

# Addendum Tables

## Report on Demographic Characteristics of Minnesota's Population Age 65 Years and Older, 2019

February 25, 2023

*Prepared for: Minnesota Department of Human Services  
Contract No.: PTK-201750 (Deliverable 2D.1)*

**Prepared by:** Lynn A. Blewett, PhD  
State Health Access Data Assistance Center  
University of Minnesota, School of Public Health

The following tables represents additional work conducted by the State Health Access Data Assistance Center (SHADAC) under the University of Minnesota’s contract with the state of Minnesota, Department of Human Services to *conduct a study to document the current utilization of Medicaid Long-Term Services and Supports (LTSS) and project potential need for LTSS (CONTRACT #PTK 201750)*. We present demographic characteristics from analysis using data from the 2019 American Community Survey of non-Hispanic Black (Black) population and the white (white) population for Minnesota and the U.S. We also present data representing Minnesota’s elderly population with incomes at or over \$75,000.

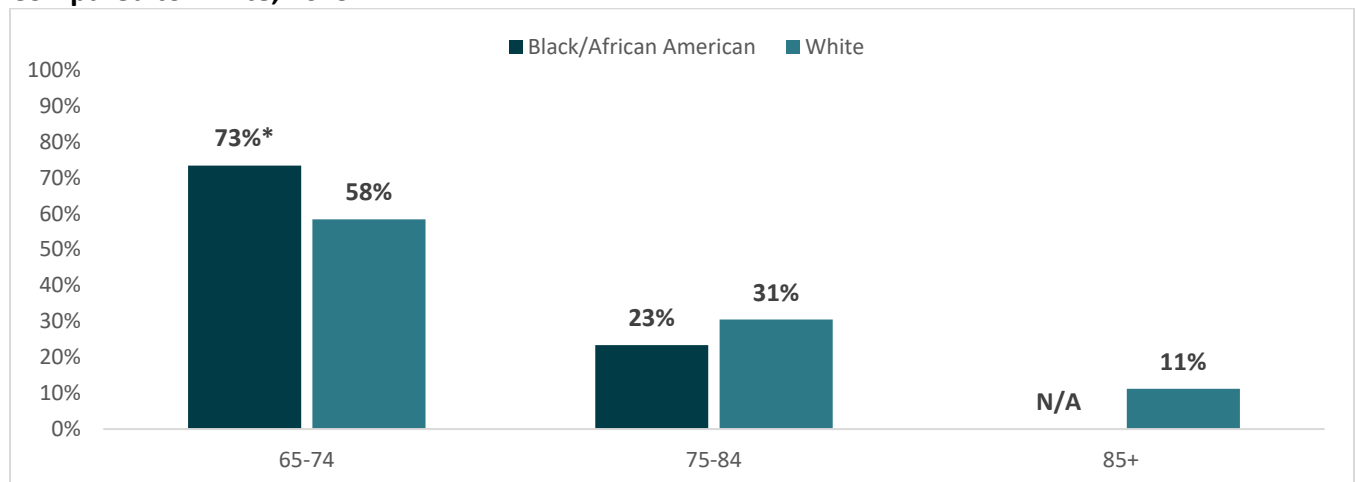
Please note that race is a socially constructed category, and according to Lett, et.al. (2022), it is a “...proxy for exposure to systemic racism, a multilevel, historical, and ubiquitous societal force that causes adverse health outcomes among racialized persons.” There are also limitations with using white as the reference population. Future research should consider direct measures of systemic racism and other reference groups.<sup>i</sup>

## Key Findings by Race

### Age Distribution

Nearly three-quarters (73.4%) of all Blacks aged 65 and older were aged 65-74, significantly larger than Minnesota’s white population (58.3%). The percentage of Minnesota’s white population aged 85 years and older is 11%. See Figure 1.

**Figure 1. Age Distribution of Elderly Adults (65+) in Minnesota, Non-Hispanic Black/African American Compared to White, 2019**



Source: SHADAC analysis of 2019 American Community Survey.

Notes: Excludes respondents who reported Hispanic, Latino, or Spanish origin or reported a race other than white or Black/African American.

N/A - Estimate is suppressed due to small number of sample cases.

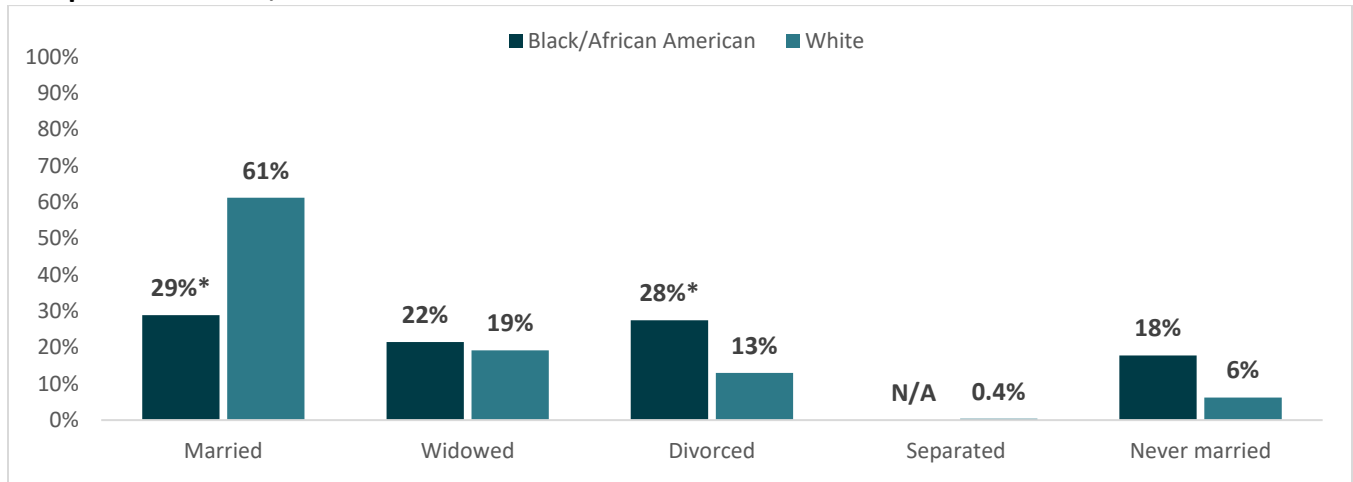
\* Difference between Black/African American and white is statistically significant at the 95% confidence level.

### Marital Status

A lower percentage of Minnesota’s Black population aged 65 years and older were married compared to the percentage of the white population aged 65 years (29% and 61% respectively). A higher percentage of Minnesota’s Black population aged 65 years and older reported being divorced compared to the white population aged 65 years and older (28% and 13% respectively). See Figure 2.

<sup>i</sup> Lett, Elle, Emmanuella Asabor, Sourik Beltrán, Ashley Michelle Cannon, and Onyebuchi A. Arah. Conceptualizing, Contextualizing, and Operationalizing Race in Quantitative Health Sciences Research. *Ann Fam Med* 2022;20:157-163.

**Figure 2: Marital Status of Elderly Adults (65+) in Minnesota, Non-Hispanic Black/African American Compared to White, 2019**



Source: SHADAC analysis of 2019 American Community Survey.

Notes: Excludes respondents who reported Hispanic, Latino, or Spanish origin or reported a race other than white or Black/African American.

Insurance coverage types are not mutually exclusive.

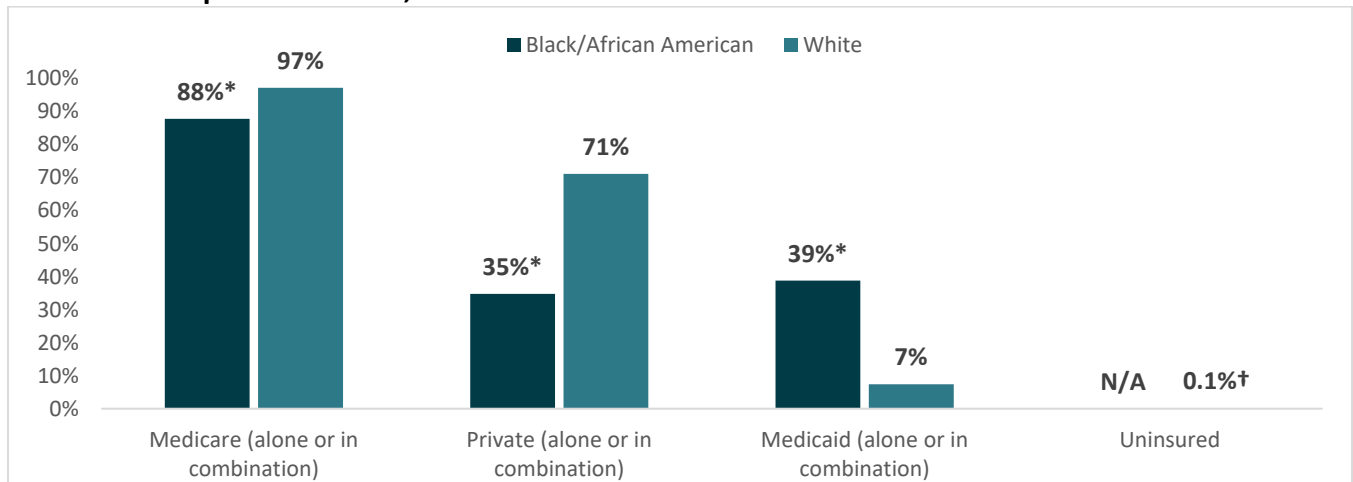
N/A - Estimate is suppressed due to small number of sample cases.

\* Difference between Black/African American and white is statistically significant at the 95% confidence level.

### Health Insurance Coverage

Minnesota’s Black population aged 65 years and older were significantly less likely to have Medicare and private coverage compared to Minnesota’s white population and more likely to have Medicaid coverage (38.8% and 7.4% respectively). See Figure 3.

**Figure 3: Health Insurance Status of Elderly Adults (65+) in Minnesota, Non-Hispanic Black/African American Compared to White, 2019**



Source: SHADAC analysis of 2019 American Community Survey.

Notes: Excludes respondents who reported Hispanic, Latino, or Spanish origin or reported a race other than white or Black/African American.

Insurance coverage types are not mutually exclusive.

N/A - Estimate is suppressed due to small number of sample cases.

\* Difference between Black/African American and white is statistically significant at the 95% confidence level.

† Estimate is statistically unreliable and should be treated with caution.

### Disability Status

Minnesota’s Black population aged 65 years and older were significantly more likely to report disability than Minnesota’s white elderly population aged 65 years and older (51.5% and 28.0% respectively). See Table 1.

## Minnesota and U.S. Comparison

Compared to the U.S. Black population aged 65 years and older, Minnesota's Black population was younger (73.4% compared to 63.5% aged 65-74); more likely male (45.9% compared to 40.2%); less likely to be married (28.9% compared to 37.8%); less likely to have Medicare (87.8% compared to 94.6%); and more likely to have a disability (51.5% compared to 38.1%). See Table 1.

**Table 1. Minnesota and U.S.: Demographics of Elderly Adults (65+), Non-Hispanic Black/African American and White, 2019**

	Minnesota			U.S.		
	Black/ African American	White	Black/African American Compared to White	Black/ African American	White	Black/African American Compared to White
<b>Total Count</b>	20,678	830,689		4,832,314	40,142,767	
	<b>%</b>	<b>%</b>	<b>PP Difference</b>	<b>%</b>	<b>%</b>	<b>PP Difference</b>
<b>Age</b>						
65-74	73.4	58.4	-14.9*	63.5	58.1	-5.4*
75-84	24.3	30.5	6.1	27.4	30.5	3.1*
85+	N/A	11.2		09.1	11.4	2.3*
<b>Sex</b>						
Male	45.9	46.0	0.1	40.2	45.5	5.2*
Female	54.1	54.0	-0.1	59.8	54.5	-5.2*
<b>Marital Status</b>						
Married	28.9	61.2	32.3*	37.8	59.0	21.2*
Widowed	21.5	19.2	-2.4	25.7	21.3	-4.4*
Divorced	27.5	13.0	-14.5*	20.5	14.1	-6.4*
Separated	N/A	0.4		3.5	0.7	-2.9*
Never married	17.8	6.2	-11.6	12.5	4.9	-7.6*
<b>Metropolitan Status<sup>1</sup></b>						
In Metro	N/A	79.8		94.1	86.8	-7.4*
Not In Metro	N/A	20.2		5.9	13.2	7.4*
<b>Health Insurance Coverage<sup>2</sup></b>						
Medicare (alone or in combination)	87.8	97.2	9.4*	94.6	96.8	2.2*
Private (alone or in combination)	34.8	71.1	36.3*	47.3	63.1	15.8*
Medicaid (alone or in combination)	38.8	7.4	-31.4*	24.4	9.8	-14.7*
Uninsured	N/A	0.1†		1.0	0.3	-0.7*
<b>Disability Status</b>						
With a Disability	51.5	28.0	-23.6*	38.1	32.7	-5.4*
No Disability	48.5	72.0	23.6*	61.9	67.3	5.4*

Source: SHADAC analysis of 2019 American Community Survey.

Notes: Civilian noninstitutionalized population 65 years or greater. Excludes respondents who reported Hispanic, Latino, or Spanish origin or reported a race other than white or Black/African American.

PP - Percentage Point

N/A - Estimate is suppressed due to small number of sample cases.

<sup>1</sup> Metropolitan Status indicates whether the individual lived within a metropolitan statistical area.

<sup>2</sup> Insurance coverage types are not mutually exclusive.

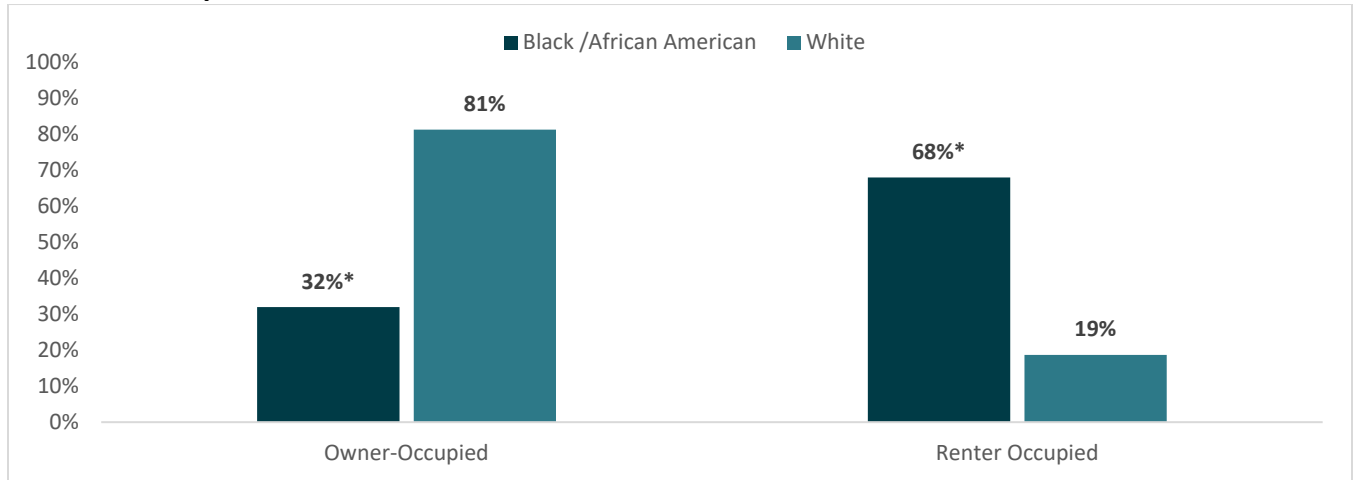
\* Statistically significant at the 95% confidence level.

† Estimate is statistically unreliable and should be treated with caution.

## Housing

Minnesota's Black population aged 65 years and older were significantly less likely to own their own home compared to the percentage of Minnesota's white population (32.4 % and 81.3%), and more likely to rent (67.6% and 18.7% respectively). See Figure 4.

**Figure 4: Home Ownership Status of Elderly Adults (65+) in Minnesota, Non-Hispanic Black/African American Compared to White, 2019**



Source: SHADAC analysis of 2019 American Community Survey.

Notes: Excludes respondents who reported Hispanic, Latino, or Spanish origin or reported a race other than white or Black/African American.

N/A - Estimate is suppressed due to small number of sample cases.

\* Difference between Black/African American and white is statistically significant at the 95% confidence level.

## Income

More than two thirds (67%) of Minnesota's Black population aged 65 and older had annual household income less than \$25,000 compared to 21.4% of the white population aged 65 years and older. One out of three (32.2%) of Minnesota's white population aged 65 and older had incomes at \$75,000 or more compared to 13.6% for Minnesota's Black population. See Table 2.

## Household Size

Minnesota's Black population aged 65 years and older were significantly more likely to live alone than Minnesota's white population aged 65 years and older (35.6% and 29.8%) and significantly less likely to live in a two-person household (21.2 and 61.2% respectively). See Table 2.

**Table 2. Minnesota and U.S.: Income and Housing Characteristics of Elderly Adults (65+) in Minnesota, Non-Hispanic Black/African American Compared to White, 2019**

	Minnesota			U.S.		
	Black/ African American	White	Black /African American Compared to White	Black/ African American	White	Black /African American Compared to White
	%	%	PP Difference	%	%	PP Difference
<b>Family Income (\$)¹</b>						
Under 25,000	67.0	21.4	-45.6*	47.6	24.4	-23.2*
25,000-49,999	15.3†	25.9	10.6*	23.8	25.3	1.5*
50,000-74,999	4.1†	20.5	16.4*	12.8	18.0	5.1*
75,000+	13.6†	32.2	18.6*	15.8	32.4	16.6*
Median Family Income	\$18,890	\$50,911	\$32,022*	\$29,264	\$52,326	\$23,062*
<b>Poverty Level¹</b>						
<100%	45.1	8.7	-36.4*	25.7	9.6	-16.1*
101-138%	11.2†	5.8	-5.4	12.3	7.1	-5.2*
139-200%	11.8†	11.0	-0.7	14.0	11.9	-2.1*
201-400%	20.3	32.8	12.5*	25.6	30.7	5.2*
401%	11.6†	41.6	30.0*	22.4	40.7	18.2*
<b>Housing Ownership²</b>						
Owner-Occupied	32.4	81.3	48.9*	0.637	0.837	20.0*
Renter-Occupied	67.6	18.7	-48.9*	0.363	0.163	-20.0*
<b>Monthly Owner Costs²: Costs as a percentage of Household income in the past 12 month</b>						
30% or more	N/A	22.1		34.2	22.5	-11.7*
<b>Monthly Rental Costs²: Costs as a percentage of Household income in the past 12 months</b>						
30% or more	N/A	62.7		62.4	59.6	-2.8*
<b>Type of Unit²: Includes people in correctional facilities, nursing and community group homes</b>						
Institutional group quarters	N/A	N/A		N/A	N/A	
<b>Household Size</b>						
1 Person	35.6	29.8	-5.8	33.9	27.7	-6.2*
2 Persons	21.8	61.2	39.3*	38.1	57.5	19.3*
3-4 Persons	25.5	7.5	-18.0*	20.8	11.8	-8.9*
5+ Persons	17.0†	1.5	-15.5*	7.2	3.0	-4.2*

Source: SHADAC analysis of 2019 American Community Survey.

Notes: Excludes respondents who reported Hispanic, Latino, or Spanish origin or reported a race other than white or Black/African American.

¹ Family income and poverty level were calculated using the [SHADAC Health Insurance Unit](#).

² Represent household level statistics.

PP - Percentage Point

N/A - Estimate is suppressed due to small number of sample cases.

\* Statistically significant at the 95% confidence level.

† Estimate is statistically unreliable and should be treated with caution.

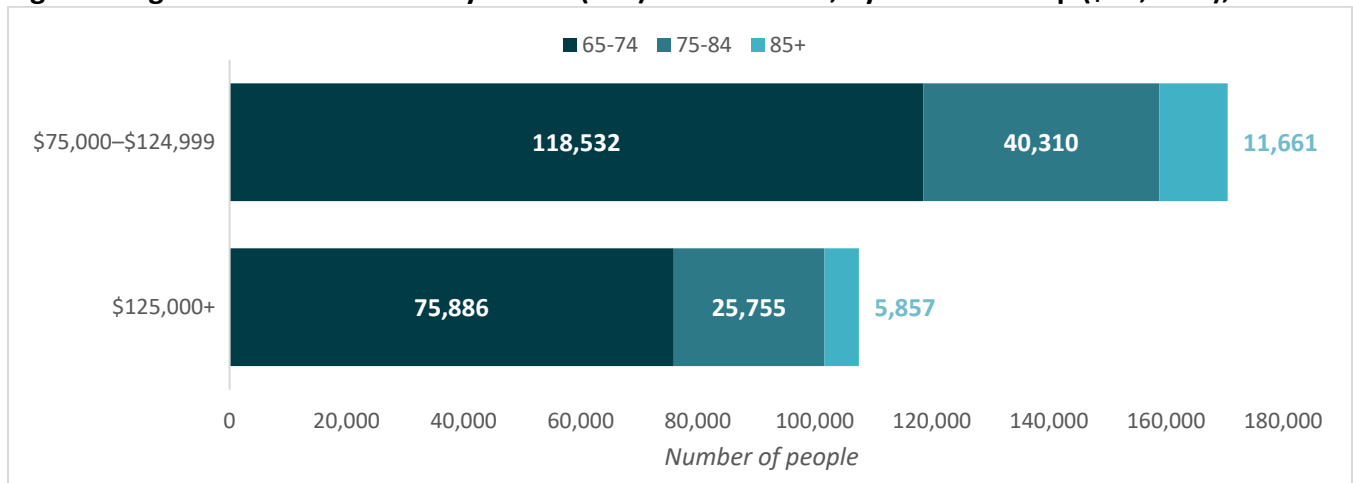
## Key Finding by Income

Figures 5 through 9 and Tables 3 and 4 provide key characteristics of elderly Minnesotans with an annual household income of \$75,000 and above. We found limited variation between the upper income categories across key demographics. We looked at income categories of \$75,000-\$124,999 and \$125,000-\$124,999. Below we highlight the few significant differences.

### Age Distribution

While there were significantly fewer elderly Minnesotans with incomes greater than \$125,000 than those with income at \$75,000-\$124,999, the age distribution is about the same with approximately 70% aged 65-74, 24% aged 75-84, and 6% aged 85+. See Figure 5.

**Figure 5. Age Distribution of Elderly Adults (65+) in Minnesota, by Income Group (\$75,000+), 2019**



Source: SHADAC analysis of 2019 American Community Survey.

Notes: Civilian noninstitutionalized population 65 years or greater. Excludes respondents with income less than \$75,000.

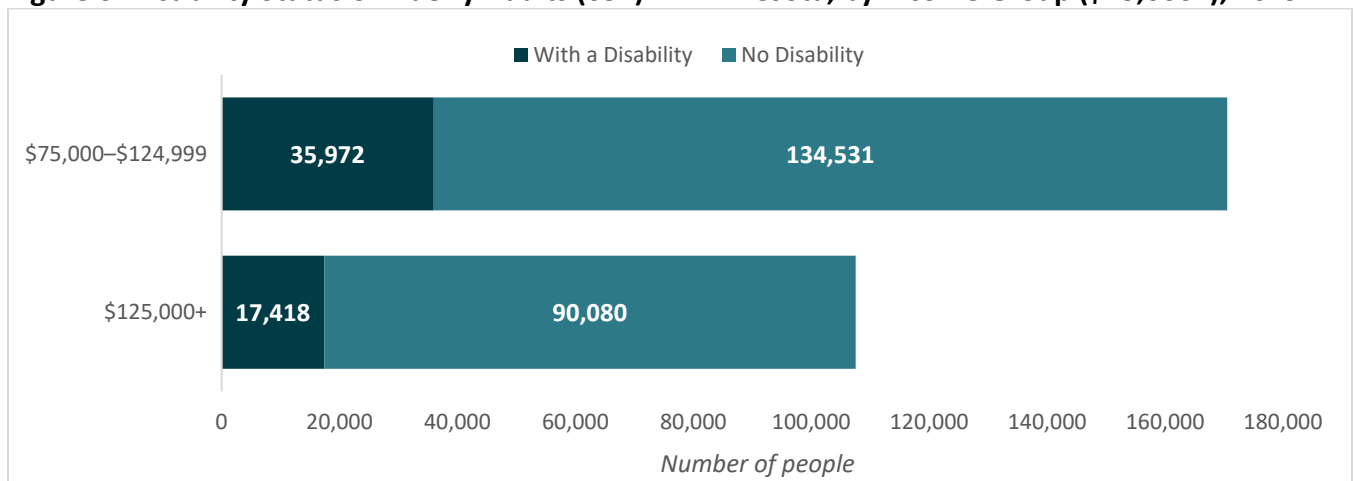
<sup>1</sup> Family income and poverty level were calculated using the [SHADAC Health Insurance Unit](#).

<sup>2</sup> Represent household level statistics.

### Disability

Those with income at \$75,000-\$124,999 were significantly more likely to have a disability than those with incomes \$125,000 and over (21.1% and 16.2% respectively). See Figure 6.

**Figure 6. Disability Status of Elderly Adults (65+) in Minnesota, by Income Group (\$75,000+), 2019**



Source: SHADAC analysis of 2019 American Community Survey.

Notes: Civilian noninstitutionalized population 65 years or greater. Excludes respondents with income less than \$75,000.

<sup>1</sup> Family income and poverty level were calculated using the [SHADAC Health Insurance Unit](#).

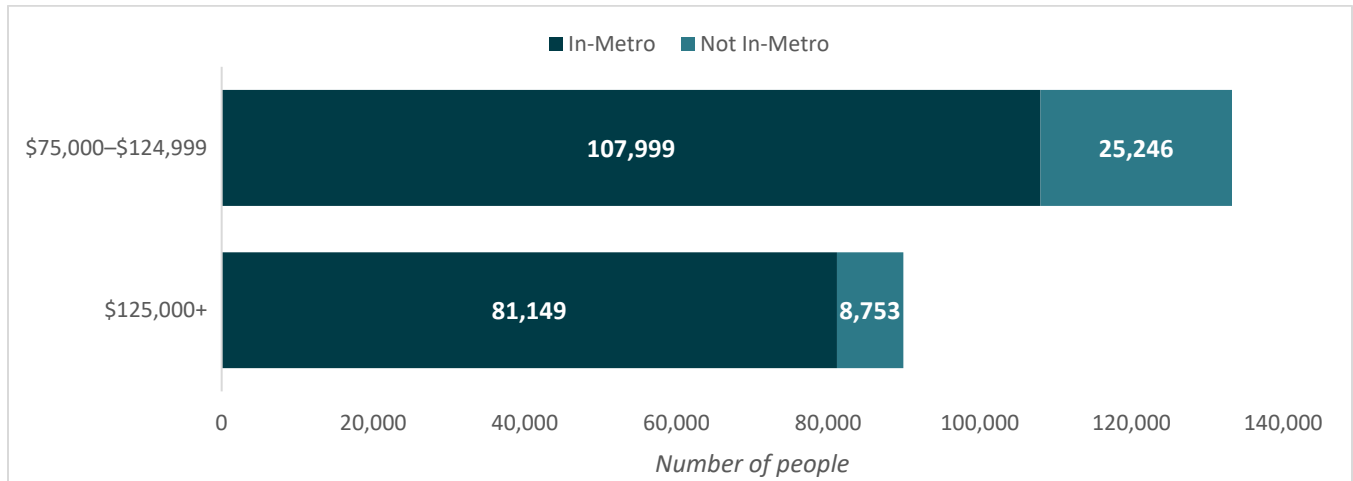
<sup>2</sup> Represent household level statistics.

\* Statistically significant at the 95% confidence level.

### Geographic Location

Those with higher incomes were more likely to live in the metro area than those with incomes \$75,000-\$124,999 (90.3% vs. 81.1%). See Figure 7.

**Figure 7. Metro Residence Status of Elderly Adults (65+) in Minnesota, by Income Group (\$75,000+), 2019**



Source: SHADAC analysis of 2019 American Community Survey.

Notes: Civilian noninstitutionalized population 65 years or greater. Excludes respondents with income less than \$75,000.

<sup>1</sup> Family income and poverty level were calculated using the [SHADAC Health Insurance Unit](#).

<sup>2</sup> Represent household level statistics.

<sup>3</sup> Metro indicates whether the household resided within a metropolitan area, and, for households in metropolitan areas, whether the household resided within or outside of a central/principal city.

\* Statistically significant at the 95% confidence level.

### Marital Status

Those with higher incomes (\$125,000+) were significantly more likely to be married than those with incomes of \$75,000-\$124,999 (88.9% and 85.3% respectively). See Table 3.

### Health Insurance

Those with higher incomes (\$125,000+) were less likely to have Medicare (92.3% and 96.5%) and more likely to have private health insurance coverage, including Medicare supplemental health insurance coverage (79.7% and 77.3% respectively,) than those with incomes \$75,000-\$124,999. See Table 3.



**Table 3. Minnesota: Demographics of Elderly Adults (65+), by Income Group, 2019**

	Minnesota Income Groups <sup>1</sup>			
	\$75,000+	\$75,000-\$124,999	\$125,000+	\$125,000+ compared to \$75,000-\$124,999
<b>Total Count</b>	278,001	170,503	107,498	
	<b>%</b>	<b>%</b>	<b>%</b>	<b>PP Difference</b>
<b>Age</b>				
65-74	69.9	69.5	70.6	1.1
75-84	23.8	23.6	24.0	0.3
85+	6.3	6.8	5.4	-1.4
<b>Sex</b>				
Male	53.7	53.2	54.7	1.5
Female	46.3	46.8	45.3	-1.5
<b>Marital Status</b>				
Married	86.7	85.3	88.9	3.6*
Widowed	6.3	7.0	5.1	-1.9
Divorced	4.8	5.2	4.3	-0.9
Separated	0.5†	N/A	N/A	-0.3
Never married	1.8	1.9	1.5	-0.5
<b>Metropolitan Status<sup>3</sup></b>				
In Metro	84.8	81.1	90.3	9.2*
Not In Metro	15.2	18.9	9.7	-9.2*
<b>Health Insurance Coverage<sup>2</sup></b>				
Medicare	94.9	96.5	92.3	-4.1*
Private (alone or in combination)	78.2	77.3	79.7	2.4
Medicaid	3.0	3.3	2.5	-0.8
Uninsured	0.1†	N/A	N/A	
<b>Disability Status</b>				
With a Disability	19.2	21.1	16.2	-4.9*
No Disability	80.8	78.9	83.8	4.9*

Source: SHADAC analysis of 2019 American Community Survey.

Notes: Civilian noninstitutionalized population 65 years or greater. Excludes respondents with income less than \$75,000.

PP = Percentage Point

N/A - Estimate is suppressed due to small number of sample cases.

<sup>1</sup> Family income and poverty level were calculated using the [SHADAC Health Insurance Unit](#).

<sup>2</sup> Insurance coverage types are not mutually exclusive.

<sup>3</sup> Metropolitan status indicates whether the household resided within a metropolitan area and, for households in metropolitan areas, whether the household resided within or outside of a central/principal city.

\*Statistically significant at the 95% confidence level.

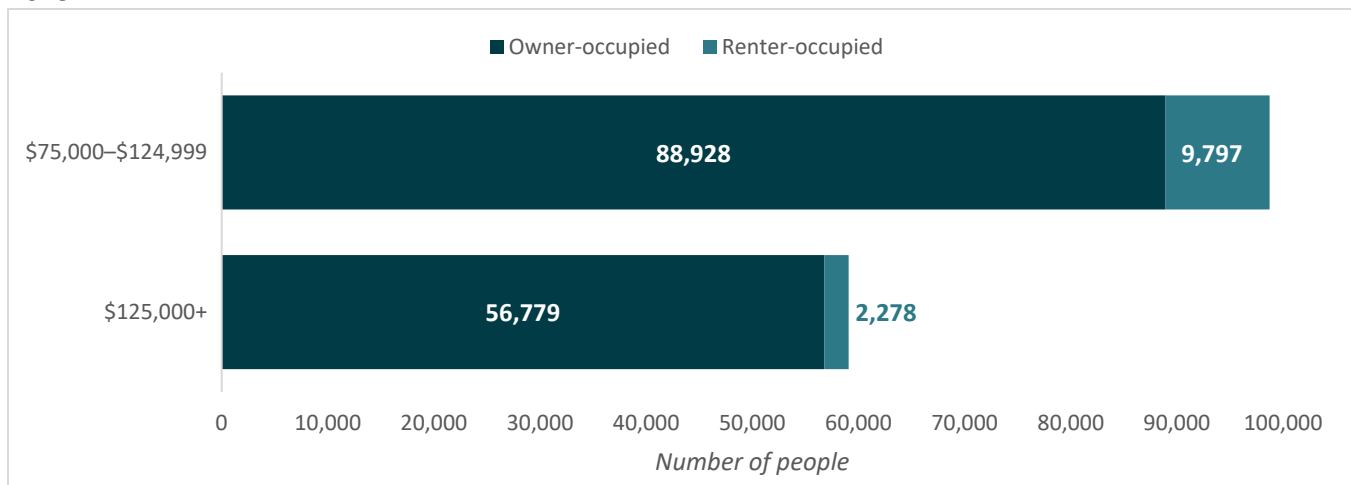
† Estimate is statistically unreliable and should be treated with caution.

Home ownership and housing costs are presented in Figures 8 and 9 and in Table 4. Key findings are presented here.

### Home Ownership

While there were fewer Minnesota aged 65 years and older with income greater than \$125,000 (107,498) compared to those with incomes at \$75,000-\$124,999 (170,503), those in the higher income category were significantly more likely to own their own home (96.1% and 90.0%). See Figure 8.

**Figure 8. Home Ownership Status of Elderly Adults (65+) in Minnesota, by Income Group (\$75,000+), 2019**



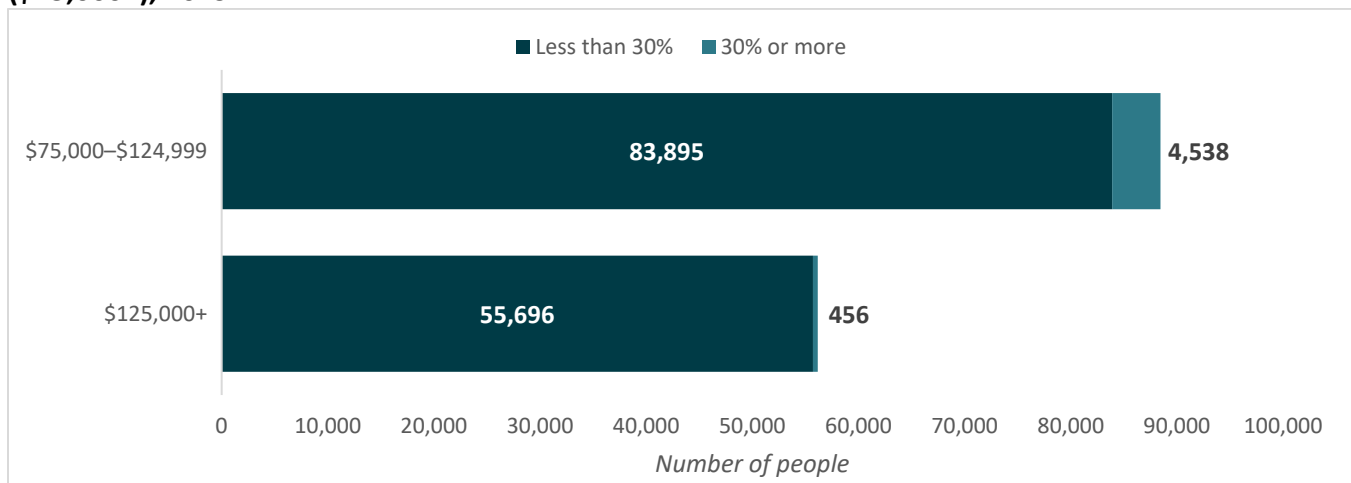
Source: SHADAC analysis of 2019 American Community Survey.

Notes: Civilian noninstitutionalized population 65 years or greater. Excludes respondents with income less than \$75,000.

### Housing Affordability

Housing affordability is measured by a question asking homeowners and renters whether their annual payments for either a mortgage or rent was greater than 30% of their household income. One third (32.9%) of *renters* with incomes between \$75,000-\$124,999 had unaffordable rents compared to 5.1% of *homeowners* in this income category. See Figure 9.

**Figure 9. Income Spent on Rent by Elderly Adult Renters (65+) in Minnesota, by Income Group (\$75,000+), 2019**



Source: SHADAC analysis of 2019 American Community Survey.

Notes: Civilian noninstitutionalized population 65 years or greater. Excludes respondents with income less than \$75,000.

Limited to respondents who rent.

## Household Size

Most elderly with incomes over \$75,000 (80.4%) lived in 2-person households. Those with incomes between \$75,000-\$124,999 were more likely to live alone compared to those with incomes \$125,000 or more (12.7% and 8.5% respectively). See Table 4.

**Table 4. Minnesota: Homeownership and Household Size of Elderly Adults (65+), by Income, 2019**

	Minnesota Income Groups <sup>1</sup>			
	\$75,000+	\$75,000-\$124,999	\$125,000+	\$125,000+ Compared to \$75,000-\$124,999
<b>Total Count</b>	278,001	170,503	107,498	
	<b>%</b>	<b>%</b>	<b>%</b>	<b>PP Difference</b>
<b>Housing Ownership<sup>2</sup></b>				
Owner-Occupied	92.3	90.1	96.1	6.1*
Renter-Occupied	7.7	9.9	3.9	-6.1*
Owner Costs 30% or More	3.5	5.1	0.8†	-4.3*
Renter Costs 30% or More	26.7	32.9	N/A	
Institutional Group Quarters	N/A	N/A	N/A	
<b>Household Size</b>				
1 Person	11.1	12.7	8.6	-4.1*
2 Persons	80.4	78.8	83.0	4.2
3-4 Persons	7.1	7.2	6.9	-0.3
5+	1.4	1.3†	1.5†	0.2

Source: SHADAC analysis of 2019 American Community Survey.

Notes: Civilian noninstitutionalized population 65 years or greater. Excludes respondents with income less than \$75,000.

PP - Percentage Point

N/A - Estimate is suppressed due to small number of sample cases.

<sup>1</sup> Family income and poverty level were calculated using the [SHADAC Health Insurance Unit](#).

<sup>2</sup> Represent household level statistics.

\* Statistically significant at the 95% confidence level.

† Estimate is statistically unreliable and should be treated with caution.