

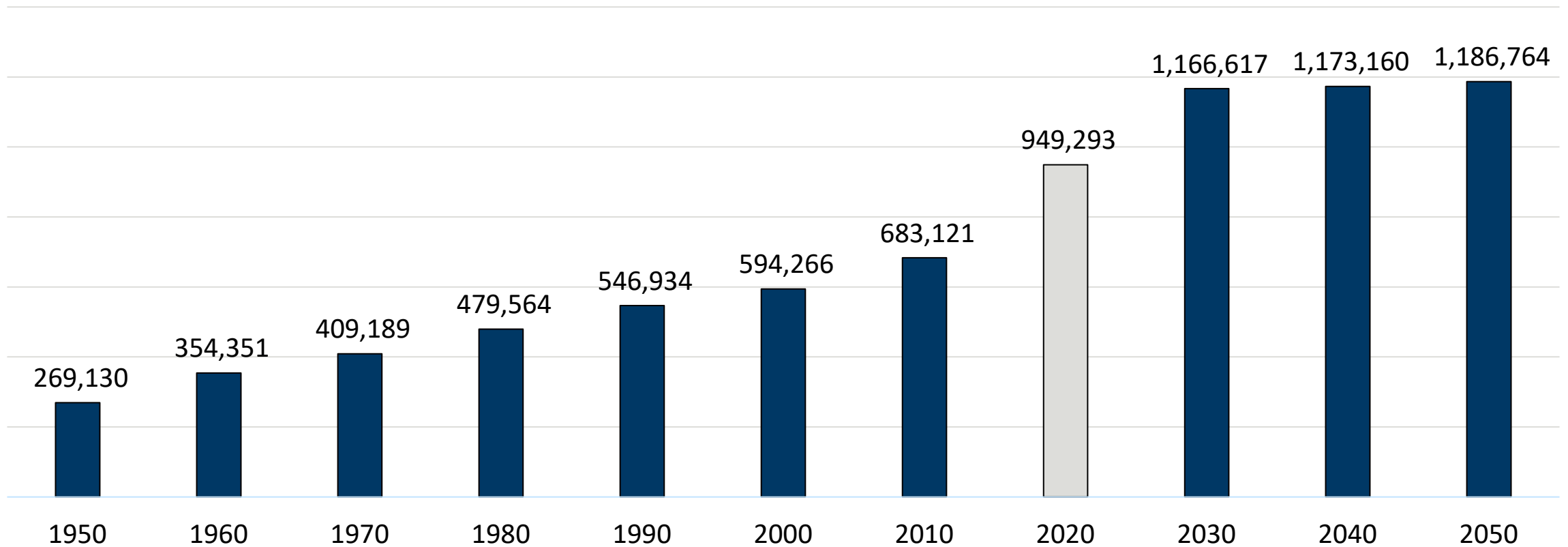


Older Adults and the Need for Long Term Services and Supports Legislative Task Force on Aging

Susan Brower, Minnesota State Demographer
February 9, 2023

The rapid transition to an older state is already occurring.

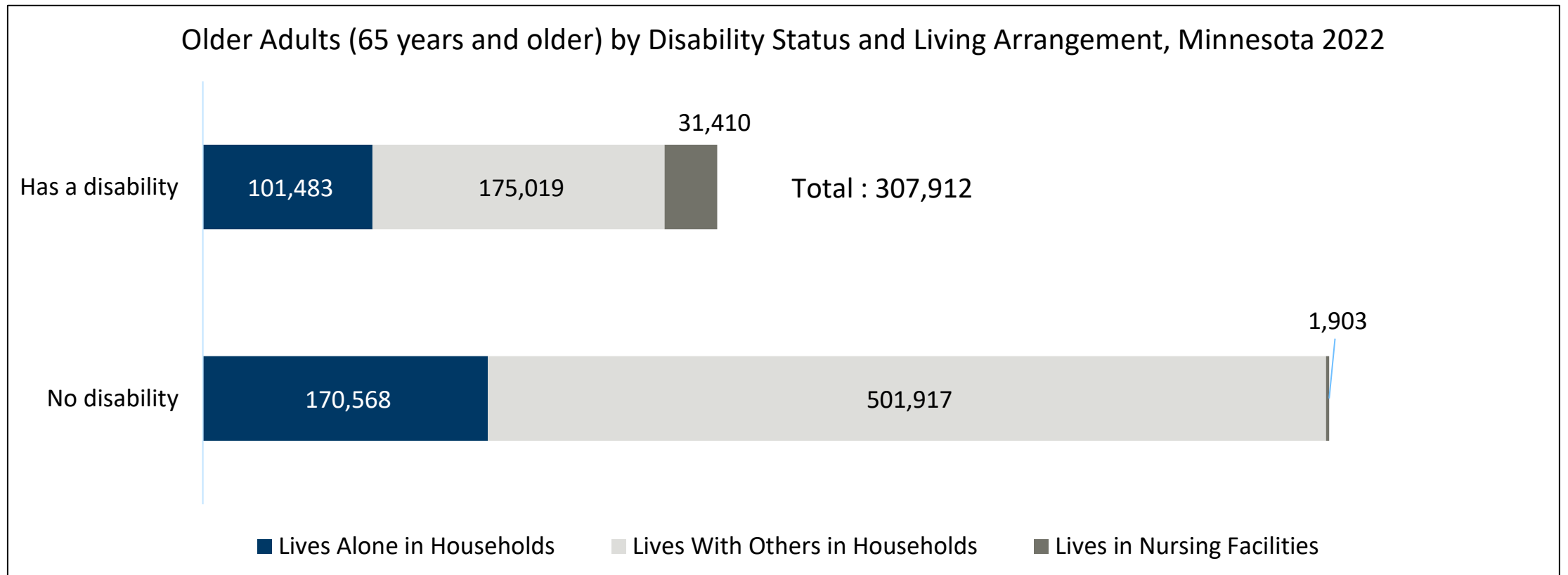
Total Population Age 65 Years and Older
Minnesota 1950-2050



Sources: U.S. Census Bureau and MN State Demographic Center Projections

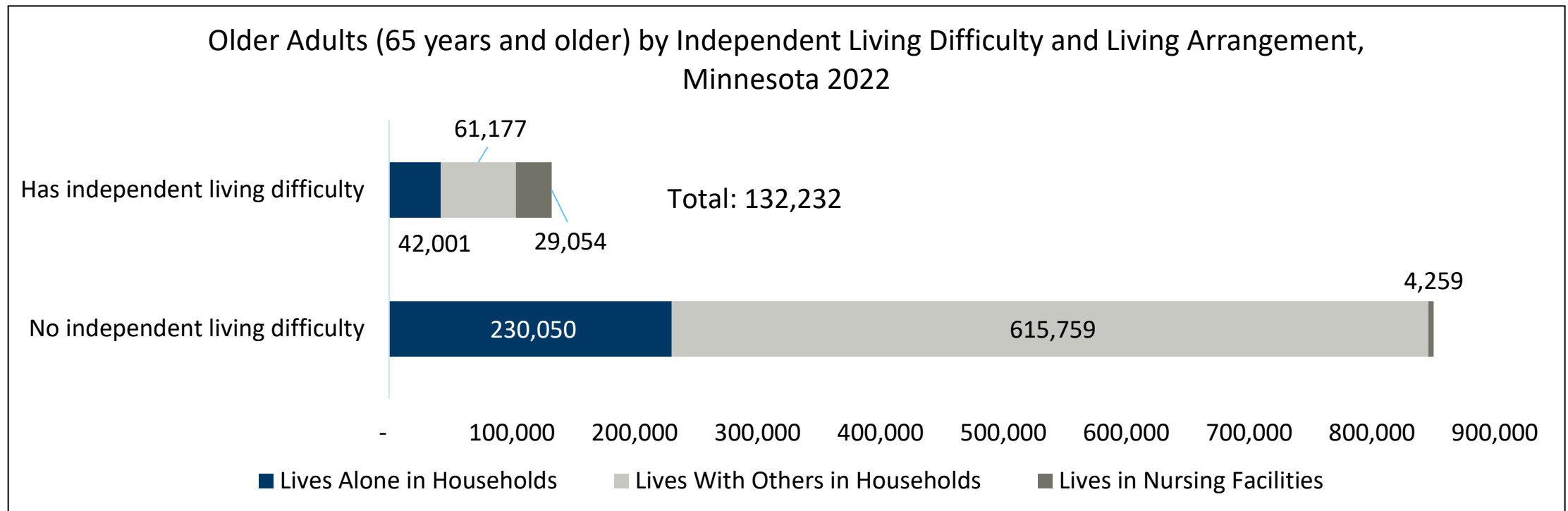
There are about 307,000 older adults living with a disability in Minnesota; about 1/3 of those live alone in the community.

Disability questions on the survey are designed to identify limitations in the four basic areas of functioning (vision, hearing, mobility, and cognitive functioning), as well as self-care, and independent living.



About 103,000 older adults in the community report having difficulty with errands and doctor's visits outside the home.

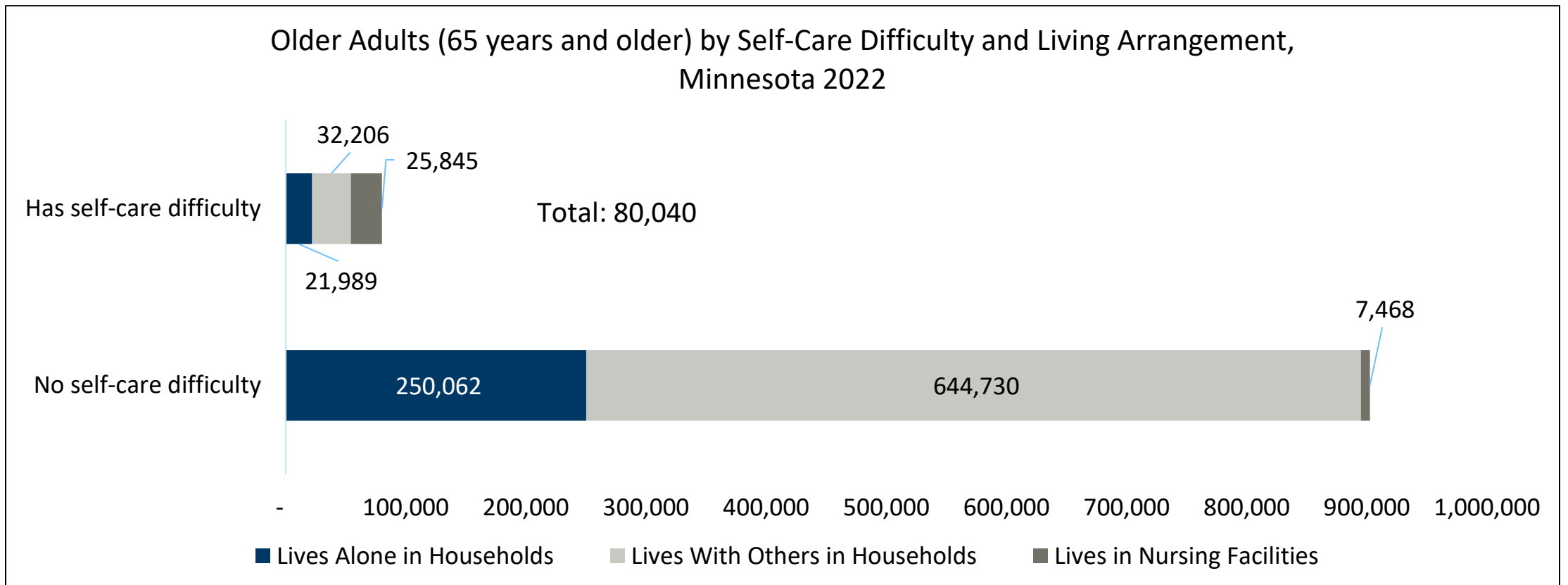
Independent Living Difficulty: Because of a physical, mental, or emotional condition lasting 6 months or more, the person has difficulty going outside the home alone to shop or visit a doctor's office.



Source: ipums.org, U.S. Census Bureau, 2022 American Community Survey

About 54,000 older adults in the community have difficulty caring for themselves inside their homes.

Self-Care Difficulty: Because of a physical, mental, or emotional condition lasting 6 months or more, the person has difficulty dressing, bathing, or getting around inside the home.



Lifetime Risk of Needing Long Term Services and Supports (LTSS)

Selected Key Findings for the U.S.

- 70% of adults who survive to age 65 develop severe LTSS needs before they die and 48% receive some paid care over their lifetime. Many older people with severe LTSS needs rely exclusively on family and unpaid caregivers, and most paid care episodes are relatively short.
- Only 24% of older adults receive more than 2 years of paid LTSS care, and only 15% spend more than 2 years in a nursing home.

Source: U.S. Health and Human Services, ASPE Research Brief, April 2019

New Kaiser Family Foundation Survey: The Affordability of Long-Term Care and Support Services

Selected Key Findings for the U.S.

- Four in ten adults (43%) say they are not confident that they will have the financial resources to pay for the care they might need as they age.
- Among those ages 50-64, many of whom are on the cusp of retirement, just under three in ten (28%) say they have set aside money that could be used to pay for future living assistance expenses. This share is higher among adults ages 65 and older (48%), but still half of adults in this age group say they have not put any money aside for this purpose.
- The overwhelming majority of adults say that it would be impossible or very difficult to pay the estimated \$100,000 needed for one year at a nursing home (90%) or the estimated \$60,000 for one year of assistance from a paid nurse or aide (83%).

Source: Kaiser Family Foundation, Nov. 2023

Thank you

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Living Arrangements of Older Adults in Minnesota, 2022

Total Ages 65+	992,375	
In Households	948,987	96%
Lives alone	272,051	29%
Lives with spouse/partner and no others	519,984	55%
Lives with spouse/partner and others	75,217	8%
Lives with other relatives/non-relatives	80,682	9%
Lives with at least one own child (of any age)	106,742	11%
In Group Quarters	43,388	4%
Lives in nursing facilities/skilled nursing facilities	33,313	3%
Lives in other group quarters	10,075	1%

Source: U.S. Census Bureau, 2022 American Community Survey

Minnesota Medicaid Long-Term Care Income Eligibility for Older Adults

Number of older adults living in the community with a disability and with income below \$14,580 = ~**74,000**

No asset information is collected by the ACS survey.

	No Disability	With a Disability	All, 65+
Total Income Below \$14,580	134,500	74,113	208,613
Total Income Above \$14,580	537,985	202,389	740,374
All Income Groups, 65+	672,485	276,502	948,987