

## APPENDIX TABLES

Table 1a. Demographic Characteristics of Uninsured Residents in Massachusetts, Overall and By Race and Ethnicity, 2017–2019 .....	3
Table 1b. Demographic Characteristics of Uninsured Residents in Massachusetts, Overall and By Age, 2017–2019 .....	4
Table 1c. Demographic Characteristics of Uninsured Residents in Massachusetts, Overall and By Nativity/Citizenship Status, 2017–2019.....	5
Table 1d. Demographic Characteristics of Uninsured Residents in Massachusetts, Overall and By Family Income as a Percentage of the Federal Poverty Level, 2017–2019 .....	6
Table 2a. Employment Characteristics of Uninsured Adults in Massachusetts, Overall and By Race and Ethnicity, 2017–2019 .....	7
Table 2b. Employment Characteristics of Uninsured Adults in Massachusetts, Overall and By Age, 2017–2019 .....	8
Table 2c. Employment Characteristics of Uninsured Adults in Massachusetts, Overall and By Nativity/Citizenship Status, 2017–2019 .....	9
Table 2d. Employment Characteristics of Uninsured Adults in Massachusetts, Overall and By Family Income as a Percentage of the Federal Poverty Level, 2017–2019 .....	10
Table 2e. Employment Characteristics of Uninsured Adults Ages 19–64 in Massachusetts, Overall and By Race and Ethnicity, 2017–2019 .....	11
Table 2f. Employment Characteristics of Uninsured Adults Ages 19–64 in Massachusetts, Overall and By Nativity/Citizenship Status, 2017–2019 .....	12
Table 2g. Employment Characteristics of Uninsured Adults Ages 19–64 in Massachusetts, Overall and By Family Income as a Percentage of the Federal Poverty Level, 2017–2019 .....	13
Table 3a. Household Demographic Characteristics of Uninsured Residents in Massachusetts, Overall and By Race and Ethnicity, 2017–2019.....	14
Table 3b. Household Demographic Characteristics of Uninsured Residents in Massachusetts, Overall and By Age, 2017–2019 .....	14
Table 3c. Household Demographic Characteristics of Uninsured Residents in Massachusetts, Overall and By Nativity/Citizenship Status, 2017–2019 .....	15
Table 3d. Household Demographic Characteristics of Uninsured Residents in Massachusetts, Overall and By Family Income as a Percentage of the Federal Poverty Level, 2017–2019 .....	15
Table 4a. Household Socioeconomic Characteristics of Uninsured Residents in Massachusetts, Overall and By Race and Ethnicity, 2017–2019.....	16
Table 4b. Household Socioeconomic Characteristics of Uninsured Residents in Massachusetts, Overall and By Age, 2017–2019 .....	17
Table 4c. Household Socioeconomic Characteristics of Uninsured Residents in Massachusetts, Overall and By Nativity/Citizenship Status, 2017–2019 .....	18
Table 4d. Household Socioeconomic Characteristics of Uninsured Residents in Massachusetts, Overall and By Family Income as a Percentage of the Federal Poverty Level, 2017–2019 .....	19
Table 5a. Family Socioeconomic Characteristics of Uninsured Residents in Massachusetts, Overall and By Race and Ethnicity, 2017–2019.....	20
Table 5b. Family Socioeconomic Characteristics of Uninsured Residents in Massachusetts, Overall and By Age, 2017–2019.....	20
Table 5c. Family Socioeconomic Characteristics of Uninsured Residents in Massachusetts, Overall and By Nativity/Citizenship Status, 2017–2019.....	21
Table 5d. Family Socioeconomic Characteristics of Uninsured Residents in Massachusetts, Overall and By Family Income as a Percentage of the Federal Poverty Level, 2017–2019 .....	21
Table 6a. Health Status and Access to Care Among Uninsured Residents in Massachusetts, Overall and By Race and Ethnicity, 2017–2019 .....	22
Table 6b. Health Status and Access to Care Among Uninsured Residents in Massachusetts, Overall and By Age, 2017–2019.....	23
Table 6c. Health Status and Access to Care Among Uninsured Residents in Massachusetts, Overall and By Nativity/Citizenship Status, 2017–2019.....	24
Table 6d. Health Status and Access to Care Among Uninsured Residents in Massachusetts, Overall and By Family Income as a Percentage of the Federal Poverty Level, 2017–2019 .....	25
Table 7. Regions and Countries of Birth and Years in the United States Among Foreign-Born Uninsured Massachusetts Residents, Overall and By Race and Ethnicity, 2017–2019.....	26

Table 8a. Languages Spoken Among Uninsured Massachusetts Adults Who Speak a Language Other than English at Home, Overall and By Race and Ethnicity, 2017–2019.....	27
Table 8b. Languages Spoken Among Limited English Proficiency Uninsured Massachusetts Adults, Overall and By Race and Ethnicity, 2017–2019 .....	28
Table 9. Top Industries and Occupations Among Uninsured Working Adults in Massachusetts, Overall and By Race and Ethnicity, 2017–2019 .....	29
Table 10a. Geographic Characteristics of Uninsured Residents in Massachusetts, Overall and By Race and Ethnicity, 2017–2019.....	30
Table 10b. Geographic Characteristics of Uninsured Residents in Massachusetts, Overall and By Age, 2017–2019.....	30
Table 10c. Geographic Characteristics of Uninsured Residents in Massachusetts, Overall and By Nativity/Citizenship Status, 2017–2019 .....	30
Table 10d. Geographic Characteristics of Uninsured Residents in Massachusetts, Overall and By Family Income as a Percentage of the Federal Poverty Level, 2017–2019 .....	31
Table 11. Uninsurance Rates of Residents in Massachusetts, Overall and By Race/Ethnicity and Nativity/Citizenship Status, 2017–2019.....	31
Table 12a. Demographic Characteristics of Residents in Massachusetts with Periods of Uninsurance, Overall and By Duration of Uninsurance, 2017–2019 .....	32
Table 12b. Demographic Characteristics of Nonelderly Adults in Massachusetts with Periods of Uninsurance, Overall and By Duration of Uninsurance, 2017–2019 .....	33
Table 12c. Employment Characteristics of Residents in Massachusetts with Periods of Uninsurance, Overall and By Duration of Uninsurance, 2017–2019 .....	34
Table 12d. Employment Characteristics of Nonelderly Adults in Massachusetts with Periods of Uninsurance, Overall and By Duration of Uninsurance, 2017–2019 .....	35
Table 12e. Household Demographic Characteristics of Residents in Massachusetts with Periods of Uninsurance, Overall and By Duration of Uninsurance, 2017–2019 .....	36
Table 12f. Household Demographic Characteristics of Nonelderly Adults in Massachusetts with Periods of Uninsurance, Overall and By Duration of Uninsurance, 2017–2019 .....	36
Table 12g. Household Socioeconomic Characteristics of Residents in Massachusetts with Periods of Uninsurance, Overall and By Duration of Uninsurance, 2017–2019 .....	37
Table 12h. Household Socioeconomic Characteristics of Nonelderly Adults in Massachusetts with Periods of Uninsurance, Overall and By Duration of Uninsurance, 2017–2019.....	37
Table 12i. Family Socioeconomic Characteristics of Residents in Massachusetts with Periods of Uninsurance, Overall and By Duration of Uninsurance, 2017–2019 .....	38
Table 12j. Family Socioeconomic Characteristics of Nonelderly Adults in Massachusetts with Periods of Uninsurance, Overall and By Duration of Uninsurance, 2017–2019 .....	39
Table 12k. Health Status Among Residents in Massachusetts with Periods of Uninsurance, Overall and By Duration of Uninsurance, 2017–2019 .....	40
Table 12l. Health Status Among Adults Ages 19–64 in Massachusetts with Periods of Uninsurance, Overall and By Duration of Uninsurance, 2017–2019.....	40
Table 13a. Projected Eligibility for Public and Subsidized Coverage Among Uninsured Nonelderly Massachusetts Residents, Overall and By Race and Ethnicity, 2023.....	41
Table 13b. Projected Eligibility for Public and Subsidized Coverage Among Uninsured Nonelderly Massachusetts Residents, Overall and By Age, 2023.....	41
Table 13c. Projected Eligibility for Public and Subsidized Coverage Among Uninsured Nonelderly Massachusetts Residents, Overall and By Nativity and Citizenship Status, 2023 .....	42
Table 13d. Projected Eligibility for Public and Subsidized Coverage Among Uninsured Nonelderly Massachusetts Residents, Overall and By Family Income as a Percentage of the Federal Poverty Level, 2023.....	42
Table 13e. Projected Eligibility for Public and Subsidized Coverage Among Uninsured Nonelderly Massachusetts Residents, Overall and By Region, 2023.....	43

**Table 1a. Demographic Characteristics of Uninsured Residents in Massachusetts, Overall and By Race and Ethnicity, 2017–2019**

	All MA residents	All uninsured MA residents	Uninsured MA residents by race/ethnicity				
			White, non-Hispanic~	Hispanic	Black, non-Hispanic	Asian, non-Hispanic	Additional races, non-Hispanic
<b>Age</b>							
0–18	21%	10% †	10%	11%	10%	10%	11%
19–64	62%	88% †	89%	87%	88%	81% *	89%
19–34	23%	42% †	38%	47% *	50% *	43%	44%
35–49	19%	26% †	26%	28%	21%	24%	29%
50–64	21%	20%	25%	12% *	18% *	15% *	15% *
65 and older	16%	2% †	1%	1% ^	2%	9% *	0% ^ *
<b>Female sex</b>	51%	40% †	42%	32% *	42%	52% *	41%
<b>Race/ethnicity</b>							
White, non-Hispanic	71%	54% †	100%	0%	0%	0%	0%
Hispanic	12%	23% †	0%	100%	0%	0%	0%
Black, non-Hispanic	7%	11% †	0%	0%	100%	0%	0%
Asian, non-Hispanic	7%	7%	0%	0%	0%	100%	0%
Additional races, non-Hispanic	3%	5% †	0%	0%	0%	0%	100%
<b>Nativity and citizenship (a)</b>							
Born in the United States	83%	62% †	80%	42% *	49% *	26% *	50% *
Not born in the United States	17%	38% †	20%	58% *	51% *	74% *	50% *
Naturalized citizen	9%	9%	5%	11% *	18% *	18% *	10%
Noncitizen	8%	29% †	15%	47% *	34% *	56% *	41% *
<b>Has limited English proficiency (adults) (b)</b>	11%	28% †	13%	57% *	20% *	51% *	37% *
<b>Speaks a language other than English at home (adults)</b>	24%	45% †	20%	91% *	43% *	80% *	56% *
<b>Married (adults)</b>	50%	28% †	26%	29%	22%	39% *	41% *
<b>Educational attainment (adults)</b>							
Less than high school	8%	16% †	10%	32% *	12%	23% *	12%
High school degree (including GED)	24%	36% †	38%	34%	33%	22% *	41%
Some college or associate's degree	25%	28% †	27%	26%	39% *	17% *	31%
Bachelor's degree or higher	42%	20% †	24%	8% *	16% *	37% *	17% *
<b>Attended school or college in last three months (adults)</b>	10%	9%	8%	7%	12%	22% *	15%
<b>Did not live at current address one year ago (c)</b>	13%	21% †	19%	23%	21%	35% *	17%
<b>Gay, lesbian, or bisexual (adults) (d)</b>	5%	2% ^ †	—	—	—	—	—
<b>Transgender (adults) (d)</b>	1%	0% ^ †	—	—	—	—	—
Sample sizes, all	205,627	4,605	2,745	843	404	414	199
Sample sizes, adults (ACS)	164,645	4,068	2,446	726	364	362	170
Sample sizes, adults (BRFSS 2017 LGB question)	5,630	178	98	37	24	8	11

Sources: Urban Institute analysis of pooled 2017–2019 American Community Survey (ACS) data from IPUMS USA. Urban Institute analysis of 2017 Behavioral Risk Factor Surveillance System (BRFSS) data reweighted to the characteristics of adults in Massachusetts in the ACS.

Notes: GED is General Educational Development test. LGB is lesbian, gay, or bisexual. Adults are ages 19 and older. Sexual orientation and gender identity measures are based on the reweighted BRFSS data and exclude adults in group quarters.

(a) Born in the US includes those born in Puerto Rico or other US territories or born abroad to US citizen parents. The share born in Puerto Rico is 2 percent among all residents; 3 percent among uninsured residents; and 12 percent among uninsured Hispanic residents.

(b) Adults with limited English proficiency are those who speak another language at home and do not speak English very well.

(c) Estimates for not living at the current address one year ago are limited to people ages 1 and older.

(d) Sexual orientation and gender identity measures are from the 2017 BRFSS.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for uninsured MA residents differs from estimate for insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

— Estimates are suppressed for sample sizes below 100.

**Table 1b. Demographic Characteristics of Uninsured Residents in Massachusetts, Overall and By Age, 2017–2019**

	All MA residents	All uninsured MA	Uninsured MA residents by age	
			Ages 0–18~	Ages 19–64
<b>Age</b>				
0–18	21%	10% †	100%	0%
19–64	62%	88% †	0%	100%
19–34	23%	42% †	0%	48% *
35–49	19%	26% †	0%	29% *
50–64	21%	20%	0%	23% *
65 and older	16%	2% †	0%	0%
<b>Female sex</b>	51%	40% †	49%	39% *
<b>Race/ethnicity</b>				
White, non-Hispanic	71%	54% †	52%	54%
Hispanic	12%	23% †	25%	23%
Black, non-Hispanic	7%	11% †	11%	11%
Asian, non-Hispanic	7%	7%	7%	7%
Additional races, non-Hispanic	3%	5% †	5%	5%
<b>Nativity and citizenship (a)</b>				
Born in the United States	83%	62% †	79%	61% *
Not born in the United States	17%	38% †	21%	39% *
Naturalized citizen	9%	9%	3% ^	9% *
Noncitizen	8%	29% †	18%	29% *
<b>Has limited English proficiency (adults) (b)</b>	11%	28% †	—	27%
<b>Speaks a language other than English at home (adults)</b>	24%	45% †	—	44%
<b>Married (adults)</b>	50%	28% †	—	28%
<b>Educational attainment (adults)</b>				
Less than high school	8%	16% †	—	16%
High school degree (including GED)	24%	36% †	—	36%
Some college or associate's degree	25%	28% †	—	28%
Bachelor's degree or higher	42%	20% †	—	20%
<b>Attended school or college in last three months (adults)</b>	10%	9%	—	10%
<b>Did not live at current address one year ago (c)</b>	13%	21% †	23%	21%
<b>Gay, lesbian, or bisexual (adults) (d)</b>	5%	2% ^ †	—	2% ^
<b>Transgender (adults) (d)</b>	1%	0% ^ †	—	0%
Sample sizes, all	205,627	4,605	537	3,949
Sample sizes, adults (ACS)	164,645	4,068	n/a	3,949
Sample sizes, adults (BRFSS 2017 LGB question)	5,630	178	n/a	148

Sources: Urban Institute analysis of pooled 2017–2019 American Community Survey (ACS) data from IPUMS USA. Urban Institute analysis of 2017 Behavioral Risk Factor Surveillance System (BRFSS) data reweighted to the characteristics of adults in Massachusetts in the ACS.

Notes: GED is General Educational Development test. LGB is lesbian, gay, or bisexual. Adults are ages 19 and older. Sexual orientation and gender identity measures are based on the reweighted BRFSS data and exclude adults in group quarters.

(a) Born in the US includes those born in Puerto Rico or other US territories or born abroad to US citizen parents. The share born in Puerto Rico is 2 percent among all residents; 3 percent among uninsured residents; and 12 percent among uninsured Hispanic residents.

(b) Adults with limited English proficiency are those who speak another language at home and do not speak English very well.

(c) Estimates for not living at the current address one year ago are limited to people ages 1 and older.

(d) Sexual orientation and gender identity measures are from the 2017 BRFSS.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for uninsured MA residents differs from estimate for insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

— Estimates are suppressed for sample sizes below 100.

**Table 1c. Demographic Characteristics of Uninsured Residents in Massachusetts, Overall and By Nativity/Citizenship Status, 2017–2019**

	All MA residents	All uninsured MA residents	Uninsured MA residents by nativity/citizenship status		
			U.S. born~	Naturalized citizen	Noncitizen
<b>Age</b>					
0–18	21%	10% †	13%	3% ^ *	6% *
19–64	62%	88% †	86%	94% *	90% *
19–34	23%	42% †	43%	34% *	44% *
35–49	19%	26% †	22%	29% *	31% *
50–64	21%	20%	21%	31% *	14% *
65 and older	16%	2% †	1%	3% *	4% *
<b>Female sex</b>	51%	40% †	40%	45%	38%
<b>Race/ethnicity</b>					
White, non-Hispanic	71%	54% †	69%	28% *	28% *
Hispanic	12%	23% †	15%	29% *	37% *
Black, non-Hispanic	7%	11% †	9%	23% *	13% *
Asian, non-Hispanic	7%	7%	3%	15% *	14% *
Additional races, non-Hispanic	3%	5% †	4%	5%	7% *
<b>Nativity and citizenship (a)</b>					
Born in the United States	83%	62% †	100%	0%	0%
Not born in the United States	17%	38% †	0%	100%	100%
Naturalized citizen	9%	9%	0%	100%	0%
Noncitizen	8%	29% †	0%	0%	100%
<b>Has limited English proficiency (adults) (b)</b>	11%	28% †	4%	39% *	71% *
<b>Speaks a language other than English at home (adults)</b>	24%	45% †	16%	79% *	92% *
<b>Married (adults)</b>	50%	28% †	19%	45% *	41% *
<b>Educational attainment (adults)</b>					
Less than high school	8%	16% †	11%	14%	28% *
High school degree (including GED)	24%	36% †	37%	31% *	34%
Some college or associate's degree	25%	28% †	30%	37% *	19% *
Bachelor's degree or higher	42%	20% †	22%	19%	18% *
<b>Attended school or college in last three months (adults)</b>	10%	9%	10%	8%	9%
<b>Did not live at current address one year ago (c)</b>	13%	21% †	17%	18%	32% *
<b>Gay, lesbian, or bisexual (adults) (d)</b>	5%	2% ^ †	—	—	—
<b>Transgender (adults) (d)</b>	1%	0% ^ †	—	—	—
Sample sizes, all	205,627	4,605	3,160	396	1,049
Sample sizes, adults (ACS)	164,645	4,068	2,720	385	963
Sample sizes, adults (BRFSS 2017 LGB question)	5,630	178	n/a	n/a	n/a

Sources: Urban Institute analysis of pooled 2017–2019 American Community Survey (ACS) data from IPUMS USA. Urban Institute analysis of 2017 Behavioral Risk Factor Surveillance System (BRFSS) data reweighted to the characteristics of adults in Massachusetts in the ACS.

Notes: GED is General Educational Development test. LGB is lesbian, gay, or bisexual. Adults are ages 19 and older. Sexual orientation and gender identity measures are based on the reweighted BRFSS data and exclude adults in group quarters.

(a) Born in the US includes those born in Puerto Rico or other US territories or born abroad to US citizen parents. The share born in Puerto Rico is 2 percent among all residents; 3 percent among uninsured residents; and 12 percent among uninsured Hispanic residents.

(b) Adults with limited English proficiency are those who speak another language at home and do not speak English very well.

(c) Estimates for not living at the current address one year ago are limited to people ages 1 and older.

(d) Sexual orientation and gender identity measures are from the 2017 BRFSS.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for uninsured MA residents differs from estimate for insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

— Estimates are suppressed for sample sizes below 100.

**Table 1d. Demographic Characteristics of Uninsured Residents in Massachusetts, Overall and By Family Income as a Percentage of the Federal Poverty Level, 2017–2019**

	All MA residents	All uninsured MA residents	Uninsured MA residents by family income as a percentage of FPL			
			≤138% FPL~	>138% to ≤300% FPL	>300% to ≤400% FPL	>400% FPL
<b>Age</b>						
0–18	21%	10% †	9%	9%	10%	14% *
19–64	62%	88% †	87%	90%	89%	85%
19–34	23%	42% †	49%	44%	38% *	29% *
35–49	19%	26% †	20%	28% *	32% *	29% *
50–64	21%	20%	18%	18%	19%	27% *
65 and older	16%	2% †	4%	1% *	0% ^ *	1% ^ *
<b>Female sex</b>	51%	40% †	45%	39% *	31% *	39% *
<b>Race/ethnicity</b>						
White, non-Hispanic	71%	54% †	49%	50%	61% *	66% *
Hispanic	12%	23% †	22%	29% *	22%	15% *
Black, non-Hispanic	7%	11% †	14%	12%	9% *	7% *
Asian, non-Hispanic	7%	7%	11%	5% *	4% *	6% *
Additional races, non-Hispanic	3%	5% †	5%	5%	5% ^	6%
<b>Nativity and citizenship (a)</b>						
Born in the United States	83%	62% †	60%	61%	62%	69% *
Not born in the United States	17%	38% †	40%	39%	38%	31% *
Naturalized citizen	9%	9%	7%	9%	10%	11% *
Noncitizen	8%	29% †	33%	30%	28%	19% *
<b>Has limited English proficiency (adults) (b)</b>	11%	28% †	29%	30%	28%	21% *
<b>Speaks a language other than English at home (adults)</b>	24%	45% †	46%	49%	43%	36% *
<b>Married (adults)</b>	50%	28% †	18%	28% *	30% *	46% *
<b>Educational attainment (adults)</b>						
Less than high school	8%	16% †	20%	16% *	17%	9% *
High school degree (including GED)	24%	36% †	36%	38%	31%	35%
Some college or associate's degree	25%	28% †	29%	29%	26%	24%
Bachelor's degree or higher	42%	20% †	16%	17%	27% *	32% *
<b>Attended school or college in last three months (adults)</b>	10%	9%	17%	6% *	3% *	4% *
<b>Did not live at current address one year ago (c)</b>	13%	21% †	27%	19% *	21% *	15% *
<b>Gay, lesbian, or bisexual (adults) (d)</b>	5%	2% ^ †	—	—	—	—
<b>Transgender (adults) (d)</b>	1%	0% ^ †	—	—	—	—
Sample sizes, all	205,627	4,605	1,795	1,376	463	971
Sample sizes, adults (ACS)	164,645	4,068	1,590	1,242	417	819
Sample sizes, adults (BRFSS 2017 LGB question)	5,630	178	—	—	—	—

Sources: Urban Institute analysis of pooled 2017–2019 American Community Survey (ACS) data from IPUMS USA. Urban Institute analysis of 2017 Behavioral Risk Factor Surveillance System (BRFSS) data reweighted to the characteristics of adults in Massachusetts in the ACS.

Notes: FPL is federal poverty level. GED is General Educational Development test. LGB is lesbian, gay, or bisexual. Adults are ages 19 and older. Sexual orientation and gender identity measures are based on the reweighted BRFSS data and exclude adults in group quarters.

(a) Born in the US includes those born in Puerto Rico or other US territories or born abroad to US citizen parents. The share born in Puerto Rico is 2 percent among all residents; 3 percent among uninsured residents; and 12 percent among uninsured Hispanic residents.

(b) Adults with limited English proficiency are those who speak another language at home and do not speak English very well.

(c) Estimates for not living at the current address one year ago are limited to people ages 1 and older.

(d) Sexual orientation and gender identity measures are from the 2017 BRFSS.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for uninsured MA residents differs from estimate for insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

— Estimates are suppressed for sample sizes below 100 or if data are not available.

**Table 2a. Employment Characteristics of Uninsured Adults in Massachusetts, Overall and By Race and Ethnicity, 2017–2019**

	All MA adults	All uninsured MA adults	Uninsured MA adults by race/ethnicity				
			White, non-Hispanic~	Hispanic	Black, non-Hispanic	Asian, non-Hispanic	Additional races, non-Hispanic
<b>Employment status (adults) (a)</b>							
Employed	66%	70% †	69%	80% *	65%	47% *	78% *
Private (as employee of company or nonprofit)	52%	57% †	54%	72% *	55%	40% *	62%
Government	8%	3% †	3%	2%	5%	2% ^	1% ^
Self-employed	6%	9% †	13%	5% *	4% ^ *	4% ^ *	14%
Unemployed	3%	8% †	9%	7%	10%	5% *	4% ^
Not in labor force	31%	22% †	22%	12% *	25%	48% *	18%
<b>Work experience in past year (adults) (b)</b>							
Worked full-time, full-year	47%	43% †	42%	51% *	42%	24% *	51%
Worked part-time or part-year	25%	36% †	38%	37%	33%	29% *	31%
Did not work	28%	21% †	20%	12% *	25%	47% *	18%
<b>Usual hours worked per week in past year (employed adults) (c)(d)</b>							
Less than 35 hours	22%	24% †	26%	20% *	25%	31%	21%
35 hours or more	78%	76% †	74%	80% *	75%	69%	79%
<b>Firm size (adults who worked in past year)</b>							
1 to 99 employees	38%	65% †	71%	—	—	—	—
100 to 499 employees	14%	12%	12%	—	—	—	—
500 employees or more	48%	22% †	17%	—	—	—	—
<b>ESI offer (adults who work for an employer) (e)</b>							
Employer offers coverage	86%	46% †	—	—	—	—	—
Employee is eligible for ESI	79%	36% †	—	—	—	—	—
Sample sizes, adults	164,645	4,068	2,446	726	364	362	170
Sample sizes, employed adults (ACS)	106,621	2,715	1,652	556	221	166	120
Sample sizes, adults who worked in past year (CPS)	5,636	193	108	53	16	14	2
Sample sizes, adults who work for an employer (CPS)	4,870	155	90	46	10	9	0

Sources: Urban Institute analysis of pooled 2017–2019 American Community Survey (ACS) data from IPUMS USA. Urban Institute analysis of pooled 2017–2019 Current Population Survey Annual Social and Economic Supplement (CPS–ASEC) data reweighted to the characteristics of residents in Massachusetts in the ACS.

Notes: ESI is employer-sponsored insurance. Adults are ages 19 and older. Firm size and ESI offer measures are based on the reweighted CPS–ASEC data and exclude adults in group quarters.

(a) Employment status is based on any work for pay at a job or business in the last week. Unemployed is defined as not working in the last week but actively looking for work in the last 4 weeks or being on temporary layoff. Estimates are not shown for the share of adults who work without pay in a family business or farm (0.1 percent).

(b) Full-time is defined as 35 or more hours per week. Full-year is defined as working 50 to 52 weeks.

(c) Usual hours worked per week are based on hours in the weeks worked in the past 12 months and are only shown for adults who were employed at the time of the survey.

(d) When full-time is defined as 30 or more hours per week, about 84.5 percent of all workers employed at the time of the survey report working full time in the past 12 months.

(e) Estimate is preliminary and may be subject to measurement error.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for uninsured MA residents differs from estimate for insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

— Estimates are suppressed for sample sizes below 100.

**Table 2b. Employment Characteristics of Uninsured Adults in Massachusetts, Overall and By Age, 2017–2019**

	All MA adults	All uninsured MA adults	Uninsured MA adults by age	
			Ages 0–18~	Ages 19–64
Employment status (adults) (a)				
Employed	66%	70% †	—	71%
Private (as employee of company or nonprofit)	52%	57% †	—	58%
Government	8%	3% †	—	3%
Self-employed	6%	9% †	—	9%
Unemployed	3%	8% †	—	8%
Not in labor force	31%	22% †	—	21%
Work experience in past year (adults) (b)				
Worked full-time, full-year	47%	43% †	—	44%
Worked part-time or part-year	25%	36% †	—	36%
Did not work	28%	21% †	—	20%
Usual hours worked per week in past year (employed adults) (c)(d)				
Less than 35 hours	22%	24% †	—	24%
35 hours or more	78%	76% †	—	76%
Firm size (adults who worked in past year)				
1 to 99 employees	38%	65% †	—	65%
100 to 499 employees	14%	12%	—	13%
500 employees or more	48%	22% †	—	22%
ESI offer (adults who work for an employer) (e)				
Employer offers coverage	86%	46% †	—	46%
Employee is eligible for ESI	79%	36% †	—	36%
Sample sizes, adults	164,645	4,068	n/a	3,949
Sample sizes, employed adults (ACS)	106,621	2,715	n/a	2,686
Sample sizes, adults who worked in past year (CPS)	5,636	193	n/a	186
Sample sizes, adults who work for an employer (CPS)	4,870	155	n/a	149

Sources: Urban Institute analysis of pooled 2017–2019 American Community Survey (ACS) data from IPUMS USA. Urban Institute analysis of pooled 2017–2019 Current Population Survey Annual Social and Economic Supplement (CPS–ASEC) data reweighted to the characteristics of residents in Massachusetts in the ACS.

Notes: ESI is employer-sponsored insurance. Adults are ages 19 and older. Firm size and ESI offer measures are based on the reweighted CPS–ASEC data and exclude adults in group quarters.

(a) Employment status is based on any work for pay at a job or business in the last week. Unemployed is defined as not working in the last week but actively looking for work in the last 4 weeks or being on temporary layoff. Estimates are not shown for the share of adults who work without pay in a family business or farm (0.1 percent).

(b) Full-time is defined as 35 or more hours per week. Full-year is defined as working 50 to 52 weeks.

(c) Usual hours worked per week are based on hours in the weeks worked in the past 12 months and are only shown for adults who were employed at the time of the survey.

(d) When full-time is defined as 30 or more hours per week, about 84.5 percent of all workers employed at the time of the survey report working full time in the past 12 months.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for uninsured MA residents differs from estimate for insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

— Estimates are suppressed for sample sizes below 100.



**Table 2c. Employment Characteristics of Uninsured Adults in Massachusetts, Overall and By Nativity/Citizenship Status, 2017–2019**

	All MA adults	All uninsured MA adults	Uninsured MA adults by nativity/citizenship status		
			U.S. born~	Naturalized citizen	Noncitizen
Employment status (adults) (a)					
Employed	66%	70% †	70%	77% *	68%
Private (as employee of company or nonprofit)	52%	57% †	57%	58%	57%
Government	8%	3% †	3%	4% ^	1% ^ *
Self-employed	6%	9% †	9%	14% *	9%
Unemployed	3%	8% †	9%	6% *	6% *
Not in labor force	31%	22% †	21%	17%	26% *
Work experience in past year (adults) (b)					
Worked full-time, full-year	47%	43% †	42%	53% *	43%
Worked part-time or part-year	25%	36% †	39%	32% *	31% *
Did not work	28%	21% †	19%	15%	26% *
Usual hours worked per week in past year (employed adults) (c)(d)					
Less than 35 hours	22%	24% †	28%	21% *	17% *
35 hours or more	78%	76% †	72%	79% *	83% *
Firm size (adults who worked in past year)					
1 to 99 employees	38%	65% †	67%	—	—
100 to 499 employees	14%	12%	11%	—	—
500 employees or more	48%	22% †	21%	—	—
ESI offer (adults who work for an employer) (e)					
Employer offers coverage	86%	46% †	—	—	—
Employee is eligible for ESI	79%	36% †	—	—	—
Sample sizes, adults	164,645	4,068	2,720	385	963
Sample sizes, employed adults (ACS)	106,621	2,715	1,836	289	590
Sample sizes, adults who worked in past year (CPS)	5,636	193	117	22	54
Sample sizes, adults who work for an employer (CPS)	4,870	155	94	16	45

Sources: Urban Institute analysis of pooled 2017–2019 American Community Survey (ACS) data from IPUMS USA. Urban Institute analysis of pooled 2017–2019 Current Population Survey Annual Social and Economic Supplement (CPS–ASEC) data reweighted to the characteristics of residents in Massachusetts in the ACS.

Notes: ESI is employer-sponsored insurance. Adults are ages 19 and older. Firm size and ESI offer measures are based on the reweighted CPS–ASEC data and exclude adults in group quarters.

(a) Employment status is based on any work for pay at a job or business in the last week. Unemployed is defined as not working in the last week but actively looking for work in the last 4 weeks or being on temporary layoff. Estimates are not shown for the share of adults who work without pay in a family business or farm (0.1 percent).

(b) Full-time is defined as 35 or more hours per week. Full-year is defined as working 50 to 52 weeks.

(c) Usual hours worked per week are based on hours in the weeks worked in the past 12 months and are only shown for adults who were employed at the time of the survey.

(d) When full-time is defined as 30 or more hours per week, about 84.5 percent of all workers employed at the time of the survey report working full time in the past 12 months.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for uninsured MA residents differs from estimate for insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

— Estimates are suppressed for sample sizes below 100.

**Table 2d. Employment Characteristics of Uninsured Adults in Massachusetts, Overall and By Family Income as a Percentage of the Federal Poverty Level, 2017–2019**

	All MA adults	All uninsured MA adults	Uninsured MA residents by family income as a percentage of FPL			
			≤138% FPL~	>138% to ≤300% FPL	>300% to ≤400% FPL	>400% FPL
Employment status (adults) (a)						
Employed	66%	70% †	44%	84% *	88% *	86% *
Private (as employee of company or nonprofit)	52%	57% †	37%	70% *	74% *	65% *
Government	8%	3% †	2%	3%	4% ^	4% *
Self-employed	6%	9% †	5%	11% *	10% *	16% *
Unemployed	3%	8% †	13%	6% *	3% *	5% *
Not in labor force	31%	22% †	43%	10% *	9% *	9% *
Work experience in past year (adults) (b)						
Worked full-time, full-year	47%	43% †	11%	55% *	70% *	70% *
Worked part-time or part-year	25%	36% †	44%	38% *	23% *	24% *
Did not work	28%	21% †	45%	7% *	6% *	7% *
Usual hours worked per week in past year (employed adults) (c)(d)						
Less than 35 hours	22%	24% †	49%	23% *	11% *	10% *
35 hours or more	78%	76% †	51%	77% *	89% *	90% *
Firm size (adults who worked in past year)						
1 to 99 employees	38%	65% †	—	—	—	—
100 to 499 employees	14%	12%	—	—	—	—
500 employees or more	48%	22% †	—	—	—	—
ESI offer (adults who work for an employer) (e)						
Employer offers coverage	86%	46% †	—	—	—	—
Employee is eligible for ESI	79%	36% †	—	—	—	—
Sample sizes, adults	164,645	4,068	1,590	1,242	417	819
Sample sizes, employed adults (ACS)	106,621	2,715	647	1,016	363	689
Sample sizes, adults who worked in past year (CPS)	5,636	193	35	77	30	51
Sample sizes, adults who work for an employer (CPS)	4,870	155	31	61	25	38

Sources: Urban Institute analysis of pooled 2017–2019 American Community Survey (ACS) data from IPUMS USA. Urban Institute analysis of pooled 2017–2019 Current Population Survey Annual Social and Economic Supplement (CPS-ASEC) data reweighted to the characteristics of residents in Massachusetts in the ACS.

Notes: FPL is federal poverty level. ESI is employer-sponsored insurance. Adults are ages 19 and older. Firm size and ESI offer measures are based on the reweighted CPS-ASEC data and exclude adults in group quarters.

(a) Employment status is based on any work for pay at a job or business in the last week. Unemployed is defined as not working in the last week but actively looking for work in the last 4 weeks or being on temporary layoff. Estimates are not shown for the share of adults who work without pay in a family business or farm (0.1 percent).

(b) Full-time is defined as 35 or more hours per week. Full-year is defined as working 50 to 52 weeks.

(c) Usual hours worked per week are based on hours in the weeks worked in the past 12 months and are only shown for adults who were employed at the time of the survey.

(d) When full-time is defined as 30 or more hours per week, about 84.5 percent of all workers employed at the time of the survey report working full time in the past 12 months.

(e) Estimate is preliminary and may be subject to measurement error.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for uninsured MA residents differs from estimate for insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

— Estimates are suppressed for sample sizes below 100.

**Table 2e. Employment Characteristics of Uninsured Adults Ages 19–64 in Massachusetts, Overall and By Race and Ethnicity, 2017–2019**

	All MA adults 19–64	All uninsured MA adults 19–64	Uninsured MA adults 19–64 by race/ethnicity				
			White, non- Hispanic~	Hispanic	Black, non- Hispanic	Asian, non- Hispanic	Additional races, non- Hispanic
<b>Employment status (adults) (a)</b>							
Employed	78%	71% †	70%	81% *	65%	52% *	78% *
Private (as employee of company or nonprofit)	62%	58% †	54%	73% *	56%	44% *	63%
Government	10%	3% †	3%	2%	5%	2% ^	1% ^
Self-employed	6%	9% †	13%	5% *	4% ^ *	5% ^ *	14%
Unemployed	3%	8% †	9%	7%	10%	5% *	5% ^
Not in labor force	19%	21% †	22%	12% *	24%	43% *	17%
<b>Work experience in past year (adults) (b)</b>							
Worked full-time, full-year	56%	44% †	43%	51% *	42%	27% *	51%
Worked part-time or part-year	28%	36% †	38%	37%	33%	32%	31%
Did not work	16%	20% †	20%	11% *	25%	42% *	17%
<b>Usual hours worked per week in past year (employed adults) (c)(d)</b>							
Less than 35 hours	20%	24% †	26%	20% *	25%	31%	21%
35 hours or more	80%	76% †	74%	80% *	75%	69%	79%
<b>Firm size (adults who worked in past year)</b>							
1 to 99 employees	37%	65% †	71%	—	—	—	—
100 to 499 employees	14%	13%	13%	—	—	—	—
500 employees or more	49%	22% †	16%	—	—	—	—
<b>ESI offer (adults who work for an employer) (e)</b>							
Employer offers coverage	86%	46% †	—	—	—	—	—
Employee is eligible for ESI	79%	36% †	—	—	—	—	—
Sample sizes, adults	125,569	3,949	2,391	710	350	331	167
Sample sizes, employed adults (ACS)	97,325	2,686	1,637	549	216	164	120
Sample sizes, adults who worked in past year (CPS)	5,282	186	103	51	16	14	2
Sample sizes, adults who work for an employer (CPS)	4,636	149	86	44	10	9	0

Sources: Urban Institute analysis of pooled 2017–2019 American Community Survey (ACS) data from IPUMS USA. Urban Institute analysis of pooled 2017–2019 Current Population Survey Annual Social and Economic Supplement (CPS–ASEC) data reweighted to the characteristics of residents in Massachusetts in the ACS.

Notes: ESI is employer-sponsored insurance. Firm size and ESI offer measures are based on the reweighted CPS–ASEC data and exclude adults in group quarters.

(a) Employment status is based on any work for pay at a job or business in the last week. Unemployed is defined as not working in the last week but actively looking for work in the last 4 weeks or being on temporary layoff. Estimates are not shown for the share of adults who work without pay in a family business or farm (0.1 percent).

(b) Full-time is defined as 35 or more hours per week. Full-year is defined as working 50 to 52 weeks.

(c) Usual hours worked per week are based on hours in the weeks worked in the past 12 months and are only shown for adults who were employed at the time of the survey.

(d) When full-time is defined as 30 or more hours per week, about 84.5 percent of all workers employed at the time of the survey report working full time in the past 12 months.

(e) Estimate is preliminary and may be subject to measurement error.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for uninsured MA residents differs from estimate for insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

— Estimates are suppressed for sample sizes below 100.

**Table 2f. Employment Characteristics of Uninsured Adults Ages 19–64 in Massachusetts, Overall and By Nativity/ Citizenship Status, 2017–2019**

	All MA adults 19–64	All uninsured MA adults 19–64	Uninsured MA adults 19–64 by nativity/citizenship status					
			U.S. born~	Naturalized citizen	Noncitizen			
Employment status (adults) (a)								
Employed	78%	71%	†	70%	79%	*	70%	
Private (as employee of company or nonprofit)	62%	58%	†	58%	59%		59%	
Government	10%	3%	†	4%	4%	^	1%	^ *
Self-employed	6%	9%	†	9%	14%	*	9%	
Unemployed	3%	8%	†	9%	6%	*	6%	*
Not in labor force	19%	21%	†	21%	16%	*	24%	
Work experience in past year (adults) (b)								
Worked full-time, full-year	56%	44%	†	42%	54%	*	44%	
Worked part-time or part-year	28%	36%	†	39%	32%	*	32%	*
Did not work	16%	20%	†	19%	14%		24%	*
Usual hours worked per week in past year (employed adults) (c)(d)								
Less than 35 hours	20%	24%	†	28%	21%	*	18%	*
35 hours or more	80%	76%	†	72%	79%	*	82%	*
Firm size (adults who worked in past year)								
1 to 99 employees	37%	65%	†	68%	—		—	
100 to 499 employees	14%	13%		12%	—		—	
500 employees or more	49%	22%	†	21%	—		—	
ESI offer (adults who work for an employer) (e)								
Employer offers coverage	86%	46%	†	—	—		—	
Employee is eligible for ESI	79%	36%	†	—	—		—	
Sample sizes, adults	125,569	3,949		2,673	368		908	
Sample sizes, employed adults (ACS)	97,325	2,686		1,823	283		580	
Sample sizes, adults who worked in past year (CPS)	5,282	186		113	21		52	
Sample sizes, adults who work for an employer (CPS)	4,636	149		91	15		43	

Sources: Urban Institute analysis of pooled 2017–2019 American Community Survey (ACS) data from IPUMS USA. Urban Institute analysis of pooled 2017–2019 Current Population Survey Annual Social and Economic Supplement (CPS–ASEC) data reweighted to the characteristics of residents in Massachusetts in the ACS.

Notes: ESI is employer-sponsored insurance. Firm size and ESI offer measures are based on the reweighted CPS–ASEC data and exclude adults in group quarters.

(a) Employment status is based on any work for pay at a job or business in the last week. Unemployed is defined as not working in the last week but actively looking for work in the last 4 weeks or being on temporary layoff. Estimates are not shown for the share of adults who work without pay in a family business or farm (0.1 percent).

(b) Full-time is defined as 35 or more hours per week. Full-year is defined as working 50 to 52 weeks.

(c) Usual hours worked per week are based on hours in the weeks worked in the past 12 months and are only shown for adults who were employed at the time of the survey.

(d) When full-time is defined as 30 or more hours per week, about 84.5 percent of all workers employed at the time of the survey report working full time in the past 12 months.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for uninsured MA residents differs from estimate for insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

— Estimates are suppressed for sample sizes below 100.

**Table 2g. Employment Characteristics of Uninsured Adults Ages 19–64 in Massachusetts, Overall and By Family Income as a Percentage of the Federal Poverty Level, 2017–2019**

	All MA adults 19–64	All uninsured MA adults 19–64	Uninsured MA adults 19–64 by family income as a percentage of FPL			
			≤138% FPL~	>138% to ≤300% FPL	>300% to ≤400% FPL	>400% FPL
Employment status (adults) (a)						
Employed	78%	71% †	45%	84% *	89% *	86% *
Private (as employee of company or nonprofit)	62%	58% †	38%	71% *	74% *	65% *
Government	10%	3% †	2%	3%	4% ^	4% *
Self-employed	6%	9% †	5%	11% *	10% *	16% *
Unemployed	3%	8% †	13%	6% *	3% *	5% *
Not in labor force	19%	21% †	41%	10% *	8% *	9% *
Work experience in past year (adults) (b)						
Worked full-time, full-year	56%	44% †	12%	55% *	70% *	70% *
Worked part-time or part-year	28%	36% †	46%	38% *	23% *	24% *
Did not work	16%	20% †	43%	7% *	6% *	6% *
Usual hours worked per week in past year (employed adults) (c)(d)						
Less than 35 hours	20%	24% †	49%	23% *	11% *	11% *
35 hours or more	80%	76% †	51%	77% *	89% *	89% *
Firm size (adults who worked in past year)						
1 to 99 employees	37%	65% †	—	—	—	—
100 to 499 employees	14%	13%	—	—	—	—
500 employees or more	49%	22% †	—	—	—	—
ESI offer (adults who work for an employer) (e)						
Employer offers coverage	86%	46% †	—	—	—	—
Employee is eligible for ESI	79%	36% †	—	—	—	—
Sample sizes, adults	125,569	3,949	1,510	1,219	412	808
Sample sizes, employed adults (ACS)	97,325	2,686	642	1,000	361	683
Sample sizes, adults who worked in past year (CPS)	5,282	186	34	74	28	50
Sample sizes, adults who work for an employer (CPS)	4,636	149	31	58	23	37

Sources: Urban Institute analysis of pooled 2017–2019 American Community Survey (ACS) data from IPUMS USA. Urban Institute analysis of pooled 2017–2019 Current Population Survey Annual Social and Economic Supplement (CPS-ASEC) data reweighted to the characteristics of residents in Massachusetts in the ACS.

Notes: FPL is federal poverty level. ESI is employer-sponsored insurance. Firm size and ESI offer measures are based on the reweighted CPS-ASEC data and exclude adults in group quarters.

(a) Employment status is based on any work for pay at a job or business in the last week. Unemployed is defined as not working in the last week but actively looking for work in the last 4 weeks or being on temporary layoff. Estimates are not shown for the share of adults who work without pay in a family business or farm (0.1 percent).

(b) Full-time is defined as 35 or more hours per week. Full-year is defined as working 50 to 52 weeks.

(c) Usual hours worked per week are based on hours in the weeks worked in the past 12 months and are only shown for adults who were employed at the time of the survey.

(d) When full-time is defined as 30 or more hours per week, about 84.5 percent of all workers employed at the time of the survey report working full time in the past 12 months.

(e) Estimate is preliminary and may be subject to measurement error.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for uninsured MA residents differs from estimate for insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

— Estimates are suppressed for sample sizes below 100.

**Table 3a. Household Demographic Characteristics of Uninsured Residents in Massachusetts, Overall and By Race and Ethnicity, 2017–2019**

	All MA residents	All uninsured MA residents	Uninsured MA residents by race/ethnicity				
			White, non-Hispanic~	Hispanic	Black, non-Hispanic	Asian, non-Hispanic	Additional races, non-Hispanic
<b>Household size</b>							
1	11%	12%	15%	6% *	12%	9% *	7% *
2–4	70%	69%	70%	68%	63%	65%	78% *
5 or more	18%	20%	15%	26% *	25% *	26% *	15%
<b>Children under 19 in the household</b>	47%	42% †	34%	59% *	41%	43% *	42%
<b>Lives in a multiple family household (a)</b>	43%	66% †	63%	71% *	72% *	67%	64%
<b>Lives in a household with 3 or more generations</b>	8%	9% †	8%	9%	8%	19% *	11%
<b>Household nativity and citizenship status</b>							
All citizens born in the United States	72%	53% †	73%	30% *	35% *	9% *	36% *
All citizens, some of whom are naturalized	14%	11% †	7%	10%	21% *	27% *	16% *
Any noncitizen in household	15%	36% †	20%	60% *	44% *	64% *	48% *
<b>Limited English-speaking household (b)</b>	6%	16% †	8%	33% *	10%	26% *	20% *
Sample sizes, all	195,074	4,287	2,598	794	368	336	191

Sources: Urban Institute analysis of pooled 2017–2019 American Community Survey (ACS) data from IPUMS USA.

Notes: Estimates for household and family characteristics exclude residents in group quarters.

(a) Family is defined based on the health insurance unit.

(b) Limited English-speaking households are those in which no person age 14 or older speaks English only or speaks English very well.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for uninsured MA residents differs from estimate for insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

**Table 3b. Household Demographic Characteristics of Uninsured Residents in Massachusetts, Overall and By Age, 2017–2019**

	All MA residents	All uninsured MA residents	Uninsured MA residents by age	
			Ages 0–18~	Ages 19–64
<b>Household size</b>				
1	11%	12%	0% ^	13% *
2–4	70%	69%	57%	70% *
5 or more	18%	20%	43%	17% *
<b>Children under 19 in the household</b>	47%	42% †	100%	35% *
<b>Lives in a multiple family household (a)</b>	43%	66% †	49%	68% *
<b>Lives in a household with 3 or more generations</b>	8%	9% †	13%	8% *
<b>Household nativity and citizenship status</b>				
All citizens born in the United States	72%	53% †	51%	53%
All citizens, some of whom are naturalized	14%	11% †	15%	11%
Any noncitizen in household	15%	36% †	34%	36%
<b>Limited English-speaking household (b)</b>	6%	16% †	16%	15%
Sample sizes, all	195,074	4,287	468	3,707

Sources: Urban Institute analysis of pooled 2017–2019 American Community Survey (ACS) data from IPUMS USA.

Notes: Estimates for household and family characteristics exclude residents in group quarters.

(a) Family is defined based on the health insurance unit.

(b) Limited English-speaking households are those in which no person age 14 or older speaks English only or speaks English very well.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for uninsured MA residents differs from estimate for insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

**Table 3c. Household Demographic Characteristics of Uninsured Residents in Massachusetts, Overall and By Nativity/Citizenship Status, 2017–2019**

	All MA residents	All uninsured MA residents	Uninsured MA residents by nativity/citizenship status		
			U.S. born~	Naturalized citizen	Noncitizen
<b>Household size</b>					
1	11%	12%	14%	11%	7% *
2–4	70%	69%	69%	67%	67%
5 or more	18%	20%	17%	22%	25% *
<b>Children under 19 in the household</b>	47%	42% †	36%	42%	53% *
<b>Lives in a multiple family household (a)</b>	43%	66% †	65%	66%	69%
<b>Lives in a household with 3 or more generations</b>	8%	9% †	8%	15% *	10%
<b>Household nativity and citizenship status</b>					
All citizens born in the United States	72%	53% †	84%	0% *	0% *
All citizens, some of whom are naturalized	14%	11% †	8%	66% *	0% *
Any noncitizen in household	15%	36% †	7%	34% *	100% *
<b>Limited English-speaking household (b)</b>	6%	16% †	3%	16% *	43% *
Sample sizes, all	195,074	4,287	2,953	380	954

Sources: Urban Institute analysis of pooled 2017–2019 American Community Survey (ACS) data from IPUMS USA.

Notes: Estimates for household and family characteristics exclude residents in group quarters.

(a) Family is defined based on the health insurance unit.

(b) Limited English-speaking households are those in which no person age 14 or older speaks English only or speaks English very well.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for uninsured MA residents differs from estimate for insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

**Table 3d. Household Demographic Characteristics of Uninsured Residents in Massachusetts, Overall and By Family Income as a Percentage of the Federal Poverty Level, 2017–2019**

	All MA residents	All uninsured MA residents	Uninsured MA residents by family income as a percentage of FPL			
			≤138% FPL~	>138% to ≤300% FPL	>300% to ≤400% FPL	>400% FPL
<b>Household size</b>						
1	11%	12%	11%	10%	13%	15% *
2–4	70%	69%	66%	69%	69%	72% *
5 or more	18%	20%	24%	20%	18%	12% *
<b>Children under 19 in the household</b>	47%	42% †	43%	44%	37%	38%
<b>Lives in a multiple family household (a)</b>	43%	66% †	75%	69% *	64% *	48% *
<b>Lives in a household with 3 or more generations</b>	8%	9% †	14%	8% *	6% ^ *	5% *
<b>Household nativity and citizenship status</b>						
All citizens born in the United States	72%	53% †	51%	49%	55%	61% *
All citizens, some of whom are naturalized	14%	11% †	8%	12% *	10%	15% *
Any noncitizen in household	15%	36% †	41%	39%	35%	24% *
<b>Limited English-speaking household (b)</b>	6%	16% †	16%	19%	17%	8% *
Sample sizes, all	195,074	4,287	1,496	1,370	459	962

Sources: Urban Institute analysis of pooled 2017–2019 American Community Survey (ACS) data from IPUMS USA.

Notes: FPL is federal poverty level. Estimates for household and family characteristics exclude residents in group quarters.

(a) Family is defined based on the health insurance unit.

(b) Limited English-speaking households are those in which no person age 14 or older speaks English only or speaks English very well.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for uninsured MA residents differs from estimate for insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

**Table 4a. Household Socioeconomic Characteristics of Uninsured Residents in Massachusetts, Overall and By Race and Ethnicity, 2017–2019**

	All MA residents	All uninsured MA residents	Uninsured MA residents by race/ethnicity				
			White, non-Hispanic~	Hispanic	Black, non-Hispanic	Asian, non-Hispanic	Additional races, non-Hispanic
<b>Homeownership status</b>							
Home is owned	66%	40% †	50%	20% *	31% *	51%	30% *
Home is rented or occupied without payment of rent	34%	60% †	50%	80% *	69% *	49%	70% *
<b>Housing costs as a percentage of household income (a)</b>							
Less than 30%	70%	59% †	61%	57%	58%	52% *	61%
30% to less than 50%	17%	20% †	19%	26% *	16%	15%	19%
50% or more	12%	18% †	17%	16%	24% *	25%	19%
Has zero or negative household income	1%	2% †	3%	1% ^ *	2% ^	8% *	1% ^ *
<b>Household has internet and computer access</b>	93%	90% †	92%	85% *	91%	89%	92%
Internet access	94%	91% †	93%	85% *	92%	90%	92%
Computer access	96%	95%	96%	94%	96%	92%	97%
Desktop, laptop, tablet, or other type of computer	90%	82% †	87%	71% *	79% *	84%	85%
Smartphone	89%	91% †	89%	93% *	94% *	91%	95% *
<b>Household has one or more vehicles</b>	91%	86% †	90%	81% *	78% *	80% *	86%
<b>Anyone in household received SNAP in past 12 months</b>	12%	13%	8%	21% *	21% *	13%	11%
<b>Social determinants of health (adults) (b)</b>							
Could not pay rent, mortgage, or utility bills in past 12 months	6%	20% †	—	—	—	—	—
Moved two or more times in past year	3%	6% ^	—	—	—	—	—
Considers neighborhood to be unsafe or extremely unsafe from crime	4%	8% ^	—	—	—	—	—
Food often or sometimes didn't last in past 12 months	10%	20% †	—	—	—	—	—
Often or sometimes couldn't afford balanced meals in past 12 months	11%	24% †	—	—	—	—	—
Usually do not have enough money to make ends meet at end of month	7%	16% †	—	—	—	—	—
Experienced stress most or all of the time in past 30 days	9%	5% ^ †	—	—	—	—	—
Sample sizes, all	195,074	4,287	2,598	794	368	336	191
Sample sizes, adults (BRFSS 2017 SDOH questions)	5,803	188	99	44	27	8	12

Sources: Urban Institute analysis of pooled 2017–2019 American Community Survey (ACS) data from IPUMS USA. Urban Institute analysis of 2017 Behavioral Risk Factor Surveillance System (BRFSS) data reweighted to the characteristics of adults in Massachusetts in the ACS.

Notes: SNAP is Supplemental Nutrition Assistance Program. SDOH is social determinants of health. Estimates for household and family characteristics exclude residents in group quarters. Social determinants of health measures are based on the reweighted BRFSS data and exclude adults in group quarters.

(a) For renters, housing costs include gross monthly rental cost of the housing unit, including contract rent plus additional costs for utilities (water, electricity, gas) and fuels (oil, coal, kerosene, wood, etc.); for owners, costs include payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second mortgages, home equity loans, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water and sewer); and fuels (oil, coal, kerosene, wood, etc.). It also includes, where appropriate, the monthly condominium fee for condominiums and mobile home costs (installment loan payments, personal property taxes, site rent, registration fees, and license fees).

(b) Social determinants of health measures are from the 2017 BRFSS and are asked of the individual adult respondent (e.g., "Was there a time when you were not able to pay your rent, mortgage, or utility bills?")

^ Relative standard error of the estimate is greater than 30%.

† Estimate for uninsured MA residents differs from estimate for insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

— Estimates are suppressed for sample sizes below 100.



**Table 4b. Household Socioeconomic Characteristics of Uninsured Residents in Massachusetts, Overall and By Age, 2017–2019**

	All MA residents	All uninsured MA	Uninsured MA residents by age	
			Ages 0–18~	Ages 19–64
<b>Homeownership status</b>				
Home is owned	66%	40% †	47%	39% *
Home is rented or occupied without payment of rent	34%	60% †	53%	61% *
<b>Housing costs as a percentage of household income (a)</b>				
Less than 30%	70%	59% †	63%	59%
30% to less than 50%	17%	20% †	19%	20%
50% or more	12%	18% †	17%	19%
Has zero or negative household income	1%	2% †	1% ^	2%
<b>Household has internet and computer access</b>	93%	90% †	91%	90%
Internet access	94%	91% †	91%	91%
Computer access	96%	95%	95%	96%
Desktop, laptop, tablet, or other type of computer	90%	82% †	85%	82%
Smartphone	89%	91% †	93%	91%
<b>Household has one or more vehicles</b>	91%	86% †	91%	86% *
<b>Anyone in household received SNAP in past 12 months</b>	12%	13%	15%	13%
<b>Social determinants of health (adults) (b)</b>				
Could not pay rent, mortgage, or utility bills in past 12 months	6%	20% †	—	21%
Moved two or more times in past year	3%	6% ^	—	6% ^
Considers neighborhood to be unsafe or extremely unsafe from crime	4%	8% ^	—	8% ^
Food often or sometimes didn't last in past 12 months	10%	20% †	—	20%
Often or sometimes couldn't afford balanced meals in past 12 months	11%	24% †	—	25%
Usually do not have enough money to make ends meet at end of month	7%	16% †	—	15%
Experienced stress most or all of the time in past 30 days	9%	5% ^ †	—	5% ^
Sample sizes, all	195,074	4,287	468	3,707
Sample sizes, adults (BRFSS 2017 SDOH questions)	5,803	188	n/a	157

Sources: Urban Institute analysis of pooled 2017–2019 American Community Survey (ACS) data from IPUMS USA. Urban Institute analysis of 2017 Behavioral Risk Factor Surveillance System (BRFSS) data reweighted to the characteristics of adults in Massachusetts in the ACS.

Notes: SNAP is Supplemental Nutrition Assistance Program. SDOH is social determinants of health. Estimates for household and family characteristics exclude residents in group quarters. Social determinants of health measures are based on the reweighted BRFSS data and exclude adults in group quarters.

(a) For renters, housing costs include gross monthly rental cost of the housing unit, including contract rent plus additional costs for utilities (water, electricity, gas) and fuels (oil, coal, kerosene, wood, etc.); for owners, costs include payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second mortgages, home equity loans, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water and sewer); and fuels (oil, coal, kerosene, wood, etc.). It also includes, where appropriate, the monthly condominium fee for condominiums and mobile home costs (installment loan payments, personal property taxes, site rent, registration fees, and license fees).

(b) Social determinants of health measures are from the 2017 BRFSS and are asked of the individual adult respondent (e.g., "Was there a time when you were not able to pay your rent, mortgage, or utility bills?")

^ Relative standard error of the estimate is greater than 30%.

† Estimate for uninsured MA residents differs from estimate for insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

— Estimates are suppressed for sample sizes below 100.

**Table 4c. Household Socioeconomic Characteristics of Uninsured Residents in Massachusetts, Overall and By Nativity/Citizenship Status, 2017–2019**

	All MA residents	All uninsured MA residents	Uninsured MA residents by nativity/citizenship status		
			U.S. born~	Naturalized citizen	Noncitizen
<b>Homeownership status</b>					
Home is owned	66%	40% †	49%	41% *	20% *
Home is rented or occupied without payment of rent	34%	60% †	51%	59% *	80% *
<b>Housing costs as a percentage of household income (a)</b>					
Less than 30%	70%	59% †	62%	62%	53% *
30% to less than 50%	17%	20% †	19%	21%	23%
50% or more	12%	18% †	17%	17%	21%
Has zero or negative household income	1%	2% †	2%	1% ^ *	3%
<b>Household has internet and computer access</b>	93%	90% †	90%	92%	89%
Internet access	94%	91% †	91%	92%	90%
Computer access	96%	95%	95%	97%	96%
Desktop, laptop, tablet, or other type of computer	90%	82% †	84%	87%	77% *
Smartphone	89%	91% †	89%	95% *	95% *
<b>Household has one or more vehicles</b>	91%	86% †	88%	87%	82% *
<b>Anyone in household received SNAP in past 12 months</b>	12%	13%	13%	14%	14%
<b>Social determinants of health (adults) (b)</b>					
Could not pay rent, mortgage, or utility bills in past 12 months	6%	20% †	—	—	—
Moved two or more times in past year	3%	6% ^	—	—	—
Considers neighborhood to be unsafe or extremely unsafe from crime	4%	8% ^	—	—	—
Food often or sometimes didn't last in past 12 months	10%	20% †	—	—	—
Often or sometimes couldn't afford balanced meals in past 12 months	11%	24% †	—	—	—
Usually do not have enough money to make ends meet at end of month	7%	16% †	—	—	—
Experienced stress most or all of the time in past 30 days	9%	5% ^ †	—	—	—
Sample sizes, all	195,074	4,287	2,953	380	954
Sample sizes, adults (BRFSS 2017 SDOH questions)	5,803	188	n/a	n/a	n/a

Sources: Urban Institute analysis of pooled 2017–2019 American Community Survey (ACS) data from IPUMS USA. Urban Institute analysis of 2017 Behavioral Risk Factor Surveillance System (BRFSS) data reweighted to the characteristics of adults in Massachusetts in the ACS.

Notes: SNAP is Supplemental Nutrition Assistance Program. SDOH is social determinants of health. Estimates for household and family characteristics exclude residents in group quarters. Social determinants of health measures are based on the reweighted BRFSS data and exclude adults in group quarters.

(a) For renters, housing costs include gross monthly rental cost of the housing unit, including contract rent plus additional costs for utilities (water, electricity, gas) and fuels (oil, coal, kerosene, wood, etc.); for owners, costs include payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second mortgages, home equity loans, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water and sewer); and fuels (oil, coal, kerosene, wood, etc.). It also includes, where appropriate, the monthly condominium fee for condominiums and mobile home costs (installment loan payments, personal property taxes, site rent, registration fees, and license fees).

(b) Social determinants of health measures are from the 2017 BRFSS and are asked of the individual adult respondent (e.g., “Was there a time when you were not able to pay your rent, mortgage, or utility bills?”)

^ Relative standard error of the estimate is greater than 30%.

† Estimate for uninsured MA residents differs from estimate for insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

— Estimates are suppressed for sample sizes below 100.

**Table 4d. Household Socioeconomic Characteristics of Uninsured Residents in Massachusetts, Overall and By Family Income as a Percentage of the Federal Poverty Level, 2017–2019**

	All MA residents	All uninsured MA residents	Uninsured MA residents by family income as a percentage of FPL			
			≤138% FPL~	>138% to ≤300% FPL	>300% to ≤400% FPL	>400% FPL
<b>Homeownership status</b>						
Home is owned	66%	40% †	38%	33%	38%	55% *
Home is rented or occupied without payment of rent	34%	60% †	62%	67%	62%	45% *
<b>Housing costs as a percentage of household income (a)</b>						
Less than 30%	70%	59% †	40%	56% *	77% *	89% *
30% to less than 50%	17%	20% †	19%	28% *	20%	10% *
50% or more	12%	18% †	34%	17% *	3%	2% ^ *
Has zero or negative household income	1%	2% †	7%	0% *	0% *	0% *
<b>Household has internet and computer access</b>	93%	90% †	88%	91%	89%	94% *
Internet access	94%	91% †	89%	91%	89%	94% *
Computer access	96%	95%	93%	96% *	95%	98% *
Desktop, laptop, tablet, or other type of computer	90%	82% †	79%	80%	83%	90% *
Smartphone	89%	91% †	87%	93% *	92% *	94% *
<b>Household has one or more vehicles</b>	91%	86% †	82%	86% *	86%	92% *
<b>Anyone in household received SNAP in past 12 months</b>	12%	13%	18%	14%	8% *	6% *
<b>Social determinants of health (adults) (b)</b>						
Could not pay rent, mortgage, or utility bills in past 12 months	6%	20% †	—	—	—	—
Moved two or more times in past year	3%	6% ^	—	—	—	—
Considers neighborhood to be unsafe or extremely unsafe from crime	4%	8% ^	—	—	—	—
Food often or sometimes didn't last in past 12 months	10%	20% †	—	—	—	—
Often or sometimes couldn't afford balanced meals in past 12 months	11%	24% †	—	—	—	—
Usually do not have enough money to make ends meet at end of month	7%	16% †	—	—	—	—
Experienced stress most or all of the time in past 30 days	9%	5% ^ †	—	—	—	—
Sample sizes, all	195,074	4,287	1,496	1,370	459	962
Sample sizes, adults (BRFSS 2017 SDOH questions)	5,803	188	—	—	—	—

Sources: Urban Institute analysis of pooled 2017–2019 American Community Survey (ACS) data from IPUMS USA. Urban Institute analysis of 2017 Behavioral Risk Factor Surveillance System (BRFSS) data reweighted to the characteristics of adults in Massachusetts in the ACS.

Notes: FPL is federal poverty level. SNAP is Supplemental Nutrition Assistance Program. SDOH is social determinants of health. Estimates for household and family characteristics exclude residents in group quarters. Social determinants of health measures are based on the reweighted BRFSS data and exclude adults in group quarters.

(a) For renters, housing costs include gross monthly rental cost of the housing unit, including contract rent plus additional costs for utilities (water, electricity, gas) and fuels (oil, coal, kerosene, wood, etc.); for owners, costs include payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second mortgages, home equity loans, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water and sewer); and fuels (oil, coal, kerosene, wood, etc.). It also includes, where appropriate, the monthly condominium fee for condominiums and mobile home costs (installment loan payments, personal property taxes, site rent, registration fees, and license fees).

(b) Social determinants of health measures are from the 2017 BRFSS and are asked of the individual adult respondent (e.g., "Was there a time when you were not able to pay your rent, mortgage, or utility bills?")

^ Relative standard error of the estimate is greater than 30%.

† Estimate for uninsured MA residents differs from estimate for insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

— Estimates are suppressed for sample sizes below 100 or if data are not available.

**Table 5a. Family Socioeconomic Characteristics of Uninsured Residents in Massachusetts, Overall and By Race and Ethnicity, 2017–2019**

	All MA residents	All uninsured MA residents	Uninsured MA residents by race/ethnicity				
			White, non-Hispanic~	Hispanic	Black, non-Hispanic	Asian, non-Hispanic	Additional races, non-Hispanic
Family income as percentage of FPL (a)							
≤138% FPL	21%	35% †	32%	34%	43% *	52% *	33%
>138% to ≤300% FPL	21%	34% †	31%	42% *	36%	24%	31%
>300% to ≤400% FPL	10%	11%	12%	10%	8% *	7% *	10% ^
>400% FPL	48%	20% †	25%	13% *	13% *	18% *	26%
Family employment status (a, b)							
No worker in family	22%	23%	24%	16% *	26%	40% *	14% *
Only part-time workers in family	11%	15% †	15%	14%	14%	18%	14%
One full-time worker in family	46%	54% †	52%	61% *	57%	38% *	57%
More than one full-time worker in family	21%	8% †	9%	9%	3% *	5% *	15%
Health insurance coverage of family (a)							
All uninsured	0%	12% †	11%	12%	7% ^	20% *	13%
Some uninsured, some insured	2%	28% †	25%	33% *	29%	27%	33%
All insured	62%	0% †	0%	0%	0%	0%	0%
No other family members	36%	60% †	63%	55% *	64%	53% *	53%
Sample sizes	195,074	4,287	2,598	794	368	336	191

Sources: Urban Institute analysis of pooled 2017–2019 American Community Survey (ACS) data from IPUMS USA.

Notes: FPL is federal poverty level. Estimates for household and family characteristics exclude residents in group quarters.

(a) Family is defined based on the health insurance unit.

(b) Part-time workers include current workers who usually work less than 35 hours per week across all jobs. Full-time workers include current workers who usually worked 35 or more hours across all jobs.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for uninsured MA residents differs from estimate for insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

**Table 5b. Family Socioeconomic Characteristics of Uninsured Residents in Massachusetts, Overall and By Age, 2017–2019**

	All MA residents	All uninsured MA	Uninsured MA residents by age	
			Ages 0–18~	Ages 19–64
Family income as percentage of FPL (a)				
≤138% FPL	21%	35% †	30%	35%
>138% to ≤300% FPL	21%	34% †	31%	34%
>300% to ≤400% FPL	10%	11%	11%	11%
>400% FPL	48%	20% †	28%	20% *
Family employment status (a, b)				
No worker in family	22%	23%	11%	23% *
Only part-time workers in family	11%	15% †	12%	16%
One full-time worker in family	46%	54% †	56%	54%
More than one full-time worker in family	21%	8% †	20%	7% *
Health insurance coverage of family (a)				
All uninsured	0%	12% †	36%	9% *
Some uninsured, some insured	2%	28% †	60%	25% *
All insured	62%	0% †	0%	0%
No other family members	36%	60% †	4%	67% *
Sample sizes	195,074	4,287	468	3,707

Sources: Urban Institute analysis of pooled 2017–2019 American Community Survey (ACS) data from IPUMS USA.

Notes: FPL is federal poverty level. Estimates for household and family characteristics exclude residents in group quarters.

(a) Family is defined based on the health insurance unit.

(b) Part-time workers include current workers who usually work less than 35 hours per week across all jobs. Full-time workers include current workers who usually worked 35 or more hours across all jobs.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for uninsured MA residents differs from estimate for insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

**Table 5c. Family Socioeconomic Characteristics of Uninsured Residents in Massachusetts, Overall and By Nativity/Citizenship Status, 2017–2019**

	All MA residents	All uninsured MA residents		Uninsured MA residents by nativity/citizenship status		
				U.S. born~	Naturalized citizen	Noncitizen
Family income as percentage of FPL (a)						
≤138% FPL	21%	35%	†	34%	28%	40% *
>138% to ≤300% FPL	21%	34%	†	33%	35%	35%
>300% to ≤400% FPL	10%	11%		11%	12%	11%
>400% FPL	48%	20%	†	22%	26%	14% *
Family employment status (a, b)						
No worker in family	22%	23%		24%	15% *	22%
Only part-time workers in family	11%	15%	†	17%	14%	11% *
One full-time worker in family	46%	54%	†	51%	60% *	59% *
More than one full-time worker in family	21%	8%	†	8%	11%	8%
Health insurance coverage of family (a)						
All uninsured	0%	12%	†	9%	17% *	15% *
Some uninsured, some insured	2%	28%	†	25%	34% *	32% *
All insured	62%	0%	†	0%	0%	0%
No other family members	36%	60%	†	65%	48% *	53% *
Sample sizes	195,074	4,287		2,953	380	954

Sources: Urban Institute analysis of pooled 2017–2019 American Community Survey (ACS) data from IPUMS USA.

Notes: FPL is federal poverty level. Estimates for household and family characteristics exclude residents in group quarters.

(a) Family is defined based on the health insurance unit.

(b) Part-time workers include current workers who usually work less than 35 hours per week across all jobs. Full-time workers include current workers who usually worked 35 or more hours across all jobs.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for uninsured MA residents differs from estimate for insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

**Table 5d. Family Socioeconomic Characteristics of Uninsured Residents in Massachusetts, Overall and By Family Income as a Percentage of the Federal Poverty Level, 2017–2019**

	All MA residents	All uninsured MA residents	Uninsured MA residents by family income as a percentage of FPL				
			≤138% FPL~	>138% to ≤300% FPL	>300% to ≤400% FPL	>400% FPL	
Family income as percentage of FPL (a)							
≤138% FPL	21%	35%	†	100%	0%	0%	0%
>138% to ≤300% FPL	21%	34%	†	0%	100%	0%	0%
>300% to ≤400% FPL	10%	11%		0%	0%	100%	0%
>400% FPL	48%	20%	†	0%	0%	0%	100%
Family employment status (a, b)							
No worker in family	22%	23%		50%	10% *	5% *	7% *
Only part-time workers in family	11%	15%	†	22%	16% *	6% *	5% *
One full-time worker in family	46%	54%	†	27%	68% *	78% *	64% *
More than one full-time worker in family	21%	8%	†	0% ^	6% *	10% *	24% *
Health insurance coverage of family (a)							
All uninsured	0%	12%	†	9%	13% *	14%	12%
Some uninsured, some insured	2%	28%	†	21%	27% *	28% *	42% *
All insured	62%	0%	†	0%	0%	0%	0%
No other family members	36%	60%	†	70%	60% *	57% *	46% *
Sample sizes	195,074	4,287		1,496	1,370	459	962

Sources: Urban Institute analysis of pooled 2017–2019 American Community Survey (ACS) data from IPUMS USA.

Notes: FPL is federal poverty level. Estimates for household and family characteristics exclude residents in group quarters.

(a) Family is defined based on the health insurance unit.

(b) Part-time workers include current workers who usually work less than 35 hours per week across all jobs. Full-time workers include current workers who usually worked 35 or more hours across all jobs.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for uninsured MA residents differs from estimate for insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

**Table 6a. Health Status and Access to Care Among Uninsured Residents in Massachusetts, Overall and By Race and Ethnicity, 2017–2019**

	All MA residents	All uninsured MA residents	Uninsured MA residents by race/ethnicity				
			White, non-Hispanic~	Hispanic	Black, non-Hispanic	Asian, non-Hispanic	Additional races, non-Hispanic
<b>Has a disability (adults) (a)</b>	14%	7% †	7%	7%	8%	5%	3% ^ *
<b>Gave birth in past 12 months (women ages 15–50)</b>	4%	5%	4% ^	6% ^	7% ^	3% ^	3% ^
<b>Self-reported health status (adults)</b>							
Excellent/very good	62%	53% †	55%	42%	59%	—	—
Good	28%	34% †	35%	40%	26% ^	—	—
Fair/poor	11%	13%	11%	18%	14% ^	—	—
<b>Poor physical health days in the past 30 days (adults)</b>							
0 days	66%	72% †	69%	77%	74%	—	—
1–13 days	26%	22%	24%	18%	18% ^	—	—
14–30 days	8%	6%	7%	5%	9% ^	—	—
<b>Poor mental health days in the past 30 days (adults)</b>							
0 days	65%	71% †	66%	80% *	75%	—	—
1–13 days	26%	21% †	26%	9% *	19% ^	—	—
14–30 days	9%	8%	8%	11% ^	6% ^	—	—
<b>Ever diagnosed with a depressive disorder (adults)</b>	15%	12% †	12%	14%	4% *	—	—
<b>Diagnosed chronic conditions (adults) (b)</b>							
One condition	27%	25%	25%	26%	—	—	—
Two or more conditions	34%	17% †	17%	11%	—	—	—
<b>Has a usual health care provider (adults)</b>	89%	55% †	58%	48%	52%	—	—
<b>Had a routine checkup in past year (adults)</b>	79%	52% †	50%	48%	59%	—	—
<b>Needed to see a doctor but didn't because of cost in past year (adults)</b>	7%	22% †	21%	27%	25%	—	—
Sample sizes, all	205,627	4,605	2,745	843	404	414	199
Sample sizes, adults (ACS)	164,645	4,068	2,446	726	364	362	170
Sample sizes, adults (BRFSS 2017–2019)	21,026	931	499	243	102	44	43
Sample sizes, adults (BRFSS 2017 and 2019)	14,456	633	327	174	72	30	30
Sample sizes, women ages 15–50 (ACS)	48,158	1,264	708	218	116	160	62

Sources: Urban Institute analysis of pooled 2017–2019 American Community Survey (ACS) data from IPUMS USA. Urban Institute analysis of pooled 2017–2019 Behavioral Risk Factor Surveillance System (BRFSS) data reweighted to the characteristics of residents in Massachusetts in the ACS.

Notes: Adults are ages 19 and older. Disability and birth measures are based on the ACS. All other measures are based on the reweighted BRFSS data and exclude adults in group quarters.

(a) Disability is based on hearing, vision, or cognitive impairments, difficulty walking or climbing stairs, difficulty dressing or bathing, and difficulty doing errands alone.

(b) Number of chronic conditions are for the 2017 and 2019 BRFSS only. The chronic conditions measure is based on whether people were ever told by a health professional they have high blood pressure; high cholesterol; heart attack; angina or coronary heart disease; stroke; asthma (and still have asthma now); cancer (excluding skin cancer); chronic obstructive pulmonary disease, emphysema, or chronic bronchitis; arthritis; depressive disorder; kidney disease; or diabetes. Questions about high blood pressure and high cholesterol were not asked in 2018.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for uninsured MA residents differs from estimate for insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

— Estimates are suppressed for sample sizes below 100.

**Table 6b. Health Status and Access to Care Among Uninsured Residents in Massachusetts, Overall and By Age, 2017–2019**

	All MA residents	All uninsured MA residents	Uninsured MA residents by age	
			Ages 0–18~	Ages 19–64
<b>Has a disability (adults) (a)</b>	14%	7% †	—	7% *
<b>Gave birth in past 12 months (women ages 15–50)</b>	4%	5%	—	5% *
<b>Self-reported health status (adults)</b>				
Excellent/very good	62%	53% †	—	53%
Good	28%	34% †	—	34%
Fair/poor	11%	13%	—	13%
<b>Poor physical health days in the past 30 days (adults)</b>				
0 days	66%	72% †	—	72%
1–13 days	26%	22%	—	22%
14–30 days	8%	6%	—	6%
<b>Poor mental health days in the past 30 days (adults)</b>				
0 days	65%	71% †	—	71%
1–13 days	26%	21% †	—	21%
14–30 days	9%	8%	—	8%
<b>Ever diagnosed with a depressive disorder (adults)</b>	15%	12% †	—	12%
<b>Diagnosed chronic conditions (adults) (b)</b>				
One condition	27%	25%	—	25%
Two or more conditions	34%	17% †	—	16%
<b>Has a usual health care provider (adults)</b>	89%	55% †	—	54%
<b>Had a routine checkup in past year (adults)</b>	79%	52% †	—	52%
<b>Needed to see a doctor but didn't because of cost in past year (adults)</b>	7%	22% †	—	22%
Sample sizes, all	205,627	4,605	468	3,949
Sample sizes, adults (ACS)	164,645	4,068	n/a	3,949
Sample sizes, adults (BRFSS 2017–2019)	210,26	931	n/a	815
Sample sizes, adults (BRFSS 2017 and 2019)	14,456	633	n/a	552
Sample sizes, women ages 15–50 (ACS)	48,158	1,264	72	1,192

Sources: Urban Institute analysis of pooled 2017–2019 American Community Survey (ACS) data from IPUMS USA. Urban Institute analysis of pooled 2017–2019 Behavioral Risk Factor Surveillance System (BRFSS) data reweighted to the characteristics of residents in Massachusetts in the ACS.

Notes: Adults are ages 19 and older. Disability and birth measures are based on the ACS. All other measures are based on the reweighted BRFSS data and exclude adults in group quarters.

(a) Disability is based on hearing, vision, or cognitive impairments, difficulty walking or climbing stairs, difficulty dressing or bathing, and difficulty doing errands alone.

(b) Number of chronic conditions are for the 2017 and 2019 BRFSS only. The chronic conditions measure is based on whether people were ever told by a health professional they have high blood pressure; high cholesterol; heart attack; angina or coronary heart disease; stroke; asthma (and still have asthma now); cancer (excluding skin cancer); chronic obstructive pulmonary disease, emphysema, or chronic bronchitis; arthritis; depressive disorder; kidney disease; or diabetes. Questions about high blood pressure and high cholesterol were not asked in 2018.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for uninsured MA residents differs from estimate for insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

— Estimates are suppressed for sample sizes below 100.

**Table 6c. Health Status and Access to Care Among Uninsured Residents in Massachusetts, Overall and By Nativity/Citizenship Status, 2017–2019**

	All MA residents	All uninsured MA residents	Uninsured MA residents by nativity/citizenship status		
			U.S. born~	Naturalized citizen	Noncitizen
<b>Has a disability (adults) (a)</b>	14%	7% †	8%	6%	4% *
<b>Gave birth in past 12 months (women ages 15–50)</b>	4%	5%	4%	3% ^	6% ^
<b>Self-reported health status (adults)</b>					
Excellent/very good	62%	53% †	—	—	—
Good	28%	34% †	—	—	—
Fair/poor	11%	13%	—	—	—
<b>Poor physical health days in the past 30 days (adults)</b>					
0 days	66%	72% †	—	—	—
1–13 days	26%	22%	—	—	—
14–30 days	8%	6%	—	—	—
<b>Poor mental health days in the past 30 days (adults)</b>					
0 days	65%	71% †	—	—	—
1–13 days	26%	21% †	—	—	—
14–30 days	9%	8%	—	—	—
<b>Ever diagnosed with a depressive disorder (adults)</b>	15%	12% †	—	—	—
<b>Diagnosed chronic conditions (adults) (b)</b>					
One condition	27%	25%	—	—	—
Two or more conditions	34%	17% †	—	—	—
<b>Has a usual health care provider (adults)</b>	89%	55% †	—	—	—
<b>Had a routine checkup in past year (adults)</b>	79%	52% †	—	—	—
<b>Needed to see a doctor but didn't because of cost in past year (adults)</b>	7%	22% †	—	—	—
Sample sizes, all	205,627	4,605	3,160	396	1,049
Sample sizes, adults (ACS)	164,645	4,068	2,720	385	963
Sample sizes, adults (BRFSS 2017–2019)	210,26	931	n/a	n/a	n/a
Sample sizes, adults (BRFSS 2017 and 2019)	14,456	633	n/a	n/a	n/a
Sample sizes, women ages 15–50 (ACS)	48,158	1,264	821	124	319

Sources: Urban Institute analysis of pooled 2017–2019 American Community Survey (ACS) data from IPUMS USA. Urban Institute analysis of pooled 2017–2019 Behavioral Risk Factor Surveillance System (BRFSS) data reweighted to the characteristics of residents in Massachusetts in the ACS.

Notes: Adults are ages 19 and older. Disability and birth measures are based on the ACS. All other measures are based on the reweighted BRFSS data and exclude adults in group quarters.

(a) Disability is based on hearing, vision, or cognitive impairments, difficulty walking or climbing stairs, difficulty dressing or bathing, and difficulty doing errands alone.

(b) Number of chronic conditions are for the 2017 and 2019 BRFSS only. The chronic conditions measure is based on whether people were ever told by a health professional they have high blood pressure; high cholesterol; heart attack; angina or coronary heart disease; stroke; asthma (and still have asthma now); cancer (excluding skin cancer); chronic obstructive pulmonary disease, emphysema, or chronic bronchitis; arthritis; depressive disorder; kidney disease; or diabetes. Questions about high blood pressure and high cholesterol were not asked in 2018.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for uninsured MA residents differs from estimate for insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

— Estimates are suppressed for sample sizes below 100.



**Table 6d. Health Status and Access to Care Among Uninsured Residents in Massachusetts, Overall and By Family Income as a Percentage of the Federal Poverty Level, 2017–2019**

	All MA residents	All uninsured MA residents	Uninsured MA residents by family income as a percentage of FPL			
			≤138% FPL~	>138% to ≤300% FPL	>300% to ≤400% FPL	>400% FPL
<b>Has a disability (adults) (a)</b>	14%	7% †	9%	6% *	9%	4% *
<b>Gave birth in past 12 months (women ages 15–50)</b>	4%	5%	4% ^	7%	1% ^ *	2% ^
<b>Self-reported health status (adults)</b>						
Excellent/very good	62%	53% †	—	—	—	—
Good	28%	34% †	—	—	—	—
Fair/poor	11%	13%	—	—	—	—
<b>Poor physical health days in the past 30 days (adults)</b>						
0 days	66%	72% †	—	—	—	—
1–13 days	26%	22%	—	—	—	—
14–30 days	8%	6%	—	—	—	—
<b>Poor mental health days in the past 30 days (adults)</b>						
0 days	65%	71% †	—	—	—	—
1–13 days	26%	21% †	—	—	—	—
14–30 days	9%	8%	—	—	—	—
<b>Ever diagnosed with a depressive disorder (adults)</b>	15%	12% †	—	—	—	—
<b>Diagnosed chronic conditions (adults) (b)</b>						
One condition	27%	25%	—	—	—	—
Two or more conditions	34%	17% †	—	—	—	—
<b>Has a usual health care provider (adults)</b>	89%	55% †	—	—	—	—
<b>Had a routine checkup in past year (adults)</b>	79%	52% †	—	—	—	—
<b>Needed to see a doctor but didn't because of cost in past year (adults)</b>	7%	22% †	—	—	—	—
Sample sizes, all	205,627	4,605	1,795	1,376	463	971
Sample sizes, adults (ACS)	164,645	4,068	1,590	1,242	417	819
Sample sizes, adults (BRFSS 2017–2019)	210,26	931	—	—	—	—
Sample sizes, adults (BRFSS 2017 and 2019)	14,456	633	—	—	—	—
Sample sizes, women ages 15–50 (ACS)	48,158	1,264	574	376	106	208

Sources: Urban Institute analysis of pooled 2017–2019 American Community Survey (ACS) data from IPUMS USA. Urban Institute analysis of pooled 2017–2019 Behavioral Risk Factor Surveillance System (BRFSS) data reweighted to the characteristics of residents in Massachusetts in the ACS.

Notes: FPL is federal poverty level. Adults are ages 19 and older. Disability and birth measures are based on the ACS. All other measures are based on the reweighted BRFSS data and exclude adults in group quarters.

(a) Disability is based on hearing, vision, or cognitive impairments, difficulty walking or climbing stairs, difficulty dressing or bathing, and difficulty doing errands alone.

(b) Number of chronic conditions are for the 2017 and 2019 BRFSS only. The chronic conditions measure is based on whether people were ever told by a health professional they have high blood pressure; high cholesterol; heart attack; angina or coronary heart disease; stroke; asthma (and still have asthma now); cancer (excluding skin cancer); chronic obstructive pulmonary disease, emphysema, or chronic bronchitis; arthritis; depressive disorder; kidney disease; or diabetes. Questions about high blood pressure and high cholesterol were not asked in 2018.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for uninsured MA residents differs from estimate for insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

— Estimates are suppressed for sample sizes below 100 or if data are not available.

**Table 7. Regions and Countries of Birth and Years in the United States Among Foreign-Born Uninsured Massachusetts Residents, Overall and By Race and Ethnicity, 2017–2019**

All uninsured foreign-born residents in MA		Uninsured foreign-born MA residents by race/ethnicity									
		White, non-Hispanic		Hispanic		Black, non-Hispanic		Asian, non-Hispanic		Additional races, non-Hispanic	
Regions of birth											
Mexico, Central America, and Caribbean	34%	Mexico, Central America, and Caribbean	1%	Mexico, Central America, and Caribbean	75%	Mexico, Central America, and Caribbean	49%	Mexico, Central America, and Caribbean	0%	Mexico, Central America, and Caribbean	1%
South America	30%	South America	56%	South America	23%	South America	7%	South America	0%	South America	73%
Europe	10%	Europe	30%	Europe	2%	Europe	2%	Europe	1%	Europe	2%
Asia	17%	Asia	9%	Asia	0%	Asia	0%	Asia	99%	Asia	7%
Africa	6%	Africa	2%	Africa	0%	Africa	34%	Africa	0%	Africa	0%
Other regions	3%	Other regions	1%	Other regions	0%	Other regions	8%	Other regions	0%	Other regions	18%
Top 10 countries of birth											
Brazil	22%	Brazil	56%	Dominican Republic	30%	Haiti	32%	China	48%	Brazil	73%
Dominican Republic	11%	Russia/other former Soviet republics	3%	Guatemala	17%	Jamaica	12%	Vietnam	11%	Cape Verde	15%
China	7%	Poland	3%	El Salvador	16%	Cape Verde	8%	Korea	8%	Micronesia	3%
Guatemala	6%	Turkey	3%	Colombia	11%	Brazil	7%	India	8%	Kuwait	2%
El Salvador	6%	Portugal	3%	Ecuador	6%	Ghana	6%	Cambodia	5%	Dominican Republic	1%
Haiti	5%	Ukraine	2%	Mexico	6%	Nigeria	6%	Laos	3%	China	1%
Colombia	4%	Greece	2%	Honduras	4%	Africa, not specified	6%	Japan	3%	United Arab Emirates	1%
Cape Verde	2%	Albania	2%	Americas, not specified	2%	Uganda	5%	Indonesia	2%	Philippines	1%
Ecuador	2%	Ireland	2%	Peru	2%	Trinidad and Tobago	4%	Pakistan	2%	Portugal	1%
Mexico	2%	Italy	1%	Venezuela	2%	Ethiopia	3%	Thailand	2%	India	1%
Other countries	33%	Other countries	24%	Other countries	5%	Other countries	12%	Other countries	8%	Other countries	1%
Years in US											
<5 years	36%	<5 years	43%	<5 years	27%	<5 years	34%	<5 years	48%	<5 years	40%
5 to <10 years	14%	5 to <10 years	10%	5 to <10 years	18%	5 to <10 years	21%	5 to <10 years	10%	5 to <10 years	8%
10 or more years	49%	10 or more years	47%	10 or more years	55%	10 or more years	45%	10 or more years	43%	10 or more years	52%
Sample sizes	1,445		409		439		198		310		89

Sources: Urban Institute analysis of pooled 2017–2019 American Community Survey (ACS) data from IPUMS USA.

^ Relative standard error of the estimate is greater than 30%.

**Table 8a. Languages Spoken Among Uninsured Massachusetts Adults Who Speak a Language Other than English at Home, Overall and By Race and Ethnicity, 2017–2019**

All uninsured MA adults who speak a language other than English at home		Uninsured MA adults who speak languages other than English by race/ethnicity									
		White, non-Hispanic		Hispanic		Black, non-Hispanic		Asian, non-Hispanic		Additional races, non-Hispanic	
Top languages spoken											
Spanish	46%	Portuguese	58%	Spanish	99%	French Creole/ Haitian Creole	48%	Chinese	35%	Portuguese	74%
Portuguese	20%	Russian	6%	Portuguese	1% ^	Niger- Congo regions (various)	13% ^	Vietnamese	12%	Cape Verdean Creole	10% ^
French Creole/ Haitian Creole	6%	Spanish	5%	Other languages	0%	Portuguese	11% ^	Mon- Khmer/ Cambodian	9%	French Creole/ Haitian Creole	5% ^
Chinese	5%	Arabic	4%			French	10%	Mandarin	8%	Spanish	4% ^
French	2%	Greek	3% ^			Bantu	6% ^	Korean	7%	Arabic	3%
Vietnamese	2%	Polish	3% ^			Amharic, Ethiopian, related languages	4% ^	Cantonese	4% ^	Czech	1% ^
Russian	2%	Italian	3% ^			Other African languages	2% ^	Japanese	3% ^	Japanese	1% ^
Niger-Congo regions (various)	1% ^	French	2% ^			Cape Verdean Creole	2% ^	Laotian	3% ^	Russian	1% ^
Arabic	1%	Turkish	2% ^			Arabic	2% ^	Thai	2% ^	French	1% ^
Mon-Khmer/ Cambodian	1%	Afghan	2% ^			Swahili	1% ^	Indonesian	2% ^	Turkish	1% ^
Other languages	14%	Other languages	13%			Other languages	2% ^	Other languages	15%	Other languages	1% ^
Sample sizes	1,553	374		640		149		299		91	

Sources: Urban Institute analysis of pooled 2017–2019 American Community Survey (ACS) data from IPUMS USA.

Note: Adults are ages 19 and older

^ Relative standard error of the estimate is greater than 30%.

**Table 8b. Languages Spoken Among Limited English Proficiency Uninsured Massachusetts Adults, Overall and By Race and Ethnicity, 2017–2019**

All LEP uninsured MA adults		LEP Uninsured MA adults by race/ethnicity									
		White, non-Hispanic		Hispanic		Black, non-Hispanic		Asian, non-Hispanic		Additional races, non-Hispanic	
Top languages spoken											
Spanish	46%	Portuguese	69%	Spanish	99%	French Creole/ Haitian Creole	56%	Chinese	39%	Portuguese	81%
Portuguese	24%	Russian	6% ^	Portuguese	1% ^	Portuguese	11% ^	Mandarin	12% ^	French Creole/ Haitian Creole	5% ^
Chinese	5%	Arabic	3% ^	Other languages	0%	French	10% ^	Vietnamese	8% ^	Cape Verdean Creole	4% ^
French Creole/ Haitian Creole	5%	Greek	3% ^			Niger-Congo regions (various)	8% ^	Cantonese	5% ^	Spanish	3% ^
Mandarin	2% ^	Italian	2% ^			Amharic, Ethiopian, related languages	7% ^	Japanese	5% ^	Arabic	2% ^
Russian	2% ^	Turkish	2% ^			Cushite, Beja, Somali	3% ^	Korean	4% ^	Czech	1% ^
Vietnamese	1% ^	Polish	2% ^			Swahili	2% ^	Indonesian	4% ^	Japanese	1% ^
Arabic	1% ^	Albanian	2% ^			Spanish	1% ^	Laotian	4% ^	Turkish	1% ^
French	1% ^	Spanish	2% ^			Jamaican Creole	1% ^	Mon-Khmer/ Cambodian	4% ^	Chinese	1% ^
Greek	1% ^	Persian, Iranian, Farsi	2% ^			Other African languages	1% ^	Tibetan	3% ^	Russian	1% ^
Other languages	12%	Other languages	6% ^			Other languages	1% ^	Other languages	12%	Other languages	0%
Sample sizes	913	209		386		71		190		57	

Sources: Urban Institute analysis of pooled 2017–2019 American Community Survey (ACS) data from IPUMS USA.

Note: Adults are ages 19 and older

^ Relative standard error of the estimate is greater than 30%.

**Table 9. Top Industries and Occupations Among Uninsured Working Adults in Massachusetts, Overall and By Race and Ethnicity, 2017–2019**

All uninsured working adults in MA		Uninsured MA working adults by race/ethnicity					
		White, non-Hispanic	Hispanic	Black, non-Hispanic	Asian, non-Hispanic	Additional races, non-Hispanic	
<b>Top industries</b>							
Construction	17%	Construction	19%	Accommodation and Food Services	19%	Health Care and Social Assistance	20%
Accommodation and Food Services	15% ^	Accommodation and Food Services	14%	Construction	16%	Retail trade	17%
Retail Trade	13%	Retail Trade	13%	Retail trade	12%	Accommodation and Food Services	13%
Health Care and Social Assistance	10%	Health Care and Social Assistance	9%	Administrative and support and waste management services	12%	Administrative and support and waste management services	10%
Administrative and support and waste management services	9%	Administrative and support and waste management services	8%	Health Care and Social Assistance	8%	Transportation and Warehousing	9%
Other industries	37%	Other industries	38%	Other industries	33%	Other industries	31%
<b>Top occupations</b>							
Service	31% ^	Service	27%	Service	37%	Service	39%
Construction and Extraction	15%	Construction and Extraction	17%	Construction and Extraction	16%	Transportation and Material Moving	12%
Transportation and Material Moving	10%	Management, Business, and Financial	11%	Transportation and Material Moving	12%	Sales and Related	12%
Management, Business, and Financial	9%	Sales and Related	9%	Office and Administrative Support	7%	Office and Administrative Support	8%
Sales and Related	8%	Office and Administrative Support	8%	Production	7%	Construction and Extraction	7%
Other occupation	27% ^	Other occupation	28%	Other occupation	21%	Other occupation	22%
Sample sizes	2,715	1,652	556	221	166	120	

Sources: Urban Institute analysis of pooled 2017–2019 American Community Survey (ACS) data from IPUMS USA.

Note: Adults are ages 19 and older

^ Relative standard error of the estimate is greater than 30%.

**Table 10a. Geographic Characteristics of Uninsured Residents in Massachusetts, Overall and By Race and Ethnicity, 2017–2019**

	All MA residents	All uninsured MA residents	Uninsured MA residents by race/ethnicity				
			White, non-Hispanic~	Hispanic	Black, non-Hispanic	Asian, non-Hispanic	Additional races, non-Hispanic
<b>County group</b>							
Barnstable, Dukes, Nantucket	4%	4%	6%	2% ^ *	3% ^ *	1% ^ *	4% ^
Berkshire, Franklin, Hampshire, Hampden	12%	12%	14%	12%	11%	7% *	5% ^ *
Bristol, Plymouth, Norfolk	26%	21% †	24%	13% *	21%	20% *	31%
Essex, Middlesex	35%	35%	32%	41% *	25%	46% *	37%
Suffolk	12%	16% †	8%	24% *	33% *	17% *	18% *
Worcester	12%	11%	14%	9% *	7% ^ *	9% *	5% *
Sample sizes, all	205,627	4,605	2,745	843	404	414	199

Sources: Urban Institute analysis of pooled 2017–2019 American Community Survey (ACS) data from IPUMS USA.

Notes: Individuals are assigned to counties based on the public use microdata area (PUMA) in which they live.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for uninsured MA residents differs from estimate for insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

— Estimates are suppressed for sample sizes below 100.

**Table 10b. Geographic Characteristics of Uninsured Residents in Massachusetts, Overall and By Age, 2017–2019**

	All MA residents	All uninsured MA residents	Uninsured MA residents by age	
			Ages 0–18~	Ages 19–64
<b>County group</b>				
Barnstable, Dukes, Nantucket	4%	4%	4% ^	4%
Berkshire, Franklin, Hampshire, Hampden	12%	12%	15%	12%
Bristol, Plymouth, Norfolk	26%	21% †	23%	21%
Essex, Middlesex	35%	35%	36%	34%
Suffolk	12%	16% †	9%	16% *
Worcester	12%	11%	13%	11%
Sample sizes, all	205,627	4,605	537	3,949

Sources: Urban Institute analysis of pooled 2017–2019 American Community Survey (ACS) data from IPUMS USA.

Notes: Individuals are assigned to counties based on the public use microdata area (PUMA) in which they live.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for uninsured MA residents differs from estimate for insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

— Estimates are suppressed for sample sizes below 100.

**Table 10c. Geographic Characteristics of Uninsured Residents in Massachusetts, Overall and By Nativity/Citizenship Status, 2017–2019**

	All MA residents	All uninsured MA residents	Uninsured MA residents by nativity/citizenship status		
			U.S. born~	Naturalized citizen	Noncitizen
<b>County group</b>					
Barnstable, Dukes, Nantucket	4%	4%	5%	7% ^	3%
Berkshire, Franklin, Hampshire, Hampden	12%	12%	17%	9% *	3% *
Bristol, Plymouth, Norfolk	26%	21% †	24%	17% *	16% *
Essex, Middlesex	35%	35%	28%	37% *	48% *
Suffolk	12%	16% †	12%	21% *	22% *
Worcester	12%	11%	13%	9% *	8% *
Sample sizes, all	205,627	4,605	3,160	396	1,049

Sources: Urban Institute analysis of pooled 2017–2019 American Community Survey (ACS) data from IPUMS USA.

Notes: Individuals are assigned to counties based on the public use microdata area (PUMA) in which they live.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for uninsured MA residents differs from estimate for insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

— Estimates are suppressed for sample sizes below 100.

**Table 10d. Geographic Characteristics of Uninsured Residents in Massachusetts, Overall and By Family Income as a Percentage of the Federal Poverty Level, 2017–2019**

	All MA residents	All uninsured MA residents	Uninsured MA residents by family income as a percentage of FPL			
			≤138% FPL~	>138% to ≤300% FPL	>300% to ≤400% FPL	>400% FPL
<b>County group</b>						
Barnstable, Dukes, Nantucket	4%	4%	3%	4%	8% ^ *	6% *
Berkshire, Franklin, Hampshire, Hampden	12%	12%	13%	11%	11%	12%
Bristol, Plymouth, Norfolk	26%	21% †	22%	20%	24%	23%
Essex, Middlesex	35%	35%	34%	35%	31%	37%
Suffolk	12%	16% †	18%	17%	14%	11% *
Worcester	12%	11%	11%	12%	11%	11%
Sample sizes, all	205,627	4,605	1,795	1,376	463	971

Sources: Urban Institute analysis of pooled 2017–2019 American Community Survey (ACS) data from IPUMS USA.

Notes: FPL is federal poverty level. Individuals are assigned to counties based on the public use microdata area (PUMA) in which they live.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for uninsured MA residents differs from estimate for insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

— Estimates are suppressed for sample sizes below 100.

**Table 11. Uninsurance Rates of Residents in Massachusetts, Overall and By Race/Ethnicity and Nativity/Citizenship Status, 2017–2019**

	All MA residents		Uninsured MA residents by nativity/citizenship status					
	Uninsurance rate	Number of uninsured	U.S. born (a)		Naturalized citizen		Noncitizen	
			Uninsurance rate	Number of uninsured	Uninsurance rate	Number of uninsured	Uninsurance rate	Number of uninsured
<b>All residents</b>	2.8%	193,000	2.1%	121,000	2.7%	17,000	10.2%	56,000
<b>By race/ethnicity</b>								
White, non-Hispanic	2.2%	104,000	1.9%	83,000	2.2%	5,000	10.3%	16,000
Hispanic	5.3%	44,000	3.2%	18,000	4.2%	5,000	14.1%	21,000
Black, non-Hispanic	4.6%	22,000	3.5%	11,000	3.6%	4,000	10.7%	7,000
Asian, non-Hispanic	3.1%	14,000	2.5%	4,000	1.6%	3,000	5.2%	8,000
Additional races, non-Hispanic	4.3%	10,000	2.7%	5,000	4.5%	1,000	14.6%	4,000
Sample size, all residents	205,627		175,034		17,392		13,201	

Source: Urban Institute analysis of pooled 2017–2019 American Community Survey (ACS) data from IPUMS USA.

(a) Born in the United States includes those born in Puerto Rico or other U.S. territories or born abroad to U.S. citizen parents. The share born in Puerto Rico is 2 percent among all residents; 3 percent among uninsured residents; and 12 percent among uninsured Hispanic residents.

Estimated number of uninsured is rounded to the nearest thousand.

**Table 12a. Demographic Characteristics of Residents in Massachusetts with Periods of Uninsurance, Overall and By Duration of Uninsurance, 2017–2019**

	MA residents with continuous insurance	MA residents with periods of uninsurance	By duration of uninsurance	
			Persistently uninsured~	Intermittently uninsured
<b>Age</b>				
0–18	22%	24%	6%	41% *
19–64	61%	74% †	91%	58% *
19–34	21%	37% †	43%	30% *
35–49	19%	21%	26%	16% *
50–64	21%	17% †	21%	12% *
65 and older	17%	2% ^ †	3% ^	1% ^
<b>Female sex</b>	52%	45% †	36%	53% *
<b>Race/ethnicity</b>				
White, non-Hispanic	72%	54% †	54%	54%
Hispanic	12%	19% †	22%	16%
Black, non-Hispanic	7%	9%	12%	7% ^
Asian, non-Hispanic	6%	10%	7%	12%
Additional races, non-Hispanic	3%	7% ^	4% ^	10% ^
<b>Nativity and citizenship (a)</b>				
Born in the U.S.	83%	67% †	59%	75% *
Not born in the U.S.	17%	33% †	41%	25% *
Naturalized citizen	9%	7%	11%	4% ^ *
Noncitizen	7%	26% †	31%	21%
<b>Married (adults)</b>	52%	27% †	29%	24%
<b>Educational attainment (adults)</b>				
Less than high school	8%	14% †	19%	7% ^ *
High school degree (including GED)	24%	31% †	34%	27%
Some college or associate's degree	24%	27%	28%	26%
Bachelor's degree or higher	44%	28% †	19%	41% *
<b>Did not live at current address one year ago (b)</b>	8%	20% †	17%	24%
Sample sizes, all	10,263	473	209	264
Sample sizes, adults	7,530	344	183	161

Sources: Urban Institute analysis of pooled 2017–2019 Current Population Survey Annual Social and Economic Supplement (CPS–ASEC) data reweighted to the characteristics of residents in Massachusetts in the 2017–2019 American Community Survey (ACS) data from IPUMS USA.

Notes: Persistently uninsured residents are those who were uninsured at the time of the survey and for all months of the previous calendar year. Intermittently uninsured residents are those who were uninsured at the time of the survey or for any months of the previous calendar year but were not persistently uninsured. Residents with periods of uninsurance include those who were persistently or intermittently uninsured. Residents with continuous insurance are those who were insured at the time of the survey and for all months of the previous calendar year. GED is General Educational Development test. Adults are ages 19 and older. All measures exclude adults in group quarters.

(a) Born in the United States includes those born in Puerto Rico or other U.S. territories or born abroad to US citizen parents.

(b) Estimates for not living at the current address one year ago are limited to people ages 1 and older.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for MA residents with periods of uninsurance differs from estimate for continuously insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

— Estimates are suppressed for sample sizes below 100.



**Table 12b. Demographic Characteristics of Nonelderly Adults in Massachusetts with Periods of Uninsurance, Overall and By Duration of Uninsurance, 2017–2019**

	MA adults 19–64 with continuous insurance	MA adults 19–64 with periods of uninsured	By duration of uninsured	
			Persistently uninsured~	Intermittently uninsured
<b>Age</b>				
19–34	34%	50% †	48%	52%
35–49	31%	28%	29%	27%
50–64	35%	22% †	24%	21%
<b>Female sex</b>	52%	43% †	35%	54% *
<b>Race/ethnicity</b>				
White, non-Hispanic	72%	54% †	52%	56%
Hispanic	11%	21% †	22%	19%
Black, non-Hispanic	7%	12%	13%	9% ^
Asian, non-Hispanic	7%	11%	8%	16% *
Additional races, non-Hispanic	2%	3% ^	5% ^	0%
<b>Nativity and citizenship (a)</b>				
Born in the U.S.	79%	58% †	56%	60%
Not born in the U.S.	21%	42% †	44%	40%
Naturalized citizen	11%	9%	11%	7% ^
Noncitizen	10%	33% †	33%	33%
<b>Married (adults)</b>	52%	28% †	30%	25%
<b>Educational attainment (adults)</b>				
Less than high school	7%	14% †	19%	7% ^ *
High school degree (including GED)	23%	31% †	35%	26%
Some college or associate's degree	24%	27%	28%	27%
Bachelor's degree or higher	47%	27% †	19%	40% *
<b>Did not live at current address one year ago</b>	10%	21% †	18%	25%
<b>Sample sizes</b>	6,233	334	175	159

Sources: Urban Institute analysis of pooled 2017–2019 Current Population Survey Annual Social and Economic Supplement (CPS–ASEC) data reweighted to the characteristics of residents in Massachusetts in the 2017–2019 American Community Survey (ACS) data from IPUMS USA.

Notes: Persistently uninsured residents are those who were uninsured at the time of the survey and for all months of the previous calendar year. Intermittently uninsured residents are those who were uninsured at the time of the survey or for any months of the previous calendar year but were not persistently uninsured. Residents with periods of uninsured include those who were persistently or intermittently uninsured. Residents with continuous insurance are those who were insured at the time of the survey and for all months of the previous calendar year. GED is General Educational Development test. All measures exclude adults in group quarters.

(a) Born in the United States includes those born in Puerto Rico or other U.S. territories or born abroad to US citizen parents.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for MA residents with periods of uninsured differs from estimate for continuously insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

— Estimates are suppressed for sample sizes below 100.

**Table 12c. Employment Characteristics of Residents in Massachusetts with Periods of Uninsurance, Overall and By Duration of Uninsurance, 2017–2019**

	MA residents with continuous insurance	MA residents with periods of uninsurance	By duration of uninsurance	
			Persistently uninsured~	Intermittently uninsured
Employment status (adults) (a)				
Employed	67%	72%	68%	78% *
Private (as employee of company or nonprofit)	53%	60%	55%	67% *
Government	8%	4% †	4% ^	3% ^
Self-employed	6%	9%	8% ^	9%
Unemployed	2%	6% †	8% ^	4% ^
Not in labor force	31%	22% †	24%	18%
Work experience in past year (adults) (b)				
Worked full-time, full-year	49%	40% †	38%	43%
Worked part-time or part-year	22%	38% †	37%	41%
Did not work	29%	21% †	25%	16%
Usual hours worked per week in past year (employed adults) (c)				
Less than 35 hours	19%	30% †	27%	33%
35 hours or more	81%	70% †	73%	67%
Firm size (adults who worked in past year)				
1 to 99 employees	37%	58% †	64%	49% *
100 to 499 employees	14%	14%	13%	16%
500 employees or more	49%	28% †	23%	35%
ESI offer (adults who work for an employer) (d)				
Employer offers coverage	87%	57% †	48%	67% *
Employee is eligible for ESI	80%	46% †	37%	58% *
Sample sizes, adults	7,530	344	183	161
Sample sizes, employed adults	4,971	240	121	119
Sample sizes, adults who worked in past year	5,367	269	135	134
Sample sizes, adults who work for an employer	4,651	219	111	108

Sources: Urban Institute analysis of pooled 2017–2019 Current Population Survey Annual Social and Economic Supplement (CPS–ASEC) data reweighted to the characteristics of residents in Massachusetts in the 2017–2019 American Community Survey (ACS) data from IPUMS USA.

Notes: Persistently uninsured residents are those who were uninsured at the time of the survey and for all months of the previous calendar year. Intermittently uninsured residents are those who were uninsured at the time of the survey or for any months of the previous calendar year but were not persistently uninsured. Residents with periods of uninsured include those who were persistently or intermittently uninsured. Residents with continuous insurance are those who were insured at the time of the survey and for all months of the previous calendar year. ESI is employer-sponsored insurance. Adults are ages 19 and older. All estimates exclude adults in group quarters.

(a) Employment status is based on any work for pay at a job or business in the last week. Unemployed is defined as not working in the last week but actively looking for work in the last 4 weeks or being on temporary layoff. Estimates are not shown for the share of adults in the Armed Forces (0.1 percent) or who work without pay in a family business or farm (0.03 percent).

(b) Full-time is defined as 35 or more hours per week. Full-year is defined as working 50 to 52 weeks.

(c) Usual hours worked per week are based on hours in the weeks worked in the past 12 months and are only shown for adults who were employed at the time of the survey.

(d) Estimate is preliminary and may be subject to measurement error.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for MA residents with periods of uninsured differs from estimate for continuously insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

— Estimates are suppressed for sample sizes below 100.

**Table 12d. Employment Characteristics of Nonelderly Adults in Massachusetts with Periods of Uninsurance, Overall and By Duration of Uninsurance, 2017–2019**

	MA adults 19–64 with continuous insurance	MA adults 19–64 with periods of uninsurance	By duration of uninsurance	
			Persistently uninsured~	Intermittently uninsured
Employment status (adults) (a)				
Employed	79%	72% †	67%	78% *
Private (as employee of company or nonprofit)	64%	60%	55%	67% *
Government	10%	3% †	4% ^	3% ^
Self-employed	6%	8%	9% ^	8%
Unemployed	2%	6% †	8% ^	4% ^
Not in labor force	19%	22%	24%	18%
Work experience in past year (adults) (b)				
Worked full-time, full-year	59%	40% †	39%	43%
Worked part-time or part-year	23%	38% †	36%	41%
Did not work	18%	22%	25%	17%
Usual hours worked per week in past year (employed adults) (c)				
Less than 35 hours	16%	29% †	27%	33%
35 hours or more	84%	71% †	73%	67%
Firm size (adults who worked in past year)				
1 to 99 employees	36%	58% †	64%	49% *
100 to 499 employees	14%	14%	14%	15%
500 employees or more	50%	28% †	22%	36% *
ESI offer (adults who work for an employer) (d)				
Employer offers coverage	87%	57% †	48%	67% *
Employee is eligible for ESI	81%	47% †	37%	59% *
Sample sizes, adults	6,233	334	175	159
Sample sizes, employed adults	4,682	232	115	117
Sample sizes, adults who worked in past year	5,022	260	128	132
Sample sizes, adults who work for an employer	4,422	212	105	107

Sources: Urban Institute analysis of pooled 2017–2019 Current Population Survey Annual Social and Economic Supplement (CPS–ASEC) data reweighted to the characteristics of residents in Massachusetts in the 2017–2019 American Community Survey (ACS) data from IPUMS USA.

Notes: Persistently uninsured residents are those who were uninsured at the time of the survey and for all months of the previous calendar year. Intermittently uninsured residents are those who were uninsured at the time of the survey or for any months of the previous calendar year but were not persistently uninsured. Residents with periods of uninsurance include those who were persistently or intermittently uninsured. Residents with continuous insurance are those who were insured at the time of the survey and for all months of the previous calendar year. ESI is employer-sponsored insurance. All estimates exclude adults in group quarters.

(a) Employment status is based on any work for pay at a job or business in the last week. Unemployed is defined as not working in the last week but actively looking for work in the last 4 weeks or being on temporary layoff. Estimates are not shown for the share of adults in the Armed Forces (0.1 percent) or who work without pay in a family business or farm (0.03 percent).

(b) Full-time is defined as 35 or more hours per week. Full-year is defined as working 50 to 52 weeks.

(c) Usual hours worked per week are based on hours in the weeks worked in the past 12 months and are only shown for adults who were employed at the time of the survey.

(d) Estimate is preliminary and may be subject to measurement error.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for MA residents with periods of uninsurance differs from estimate for continuously insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

— Estimates are suppressed for sample sizes below 100.

**Table 12e. Household Demographic Characteristics of Residents in Massachusetts with Periods of Uninsurance, Overall and By Duration of Uninsurance, 2017–2019**

	MA residents with continuous insurance	MA residents with periods of uninsured	By duration of uninsured	
			Persistently uninsured~	Intermittently uninsured
<b>Household size</b>				
1	11%	10%	13%	8%
2–4	70%	71%	67%	75%
5 or more	18%	19%	20%	17%
<b>Children under 19 in the household</b>	48%	51%	38%	62% *
<b>Lives in a multiple family household (a)</b>	41%	56% †	69%	44% *
<b>Household nativity and citizenship status</b>				
All citizens born in the United States	73%	57% †	51%	63%
All citizens, some of whom are naturalized	13%	8% †	10%	6% ^
Any noncitizen in household	14%	35% †	39%	32%
Sample sizes, all	10,263	473	209	264

Sources: Urban Institute analysis of pooled 2017–2019 Current Population Survey Annual Social and Economic Supplement (CPS–ASEC) data reweighted to the characteristics of residents in Massachusetts in the 2017–2019 American Community Survey (ACS) data from IPUMS USA.

Notes: Persistently uninsured residents are those who were uninsured at the time of the survey and for all months of the previous calendar year. Intermittently uninsured residents are those who were uninsured at the time or the survey or for any months of the previous calendar year but were not persistently uninsured. Residents with periods of uninsured include those who were persistently or intermittently uninsured. Residents with continuous insurance are those who were insured at the time of the survey and for all months of the previous calendar year. All estimates exclude residents in group quarters.

(a) Family is defined based on the health insurance unit.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for MA residents with periods of uninsured differs from estimate for continuously insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

— Estimates are suppressed for sample sizes below 100.

**Table 12f. Household Demographic Characteristics of Nonelderly Adults in Massachusetts with Periods of Uninsurance, Overall and By Duration of Uninsurance, 2017–2019**

	MA adults 19–64 with continuous insurance	MA adults 19–64 with periods of uninsured	By duration of uninsured	
			Persistently uninsured~	Intermittently uninsured
<b>Household size</b>				
1	10%	12%	12%	12%
2–4	75%	70%	68%	72%
5 or more	15%	18%	20%	15%
<b>Children under 19 in the household</b>	41%	36%	35%	37%
<b>Lives in a multiple family household (a)</b>	50%	67% †	72%	60% *
<b>Household nativity and citizenship status</b>				
All citizens born in the U.S.	72%	51% †	48%	57%
All citizens, some of whom are naturalized	13%	9% †	10%	6% ^
Any noncitizen in household	15%	40% †	42%	37%
Sample sizes	6,233	334	175	159

Sources: Urban Institute analysis of pooled 2017–2019 Current Population Survey Annual Social and Economic Supplement (CPS–ASEC) data reweighted to the characteristics of residents in Massachusetts in the 2017–2019 American Community Survey (ACS) data from IPUMS USA.

Notes: Persistently uninsured residents are those who were uninsured at the time of the survey and for all months of the previous calendar year. Intermittently uninsured residents are those who were uninsured at the time or the survey or for any months of the previous calendar year but were not persistently uninsured. Residents with periods of uninsured include those who were persistently or intermittently uninsured. Residents with continuous insurance are those who were insured at the time of the survey and for all months of the previous calendar year. All estimates exclude residents in group quarters.

(a) Family is defined based on the health insurance unit.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for MA residents with periods of uninsured differs from estimate for continuously insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

— Estimates are suppressed for sample sizes below 100.

**Table 12g. Household Socioeconomic Characteristics of Residents in Massachusetts with Periods of Uninsurance, Overall and By Duration of Uninsurance, 2017–2019**

	MA residents with continuous insurance	MA residents with periods of uninsured	By duration of uninsured	
			Persistently uninsured~	Intermittently uninsured
<b>Homeownership status</b>				
Home is owned	67%	43% †	36%	49% *
Home is rented or occupied without payment of rent	33%	57% †	64%	51% *
<b>Anyone in household received SNAP in past 12 months</b>	10%	8%	13%	5% *
Sample sizes, all	10,263	473	209	264

Sources: Urban Institute analysis of pooled 2017–2019 Current Population Survey Annual Social and Economic Supplement (CPS–ASEC) data reweighted to the characteristics of residents in Massachusetts in the 2017–2019 American Community Survey (ACS) data from IPUMS USA.

Notes: Persistently uninsured residents are those who were uninsured at the time of the survey and for all months of the previous calendar year. Intermittently uninsured residents are those who were uninsured at the time or the survey or for any months of the previous calendar year but were not persistently uninsured. Residents with periods of uninsured include those who were persistently or intermittently uninsured. Residents with continuous insurance are those who were insured at the time of the survey and for all months of the previous calendar year. All estimates exclude adults in group quarters.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for MA residents with periods of uninsured differs from estimate for continuously insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

— Estimates are suppressed for sample sizes below 100.

**Table 12h. Household Socioeconomic Characteristics of Nonelderly Adults in Massachusetts with Periods of Uninsurance, Overall and By Duration of Uninsurance, 2017–2019**

	MA adults 19–64 with continuous insurance	MA adults 19–64 with periods of uninsured	By duration of uninsured	
			Persistently uninsured~	Intermittently uninsured
<b>Homeownership status</b>				
Home is owned	65%	36% †	34%	39%
Home is rented or occupied without payment of rent	35%	64% †	66%	61%
<b>Anyone in household received SNAP in past 12 months</b>	8%	10%	13%	7%
Sample sizes	6,233	334	175	159

Sources: Urban Institute analysis of pooled 2017–2019 Current Population Survey Annual Social and Economic Supplement (CPS–ASEC) data reweighted to the characteristics of residents in Massachusetts in the 2017–2019 American Community Survey (ACS) data from IPUMS USA.

Notes: Persistently uninsured residents are those who were uninsured at the time of the survey and for all months of the previous calendar year. Intermittently uninsured residents are those who were uninsured at the time or the survey or for any months of the previous calendar year but were not persistently uninsured. Residents with periods of uninsured include those who were persistently or intermittently uninsured. Residents with continuous insurance are those who were insured at the time of the survey and for all months of the previous calendar year. All estimates exclude adults in group quarters.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for MA residents with periods of uninsured differs from estimate for continuously insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

— Estimates are suppressed for sample sizes below 100.

**Table 12i. Family Socioeconomic Characteristics of Residents in Massachusetts with Periods of Uninsurance, Overall and By Duration of Uninsurance, 2017–2019**

	MA residents with continuous insurance	MA residents with periods of uninsurance	By duration of uninsurance	
			Persistently uninsured~	Intermittently uninsured
Family income as percentage of FPL (a)				
≤138% FPL	20%	32% †	40%	25% *
>138% to ≤300% FPL	20%	30% †	31%	29%
>300% to ≤400% FPL	10%	11%	12%	10%
>400% FPL	49%	27% †	18%	36% *
Family employment status (a, b)				
No worker in family	24%	22%	27%	18%
Only part-time workers in family	9%	17% †	19%	15%
One full-time worker in family	44%	46%	43%	49%
More than one full-time worker in family	23%	14% †	11% ^	17%
Health insurance coverage of family (a)				
All uninsured	0%	11% †	21%	1% ^ *
Some uninsured, some insured	1%	19% †	21%	18%
All insured	65%	23% †	0%	44% *
No other family members	34%	48% †	58%	38% *
Sample sizes	10,263	473	209	264

Sources: Urban Institute analysis of pooled 2017–2019 Current Population Survey Annual Social and Economic Supplement (CPS–ASEC) data reweighted to the characteristics of residents in Massachusetts in the 2017–2019 American Community Survey (ACS) data from IPUMS USA.

Notes: Persistently uninsured residents are those who were uninsured at the time of the survey and for all months of the previous calendar year. Intermittently uninsured residents are those who were uninsured at the time of the survey or for any months of the previous calendar year but were not persistently uninsured. Residents with periods of uninsured include those who were persistently or intermittently uninsured. Residents with continuous insurance are those who were insured at the time of the survey and for all months of the previous calendar year. FPL is federal poverty level. All estimates exclude residents in group quarters.

(a) Family is defined based on the health insurance unit.

(b) Part-time workers include current workers who usually work less than 35 hours per week across all jobs. Full-time workers include current workers who usually worked 35 or more hours across all jobs.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for MA residents with periods of uninsured differs from estimate for continuously insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

— Estimates are suppressed for sample sizes below 100.

**Table 12j. Family Socioeconomic Characteristics of Nonelderly Adults in Massachusetts with Periods of Uninsurance, Overall and By Duration of Uninsurance, 2017–2019**

	MA adults 19–64 with continuous insurance	MA adults 19–64 with periods of uninsurance	By duration of uninsurance	
			Persistently uninsured~	Intermittently uninsured
<b>Family income as percentage of FPL (a)</b>				
≤138% FPL	19%	37% †	42%	30%
>138% to ≤300% FPL	18%	35% †	31%	40%
>300% to ≤400% FPL	10%	11%	11% ^	11%
>400% FPL	53%	17% †	16%	19%
<b>Family employment status (a, b)</b>				
No worker in family	16%	26% †	28%	22%
Only part-time workers in family	9%	20% †	19%	22%
One full-time worker in family	49%	47%	45%	51%
More than one full-time worker in family	26%	7% ^ †	8% ^	5% ^
<b>Health insurance coverage of family (a)</b>				
All uninsured	0%	12% †	20%	0% ^ *
Some uninsured, some insured	1%	18% †	19%	16%
All insured	57%	8% †	0%	21% *
No other family members	42%	62% †	61%	63%
Sample sizes	6,233	334	175	159

Sources: Urban Institute analysis of pooled 2017–2019 Current Population Survey Annual Social and Economic Supplement (CPS–ASEC) data reweighted to the characteristics of residents in Massachusetts in the 2017–2019 American Community Survey (ACS) data from IPUMS USA.

Notes: Persistently uninsured residents are those who were uninsured at the time of the survey and for all months of the previous calendar year. Intermittently uninsured residents are those who were uninsured at the time of the survey or for any months of the previous calendar year but were not persistently uninsured. Residents with periods of uninsurance include those who were persistently or intermittently uninsured. Residents with continuous insurance are those who were insured at the time of the survey and for all months of the previous calendar year. FPL is federal poverty level. All estimates exclude residents in group quarters.

(a) Family is defined based on the health insurance unit.

(b) Part-time workers include current workers who usually work less than 35 hours per week across all jobs. Full-time workers include current workers who usually worked 35 or more hours across all jobs.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for MA residents with periods of uninsurance differs from estimate for continuously insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

— Estimates are suppressed for sample sizes below 100.

**Table 12k. Health Status Among Residents in Massachusetts with Periods of Uninsurance, Overall and By Duration of Uninsurance, 2017–2019**

	MA residents with continuous insurance	MA residents with periods of uninsurance	By duration of uninsurance	
			Persistently uninsured~	Intermittently uninsured
<b>Has a disability (adults) (a)</b>	11%	5% †	5% ^	4% ^
<b>Self-reported health status</b>				
Excellent/very good	68%	70%	64%	76% *
Good	21%	21%	27%	16% *
Fair/poor	11%	9%	9%	8%
Sample sizes, all	10,263	473	209	264
Sample sizes, adults	7,530	344	183	161

Sources: Urban Institute analysis of pooled 2017–2019 Current Population Survey Annual Social and Economic Supplement (CPS–ASEC) data reweighted to the characteristics of residents in Massachusetts in the 2017–2019 American Community Survey (ACS) data from IPUMS USA.

Notes: Persistently uninsured residents are those who were uninsured at the time of the survey and for all months of the previous calendar year. Intermittently uninsured residents are those who were uninsured at the time of the survey or for any months of the previous calendar year but were not persistently uninsured. Residents with periods of uninsurance include those who were persistently or intermittently uninsured. Residents with continuous insurance are those who were insured at the time of the survey and for all months of the previous calendar year. Adults are ages 19 and older. All estimates exclude adults in group quarters.

(a) Disability is based on hearing, vision, or cognitive impairments, difficulty walking or climbing stairs, difficulty dressing or bathing, and difficulty doing errands alone.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for MA residents with periods of uninsurance differs from estimate for continuously insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

— Estimates are suppressed for sample sizes below 100.

**Table 12l. Health Status Among Adults Ages 19–64 in Massachusetts with Periods of Uninsurance, Overall and By Duration of Uninsurance, 2017–2019**

	MA adults 19–64 with continuous insurance	MA adults 19–64 with periods of uninsurance	By duration of uninsurance	
			Persistently uninsured~	Intermittently uninsured
<b>Has a disability (adults) (a)</b>	7%	4% †	4% ^	4% ^
<b>Self-reported health status</b>				
Excellent/very good	69%	64%	64%	64%
Good	21%	26%	27%	24%
Fair/poor	9%	11%	9%	13%
Sample sizes	6,233	334	175	159

Sources: Urban Institute analysis of pooled 2017–2019 Current Population Survey Annual Social and Economic Supplement (CPS–ASEC) data reweighted to the characteristics of residents in Massachusetts in the 2017–2019 American Community Survey (ACS) data from IPUMS USA.

Notes: Persistently uninsured residents are those who were uninsured at the time of the survey and for all months of the previous calendar year. Intermittently uninsured residents are those who were uninsured at the time of the survey or for any months of the previous calendar year but were not persistently uninsured. Residents with periods of uninsurance include those who were persistently or intermittently uninsured. Residents with continuous insurance are those who were insured at the time of the survey and for all months of the previous calendar year. All estimates exclude adults in group quarters.

(a) Disability is based on hearing, vision, or cognitive impairments, difficulty walking or climbing stairs, difficulty dressing or bathing, and difficulty doing errands alone.

^ Relative standard error of the estimate is greater than 30%.

† Estimate for MA residents with periods of uninsurance differs from estimate for continuously insured MA residents at the 0.05 level, using two-tailed tests.

~ Denotes the reference group when using two-tailed tests of differences between subgroups.

\* Estimate for subgroup differs from estimate for reference group (denoted by ~) at the 0.05 level, using two-tailed tests.

— Estimates are suppressed for sample sizes below 100.



**Table 13a. Projected Eligibility for Public and Subsidized Coverage Among Uninsured Nonelderly Massachusetts Residents, Overall and By Race and Ethnicity, 2023**

	All uninsured nonelderly MA residents		Uninsured nonelderly MA residents by race/ethnicity											
			White, non-Hispanic		Hispanic		Black, non-Hispanic		Asian, non-Hispanic		American Indian & Alaska Native		Additional races, non-Hispanic	
	No. of Uninsured	% of Total	No. of Uninsured	% of Total	No. of Uninsured	% of Total	No. of Uninsured	% of Total	No. of Uninsured	% of Total	No. of Uninsured	% of Total	No. of Uninsured	% of Total
Eligible for MassHealth	100,000	43%	61,000	49%	19,000	36%	11,000	42%	5,000	30%	1,000	62%	2,000	27%
Eligible for ConnectorCare	16,000	7%	8,000	7%	3,000	5%	3,000	10%	2,000	12%			0	6%
Eligible for APTC-only plan	5,000	2%	3,000	3%	1,000	1%	1,000	3%	1,000	3%			0	1%
Ineligible because of undocumented status	47,000	20%	9,000	7%	21,000	40%	7,000	25%	6,000	33%			3,000	42%
Ineligible because of high income	42,000	18%	30,000	24%	5,000	9%	3,000	11%	2,000	15%	0	17%	1,000	17%
Ineligible because of affordable ESI offer or other reasons	22,000	10%	13,000	10%	5,000	9%	2,000	9%	1,000	8%	0	8%	1,000	7%

Source: The Urban Institute. Health Insurance Policy Simulation Model (HIPSM), simulated for year 2023.

Notes: Estimates are not shown for sample sizes of less than 200. APTC is advance premium tax credit. ESI is employer-sponsored insurance. Additional races include Native Hawaiian or Pacific Islander, some other race, or more than one race. Estimated number of uninsured is rounded to the nearest thousand.

**Table 13b. Projected Eligibility for Public and Subsidized Coverage Among Uninsured Nonelderly Massachusetts Residents, Overall and By Age, 2023**

	All uninsured nonelderly MA residents		Uninsured nonelderly MA residents by age							
			Ages 0–18		Ages 19–34		Ages 35–49		Ages 50–64	
	No. of Uninsured	% of Total	No. of Uninsured	% of Total	No. of Uninsured	% of Total	No. of Uninsured	% of Total	No. of Uninsured	% of Total
Eligible for MassHealth	100,000	43%	23,000	70%	46,000	41%	15,000	30%	16,000	42%
Eligible for ConnectorCare	16,000	7%	0	0%	9,000	8%	3,000	7%	4,000	11%
Eligible for APTC-only plan	5,000	2%	1,000	3%	3,000	2%	1,000	3%	0	1%
Ineligible because of undocumented status	47,000	20%	3,000	8%	26,000	23%	14,000	29%	4,000	10%
Ineligible because of high income	42,000	18%	5,000	15%	17,000	15%	10,000	21%	10,000	26%
Ineligible because of affordable ESI offer or other reasons	22,000	10%	1,000	3%	12,000	11%	5,000	10%	4,000	10%

Source: The Urban Institute. Health Insurance Policy Simulation Model (HIPSM), simulated for year 2023.

Notes: Estimates are not shown for sample sizes of less than 200. APTC is advance premium tax credit. ESI is employer-sponsored insurance. Estimated number of uninsured is rounded to the nearest thousand.

**Table 13c. Projected Eligibility for Public and Subsidized Coverage Among Uninsured Nonelderly Massachusetts Residents, Overall and By Nativity and Citizenship Status, 2023**

	All uninsured nonelderly MA residents		Uninsured nonelderly MA residents by nativity/citizenship status					
			U.S. born		Naturalized		Noncitizen	
	No. of Uninsured	% of Total	No. of Uninsured	% of Total	No. of Uninsured	% of Total	No. of Uninsured	% of Total
Eligible for MassHealth	100,000	43%	84,000	58%	10,000	49%	6,000	9%
Eligible for ConnectorCare	16,000	7%	8,000	5%	2,000	8%	7,000	10%
Eligible for APTC-only plan	5,000	2%	4,000	3%	1,000	3%	0	1%
Ineligible because of undocumented status	47,000	20%					47,000	70%
Ineligible because of high income	42,000	18%	33,000	23%	5,000	26%	4,000	6%
Ineligible because of affordable ESI offer or other reasons	22,000	10%	16,000	11%	3,000	13%	4,000	5%

Source: The Urban Institute. Health Insurance Policy Simulation Model (HIPSM), simulated for year 2023.

Notes: Estimates are not shown for sample sizes of less than 200. APTC is advance premium tax credit. ESI is employer-sponsored insurance. Residents who were born in Puerto Rico or other US territories or born abroad to US citizen parents are considered to be born in the US. Estimated number of uninsured is rounded to the nearest thousand.

**Table 13d. Projected Eligibility for Public and Subsidized Coverage Among Uninsured Nonelderly Massachusetts Residents, Overall and By Family Income as a Percentage of the Federal Poverty Level, 2023**

	All uninsured nonelderly MA residents		Uninsured nonelderly MA residents by family income as a percentage of FPL							
			≤138% FPL		>138% to ≤300% FPL		>300% to ≤400% FPL		>400% FPL	
	No. of Uninsured	% of Total	No. of Uninsured	% of Total	No. of Uninsured	% of Total	No. of Uninsured	% of Total	No. of Uninsured	% of Total
Eligible for MassHealth	100,000	43%	99,000	78%	1,000	2%				
Eligible for ConnectorCare	16,000	7%	5,000	4%	11,000	26%				
Eligible for APTC-only plan	5,000	2%					5,000	38%		
Ineligible because of undocumented status	47,000	20%	23,000	18%	16,000	35%	4,000	26%	4,000	9%
Ineligible because of high income	42,000	18%							42,000	91%
Ineligible because of affordable ESI offer or other reasons	22,000	10%			17,000	37%	5,000	37%		

Source: The Urban Institute. Health Insurance Policy Simulation Model (HIPSM), simulated for year 2023.

Notes: Estimates are not shown for sample sizes of less than 200. APTC is advance premium tax credit. ESI is employer-sponsored insurance. Estimated number of uninsured is rounded to the nearest thousand.

**Table 13e. Projected Eligibility for Public and Subsidized Coverage Among Uninsured Nonelderly Massachusetts Residents, Overall and By Region, 2023**

	All uninsured nonelderly MA residents		Uninsured nonelderly MA residents by region											
			Barnstable, Dukes, Nantucket		Berkshire, Franklin, Hampshire, Hampden		Bristol, Plymouth, Norfolk		Essex, Middlesex		Suffolk		Worcester	
	No. of Uninsured	% of Total	No. of Uninsured	% of Total	No. of Uninsured	% of Total	No. of Uninsured	% of Total	No. of Uninsured	% of Total	No. of Uninsured	% of Total	No. of Uninsured	% of Total
Eligible for MassHealth	100,000	43%	3,000	35%	13,000	54%	24,000	48%	29,000	37%	16,000	39%	14,000	49%
Eligible for ConnectorCare	16,000	7%	0	3%	2,000	7%	3,000	6%	5,000	7%	3,000	8%	2,000	9%
Eligible for APTC-only plan	5,000	2%	1,000	6%	0	2%	2,000	4%	1,000	1%	0	1%	1,000	3%
Ineligible because of undocumented status	47,000	20%			3,000	11%	5,000	10%	21,000	27%	14,000	32%	3,000	11%
Ineligible because of high income	42,000	18%	3,000	29%	4,000	16%	11,000	22%	14,000	18%	5,000	12%	5,000	19%
Ineligible because of affordable ESI offer or other reasons	22,000	10%	1,000	12%	3,000	10%	5,000	9%	8,000	10%	3,000	8%	3,000	10%

Source: The Urban Institute. Health Insurance Policy Simulation Model (HIPSM), simulated for year 2023.

Notes: Estimates are not shown for sample sizes of less than 200. APTC is advance premium tax credit. ESI is employer-sponsored insurance. Estimated number of uninsured is rounded to the nearest thousand.