

Demographic, Social, and Economic Characteristics of the General Population of Minnesotans aged 65 and Older

ACS Final Report

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This report represents the first deliverable under the University of Minnesota’s contract with the state of Minnesota, Department of Human Services describe the characteristics of Minnesota’s elderly population as part of our project to document the current utilization of Medicaid Long Term Services and Supports (#PTK201750 amendment No. 1). In this report we compare the characteristics of the Medicaid population to the non-Medicaid Minnesota population; and compare the characteristics of Minnesota’s elderly population (both Medicaid and non-Medicaid) to the U.S. population. We use Minnesota data from the 2019 U.S. American Community Survey for all of the analysis presented in this chapter.

Important Note: Estimates of Minnesota Medicaid enrollment from the ACS are higher than the administrative enrollment counts used in other parts of this report. Data totals from the ACS represent an “overcount” of Medicaid enrollment when compared to data directly obtained from Minnesota Medicaid administrative enrollment files. Studies have long shown that survey estimates of Medicaid coverage do not match Medicaid enrollment counts from administrative data.^{1,2} In the all-ages population, discrepancies between survey data and administrative counts are driven primarily by reporting error. It is not clear what is causing the observed overcount in the over-65 population, though respondent misreporting of Medicaid (i.e., reporting Medicaid when they only have Medicare) could play a role, in addition to other potential factors such as an overcount of older adults in the ACS. For this reason and to estimate individuals’ primary source of coverage, we use the SHADAC insurance coverage hierarchy when categorizing insurance coverage, listing Medicare as the primary source of coverage for those reporting Medicare and Medicaid.³

Methods

We provide descriptive tables outlining key characteristics of Minnesota’s elderly population (age 65 and older) highlighting differences between Minnesota and the U.S. elderly population and between Medicaid and non-Medicaid older adults. We used the 2019 1-year American Community Survey (ACS) Public Use Microdata Sample (PUMS).⁴ The ACS is an ongoing annual survey administered by the U.S. Census Bureau that surveys 3.5 million addresses each year. The ACS uses a series of monthly samples to produce estimates for the same small areas (census tracts and block groups) formerly surveyed via the decennial census long-form sample.⁵ We conducted significance testing at the 95% confidence interval for key variables with testing suppressed for those with small sample cell sizes. For additional information on ACS variables see the ACS technical documentation report.⁶ We include descriptions of any recoded variables as a reference for each set of tables.

Estimates of family income and poverty level use SHADAC’s Health Insurance Unit (HIU) definition of family, which defines family in a way that is relevant to eligibility for health insurance coverage, whether through an employer or a public program.⁷ Estimates by metropolitan status use the metropolitan status variable from IPUMS-USA.⁸ Metropolitan status is not directly identified in the ACS, so metropolitan status is identified by the lowest level of available geographic information, the Public-Use Microdata Area (PUMA). If a PUMA lies partially within a metropolitan area or central/principal city, its metropolitan status is classified as “indeterminable (mixed)” or “central/principal city status indeterminable (mixed).” Cases with an indeterminable metropolitan status were excluded from the sample universe of estimates by metropolitan status, though those with indeterminable central/principal city status were not excluded.

Key Findings

The 2019 ACS includes data on 920,675 representing approximately 16% of the state population of 5.6 million. There were 94,126 Medicaid recipients representing 10.2% of all residents aged 65 and older. The median age of Minnesotans aged 65 and older was 73 years.

We present our key findings organized by 15 tables of results. All tables represent the weighted percent for Minnesotans aged 65 years and older.

Comparing the U.S. Population to the Average Minnesota Population aged 65 years and Older by Medicaid Status

Table 1a provides information on the demographics of the Minnesota population aged 65 years and older, comparing Medicaid to non-Medicaid status. In 2019, Minnesota’s Medicaid population aged 65 years and older was significantly older than the non-Medicaid population with 18.6% of Medicaid enrollees aged 85 years and older compared to 11.5% of non-Medicaid enrollees aged 85 years and older. Minnesota Medicaid recipients were more likely to be female (59.4%) than male (59.4%) and over half of the total population aged 65 and older was female (54.3%).

Medicaid recipients were almost half as likely to be married, 32.3%, compared to non-Medicaid recipients where 61.9% were married. Medicaid enrollees were also more likely to be widowed or divorced (51.9%) compared to non-Medicaid enrollees (31.8%).

White Minnesotans represented 93.3% of all elderly aged 65 and older. Medicaid enrollees aged 65 years and older were less likely to be white (80.3%) compared to 94.7% of the non-Medicaid population aged 65 years and older. African Americans represented the single largest category by race/ethnicity, representing 9.7% of the Medicaid population followed by Asian at 6.6%. An estimated 80% of the total population lived in metropolitan areas while 20% lived in rural areas. These estimates were represented similarly in the Medicaid and non-Medicaid populations.

Table 1a. Minnesota: Demographics of Elderly Adults (65+), by Medicaid Coverage, 2019

	Total		Medicaid	No Medicaid	Medicaid vs. No Medicaid
	Count	%	%	%	PP diff.
Age					
65-74	532,222	57.8%	54.8%	58.2%	-3.4
75-84	276,151	30.0%	26.6%	30.4%	-3.7
85+	112,302	12.2%	18.6%	11.5%	7.1*
Sex					
Male	420,777	45.7%	40.6%	46.3%	-5.6*
Female	499,898	54.3%	59.4%	53.7%	5.6*
Marital Status					
Married	541,882	58.9%	32.3%	61.9%	-29.6*
Widowed	186,447	20.3%	25.8%	19.6%	6.2*
Divorced	125,516	13.6%	26.1%	12.2%	13.8*
Separated	5,850	0.6%	1.6%	0.5%	1.1
Never married	60,980	6.6%	14.2%	5.8%	8.4*
Race/Ethnicity					
Hispanic, Any Race	9,787	1.1%	1.6%	1.0%	0.6
Black, Non-Hispanic (NH)	21,772	2.4%	9.7%	1.5%	8.2*
American Indian/Alaska Native, NH	5,200	0.6%	0.6%	0.6%	0.1
Asian, NH	20,105	2.2%	6.6%	1.7%	4.9*
Other Race/Two or More Races, NH	5,250	0.6%	1.1%	0.5%	0.6
White, NH	858,561	93.3%	80.3%	94.7%	-14.4*
Metropolitan Status¹					
In-Metro	552,297	80.4%	80.8%	80.4%	-0.4
Not In-Metro	134,256	19.6%	19.2%	19.6%	0.4

Comparing Minnesota Medicaid to U.S. Medicaid Population aged 65 years and Older

Tables 1b and 1c compare Minnesota’s Medicaid population with the average U.S. Medicaid population aged 65 years and older. Minnesota’s Medicaid population was older than the U.S. average Medicaid program participant; 18.6% of Minnesota’s Medicaid program were aged 85 years and older compared to the U.S. Medicaid population where 14.2% were aged 85 or older. The distribution of males and females in MN compared to the U.S. Medicaid recipients was similar with Minnesota having slightly fewer females. Minnesota’s Medicaid population aged 65 years and older was more likely to be never married (14.2%) compared to the U.S. Medicaid population (11.1%) and slightly fewer of Minnesota’s Medicaid enrollees were currently married (32.3%) compared to (35.5%) in the U.S. Medicaid population.

Minnesota’s Medicaid population was proportionally whiter when compared to the U.S. Medicaid population; 80.3% of Minnesota’s Medicaid population aged 65 years and older was white compared to just 54.1% for U.S. Medicaid. Similarly, Minnesota’s non-Medicaid population was 94.7% white compared to 79.5% for the U.S. population. For the U.S. Medicaid population, 18.5% were Latino; 16.3% were African American; and 8.7% was Asian compared to MN population where 1.6% were Latino; 9.7% were African American; and 6.6% were Asian.

Minnesota’s Medicaid and non-Medicaid population were more likely to be rural than their U.S. counterparts. For Minnesota, 19.2% of the Medicaid population was rural compared to 11.3% for the U.S. and for the non-Medicaid, 19.6% of Minnesota’s non-Medicaid was rural compared to 11.3% for the U.S.

Table 1b. U.S.: Demographics of Elderly Adults (65+), by Medicaid Coverage, 2019

	Total		Medicaid	No Medicaid	Medicaid vs. No Medicaid
	Count	%	%	%	PP diff.
Age					
65-74	31,238,216	59.2%	54.7%	59.9%	-5.2*
75-84	15,737,135	29.8%	31.1%	29.6%	1.5*
85+	5,809,148	11.0%	14.2%	10.5%	3.7*
Sex					
Male	23,561,496	44.6%	38.8%	45.6%	-6.8*
Female	29,223,003	55.4%	61.2%	54.4%	6.8*
Marital Status					
Married	29,805,120	56.5%	35.5%	59.8%	-24.3*
Widowed	11,542,568	21.9%	28.8%	20.8%	8.0*
Divorced	7,703,334	14.6%	21.7%	13.5%	8.2*
Separated	634,640	1.2%	3.0%	0.9%	2.0*
Never married	3,098,837	5.9%	11.1%	5.0%	6.0*
Race/Ethnicity					
Hispanic, Any Race	4,555,362	8.6%	18.5%	7.1%	11.4*
Black, Non-Hispanic (NH)	4,832,314	9.2%	16.3%	8.0%	8.3*
American Indian/Alaska Native, NH	263,546	0.5%	0.8%	0.5%	0.4*
Asian, NH	2,440,038	4.6%	8.7%	4.0%	4.8*
Other Race/Two or More Races, NH	550,472	1.0%	1.6%	1.0%	0.6*
White, NH	40,142,767	76.1%	54.1%	79.5%	-25.5*
Metropolitan Status¹					
In-Metro	41,454,419	88.8%	89.3%	88.7%	0.6*
Not In-Metro	5,237,780	11.2%	10.7%	11.3%	-0.6*

Table 1c. Minnesota and U.S.: Demographics of Elderly Adults (65+), by Medicaid Coverage, 2019

	Minnesota Medicaid		U.S. Medicaid		Minnesota vs. U.S.
	Count	%	Count	%	PP diff.
Total	94,126		7,242,431		
Age					
65-74	51,572	54.8%	3,959,855	54.7%	0.1
75-84	25,077	26.6%	2,251,703	31.1%	-4.4*
85+	17,477	18.6%	1,030,873	14.2%	4.3*
Sex					
Male	38,249	40%	2,810,450	38.%	1.8
Female	55,877	59%	4,431,981	61.%	-1.8
Marital Status					
Married	30,414	32%	2,570,773	35.%	-3.2
Widowed	24,319	25%	2,084,687	28.%	-2.9
Divorced	24,524	26%	1,569,300	21.%	4.4*
Separated	1,531	1.6%	215,101	3.0%	-1.3
Never married	13,338	14%	802,570	11.%	3.1
Race/Ethnicity					
Hispanic, Any Race	1,518	1.6%	1,339,313	18.%	-16.9*
Black, Non-Hispanic (NH)	9,118	9.7%	1,180,104	16.%	-6.6*
American Indian/Alaska Native, NH	592	0.6%	58,352	0.8%	-0.2
Asian, NH	6,232	6.6%	632,903	8.7%	-2.1
Other Race/Two or More Races, NH	1,075	1.1%	115,939	1.6%	-0.5
White, NH	75,591	80.%	3,915,820	54.%	26.2*
Metropolitan Status¹					
In-Metro	55,175	80.%	6,289,270	89.%	-8.5*
Not In-Metro	13,122	19.%	752,846	10.%	8.5*

Source: SHADAC analysis of 2019 American Community Survey.

Notes for tables 1a-1c: * Statistically significant at the 95% confidence level, PP = Percentage Point

Denominator: Total population aged 65 years or greater (includes active military, institutionalized and group quarters populations).

¹ 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

Findings by Income and Housing Characteristics

Minnesota: Income and Housing Characteristics of Elderly Adults by Medicaid Coverage, 2019

Table 2a shows the Median household income for non-Medicaid enrollees aged 65 years and older was more than three times that of Minnesota Medicaid enrollees aged 65 years and older: \$53,194 compared to \$16,263, respectively. The percentage of households living below the poverty level was based on Household Income which would include spouses and dependent income; 69.5% of Medicaid enrollees aged 65 years and older had household income below 200% of the federal poverty level compared to 15.3% of non-Medicaid enrollees aged 65 years and older.

Fewer of Minnesota's Medicaid population aged 65 years and older lived in an owner-occupied units (51.1%) compared to the non-Medicaid population aged 65 years and older (82.3%). The Minnesota Medicaid population aged 65 years and older was as over twice as likely to live in a renter-occupied unit (48.9%) than the non-Medicaid population (17.7%). For those 65 years and older living in rental units, monthly rental costs made up more than 30% of household income for a majority of both Medicaid and non-Medicaid populations (84.6% and 93.2%, respectively).

The Minnesota Medicaid population aged 65 years and older was more likely to live in group quarters (23.2%) than the non-Medicaid population (2.6%). Group quarters included people living in nursing homes and correctional facilities but does not include those living in assisted living. Minnesota Medicaid enrollees aged 65 years and older were more likely to live alone with over half (55.1%) living alone compared to 29.3% of non-Medicaid population aged 65 years and older living alone.

Table 2a. Minnesota: Income and Housing Characteristics of Elderly Adults (65+), by Medicaid Coverage, 2019

	Total		Medicaid	No Medicaid	Medicaid vs. No Medicaid
	Count	%	%	%	PP diff.
Family Income¹					
Under 25,000	231,511	25.1%	66.3%	20.5%	45.9*
25,000-49,999	233,381	25.3%	18.0%	26.2%	-8.2*
50,000-74,999	177,668	19.3%	6.8%	20.7%	-13.9*
75,000+	278,115	30.2%	8.9%	32.6%	-23.8*
Median Family Income	\$49,497	-	\$16,263	\$53,194	-
Poverty Level¹					
<100%	102,246	11.1%	37.1%	8.1%	28.9*
101-138%	61,575	6.7%	18.0%	5.4%	12.6*
139-200%	102,678	11.2%	14.4%	10.8%	3.6
201-400%	294,345	32.0%	17.4%	33.6%	-16.3*
401%	359,831	39.1%	13.2%	42.0%	-28.8*
Housing Ownership²					
Owner-Occupied	455,611	79.6%	51.1%	82.3%	-31.2*
Renter Occupied	116,424	20.4%	48.9%	17.7%	31.2*
Monthly Owner Costs²: Monthly owner costs as a percentage of household income in the past 12 months					
More than 30%	226,648	39.6%	68.4%	36.9%	31.5*
Monthly Rental Costs²: Monthly rental costs as a percentage of household income in past 12 months					
More than 30%	529,110	92.5%	84.6%	93.2%	-8.7*
Type of Unit²: Includes people in nursing homes and correctional facilities. Does not include Assisted Living					
Institutional group quarters	29,563	4.9%	23.2%	2.6%	11.87*
Household Size					
1 Person	294,341	32.0%	55.1%	29.3%	25.8*
2 Persons	525,623	57.1%	28.7%	60.3%	-31.6*
3-4 Persons	74,536	8.1%	9.6%	7.9%	1.7
5+	26,175	2.8%	6.5%	2.4%	4.1*

U.S.: Income and Housing Characteristics of Elderly Adults by Medicaid Coverage

Table 3b shows the U.S. averages for income and housing estimates for the population aged 65 and older. Table 3c compares Minnesota to the U.S.

The median income of Minnesota’s Medicaid population aged 65 years and older was slightly higher than the U.S. median income \$16,263 compared to \$15,152. The percent of the Medicaid population aged 65 and older living below 200% of the federal poverty level was similar between Minnesota and the U.S., 69.5% compared to 71.1% respectively.

Minnesota’s Medicaid population aged 65 years and older were less likely to live in an owner-occupied housing unit (51.1%) compared to the U.S. Medicaid population where 54.9% lived in an owner-occupied home.

Minnesota’s Medicaid population aged 65 years and older were more likely to rent (58.9%) compared to the U.S. where 45.1% were renting.

Monthly costs associated with housing were similar between Minnesota’s Medicaid population aged 65 years and older compared to the U.S. Medicaid population aged 65 years and older. Rental costs were more onerous with 84.6% of Minnesota’s Medicaid population aged 65 years and older paying more than 30% of their income toward rent similar to the U.S. average of 84.2%. Minnesota’s Medicaid population aged 65 years and older were more likely (23.2%) to live in group quarters (nursing homes and correctional facilities) compared to the U.S. average of 15% for Medicaid enrollees aged 65 years and older. For those living in the community, Minnesota’s Medicaid population was more likely to live alone than the U.S. Medicaid population aged 65 years and older (55.1% compared to 36% respectively).

Table 2b. U.S.: Income and Housing Characteristics of Elderly Adults (65+), by Medicaid Coverage, 2019

	Total		Medicaid	No Medicaid	Medicaid vs. No Medicaid
	Count	%	%	%	PP diff.
Family Income¹					
Under 25,000	16,002,951	30.3%	67.4%	24.4%	43.0*
25,000-49,999	12,947,223	24.5%	15.9%	25.9%	-10.0*
50,000-74,999	8,676,877	16.4%	7.2%	17.9%	-10.7*
75,000+	15,157,448	28.7%	9.5%	31.8%	-22.2*
Median Family Income		\$42,896	\$15,152	\$48,992	
Poverty Level¹					
<100%	7,653,905	14.5%	42.8%	10.0%	32.8*
101-138%	4,309,163	8.2%	16.2%	6.9%	9.4*
139-200%	6,403,502	12.1%	12.1%	12.1%	0.0
201-400%	15,260,665	28.9%	15.8%	31.0%	-15.2*
401%	19,157,264	36.3%	13.0%	40.0%	-27.0*
Housing Ownership²					
Owner-Occupied	26,392,581	80.0%	54.9%	83.8%	-29.0*
Renter Occupied	6,600,920	20.0%	45.1%	16.2%	29.0*
Monthly Owner Costs²: Monthly owner costs as a percentage of household income in the past 12 months					
More than 30%	13,607,093	41.2%	68.0%	37.2%	30.8*
Monthly Rental Costs²: Monthly rental costs as a percentage of household income in past 12 months					
More than 30%	30,429,048	92.2%	84.2%	93.5%	-9.3*
Type of Unit²: Includes people in nursing homes and correctional facilities. Does not include Assisted Living					
Institutional group quarters	1,292,284	3.7%	15.0%	1.7%	13.3*
Household Size					
1 Person	14,231,324	27.0%	36.0%	25.5%	10.5*
2 Persons	27,985,812	53.0%	35.6%	55.8%	-20.2*
3-4 Persons	7,698,333	14.6%	18.4%	14.0%	4.4*
5+ Persons	2,869,030	5.4%	10.0%	4.7%	5.3*

Table 2c. Minnesota and U.S.: Income and Housing Characteristics of Elderly Adults (65+), by Medicaid Coverage, 2019

	Minnesota Medicaid		U.S. Medicaid		Minnesota vs. U.S.
	Count	%	Count	%	PP diff.
Family Income¹					
Under 25,000	62,428	66.3%	4,879,678	67.4%	-1.1
25,000-49,999	16,960	18.0%	1,149,247	15.9%	2.2
50,000-74,999	6,393	6.8%	522,599	7.2%	-0.4
75,000+	8,345	8.9%	690,907	9.5%	-0.7
Median Family Income		\$16,263		\$15,152	
Poverty Level¹					
<100%	34,894	37.1%	3,101,805	42.8%	-5.8*
101-138%	16,946	18.0%	1,176,716	16.2%	1.8
139-200%	13,518	14.4%	878,691	12.1%	2.2
201-400%	16,344	17.4%	1,141,694	15.8%	1.6
401%	12,424	13.2%	943,525	13.0%	0.2
Housing Ownership²					
Owner-Occupied	25,176	51.1%	2,396,897	54.9%	-3.7
Renter Occupied	24,054	48.9%	1,971,280	45.1%	3.7
Monthly Owner Costs²: Monthly owner costs as a percentage of household income in the past 12 months					
More than 30%	33,672	68.4%	2,970,197	68.0%	0.4
Monthly Rental Costs²: Monthly rental costs as a percentage of household income in past 12 months					
More than 30%	41,628	84.6%	3,676,488	84.2%	0.4
Type of Unit²: Includes people in nursing homes and correctional facilities. Does not include Assisted Living					
Institutional group quarters	15,485	23.2%	795,309	15.0%	8.2*
Household Size					
1 Person	51,893	55.1%	2,610,741	36.0%	19.1*
2 Persons	27,007	28.7%	2,576,442	35.6%	-6.9*
3-4 Persons	9,069	9.6%	1,333,262	18.4%	-8.8*
5+	6,157	6.5%	721,986	10.0%	-3.4*

Source: SHADAC analysis of 2019 American Community Survey.

Notes for tables 2a-2c: * Statistically significant at the 95% confidence level, PP = Percentage Point

Denominator: Total population aged 65 years or greater (includes active military, institutionalized and group quarters populations).

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

² Represent household level statistics.

Findings by Health Insurance, Disability and Employment Characteristics

Minnesota: Health Insurance, Disability and Employment Characteristics of Elderly Adults by Medicaid Coverage

Table 3a shows that Minnesota’s Medicaid enrollees aged 65 years and older were less likely to have private supplemental coverage than the non-Medicaid enrollees aged 65 years and older (33.7% compared to 71.9%). There were just .3% of the population aged 65 years and older who were uninsured in 2019.

Minnesota’s Medicaid population aged 65 years and older were more likely to have a disability compared to the non-Medicaid population aged 65 years and older (58.7% compared to 27.8% respectively).

An estimated 10% of Minnesota’s Medicaid population aged 65 years and older were in the labor force compared to 19.9% non-Medicaid members. The Minnesota Medicaid population was more likely to be unemployed than the non-Medicaid population (4.7% compared to 1% respectively).

Table 3a. Minnesota: Health Insurance, Disability and Employment Characteristics of Elderly Adults (65+), by Medicaid Coverage, 2019

	Total		Medicaid	No Medicaid	Medicaid vs. No Medicaid
	Count	%	%	%	PP diff.
Health Insurance Coverage					
Any Medicare	891,300	96.8%	100%	96.4%	3.6*
Any Private	626,074	68%	33.7%	71.9%	-38.2*
Any Medicaid	94,126	10.2%	100%	0.0%	100*
Uninsured	2,756	0.3%	0%	0.3%	-.3*
Disability Status					
With a Disability	285,219	31.0%	58.7%	27.8%	30.9*
No Disability	635,456	69.0%	41.2%	72.2%	-30.9*
Employment					
In Labor Force	174,125	18.9%	10.0%	19.9%	-9.9*
<i>Employed</i>	172,015	98.8%	95.3%	99%	-3.6
<i>Not Employed</i>	2,110	1.2%	4.7%	1.0%	3.6

Minnesota and U.S.: Health Insurance, Disability and Employment Characteristics of Elderly Adults by Medicaid Coverage

Table 3b provides information on the U.S. population aged 65 years and older by Medicaid and Table 3C compares the U.S. and the Minnesota population by Medicaid status. Approximately one third of Minnesota’s Medicaid population (33.7%) had supplemental private health insurance, a similar rate to the U.S. Medicaid population aged 65 years of 34.4%.

Minnesota’s Medicaid population aged 65 years and older were more likely to have a disability when compared to the U.S. Medicaid population aged 65 years and older (58.7% compared to 54% respectively).

Minnesota’s Medicaid population aged 65 years and older were slightly more likely to be in the labor force compared to its U.S. Medicaid counterpart (10% compared to 8.5% respectively).

The unemployment rate for Minnesota’s Medicaid population aged 65 years and older for those in the workforce was 4.7% compared to the higher U.S. average unemployment rate for Medicaid aged 65 and older of 7.4%.

Table 3b. U.S.: Health Insurance, Disability and Employment Characteristics of Elderly Adults (65+), by Medicaid Coverage, 2019

	Total		Medicaid	No Medicaid	Medicaid vs. No Medicaid
	Count	%	%	%	PP diff.
Health Insurance Coverage					
Any Medicare	50,577,002	95.8%	100.0%	95.2%	4.8*
Any Private	30,681,047	58.1%	34.4%	61.9%	-27.5*
Any Medicaid	7,242,431	13.7%	100.0%	0.0%	100*
Uninsured	407,033	0.8%	0.0%	0.9%	-0.9*
Disability Status					
With a Disability	17,689,769	33.5%	54.0%	30.3%	23.7*
No Disability	35,094,730	66.5%	46.0%	69.7%	-23.7*
Employment					
In Labor Force	10,080,855	18.6%	8.5%	20.4%	-11.9*
<i>Employed</i>	9,779,807	97.0%	92.6%	97.3%	-4.8*
<i>Not Employed</i>	301,048	3.0%	7.4%	2.7%	4.8*

Table 3c. Minnesota and U.S.: Health Insurance, Disability and Employment Characteristics of Elderly Adults (65+), by Medicaid Coverage, 2019

	Minnesota Medicaid		U.S. Medicaid		Minnesota vs. U.S.
	Count	%	Count	%	PP diff.
Health Insurance Coverage					
Any Medicare	94,126	100.0%	7,242,431	100.0%	0.0
Any Private	31,692	33.7%	2,489,158	34.4%	-0.7
Any Medicaid	94,126	100.0%	7,242,431	100.0%	0.0
Uninsured	0	0.0%	0	0.0%	0.0
Disability Status					
With a Disability	55,276	58.7%	3,910,026	54.0%	4.7*
No Disability	38,850	41.3%	3,332,405	46.0%	-4.7*
Employment					
In Labor Force	9,401	10.0%	683,794	8.5%	1.5
<i>Employed</i>	8,963	95.3%	633,095	92.6%	2.8
<i>Not Employed</i>	438	4.7%	50,699	7.4%	-2.8

Source: SHADAC analysis of 2019 American Community Survey.

Notes for tables 3a-3c: * Statistically significant at the 95% confidence level, PP = Percentage Point

Denominator: Total population aged 65 years or greater (includes active military, institutionalized and group quarters populations).

Rows in italics are a subset of the higher-level category (e.g., Denominator of % "Employed" is "In labor force").

Findings by Source of Household Income

Minnesota: Source of Household Income in the past 12 months of Elderly Adults by Medicaid Coverage

Table 4a shows that an estimated 17% of Minnesota Medicaid enrollees aged 65 years and older had some earnings compared to 30.4% of those with no Medicaid. The estimated mean earnings of Minnesota Medicaid enrollees aged 65 and older was about half of those with no Medicaid \$24,795 compared to \$44,960, respectively.

Slightly fewer Minnesota Medicaid enrollees aged 65 years and older received social security income than non-Medicaid elderly 87.7% compared to 90.4% respectively. The amount of social security income for Minnesota Medicaid enrollees aged 65 years and older was \$15,557 compared to \$21,976 for those aged 65 years and older without Medicaid.

Medicaid enrollees aged 65 years and older were over 5 times more likely to receive Supplemental Security Income (SSI) compared to non-Medicaid elderly, 17.2% compared to 3.4% respectively. The SSI income for Medicaid enrollees was lower than for non-Medicaid enrollees aged 65 years and older \$7,978 compared to \$11,666.

Table 4a. Minnesota: Source of Household Income in the past 12 months of Elderly Adults (65+), by Medicaid Coverage, 2019

	Total	Medicaid	No Medicaid	Medicaid vs. No Medicaid
	%/\$	%/\$	%/\$	PP Diff.
Households with earnings (%)	29.2%	17.0%	30.4%	-13.3*
<i>Mean Earning for % w/earnings (\$)</i>	\$43,949	\$24,795	\$44,960	
Households with Social Security Income (%)	90.2%	87.7%	90.4%	-2.7
<i>Mean Social Security Income for % Social Security Income (\$)</i>	\$21,439	\$15,557	\$21,976	
Households with Supplemental Security Income (%)	4.6%	17.2%	3.4%	13.9*
<i>Mean Supplemental Income for % w/Supplemental Security Income (\$)</i>	\$10,471	\$7,978	\$11,666	

Minnesota and U.S.: Source of Household Income in the past 12 months of Elderly Adults by Medicaid Coverage

Table 4b provides information on the U.S. elderly population aged 65 years and older by Medicaid status and Table 4c compares the estimates for Minnesota to the U.S. by Medicaid status. Compared to the U.S., Minnesota Medicaid enrollees aged 65 years and older were more likely to live in a household with some earnings (17% compared to 13.4% respectively) but have less earnings (\$24,795 compared to \$34,957 respectively). Minnesota Medicaid enrollees aged 65 years and older were more likely to have social security income compared to its U.S. counterparts (87.7% compared to 83% respectively) and slightly higher amounts (\$15,557 compared to \$13,988).

Minnesota’s Medicaid enrollees were 12.4 percentage points less likely to have SSI than the U.S. Medicaid population aged 65 years and older (17.2% compared to 29.7% respectively). The mean SSI income was slightly less for Minnesota’s Medicaid population aged 65 years and older compared to its U.S. counterpart (\$7,978 compared to \$8,980 respectively).

Table 4b. U.S.: Source of Household Income in the past 12 months of Elderly Adults (65+), by Medicaid Coverage, 2019

	Total	Medicaid	No Medicaid	Medicaid vs. No Medicaid
	%/ \$	%/ \$	%/ \$	PP diff.
Households with earnings (%)	27.1%	13.4%	29.2%	-15.8*
<i>Mean Earning for % w/earnings (\$)</i>	\$55,584	\$34,957	\$57,027	
Households with Social Security Income (%)	88.1%	83.0%	88.9%	-5.9*
<i>Mean Social Security Income for % Social Security Income (\$)</i>	\$20,331	\$13,988	\$21,235	
Households with Supplemental Security Income (%)	4.7%	29.7%	0.9%	28.7*
<i>Mean Supplemental Income for % w/Supplemental Security Income (\$)</i>	\$9,273	\$8,980	\$10,700	

Table 4c. Minnesota and U.S.: Source of Household Income in the past 12 months of Elderly Adults (65+), by Medicaid Coverage, 2019

	Minnesota Medicaid	U.S. Medicaid	Minnesota vs. U.S.
	%/ \$	%/ \$	PP diff.
Households with earnings (%)	17.0%	13.4%	3.6
<i>Mean Earning for % w/earnings (\$)</i>	\$24,795	\$34,957	
Households with Social Security Income (%)	87.7%	83.0%	4.7
<i>Mean Social Security Income for % Social Security Income (\$)</i>	\$15,557	\$13,988	
Households with Supplemental Security Income (%)	17.2%	29.7%	-12.4*
<i>Mean Supplemental Income for % with Supplemental Security Income (\$)</i>	\$7,978	\$8,980	

Source: SHADAC analysis of 2019 American Community Survey.

Notes for tables 4a-4c: *Statistically significant at the 95% confidence level, PP = Percentage Point

Denominator: Total population aged 65 years or greater (includes active military, institutionalized and group quarters populations).

Based on 2019 inflation-adjusted dollars. Estimates represent household level statistics

Findings by Age

Minnesota and U.S.: Demographics of Elderly Adults by Age

Table 5 compares key demographics of Minnesota’s population aged 65 and older to the U.S. population. As the population ages, the proportion who were female increases, both for Minnesota and the U.S. At ages 65-74, 51.5% of the Minnesota population was female and this increased to 58.2% for those aged 75+. The same holds true for the U.S. population where 53.4% of the population aged 65-74 was female rising to 58.5% for those 75 years and older.

Minnesota’s Medicaid population aged 65-74 were more likely to be married than the U.S. population (65.5% compared to 61.9%). There were fewer married people at aged 75+ for both Minnesota and the U.S. For Minnesotans 49.7% of those aged 75 and older were married compared to 46.6% of the U.S. population aged 75 and older.

As the elderly population ages, the numbers tend to be whiter. For Minnesota, the white population aged 65 and older was 92.3% for those aged 65-74 compared to 94.6% for those aged 75 and older. The U.S. tends to be more diverse but still trends toward a whiter population as the population ages. For the U.S., the white population aged 65-74 was 74.6% compared to 78.2% for those aged 75 and older.

Minnesota’s population aged 65 and older were more likely to live in rural communities and as the population ages the percentage living in rural communities also increases. For Minnesotans aged 65-74, 18.1% of the population lived in rural communities compare to 11.2% for the U.S. counterpart. For Minnesotans aged 75 years and older this increased to 21.6% living in rural communities compared to a more stable 11.3% for the U.S. population aged 75 years and older.

Table 5. Minnesota and U.S.: Demographics of Elderly Adults (65+), by Age, 2019

	Minnesota			US		
	65-74 Year	75+ Years	65-74 vs. 75+	65-74 Years	75+ Years	65-74 vs. 75+
Total Count	532,222	388,453		31,601,594	22,575,189	
	%	%	PP diff.	%	%	PP diff.
Sex						
Male	48.5%	41.8%	-6.7*	46.6%	41.5%	-5.2*
Female	51.5%	58.2%	6.7*	53.4%	58.5%	5.2*
Marital Status						
Married	65.5%	49.7%	-15.8*	61.9%	46.6%	-15.3*
Widowed	9.9%	34.5%	24.6*	12.5%	36.4%	23.9*
Divorced	15.9%	10.5%	-5.4*	16.9%	11.5%	-5.4*
Separated	0.9%	0.3%	-0.6*	1.5%	0.9%	-0.6*
Never married	7.8%	5.0%	-2.9*	7.2%	4.6%	-2.6*
Race/Ethnicity						
Hispanic, Any Race	1.2%	0.8%	-0.4	9.0%	7.9%	-1.1*
African-American/Black, NH	3.0%	1.5%	-1.5*	10.0%	8.3%	-1.7*
American Indian/Alaska Native, NH	0.7%	0.4%	-0.3	0.5%	0.4%	-0.1*
Asian, NH	2.2%	2.1%	-0.1	4.7%	4.3%	-0.4*
Other Race/Two or More Races, NH	0.6%	0.6%	0.0	1.2%	0.9%	-0.3*
White, NH	92.3%	94.6%	2.3*	74.6%	78.2%	3.6*
Metropolitan Status¹						
In-Metro	81.9%	78.4%	-3.4*	88.8%	88.7%	0.1
Not In-Metro	18.1%	21.6%	3.4*	11.2%	11.3%	-0.1

Source: SHADAC analysis of 2019 American Community Survey.

Notes: *Statistically significant at the 95% confidence level, PP = Percentage Point

Denominator: Total population aged 65 years or greater (includes active military, institutionalized and group quarters populations).

¹ 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

Minnesota and U.S.: Income and Housing Characteristics of Elderly Adults by Age

The median income for Minnesotans was higher than its U.S. counterparts for both 65-74 years (\$57,275 compared to \$51,315 respectively) and for those aged 75+ (\$39,396 compared to \$33,335). An estimated 23.5% of Minnesotans aged 65-74 had incomes below 200% of the FPL compared to 30.7% of its U.S. counterpart. The

numbers of the elderly living under 200% of the FPL increased for Minnesotans and the U.S. population aged 75 years and older with 36.5% of Minnesotans aged 75+ living under 200% of the FPL compared to 43.6% of the U.S. population.

Compared to the U.S., Minnesota had a higher proportion of elderly people aged 75+ who were living in renter-occupied units (26.1%) compared to the U.S. 75+ population (21.1%). Regardless of age group (65-75 years or 75+), more than 90% of both Minnesota elderly and U.S. elderly had rental costs that was more than 30% of their household income.

Most Minnesotans aged 65-74 lived in two-person households (63.0%). This was slightly higher than the U.S. percentage (55.5%). However, both figures drop to slightly less than 50% in the 75+ age group.

Table 6. Minnesota and U.S.: Income and Housing Characteristics of Elderly Adults (65+), by Age, 2019

	Minnesota			U.S.		
	65-74 Year	75+ Years	65-74 vs. 75+	65-74 Years	75+ Years	65-74 vs. 75+
	%	%	PP diff.	%	%	PP diff.
Family Income¹						
Under 25,000	20.1%	32.1%	12.0*	26.4%	39.0%	12.6*
25,000-49,999	23.0%	28.5%	5.5*	22.4%	26.7%	4.3*
50,000-74,999	20.4%	17.8%	-2.5*	17.4%	14.3%	-3.1*
75,000+	36.5%	21.5%	-15.0*	33.8%	20.0%	-13.8*
Median Family Income	\$57,275	\$39,396		\$51,315	\$33,335	
Poverty Level¹						
<100%	9.5%	13.3%	3.8*	13.6%	18.0%	4.4*
101-138%	5.1%	8.9%	3.8*	7.0%	10.4%	3.5*
139-200%	8.9%	14.3%	5.4*	10.1%	15.2%	5.1*
201-400%	30.8%	33.6%	2.8	27.8%	29.4%	1.7*
401%	45.8%	29.9%	-15.8*	41.6%	26.9%	-14.7*
Housing Ownership²						
Owner-Occupied	84.2%	73.9%	10.3*	80.8%	78.9%	-1.9*
Renter Occupied	15.8%	26.1%	10.3*	19.2%	21.1%	1.9*
Monthly Owner Costs²: Monthly owner costs as a percentage of Household income in the past 12 month						
More than 30%	34.4%	46.0%	12.4*	39.4%	43.7%	4.3*
Monthly Rental Costs²: Monthly rental costs as a percentage of Household income in the past 12 months						
More than 30%	93.0%	91.0%	-1.8	92.0%	92.6%	0.6*
Type of Unit²: Includes people in nursing homes and correctional facilities and community group homes						
Institutional group quarters	2.1%	8.2%	6.1*	1.9%	6.2%	4.3*
Household Size						
1 Person	24.0%	42.0%	17.9*	23.4%	36.1%	12.7*
2 Persons	63.0%	49.0%	-14.0*	55.5%	46.5%	9.1*
3-4 Persons	9.1%	6.8%	-2.3*	15.2%	12.9%	2.4*
5+	3.5%	1.9%	-1.7*	5.8%	4.6%	1.2*

Source: SHADAC analysis of 2019 American Community Survey.

Notes: *Statistically significant at the 95% confidence level, PP = Percentage Point

Denominator: Total population aged 65 years or greater (includes active military, institutionalized and group quarters populations).

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

² Represent household level statistics.

Minnesota and U.S.: Health Insurance, Disability and Employment Characteristics of Elderly Adults by Medicaid Coverage

Table 7 shows that Minnesotans are more likely to have private supplemental Medicare coverage than the U.S. population. For those aged 75+, 71.3% of Minnesotans had any private health insurance coverage compared to 58.2%. In general, Medicaid coverage increased as people aged. For Minnesota, 65.6% of those aged 65-74 had private coverage compared to 71.3% for those aged 75 years and older. There were differences in Medicare coverage between these age groups as well both for Minnesota and the U.S. For those aged 65-74 compared to those aged 75 and over Minnesota had Medicare enrollment of (95.1% compared to 99.1%) and for the U.S. these differences were 94% for those aged 65-74 compared to 98.4% for those aged 75 years and older.

Minnesota Medicaid beneficiaries aged 65-74 years were less likely to have a disability compared to the U.S. Medicaid aged 65-74 (20.6% and 24.9% respectively). The estimates of those with disabilities doubled for those aged 75 and older; 45.1% of Minnesotans aged 75 and older had a disability compared to 49.2% of the U.S. population aged 75 years and older.

The numbers of elderly in the work force dropped by a third in both Minnesota and the U.S. For Minnesota, the number in the labor force for those 65-74 was 29.2% and dropped to 7.5% for those aged 75 and older. There was a similar drop for the U.S. elderly population with 26.8% in the labor force for those aged 65-74 and 7.1% for those aged 75 years and older.

Table 7. Minnesota and U.S.: Health Insurance, Disability and Employment Characteristics of Elderly Adults (65+), by Medicaid Coverage, 2019

	Minnesota			U.S.		
	65-74 Year	75+ Years	65-74 vs. 75+	65-74 Years	75+ Years	65-74 vs. 75+
	%	%	PP diff.	%	%	PP diff.
Health Insurance Coverage						
Any Medicare	95.1%	99.1%	4.0*	94.0%	98.4%	4.4*
Any Private	65.6%	71.3%	5.7*	56.7%	58.2%	1.5*
Any Medicaid	9.7%	11.0%	1.3	13.3%	17.1%	3.8*
Uninsured	0.5%	0.1%	-0.4*	1.0%	.5%	-0.5*
Disability Status						
With a Disability	20.6%	45.1%	24.5*	24.9%	49.2%	24.3*
No Disability	79.4%	54.9%	-24.5*	75.1%	50.8%	-24.3*
Employment						
In Labor Force	27.2%	7.5%	-19.7*	26.8%	7.1%	-19.7%*
<i>Employed</i>	98.6%	99.6%	1.0*	97.0%	97.1%	0.1
<i>Not Employed</i>	1.4%	N/A		3.0%	2.9%	-0.1

Source: SHADAC analysis of 2019 American Community Survey.

Notes: *Statistically significant at the 95% confidence level, PP = Percentage Point, N/A – Not available due to small cell sample size
 Rows in italics are a subset of the higher-level category (e.g., Denominator of % "Employed" is "In labor force").
 Denominator: Total population aged 65 years or greater (includes active military, institutionalized and group quarters populations).

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² Call KT, Fertig AR, Pascale J. Factors associated with accurate reporting of public and private health insurance type. Health Serv Res. 2022 Aug;57(4):930-943.

³ SHADAC's Coverage Hierarchy for American Community Survey (ACS) Estimates. State Health Access Data Assistance Center, University of Minnesota. January 2020.

https://www.shadac.org/sites/default/files/publications/SHADAC_InsuranceHierarchyBrief_2020.pdf

⁴ U.S. Census Bureau. "American Community Survey (ACS) Public Use Microdata Sample (PUMS)."

<https://www.census.gov/programs-surveys/acs/microdata.html>

⁵ <https://www.census.gov/programs-surveys/acs/methodology/design-and-methodology.html>

⁶ ACS Technical Documentation. <https://www.census.gov/programs-surveys/acs/technical-documentation.html>

⁷ Alarcon, G., Lukanen, E., Hest, R., Turner, K., & Fried, B. (August 2021) *Defining families for studies of health insurance coverage*. SHADAC.

<https://www.shadac.org/sites/default/files/publications/2021%20HIU%20Defining%20families%20brief.pdf>

⁸ Steven Ruggles, Sarah Flood, Ronald Goeken, Megan Schouweiler and Matthew Sobek. IPUMS USA: Version 12.0 [dataset].

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