	9.8	1.8
Iowa	760	65.4	3.2	7.7	1.8	18.7	2.6	(1.0)	(0.7)	7.3	1.8
Kansas	747	65.0	3.2	5.5	1.5	17.9	2.5	4.4	1.4	7.2	1.7
Kentucky	1,045	55.1	3.6	4.5	1.5	26.4	3.2	2.3	1.1	11.7	2.3
Louisiana	1,249	46.2	3.7	4.8	1.6	33.8	3.5	(1.4)	(0.9)	13.9	2.6
Maine	297	53.8	3.4	4.6	1.4	32.9	3.2	1.5	0.8	7.2	1.8
Maryland	1,471	69.8	3.0	3.7	1.2	15.6	2.3	1.5	0.8	9.4	1.9
<b>Massachusetts*</b>	<b>1,535</b>	<b>63.9</b>	<b>3.1</b>	<b>3.8</b>	<b>1.2</b>	<b>25.0</b>	<b>2.8</b>	<b>(0.5)</b>	<b>(0.5)</b>	<b>6.8</b>	<b>1.6</b>
Michigan	2,678	64.5	2.4	2.9	0.8	25.3	2.2	(0.4)	(0.3)	6.8	1.3
Minnesota	1,311	71.2	3.0	5.4	1.5	17.0	2.4	(0.2)	(0.3)	6.2	1.6
Mississippi	805	44.2	3.8	3.0	1.3	38.5	3.8	2.5	1.2	11.8	2.5
Missouri	1,465	63.3	3.2	4.2	1.4	25.5	2.9	(0.5)	(0.5)	6.6	1.7
Montana	231	46.6	4.1	8.8	2.3	26.8	3.7	(1.5)	(1.0)	16.4	3.1
Nebraska	469	61.7	3.4	6.5	1.7	22.5	2.9	2.6	1.1	6.6	1.8
Nevada	612	60.6	3.1	5.2	1.4	14.7	2.3	(0.6)	(0.5)	18.9	2.5
New Hampshire	325	74.6	2.9	3.1	1.2	16.6	2.5	(0.4)	(0.4)	5.2	1.5
New Jersey	2,271	69.7	2.4	2.5	0.8	16.7	2.0	(0.3)	(0.3)	10.8	1.6
New Mexico	523	40.1	4.0	(1.8)	(1.1)	41.6	4.1	(1.9)	(1.1)	14.6	2.9
New York	4,915	55.6	1.9	3.5	0.7	30.3	1.7	0.5	0.3	10.2	1.1
North Carolina	2,157	50.2	2.9	4.2	1.2	28.0	2.6	4.8	1.3	12.8	2.0
North Dakota	156	61.7	3.5	8.5	2.0	18.2	2.8	3.9	1.4	7.7	1.9
Ohio	3,066	67.3	2.3	3.0	0.8	20.8	2.0	(0.5)	(0.3)	8.5	1.4
Oklahoma	925	50.3	3.6	4.4	1.5	27.3	3.2	2.7	1.2	15.3	2.6
Oregon	881	56.1	3.6	6.2	1.7	23.8	3.1	(0.9)	(0.7)	13.0	2.4
Pennsylvania	3,027	65.6	2.3	3.9	0.9	20.6	1.9	(0.4)	(0.3)	9.5	1.4
Rhode Island	260	62.0	3.2	3.7	1.2	28.0	2.9	(0.7)	(0.5)	5.6	1.5
South Carolina	1,077	55.1	3.5	4.1	1.4	29.9	3.3	2.3	1.1	8.5	2.0
South Dakota	209	60.8	3.2	6.8	1.6	22.6	2.7	1.3	0.8	8.4	1.8
Tennessee	1,466	54.9	3.9	5.3	1.7	29.1	3.5	(1.5)	(0.9)	9.2	2.2
Texas	6,478	46.6	2.0	3.0	0.7	27.8	1.8	1.0	0.4	21.6	1.6
Utah	805	66.7	3.0	6.6	1.6	16.6	2.3	1.1	0.6	9.1	1.8
Vermont	147	51.1	3.6	3.7	1.3	38.6	3.5	(1.1)	(0.8)	5.5	1.6
Virginia	1,890	65.4	3.3	3.9	1.3	15.6	2.5	4.4	1.4	10.7	2.1
Washington	1,606	54.5	3.5	4.7	1.5	29.0	3.2	1.7	0.9	10.1	2.1
West Virginia	418	48.2	3.6	2.9	1.2	37.8	3.5	1.5	0.9	9.6	2.1
Wisconsin	1,435	65.8	3.0	4.1	1.2	23.0	2.7	(0.5)	(0.4)	6.6	1.6
Wyoming	128	53.8	3.6	6.0	1.7	24.9	3.2	1.9	1.0	13.4	2.5

( ) : Estimate may not be reliable; the standard error relative to the mean is greater than 30% (standard errors not shown).

\*The data shown here has been re-weighted to adjust for the under-reporting of Medicaid coverage in the CPS. The unadjusted percent of children covered by Medicaid in Massachusetts is 20.6%. The unadjusted percent of uninsured children in Massachusetts is 7.4%.

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