

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 EI 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.

	Medicaid (2021 criteria)	Elder Index (Not Medicaid Eligible)
Characteristics % Age (mean) and Gender	70 years old 64% Female	75 years old 64% Female
Race/Ethnicity	<ul style="list-style-type: none"> White 33% Black 34% Hispanic 28% Other 5% 	<ul style="list-style-type: none"> White 58% Black 21% Hispanic 18% Other 3%
Health	55% people are in fair/poor health with 3.3 chronic conditions (Mean)	36% people are in fair/poor health with 2.8 chronic conditions (Mean)



Rural Residence



Married/ Partnered








- Medicaid (2021 criteria)
- Elder Index (Not Medicaid Eligible)

* 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. <https://elderindex.org/about/>

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In financial terms, the EI 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
	Median Net Financial Assets	\$0	\$1,500
	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 LTSS Center @UMASS Boston.

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