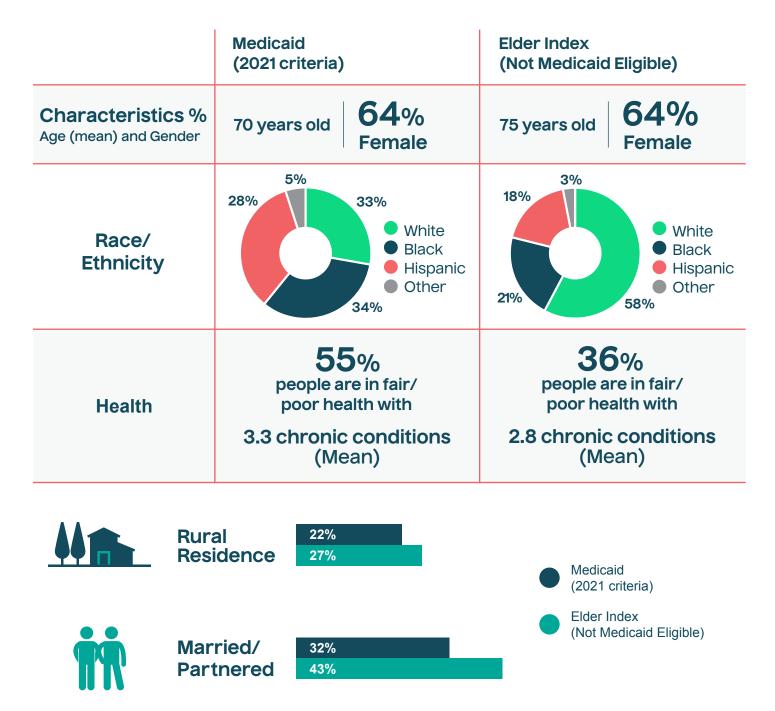
Who are the Forgotten Middle?





The forgotten middle compares people who are Medicaid eligible versus those captured by the Elder Index (EI)* and not eligible for Medicaid to highlight middle income older adults and financial challenges. The El captures people who are older, still working, White, living in rural areas, and married or partnered. They are in slightly better health and have fewer chronic conditions.



* The Elder Index is a measure of income for older adults to meet their basic needs. It includes housing, health care, transportation, food, and other essentials. <u>https://elderindex.org/about?</u>

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In financial terms, the El captures older adults with slightly higher median household income; their median net total wealth is higher likely due to property ownership, while median net financial assets are very low. They are less likely to be below the federal poverty level and less likely to be retired.

		Medicaid (2021 criteria)	Elder Index (Not Medicaid Eligible)
	Median Household (HH) Income	\$16,680	\$20,877
(\$)	Median Net Total Wealth*	\$6,000	\$105,456
S	Median Net Financial Assets	\$0	\$1,500
512	Federal Poverty Level	41% people living below FPL	26% people living below FPL
	Retired	74 %	63%

Data source: Health and Retirement Study 2018 analysis by LeadingAge LTTS Center @UMASS Boston.

* Median net total wealth includes new financial assets and home equity.

