



**Cutler Institute**

Prepared by the Muskie School of Public Service for  
the Maine Women's Lobby Education Fund

# **Economic Security** of Older Women in Maine

**DATA REPORT, JANUARY 2022**

## **AUTHORS**

Kimberly Snow

Elizabeth Gattine

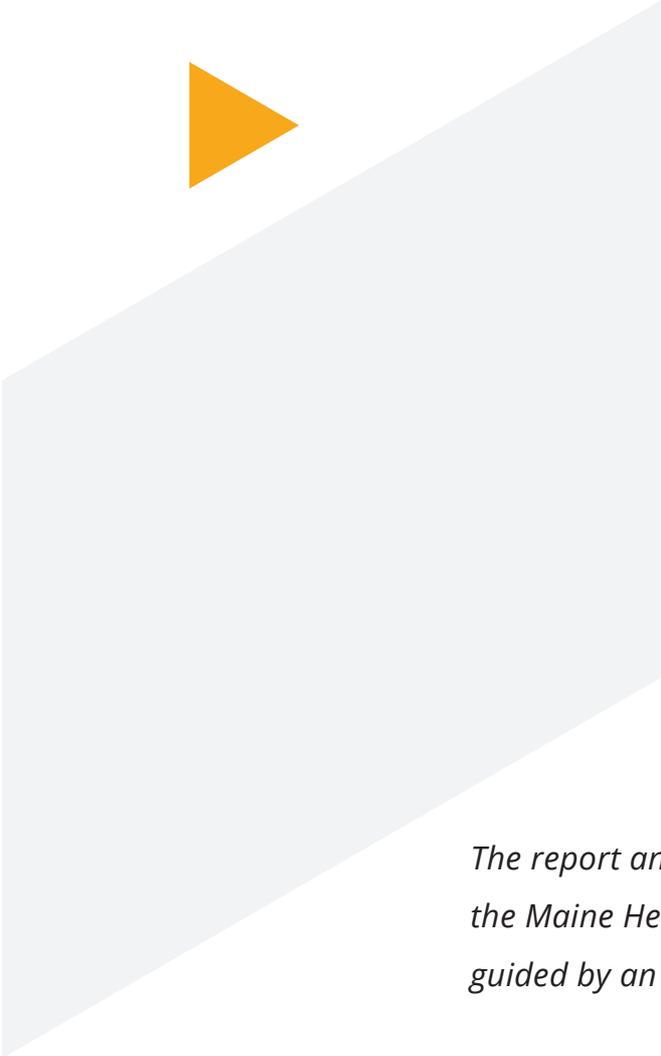
Sammy-Ellie MacKinnon



## About Us

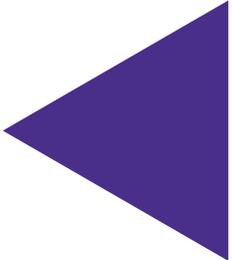


### The Report



*The Economic Security of Older Women in Maine: Data Report* provides a snapshot of how women compare to men on measures such as wages and income, caregiving status, living arrangements, and rates of disability—factors that can impact Maine women's ability to meet their needs with the resources they have. The report, compiled by the Cutler Institute of Health and Social Policy, informs an initiative led by the Maine Women's Lobby Education Fund and the Maine Council on Aging to identify gaps and pathways to support the health and economic security of older Maine women and all Mainers, now and in the future.

*The report and initiative were supported by the Maine Health Access Foundation and guided by an advisory council.*



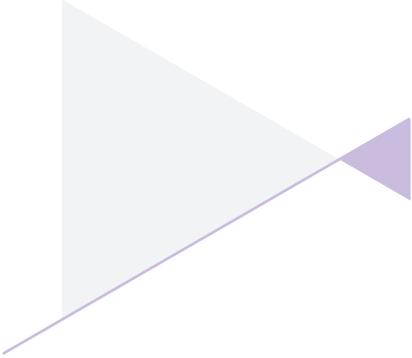
### Support & Advisory Council

The report and initiative were supported by the [Maine Health Access Foundation](#) (MeHAF) and guided by an advisory council that included representation from AARP, Aroostook County Area Agency on Aging, Legal Services for the Elderly, Maine Department of Health and Human Services Office of Aging and Disability Services, Maine Equal Justice, Permanent Commission on the Status of Women, and Waldo County Community Action Program.





## About Us Continued



### **The Cutler Institute for Health and Social Policy, Muskie School of Public Service, University of Southern Maine**

The Muskie School of Public Service at the University of Southern Maine is Maine's distinguished public policy school, combining an extensive applied research and technical assistance portfolio with rigorous undergraduate and graduate degree programs. At the Muskie School, the Cutler Institute for Health and Social Policy is dedicated to developing innovative, evidence-informed, and practical approaches to pressing health and social challenges faced by individuals, families, and communities.

### **Maine Women's Lobby Education Fund**

The Maine Women's Lobby Education Fund helps Mainers develop the knowledge, skills, and confidence to engage in feminist, anti-oppression based public policy advocacy and civic life.



### **Maine Council on Aging**

The Maine Council on Aging is an organization-based membership association formed to advance broad public policy issues that ensure we can all live healthy, engaged, and secure lives as we age in our homes and communities.

## Acknowledgements

This report was made possible by a grant from the Maine Health Access Foundation to the Maine Women's Lobby Education Fund. MeHAF is Maine's largest private nonprofit health foundation dedicated to promoting access to quality healthcare, especially for those who are uninsured and underserved, and improving the health of everyone in Maine. The authors would also like to thank Becky Wurwarg from the Cutler Institute for her assistance in data visualization and design of this report.



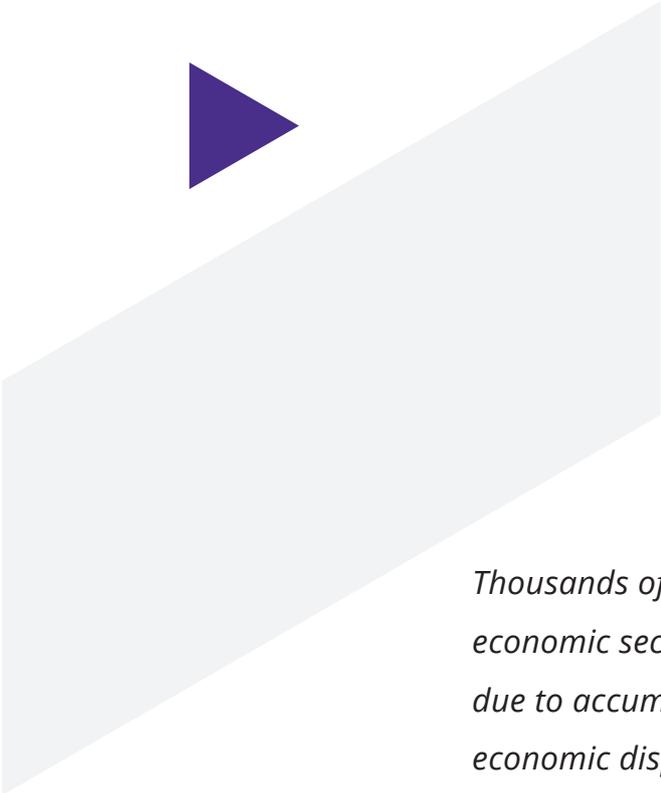


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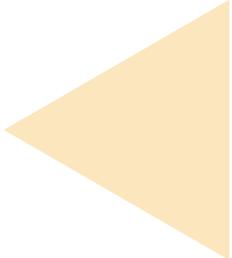


# Executive Summary



Older Maine women are at an economic disadvantage compared to men due to many factors including life-long wage disparities and the tendency for women to shoulder more family responsibilities than men. Many women work part-time to care for their families, but this work often lacks benefits such as health insurance and employer-sponsored retirement plans. These factors contribute to **fewer opportunities for women to amass wealth through savings or other investment vehicles.**

*Thousands of older Maine women lack the economic security to meet their basic needs due to accumulated impacts of a lifetime of economic disparities.*



According to the Elder Index™, the annual cost of meeting one's basic needs for older adults depends on whether one lives alone or as a couple, health status, and home ownership. The lowest annual cost estimate (\$21,864) is for adults living alone, in excellent health, and who own their own home without a mortgage.\* The median income for Maine women age 65+ who live alone is \$22,059, compared to \$27,008 for men.† **Therefore, it is likely that half of older Maine women who live alone would have difficulty covering their basic needs** for food, housing, transportation, healthcare, and other miscellaneous expenditures, especially if they were in less than excellent health or did not own their own home. There are over twice as many women age 65+ who live alone (50,000) compared to men (23,400).

\* Elder Index. (2021). The Elder Index™ [Public Dataset]. Boston, MA: Gerontology Institute, University of Massachusetts Boston. Retrieved from [ElderIndex.org](https://elderindex.org) on November 24, 2021.

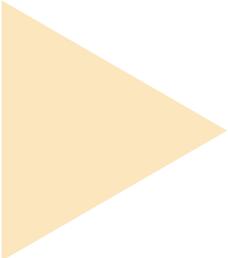
† U.S. Census Bureau 2019 5-year American Community Survey.





## Executive Summary Continued

Missing from the cost estimates of basic needs is the cost of long-term services and supports (LTSS) like home based care, assisted living, and nursing home care. With a median annual private pay cost of home based care of over \$64,000, over \$71,000 for assisted living, and over \$115,000 for nursing home care, the cost of LTSS in Maine is prohibitive for many people.<sup>‡</sup> However, **women are more likely to develop significant needs for LTSS than men**, putting them at even greater risk of financial hardship. While there are federal and state safety-net programs available, these vary in eligibility requirements and may not meet the full range of a person's needs. Furthermore, those with low or moderate incomes may not meet eligibility criteria yet still be unable to pay for the care and services they need.



*Women have an integral role in the delivery of long term services and supports as they make up the majority of paid and unpaid caregivers, and they are also more likely than men to require these services.*

Gender inequality is a deeply rooted societal issue that negatively impacts the economic security of women throughout the lifespan. **Continued investment and policy change is needed to ensure older Maine women have the resources they need to live comfortably in the communities of their choice.**

<sup>‡</sup> Genworth (2021). Cost of Care Survey. Genworth. <https://www.genworth.com/aging-and-you/finances/cost-of-care.html>



# Introduction

*Economic security*, defined as having the resources to meet one's basic needs sustainably,<sup>1</sup> can vary according to personal circumstance and environment. Individual factors like changes in health status or disability, loss of a partner or a change in family structure, or loss or reduction of employment can trigger a loss of income and resources.<sup>2</sup> Environmental factors such as natural disasters, effects of climate change, and pandemics like COVID-19 can also lead to job losses, reductions, or hazardous working conditions. The resulting *economic insecurity* means people do not have enough resources to pay for food, housing, health care, transportation, and other essential needs.

This report provides a snapshot of the economic security of older women in Maine. A combination of publicly available data from recent U.S. Census Current Population Surveys, the 2019 5-Year American Community Survey, and other tools show older Maine women, as a group, are at increased vulnerability for economic insecurity and less able to meet their needs with the resources they have compared to men.

While data reflected in this report provide a portrait of social, economic, housing, and demographic characteristics of Maine's communities, it is important to note at the outset some significant limitations of this data. Although in recent years, the U.S. Census has begun developing questions in the many surveys it conducts to collect information on gender identity, July 2021 marked the first time

that the federal government tried to collect data on LGBTQ+ Americans in a large survey effort known as the Household Pulse Survey.<sup>3</sup> However, the Current Population Survey and American Community Survey data available for this report reflect only the binary distinctions of male and female. Non-binary and transgender individuals may have responded to the surveys, but we are unable to identify them as a subset in the data at this time.

This report presents national data reflecting disparities in economic security across racial and ethnic populations while also recognizing the limitations of existing data sources for measuring inequities and health disparities across racial and ethnic populations in Maine. Barriers to presenting disaggregated data include small sample size and bias that can result in missing data, underreporting of some racial and ethnic groupings, nonrepresentative samples, or other data anomalies. This is a significant limitation of the data as intersecting categories of race and gender are associated with wide systemic disparities in economic outcomes.

The COVID-19 Public Health Emergency (PHE) highlighted and amplified many gender, race, and ethnic disparities in employment and access to care and support programs. However, this report primarily uses available economic and census data that predate the PHE.



# National Disparities

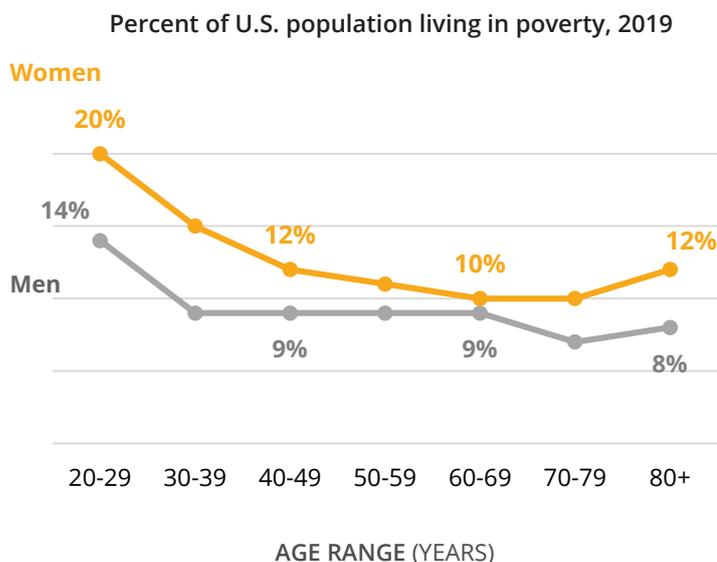
## Women have less economic security than men

Around the world, women are more likely to be living in poverty than men.<sup>4,5</sup> The United Nations entity, **UN Women**, describes many reasons for this disparity:<sup>6</sup>

### Compared to men, women are more likely to:

- ▶ be **outside the labor force**
- ▶ be **paid less** when they are in the labor force
- ▶ work in **industries with lower wages**
- ▶ work **part-time in jobs that do not have benefits** such as health insurance or retirement plans
- ▶ provide **unpaid labor** like childcare or other family responsibilities

▶ **Figure 1:** In the United States, **women are more likely to live in poverty** compared to men, across all adult age groups.



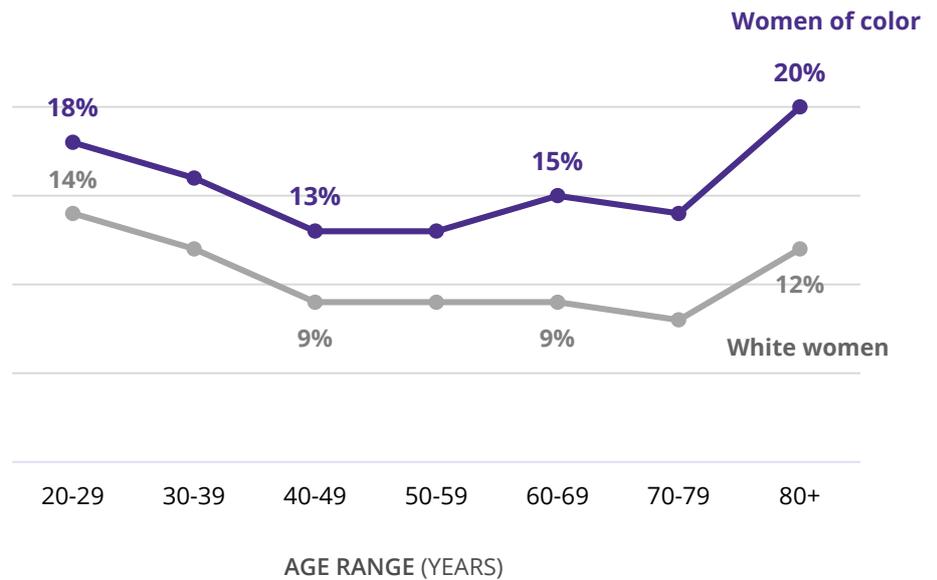
The Census Bureau's poverty threshold measure is based on the cost of food and does not include things like housing, transportation, or healthcare. As discussed elsewhere in this report, many assistance programs, including Medicaid programs, use Federal Poverty Level (FPL) percentages to set financial eligibility criteria. The FPL is a simplified version of the poverty threshold measure and also includes only the cost of food.

**Source:** U.S. Census Bureau 2021 Current Population Survey Annual Social and Economic (March) Supplement

► **Figure 2: Women of color experience higher rates of poverty** compared to white women, across all age groups.

Percent of U.S. female population living in poverty, 2019

**Note:** “Women of color” includes respondents identifying as Black or African American, Asian, American Indian, Alaskan Native, Hawaiian/ Pacific Islander, White Hispanic, and multiple race combinations identified in the Current Population Survey (CPS); “White women” includes respondents identifying as “White Only” in the CPS.

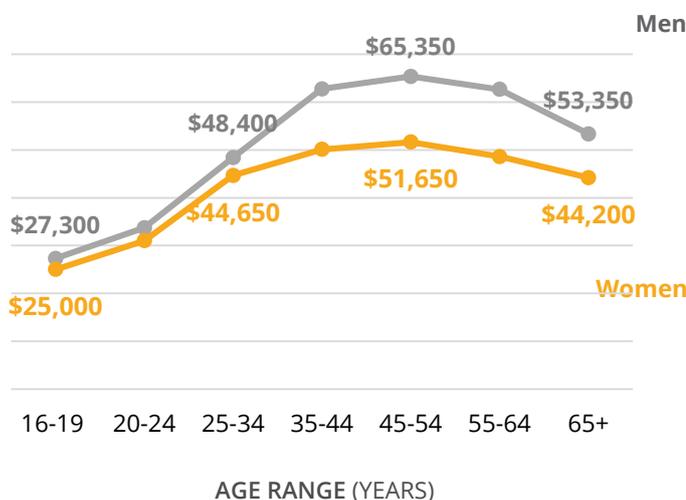


**Source:** U.S. Census Bureau 2021 Current Population Survey Annual Social and Economic (March) Supplement

**The intersection of race, ethnicity, and gender have compounding effects,** resulting in women of color experiencing even higher rates of poverty compared to white women across all adult age groups.

► **Figure 3: Full-time working women make less per year than men,** across all age groups.

Median annual income in the U.S., 2021



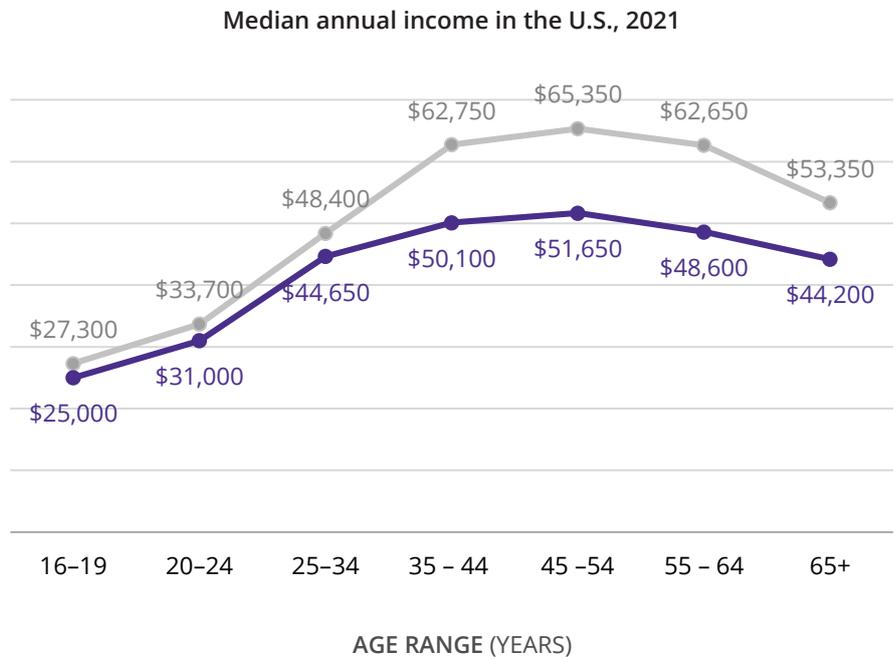
*The median income of full-time working women ages 16 and older make **over \$9,000 less per year** than men.*

**Source:** U.S. Census Bureau Current Population Survey, 2021; annualized median weekly earnings, based on 50 weeks worked full-time during the year.



► **Figure 4:** In the United States the **median annual income is less for women** than for men across all age groups.

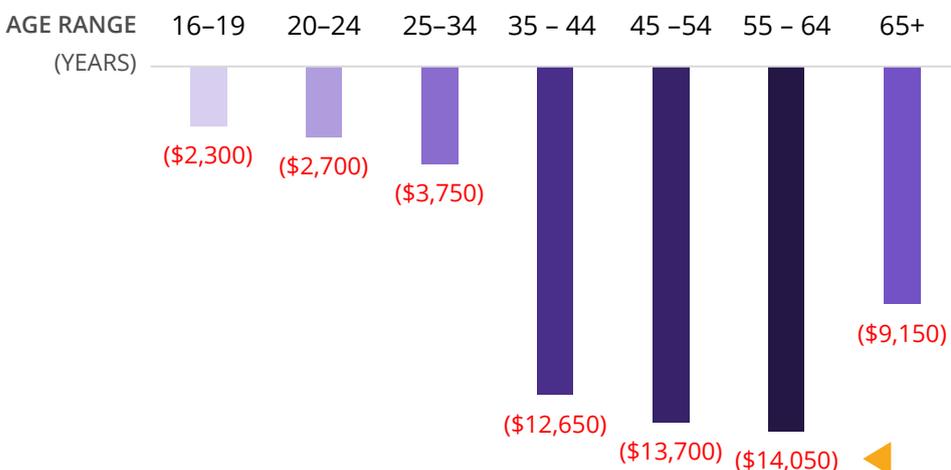
**The income disparity between men and women is compounded over the course of their lives,** and every year women make do with less and have less opportunity to amass savings. For example, a woman making \$10,000 less than a man every year for ten years results in that woman having had a minimum of \$100,000 less in income to meet her needs over that time. This simple calculation does not include the lost opportunity to accrue wealth on that \$100,000 through interest income on savings or other investment vehicles.



**Source:** U.S. Census Bureau Current Population Survey, 2021; annualized median full-time weekly earnings, based on 50 weeks worked during the year.

► **Figure 5:** The disparity in median income between men and women **varies by age group.**

Difference between women's median annual income compared to men's, U.S., 2021

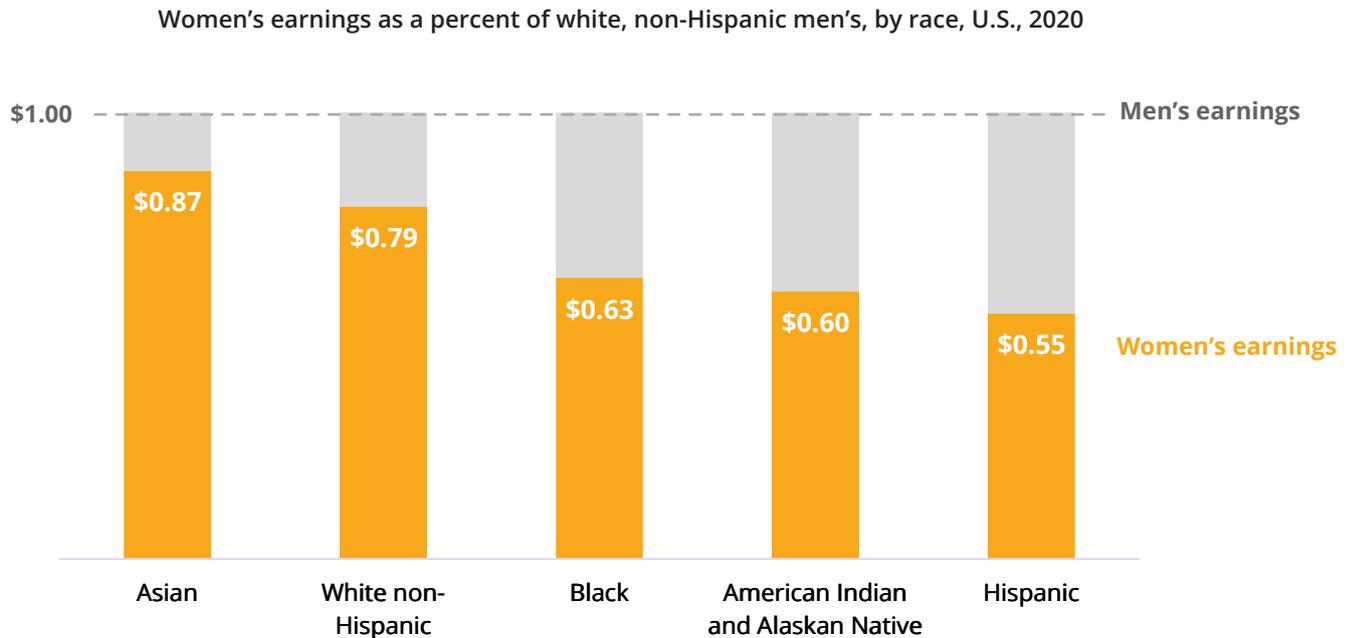


**In 2021, Women ages 55-64 made over \$14,000 less per year than men.**

**Source:** U.S. Census Bureau Current Population Survey, 2021; annualized median full-time weekly earnings, based on 50 weeks worked during the year.



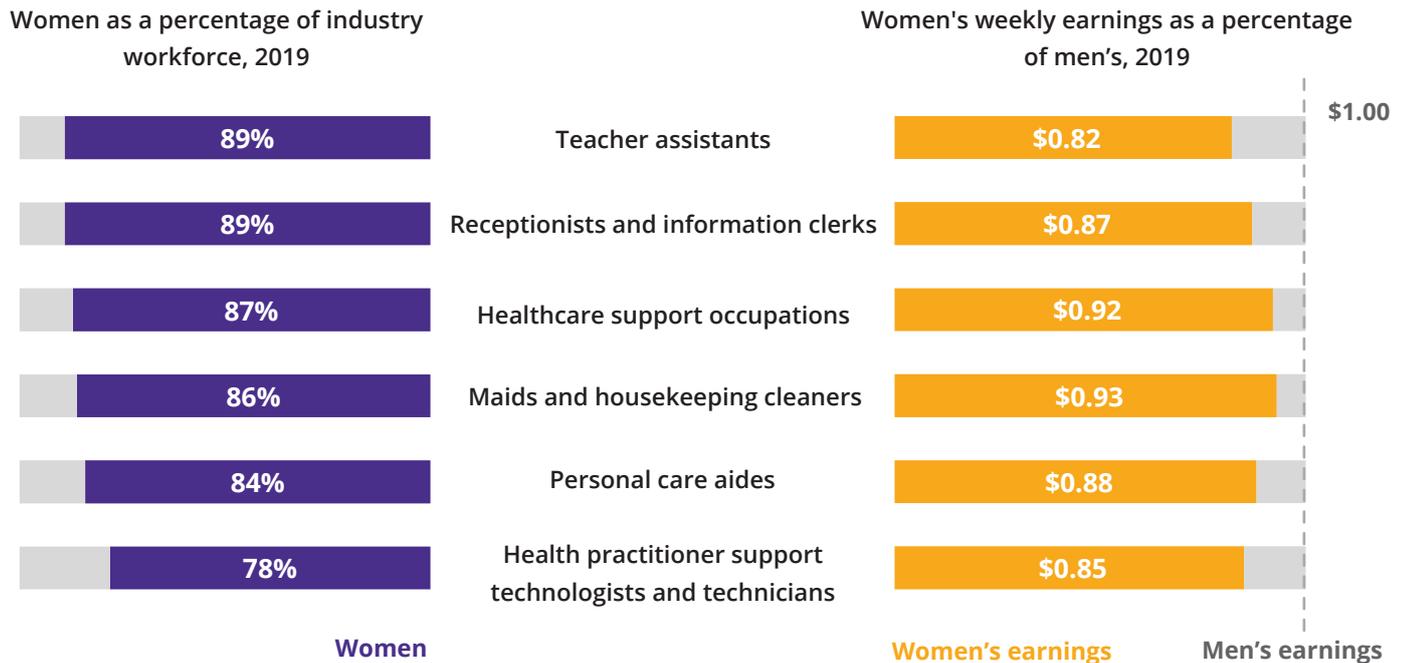
- **Figure 6:** Across all races, **women earn a fraction for every dollar** that white, non-hispanic men earn.



**Source:** <https://blog.dol.gov/2021/08/03/5-facts-about-black-women-in-the-labor-force>. Accessed December 28, 2021.

Racial disparities in earnings between white non-Hispanic men and women are stark as well. **Hispanic women earn fifty-five cents to the dollar earned by white, non-Hispanic men.**

► **Figure 7:** Nationally, **women** make up a **disproportionate share** of the workforce in **low-wage occupations** yet still **make less than men for those same occupations.**



Source: "Women in the Labor Force: A Databook: BLS Reports: U.S. Bureau of Labor Statistics." Accessed December 2, 2021. <https://www.bls.gov/opub/reports/womens-databook/2020/home.htm>.

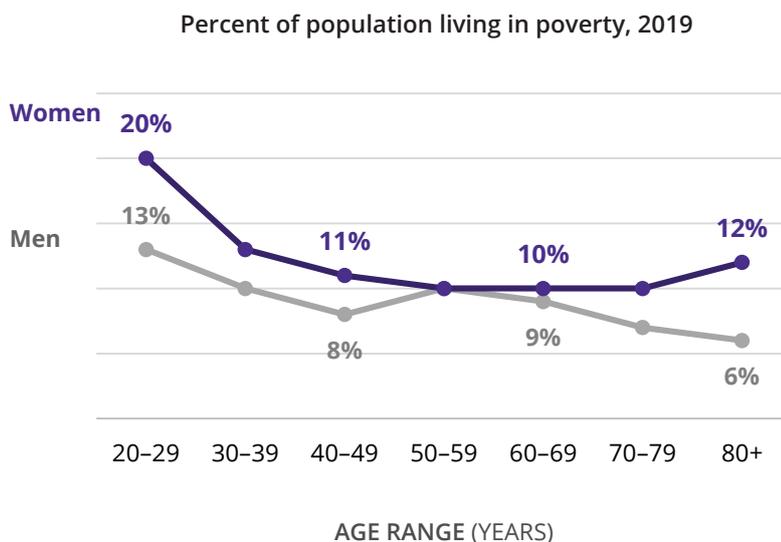
Women are more likely than men to work in low-wage occupations, in part because these fields are female dominated and thus tend to be less valued. Research has shown that when women enter male dominated fields, wages go down as employers devalue the work.<sup>7</sup>

Notably, even though women dominate low-wage industries such as personal care and healthcare aides, housekeepers, teaching assistants, and receptionists, **they still make less than men doing the same type of work.**

## Disparities in Maine

Women in Maine **experience the same economic disparities** seen nationwide

- ▶ **Figure 8: Maine women are more likely to live in poverty** compared to men, across most adult age groups.

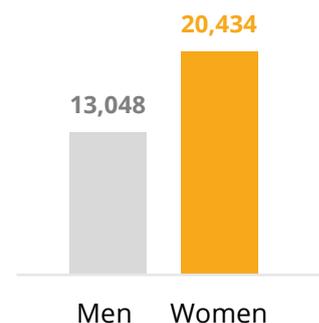


While the poverty rate decreases for older men, it goes up for older women.

Source: U.S. Census Bureau, 2019 5-Year American Community Survey

- ▶ **Figure 9:** There are over 7,000 more older Maine women with incomes below the federal poverty level compared to older men.

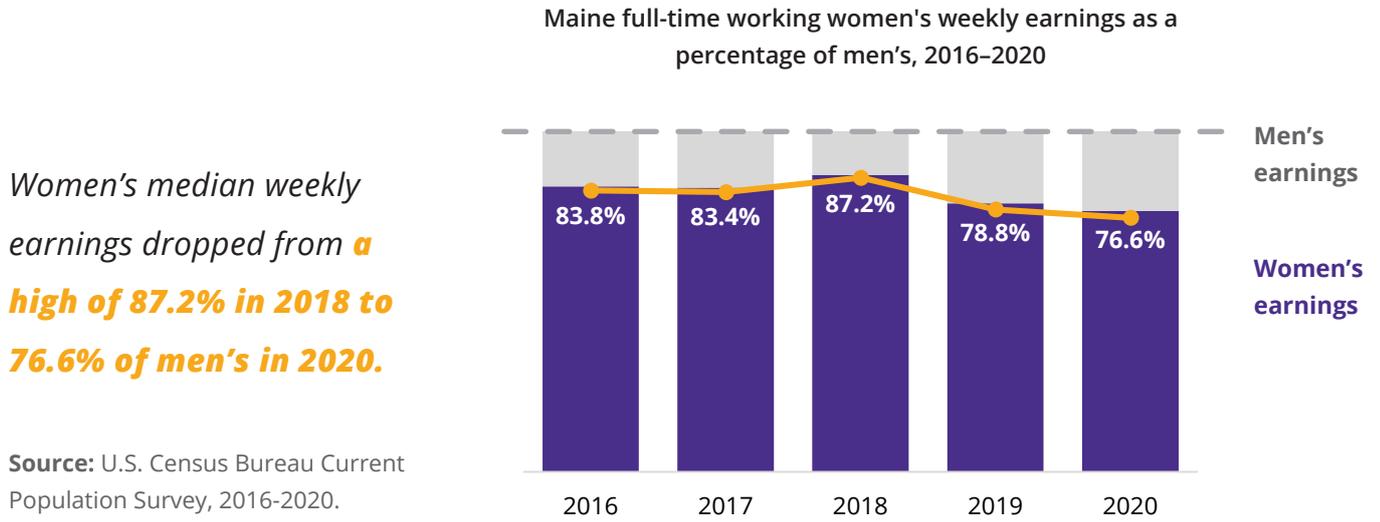
Number of Mainers 60+ with incomes below the federal poverty level, 2019



Source: U.S. Census Bureau, 2019 5-Year American Community Survey



► **Figure 10: Women’s median weekly earnings** are consistently a fraction of men’s, 2016-2020.



► **Figure 11: In Maine, the median annual income wage disparity** between women and men **varies by year.**

	Year	2016	2017	2018	2019	2020
<b>MEDIAN ANNUAL INCOME</b>	<b>Men</b>	\$46,800	\$47,372	\$48,568	\$50,960	\$53,872
	<b>Women</b>	\$39,208	\$39,520	\$42,328	\$40,144	\$41,288
	<b>Difference</b>	-\$7,592	-\$7,852	-\$6,240	-\$10,816	-\$12,584

**Source:** U.S. Census Bureau Current Population Survey, 2016-2020.



► **Figure 12:** The **median annual income wage disparity** between women and men **has grown since 2016.**

Difference between Maine women’s median annual income compared to men’s, 2020



The trend in wage disparity means that full-time working Maine **women have been losing ground compared to men**, earning nearly \$7,600 less than men in 2016 and **over \$12,500 less in 2020.**

**Source:** U.S. Census Bureau Current Population Survey, 2016-2020.

► **Figure 13:** In 2021, **women made less average income per year** than men, across most age groups. That disparity varied by age group.

Maine average annual total wage and salary earnings by age and sex, 2021



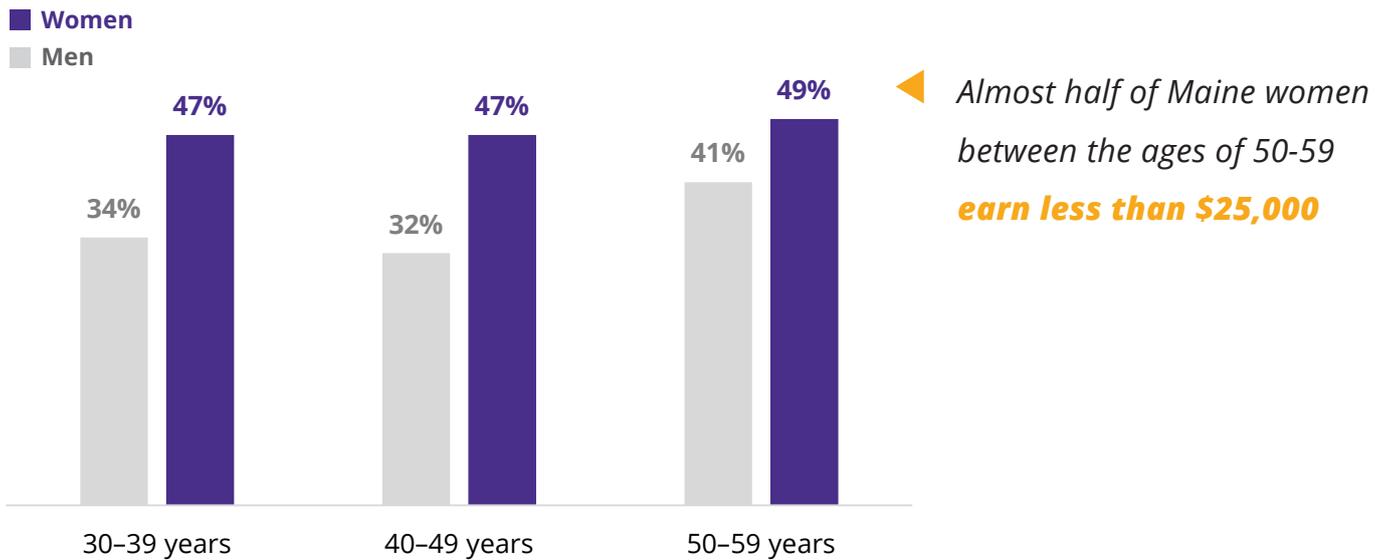
The disparities between men’s and women’s income vary by age group. In 2021, women trailed men in average total wage and salary earnings in all age groups. **At the time of highest earnings for both men and women (50-59), the disparity is \$14,916.**

**Source:** U.S. Census Bureau Annual Social and Economic Supplement of the Current Population Survey, March 2021.



- **Figure 14:** Compared to men in 2019, **a higher percentage of women earned less than \$25,000/year across the prime working years** (ages 30-59).

Percent of Maine population earning less than \$25,000 per year, 2019



Source: U.S. Census Bureau, 2019 5-Year American Community Survey

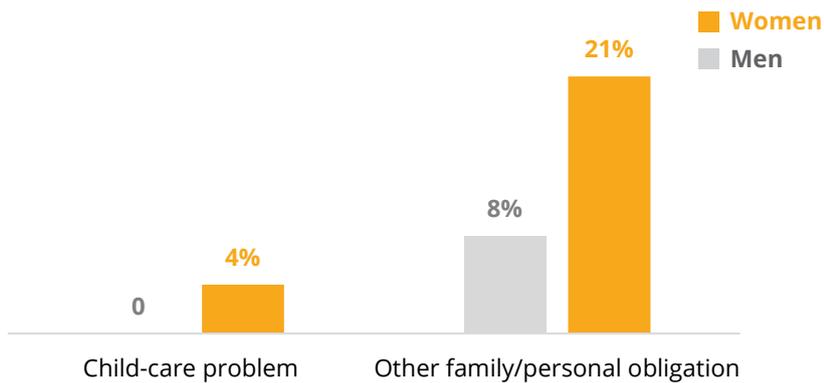
## Disparities in **part-time work and caregiving**

One reason women earn less total income than men in Maine is that, like trends across the United States, more women work part-time compared to men. According to the Current Population Survey, in 2020, **twenty-seven percent of Maine women worked part-time compared to thirteen percent of men.**



► **Figure 15: Maine women are far more likely** than men to cite **childcare or other family or personal obligations** as the reason for working part-time.

Reason for working part-time by percent of population, 2020



**Note:** Too few men cited child-care problems as a reason for working part-time to make a valid estimate from survey results.

**Source:** U.S. Current Population Survey, 2020.

► Nationwide costs of caregiving

Although exact estimates vary, **research indicates that a majority of caregivers are women.** A national survey by AARP and the National Alliance for Caregiving indicates that three in five caregivers were women and that the median age was fifty-one in 2020. Notably, one in five caregivers reported high financial strain because of caregiving, and four in ten experienced at least one financial impact because of their caregiving responsibilities. Three in ten caregivers stopped saving, and one in four reported taking on more debt.<sup>8</sup>

*Most caregivers are women, and the resultant **lower earnings and erosion of savings due to caregiving activities** contributes to a **widening gender poverty gap.***

► Caregiving costs in Maine reflect national trends.

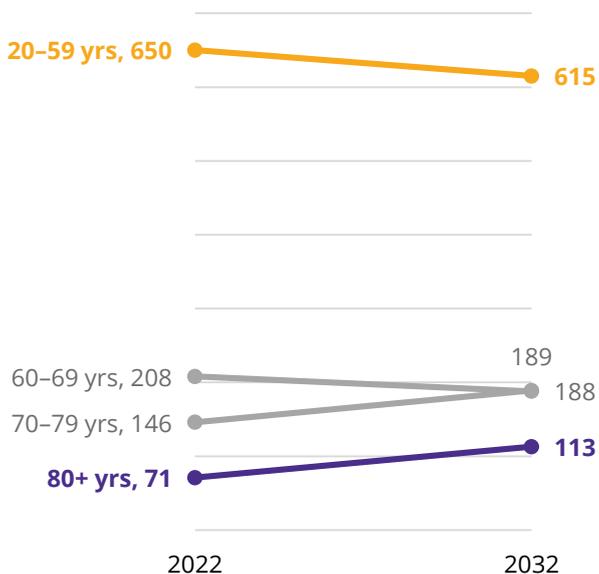
Findings from an online survey conducted as part of the Maine State Plan on Aging Needs Assessment showed that **85% of caregivers in Maine are women.**<sup>9</sup> The survey respondents included unpaid caregivers and caregivers who were paid for caring for family members. Some of the other findings are similar to the AARP national survey: **38% of respondents** said **caregiving was somewhat of a financial strain** and **16%** said it was **very much of a financial strain.**

As a result of caregiving:

- **58% of caregivers** went in **late, left early, or took time off during the day** to provide care
- **21%** went from working **full-time to part-time or cut back on hours**
- **14%** took a **leave of absence**
- **11%** gave up working entirely
- **8%** lost job benefits
- **7%** retired early

► **Figure 16: The oldest group of people** (80 and older) is expected to **grow**, while **the youngest group** (60-69) is expected to **decrease**.

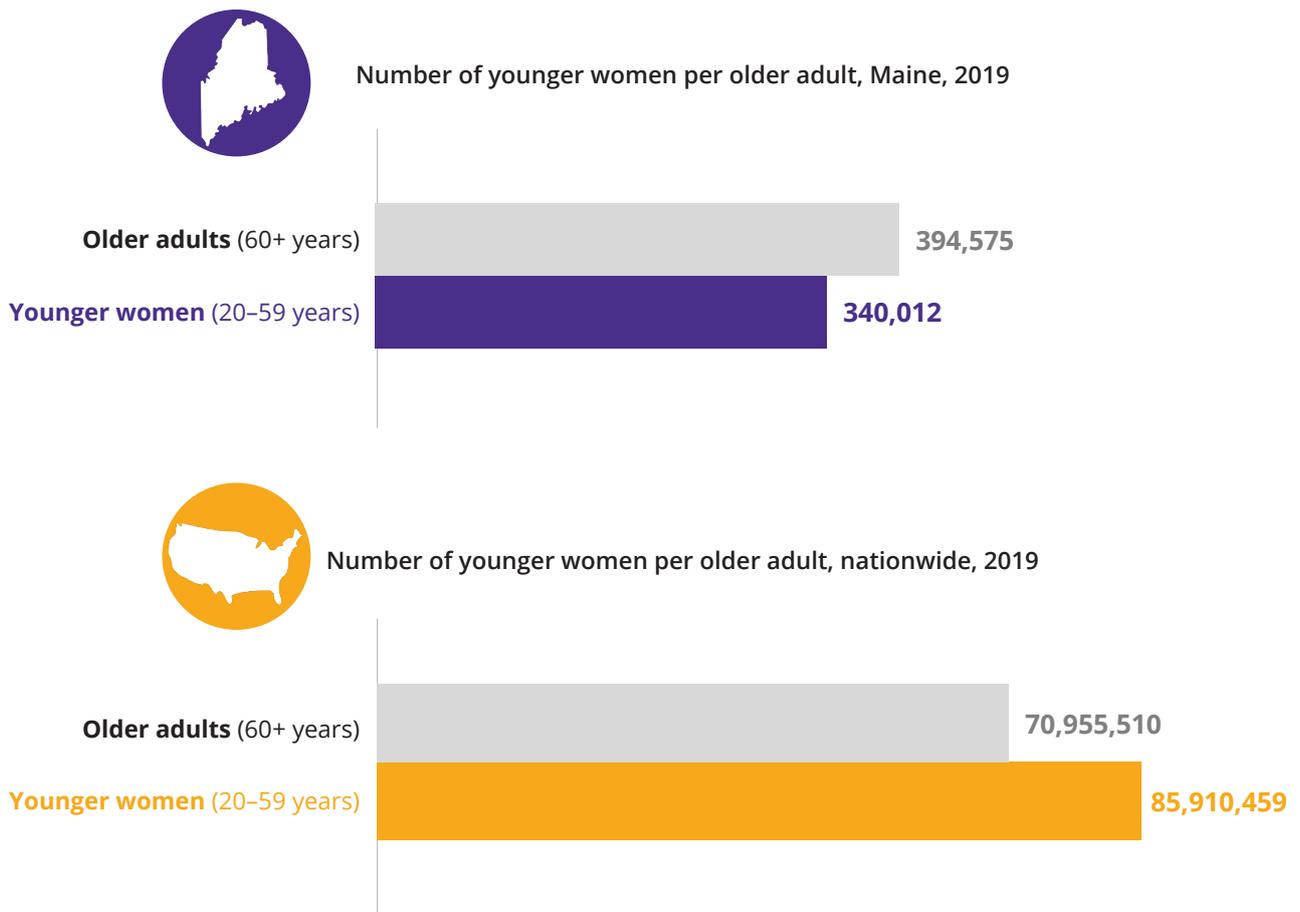
Projected growth in Maine's population by age group, 2022-2032 (in thousands)



The expected growth of the older population in Maine will not be uniform across all age groups. The oldest group of people, ages 80 and older, is expected to **grow thirty-seven percent** over the next ten years while the youngest group, ages 60 to 69, is expected to **decrease eleven percent.**

**Source:** Woods & Poole Economics, Inc., Washington, D.C., Copyright 2020. Woods & Poole does not guarantee the accuracy of this data. The use of this data and the conclusions drawn from it are solely the responsibility of the Cutler Institute at the University of Southern Maine's Muskie School of Public Service.

- **Figure 17:** Currently, **in Maine, there are fewer women ages 20-59** than adults ages 60 and older, while **nationally there are more younger women** than older adults.



Source: U.S. Census Bureau 2019 5-Year American Community Survey.

In Maine, **the number of younger women per older adult (ages 60+) is less than one**. With women making up the majority of paid and unpaid caregivers, **the traditional reliance on women to provide paid care or to fulfill unpaid family caregiving obligations will likely become untenable**—with the expected growth of the older population, there simply will not be enough women workers.



## Disparities **later in life**

- **Figure 18:** Many people in Maine continue to **work beyond the traditional retirement age 65.**

Percent Population in workforce, 2019			
Age Range	60-69	70-79	80+
Men	49%	20%	5%
Women	43%	14%	2%

To make ends meet, many people in Maine continue to work beyond the traditional retirement age of 65, with some working into their 80's and beyond.

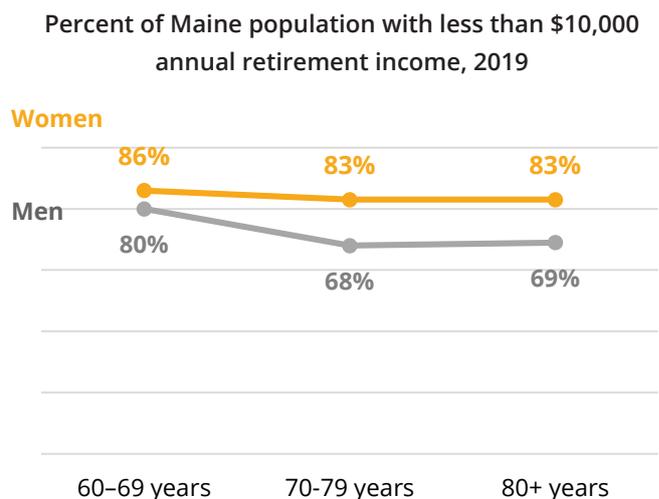
**Note:** "In workforce" includes the following four variables from the 2019 5-Year American Community Survey: Civilian employed, at work; civilian employed, with a job but not at work; Armed forces, at work; Armed forces, with a job but not at work.

**Source:** U.S. Census Bureau 2019 5-Year American Community Survey.

- **Figure 19:** Compared to older men across all age groups, **more older women have less than \$10,000 per year in retirement income.**

**The lasting effects of wage disparities and higher rates of part-time work means women have less ability to save for retirement on their own and have less access to employment-based retirement saving opportunities.** While many Mainers do not have enough in retirement income to cover their basic needs, more older women have less than \$10,000 per year in retirement income than men across all older age groups.

**Note:** "Retirement income" includes pensions, survivor, or disability income such as income from a previous employer or union, or any regular withdrawals or distributions from an IRA, Roth IRA, 401(k), 403(b), or other accounts specifically designed for retirement. It does not include Social Security payments.

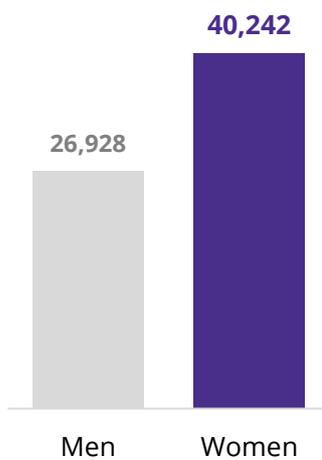


**Source:** U.S. Census Bureau 2019 5-Year American Community Survey



► **Figure 20:** Compared to men in 2019, **more women over 60 years old have incomes under 150% FPL.**

60+ population in Maine with incomes under 150% FPL, 2019



**Source:** U.S. Census Bureau 2019 5-Year American Community Survey

Overall, in 2019 there were 40,242 Maine women ages 60 and older with incomes under 150% FPL compared to 26,928 men.

The FPL is often used as an administrative method for determining eligibility for many federal and state safety-net programs. Although eligibility differs by program, many establish eligibility at or near the federal poverty level.<sup>§</sup> These programs may meet some, but not necessarily all, of a person's essential needs. This method of calculating the FPL has been in place for decades, but it does not adequately reflect the ability of a person to pay for housing, healthcare, clothing, transportation, and other needs.

<sup>§</sup> Programs may also have asset limits and other eligibility criteria. See the Appendix for further information on eligibility for some of Maine's safety-net programs.

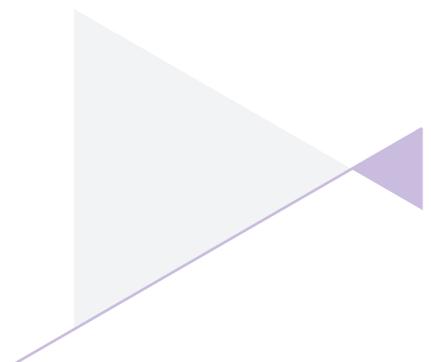
### The Federal Poverty Level (FPL)

As noted earlier, the FPL measure is based only on the cost of food. With exceptions for Alaska and Hawaii, it is also not adjusted for geographic variations. The 2021 FPL for a one-person household was \$12,880 and \$17,420 for two-person households.

#### 2021 FPL

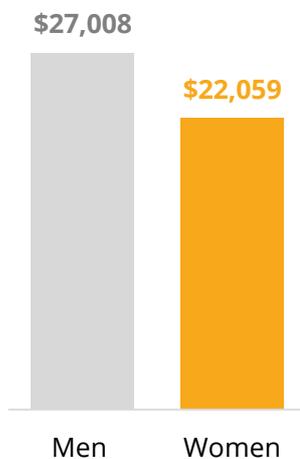
	One-person	Two-person
<b>100% of FPL</b>	\$12,880	\$17,420
<b>150% of FPL</b>	\$19,320	\$26,130

**Source:** <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines/prior-hhs-poverty-guidelines-federal-register-references/2021-poverty-guidelines>. Accessed January 11, 2022.

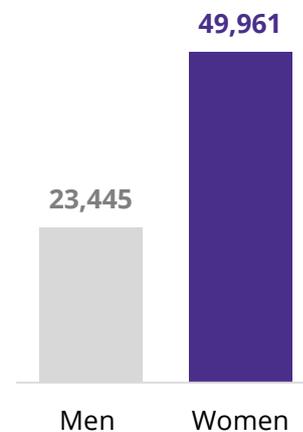


- **Figure 21 and 22:** The **median annual income of Maine women ages 65+ who live alone** is nearly \$5,000 **less than men**. There are **over twice as many older Maine women living alone** than older men.

Maine median annual income of Mainers 65+ who live alone, 2019



Number of Mainers 65+ who live alone, 2019



Source: U.S. Census Bureau 2019 5-year American Community Survey

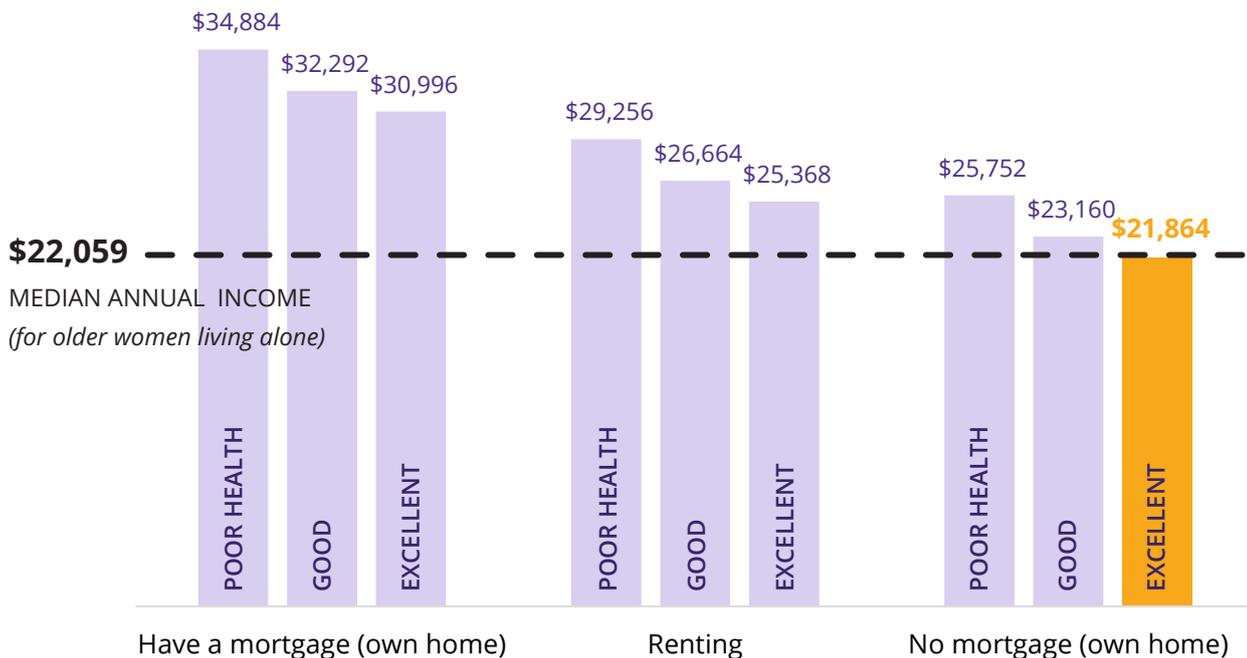
### Estimating the cost of living for older Mainers—The Elder Index™

The Elder Economic Security Standard Index (Elder Index™), developed by the Gerontology Institute at the University of Massachusetts Boston, comprises a more comprehensive measure of income needed to pay for food, healthcare, housing, transportation, and other miscellaneous essential needs for adults aged 65 and older.<sup>¶</sup> The index also considers whether the older adult lives in a one- or two-person household, whether they rent or own their home, and their health status. Older adults in poorer health generally require higher levels of income to cover needed medical and health expenses in addition to their other daily needs. Notably and discussed later in this report, the Elder Index™ does not include costs of long-term services and supports.

¶ For more information on how the Elder Index™ is calculated, visit <https://elderindex.org/about>.

- **Figure 23:** As defined by the Elder Index, the **annual income required to cover expenses for a one-person household is higher** than the **median annual income of women 65+ living alone** in Maine across all categories **except those in excellent health who own a home without a mortgage.**

Elder Index™ annual income required to meet need for one-person household, 2021



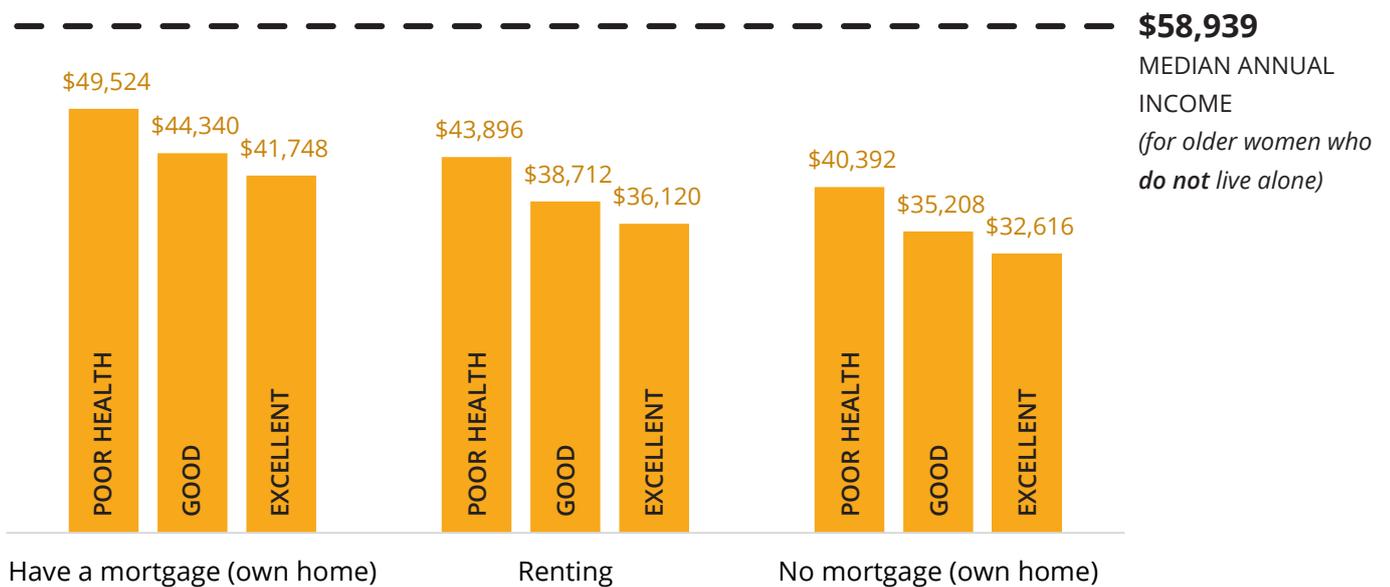
**Source:** Elder Index. (2021). The Elder Index™ [Public Dataset]. Boston, MA: Gerontology Institute, University of Massachusetts Boston. Retrieved from [ElderIndex.org](https://elderindex.org). Accessed November 24, 2021.

While the year of the available datasets are slightly different, if we compare the Maine median annual income of people 65+ in 2019 (Figure 21) against the assumptions in the Elder Index, **half of the 50,000 Maine women (65+) who lived alone would likely be unable to cover their expenses if they were in less than excellent health.**

**Half of the 50,000 Maine women ages 65 and over who lived alone would likely be unable to cover their expenses, especially if they were in less than excellent health.**

- **Figure 24:** The **median annual income of women in a two-person household in Maine is higher** than the **annual income required to cover expenses**, as defined by the Elder Index, across all categories.

Elder Index™ annual income required to meet need for two-person household, 2021

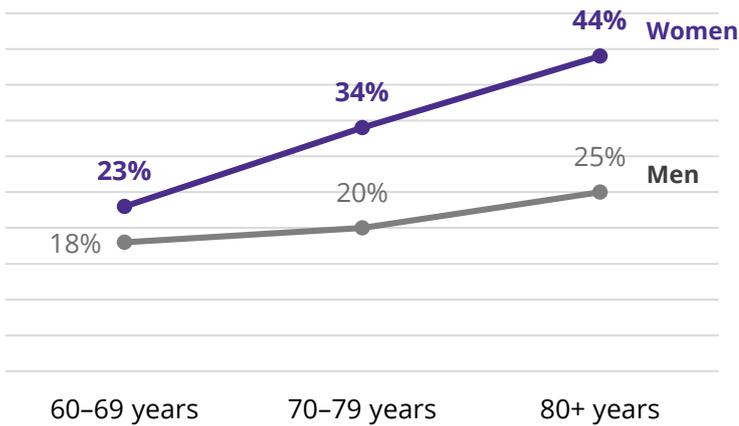


**Source:** Elder Index. (2021). The Elder Index™ [Public Dataset]. Boston, MA: Gerontology Institute, University of Massachusetts Boston. Retrieved from [ElderIndex.org](https://elderindex.org). Accessed November 24, 2021.

**Older adults who do not live alone would be more likely to be able to cover their expenses across all categories, as defined by the Elder Index.**

- **Figure 25:** Across Maine, a **higher percentage of older women live alone** compared to older men.

Percent of older Maine population living alone, 2019



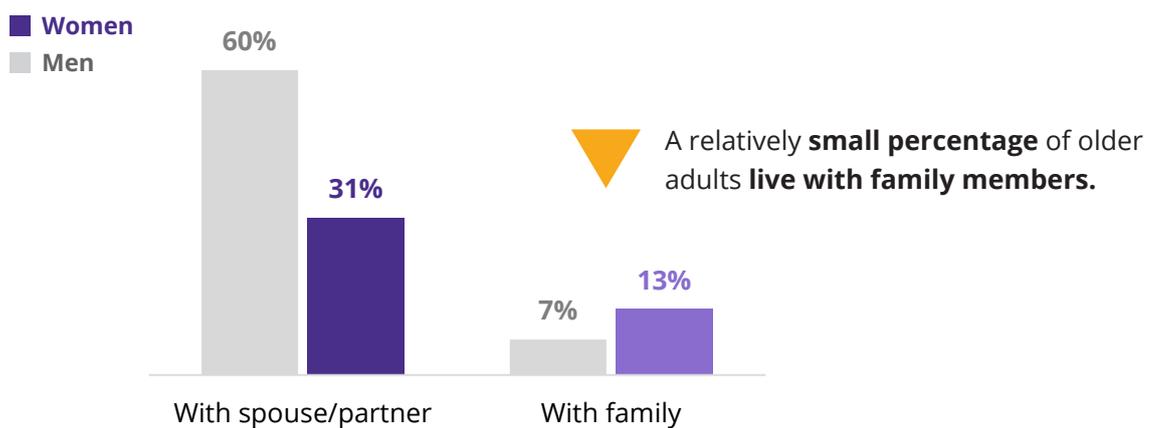
In 2019 in Maine, **6,195 men (25%)** and **17,430 (44%) women ages 80+ lived alone**

**Notes:** “Living alone” includes female or male householder, no spouse/partner present, living alone.

**Source:** U.S. Census Bureau 2019 5-year American Community Survey.

- **Figure 26:** In Maine, **women age 80+ live with spouses or partners at half the rate** of men.

Percent of Maine adults age 80+ living with others, 2019



**Notes:** “With spouse/partner” includes married and cohabitating couples with and without children under 18 present. “With family” includes female and male householders without a spouse/partner present living with relatives or with children.

**Source:** U.S. Census Bureau 2019 5-year American Community Survey.

- **Figure 27:** In Maine, among adults ages 80 and older, a **smaller percentage of women in rural areas live alone** compared to **women in urban areas**.

**PUMA: NORTHWEST MAINE**

*Oxford, Somerset, Franklin, and Piscataquis Counties*

**34%** (1,547) of women 80+ live alone

**Public Use Microdata Areas (PUMAs)**

The American Community Survey provides geographic population statistics by Public Use Microdata Areas or PUMAs. These are non-overlapping, statistical geographic areas that divide a state or equivalent entity into geographic areas containing no fewer than 100,000 people each. Maine has ten PUMAs. Please see the [Appendix](#) for more details on the PUMAs in Maine.

Among adults ages 80 and older, over half of women in the Cumberland County (Southeast) PUMA, (includes the cities of Portland, South Portland, and Westbrook) live alone compared to just over one-third of women in the Northwest Maine PUMA, (includes Oxford, Somerset, Franklin, and Piscataquis Counties). Women in the Cumberland County (Southeast) PUMA may have access to more support services allowing them to live on their own compared to people living in more rural areas who may be particularly isolated. For example, the population density of Cumberland County's largest city, Portland, is 3,107 people per square mile, while Somerset County's largest town, Skowhegan, has 146 people per square mile.<sup>10</sup>

**51%** (1,496) of women 80+ live alone

**PUMA: CUMBERLAND COUNTY (SOUTHEAST)**

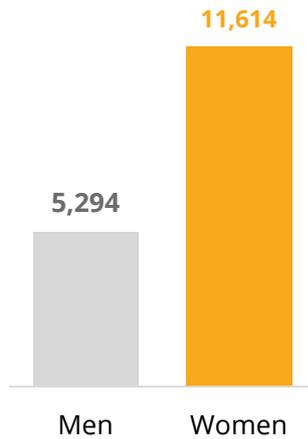
*Portland, South Portland, and Westbrook Cities*

**Source:** U.S. Census Bureau 2019 5-Year American Community Survey



- **Figure 28:** Compared to men, over **twice as many women ages 60+ live alone AND have incomes under 100% of the FPL** (\$12,880/year).

Number of Maine adults ages 60 and older living alone with incomes below 100% FPL, 2019

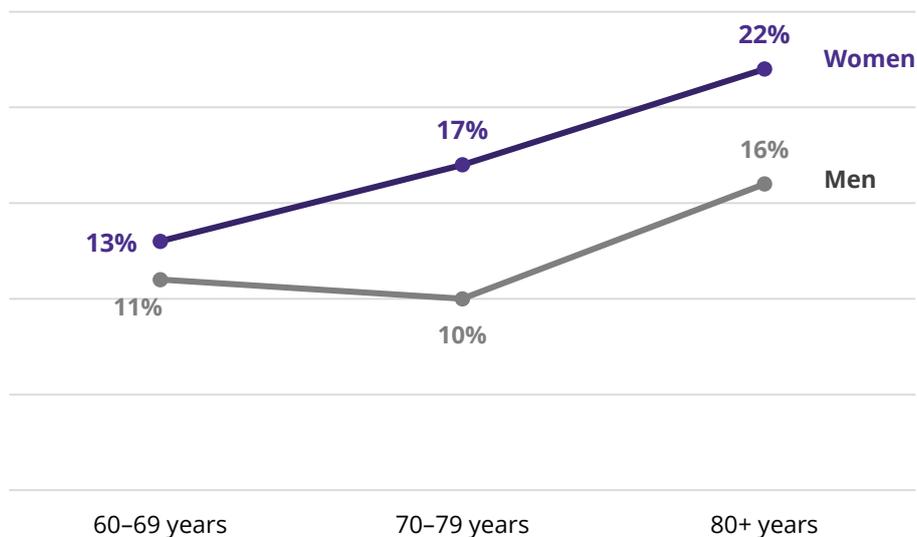


Looking at the combination of living alone and poverty level, over twice as many women as men ages 60 and older live alone and have incomes under 100% of the FPL, or less than \$12,880 per year.

**Source:** U.S. Census Bureau 2019 5-Year American Community Survey

- **Figure 29:** Older Maine women are more likely to be renting their home across every age group.

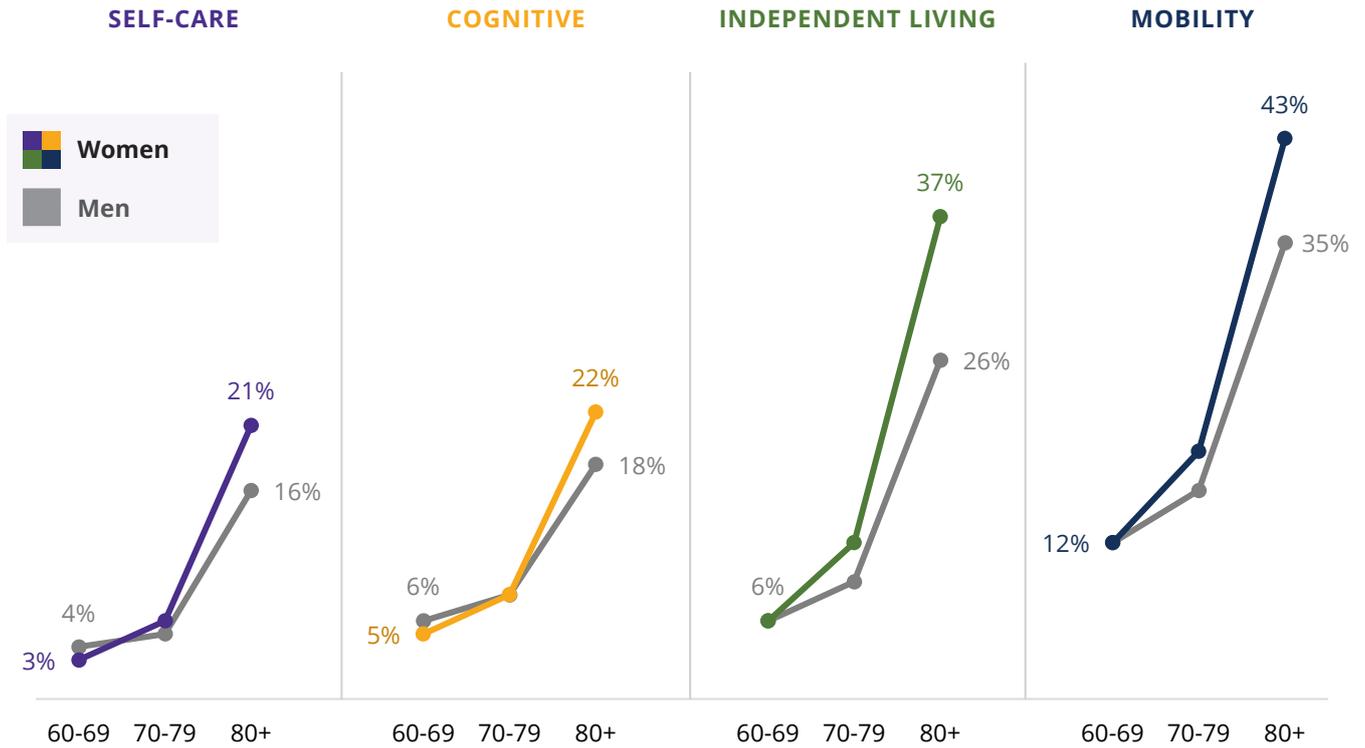
Percent of older Maine population who rent, 2019



**Source:** U.S. Census Bureau 2019 5-Year American Community Survey

► **Figure 30: Women experience increasing rates of disabilities with age compared to men.**

Percent of Maine older adults by disability type and sex, 2019



Source: U.S. Census Bureau 2019 5-Year American Community Survey

Figure 30 shows that men and women ages 60-69 have similar rates of disabilities, but women experience increasing rates of disabilities with age compared to men. This is especially true for self-care (bathing, dressing, etc.), independent living, and mobility difficulty—disabilities that are likely to require assistance from others to manage.



## ► Costs of Long-term Services and Supports (LTSS)

### Long-term Services and Supports are not included in the Elder Index

A significant caveat to using the Elder Index to estimate the resources required to meet needs is that the healthcare category does not include long-term services and supports (LTSS)—essential services that older adults may need if they experience increased disabilities.

Homemaker, personal care and home health aide, and adult day services are examples of community-based LTSS that enable older adults and adults with disabilities to remain in their own homes and communities, where people overwhelmingly prefer to stay. **National data indicate that women are more likely to require LTSS and to receive paid LTSS than men;** fifty-five percent of women will receive some form of paid LTSS over their lifetime compared to thirty-eight percent of men.<sup>11</sup>

***55% of women will receive some form of paid LTSS over their lifetime compared to 38% of men.***

## ► Paying for LTSS

Medicare typically does not cover LTSS services, and nationally, fewer than ten percent of adults ages fifty and older have long term care insurance.<sup>12</sup> These services can be prohibitively expensive and paying out-of-pocket is not financially possible for many people. According to rankings in AARP's 2020 Long-term Services and Supports State Scorecard, Maine continues to rank in the lowest quartile of states for affordability and access of LTSS. The Scorecard estimates that the median private pay cost of nursing home care in Maine is 325% of the median household income of Mainers 65 and older.<sup>13</sup>

► **Figure 31:** Estimated costs for long-term services and supports.

If LTSS costs were included as part of the Elder Index, the annual income needed to support basic needs would significantly increase, widening the gap between income and the ability to meet essential needs.

Estimated median annual cost of private pay long-term services and supports in Maine, 2020			
Service	Type	Cost	Duration
Home Based Care	Homemaker Services	\$64,064	44 hours/week, 52 weeks
	Homemaker Health Aide	\$65,483	
Adult Day Health Care	–	\$41,600	5 days/week, 52 weeks
Assisted Living Facility	Private, One Bedroom	\$71,298	12 months
Nursing Facility	Semi-private room	\$115,705	365 days
	Private room	\$127,385	

Source: The information shown above is based on a specific scenario generated by the 2020 Cost of Long Term Care by State, Cost of Care Report, [Genworth Cost of Care](#). Accessed December 27, 2021.

Since women outlive men, and disability increases with age,<sup>14</sup> **the ability of older women to maintain economic security becomes even more difficult when accounting for LTSS costs.** For example, the private pay cost of homemaker health aide services is nearly three times the median income of women ages 65 and older who live alone (\$65,483 compared to \$22,059), making this service that helps people to live in their communities out of reach of thousands of women.<sup>15</sup>



Research shows that the majority (57%) of adults ages 40 and older wrongly assume that Medicare will assist them in paying for ongoing long-term services and supports.<sup>16</sup> However, while Medicare covers physician, hospital, prescription, and short-term skilled nursing care services, it typically does not cover the long-term nursing facility, assisted living, personal care, or homemaker services many older adults need. Nationally and in Maine, Medicaid is the primary payor of LTSS. Eligibility for Medicaid LTSS is based on a combination of financial criteria (income/assets) and level of functional/medical need.

*Women have an integral role in the delivery of long term services and supports as they make up the majority of paid and unpaid caregivers, but they are also more likely than men to require these services.*

Because of longer life expectancy and increased rates of disability, women tend to use LTSS more than men and thus rely on publicly funded supports.<sup>17</sup> Women are also less likely to be cared for by a spouse or in-home partner as they age.<sup>18</sup> While LTSS is also provided to people in their homes and community, women represent about two-thirds of all nursing facility residents.<sup>19</sup>





# Conclusion



## Women and **Poverty**

Older women in Maine are more likely to be living in poverty than older men. The wage gap between women and men throughout their working lives, the increased likelihood of part-time work and work in lower paying jobs, and absences from the workforce to provide informal care have left many older women in Maine with fewer resources to meet their needs, relative to men. This means that many older women in Maine may not be able to meet their basic needs for housing, food, and healthcare with the resources they have.



## Women and **Long-term Services and Supports**

The economic security for older women needing LTSS is even more precarious, due in part to the high annual private pay costs for many services. Increased rates of disability among older women suggest they are more likely to need supports as they age than men, yet their higher rates of poverty make it less likely they will be able to afford these services. Many older women live alone, increasing the risk of social isolation and reliance on formal paid supports. Those in rural areas may have less ability to meet their service needs as transportation, healthcare, and support services are not as widely available.

Although there are federal and state safety-net programs available, they vary in eligibility criteria and may not meet the full range of a person's needs. Furthermore, those with low or moderate incomes may not qualify yet still be unable to meet basic needs, much less the cost of care. With the expected growth in the population of older adults, tens of thousands of Maine women will likely experience these hardships.



## Disaggregating **Data**

The findings in this report highlight the importance of disaggregating data to better identify distinct experiences of people based on factors such as race, ethnicity, gender, and age. For example, because more older women than men live alone and are more likely to need long-term services and supports, Medicaid and other program data broken down by gender could illuminate trends informing on outreach, eligibility, and service needs and contribute to policies supporting the delivery of home and community-based services that prevent or delay more expensive care.

 Conclusion Continued Continued **Investment and Policy Change**

Gender inequality is a deeply rooted societal issue that negatively impacts the economic security of women throughout the lifespan. Continued investment and policy change in critical areas such as employment, housing, and long-term services and supports is needed to ensure older Maine women have the resources they need to live comfortably in the communities of their choice.

**Key findings:**

- ▶ **Over twice as many Maine women (49,961) ages 65+ live alone compared to men (23,445).** Among adults ages 80 and older, 17,430 women live alone, compared to 6,195 men.
- ▶ **Older Maine women are more likely to be renting their home** than older men across every age group, and the percentage of older women renting increases with age.
- ▶ More older women have incomes below 150% FPL (\$19,320) than men, and the percent of women with incomes under 150% increases with age. **There are 40,232 women ages 60 and older with incomes below 150% FPL compared to 26,928 men.**
- ▶ **Approximately 25,000 women 65+ living alone would be unable to cover essential living expenses,** based on assumptions in the Elder Index™.
- ▶ **Over 11,000 older Maine women living alone have incomes below the poverty level**—less than \$12,880 per year.
- ▶ Rates of disability increase with age, and **women experience higher rates of disability with age** compared to men.
- ▶ Given higher rates of disability over time and increased life expectancy, **women are more likely than men to need LTSS.**
- ▶ **Paying privately for LTSS is out of reach for many older women.** Home based care that helps people remain in their own homes is nearly three times as expensive as the median income of older women who live alone.



# Appendix

## ▶ Additional information from the American Community Survey

### ▶ **Figure A.1** Percent of population by percent of Federal Poverty Level by age and sex, 2019

	60-69		70-79		80+	
	Men	Women	Men	Women	Men	Women
<b>Population</b>	<b>93,376</b>	<b>99,165</b>	<b>53,350</b>	<b>59,725</b>	<b>24,777</b>	<b>39,614</b>
0-99%	9%	10%	7%	9%	6%	12%
100-149%	8%	7%	8%	11%	10%	16%
150-199%	8%	8%	10%	12%	14%	12%
200-249%	8%	9%	9%	11%	12%	12%
250-299%	7%	8%	9%	9%	9%	7%
300+%	61%	58%	56%	45%	41%	32%

**Source:** U.S. Census 2019 5-Year American Community Survey

► **Figure A.2** Percent of older Maine population who rent, have a mortgage, or own their home free and clear by age and sex, 2019

	60-69		70-79		80+	
	Men	Women	Men	Women	Men	Women
<b>Population</b>	<b>93,376</b>	<b>99,165</b>	<b>53,350</b>	<b>59,725</b>	<b>24,777</b>	<b>39,614</b>
Rent home	11%	13%	10%	17%	16%	22%
Own home with mortgage or loan (includes home equity loans)	46%	44%	34%	28%	16%	14%
Own home free and clear	41%	41%	52%	51%	57%	49%

**Note:** Columns will not add to 100% as a small percentage of each gender across all age groups live in housing without payment of rent, e.g., with family.

**Source:** U.S. Census Bureau 2019 5-year American Community Survey.

► **Figure A.3** Total older population statewide and by PUMA

PUMA	60-69		70-79		80+	
	Men	Women	Men	Women	Men	Women
<b>Statewide</b>	93,376	99,165	53,350	59,725	24,777	39,614
<b>Androscoggin County</b>	6,147	6,983	3,343	4,507	1,907	2,745
<b>Coastal Maine Region</b> Hancock, Knox, Waldo, and Lincoln Counties	14,064	15,410	8,482	8,856	3,442	5,734
<b>Cumberland (Outside Portland) and York (East) Counties,</b> Biddeford and Saco Cities	8,852	9,689	4,800	5,294	2,311	4,306

PUMA	60-69		70-79		80+	
	Men	Women	Men	Women	Men	Women
<b>Cumberland County (Southeast)</b> Portland, South Portland and Westbrook Cities	6,152	6,600	2,936	3,778	1,610	2,932
<b>Kennebec County</b>	8,495	8,645	4,607	5,425	2,277	3,496
<b>Northeast Maine</b> Aroostook and Washington Counties	7,745	7,760	4,633	5,432	2,432	3,479
<b>Northwest Maine</b> Oxford, Somerset, Franklin, and Piscataquis Counties	11,988	11,490	7,475	7,387	3,205	4,548
<b>Penobscot County</b>	10,148	10,090	5,499	6,324	2,574	4,131
<b>Sagadahoc and Cumberland (North) Counties, Bath City and Brunswick</b>	7,593	8,588	4,016	4,496	2,069	3,301
<b>South Maine</b> York (West) and Cumberland (West) Counties	12,192	13,910	7,559	8,226	2,950	4,942

Source: U.S. Census Bureau 2019 5-Year American Community Survey



► **Figure A.4** Percent of older Maine population living alone, by PUMA and sex, 2019

PUMA	60–69		70–79		80+	
	Men	Women	Men	Women	Men	Women
<b>Androscoggin County</b>	23%	25%	19%	33%	32%	44%
<b>Coastal Maine Region</b> Hancock, Knox, Waldo, and Lincoln Counties	17%	24%	16%	35%	23%	49%
<b>Cumberland (Outside Portland) and York (East) Counties</b> , Biddeford and Saco Cities	8%	20%	19%	29%	19%	46%
<b>Cumberland County (Southeast)</b> Portland, South Portland and Westbrook Cities	19%	34%	24%	36%	30%	51%
<b>Kennebec County</b>	21%	26%	26%	37%	29%	49%
<b>Northeast Maine</b> Aroostook and Washington Counties	22%	23%	24%	36%	25%	44%
<b>Northwest Maine</b> Oxford, Somerset, Franklin, and Piscataquis Counties	20%	23%	21%	31%	22%	34%
<b>Penobscot County</b>	19%	21%	19%	34%	26%	42%
<b>Sagadahoc and Cumberland (North) Counties</b> , Bath City and Brunswick	19%	23%	21%	36%	22%	41%
<b>South Maine</b> York (West) and Cumberland (West) Counties	12%	19%	15%	31%	23%	46%

Source: U.S. Census Bureau 2019 5-Year American Community Survey



## ► Eligibility for safety net programs

Many of the federal and state safety-net programs are means tested, meaning they are based on income relative to FPL.\*\* Although eligibility differs by program, many establish eligibility at or near the federal poverty level. These programs may meet some, but not necessarily all, of a person's essential needs.

Individuals who are above the FPL limit but with limited assets and income may not meet eligibility for a specific program but still not have sufficient resources to meet their essential needs. As shown by Figure A.5, 100% of the 2021 FPL for a one-person household was just under \$13,000, far below what the Elder Index™ indicated was needed for basic daily needs such as food, housing, and transportation. During listening sessions held in 2019 to inform Maine's State Plan on Aging, participants described this dilemma as a common scenario for many older adults: "there are systems in place but there is a significant portion of people who are just above the [eligibility] line but nowhere near what they need [for resources]."<sup>20</sup>

### ► **Figure A.5** Percent of Federal Poverty Levels in dollars for one and two-person households, 2021

	One-person household	Two-person household
100% of FPL	\$12,880	\$17,420
150% of FPL	\$19,320	\$26,130
200% of FPL	\$25,760	\$34,840
250% of FPL	\$32,200	\$43,550

**Source:** <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines/prior-hhs-poverty-guidelines-federal-register-references/2021-poverty-guidelines>, as accessed January 11, 2022.

\*\* Programs may also have asset limits in addition to income as part of eligibility criteria.

MaineCare provides health coverage for many adults, and Figure A.6 provides a summary of MaineCare eligibility guidelines for certain services. Adults ages 65 and older must meet stricter income eligibility limits than what is allowed for adults under Medicaid Expansion. While Medicare serves as a primary payor for physician, hospital, prescription, and short-term skilled nursing care services, it does not cover non-emergency transportation, LTSS, and other community supports reimbursed through MaineCare.

► **Figure A.6** MaineCare monthly income eligibility guidelines for Medicaid expansion adults and adults 65+, 2021

Coverage Group	Benefit	FPL	Household size		Asset Limits and Special Rules
			1-person	2-person	
<b>Expansion Adults, Adults age 21-64</b>	Full MaineCare Benefit	138%	\$1,482	\$2,004	Cannot be pregnant, eligible for Medicare Part A or B, or eligible in another coverage group
<b>Aged (65+), Blind, Disabled</b>	Full MaineCare Benefit	100%	\$1,074	\$1,452	<i>Asset Limit: \$2,000/\$3,000</i> Must be 65+ or have a disabling condition per the criteria of the Social Security Administration
<b>Drugs for the Elderly and Disabled (DEL)</b>	Prescription Drug Benefit	185%	\$1,986	\$2,686	<i>Asset Limit: \$50,000 per individual or \$75,000 per couple</i>
<b>Maine Rx Plus</b>	Prescription Drug Benefit	350%	\$3,757	\$5,081	Cannot be combined with MaineCare or the Special Benefit Waiver.
<b>QMB (Medicare Savings Program)</b>	Pays Part B monthly premiums, plus Medicare coinsurance and deductibles.	150%	\$1,610	\$2,178	<i>Asset Limit: \$50,000 per individual or \$75,000 per couple</i> Must be entitled to Medicare Part A. Only liquid assets count

Coverage Group	Benefit	FPL	Household size		Asset Limits and Special Rules
			1-person	2-person	
<b>SLMB (Medicare Savings Program)</b>	Pays Part B Monthly premiums	170%	\$1,825	\$2,468	<i>Asset Limit: \$50,000 per individual or \$75,000 per couple</i> Must be entitled to Medicare Part A. Only liquid assets count.
<b>QI (Medicare Savings Program)</b>	Pays Part B monthly premiums	185%	\$1,986	\$2,686	<i>Asset Limit: \$50,000 per individual or \$75,000 per couple</i> Must be entitled to Medicare Part A. Only liquid assets count.

**Note:** People who are eligible for full MaineCare benefits must meet medical and/or functional eligibility criteria for certain services such as long-term services and supports. See Figure A.7 for more information.

**Source:** Maine DHHS 2021 MaineCare Eligibility Guidelines, as accessed December 17, 2021.

Depending on the program, some older adults who need LTSS are allowed to have higher income levels for eligibility, but they must meet medical and/or functional need criteria to access those services.

► **Figure A.7** Additional eligibility requirements for MaineCare Home and Community-Based (HCBS) Waiver, MaineCare State Plan, and State-funded Home-Based Care (HBC) services

	MaineCare HCBS Waiver	MaineCare State Plan	State-Funded HBC
<b>Age</b>	18 and older	18 and older	18 and older
<b>ADL Need</b>	Minimum of 2	Minimum of 2	Minimum of 1 plus a combination of additional nursing and IADL needs

	MaineCare HCBS Waiver	MaineCare State Plan	State-Funded HBC
<b>Nursing Need</b>	Always required	Depends on benefit level and number of ADL or IADL needs	Depends on benefit level & number of ADL or IADL needs
<b>Income Limit</b>	222%/246% FPL	100% FPL	None
<b>Asset Limit</b>	\$8,000/\$12,000	\$8,000/\$12,000	\$50,000/\$75,000
<b>Cost-sharing</b>	Permitted	Copay (services not contingent on copay)	Permitted

**Note:** Income Limit for MaineCare HCBS is based on 300% of federal SSI benefit amount. For 2021, the monthly federal SSI benefit was \$794/\$1,191 (one-person/two-person), 300% SSI = \$2,382/\$3,573 or 222%/246% FPL.

## ► Figure A.8 Other safety net programs eligibility levels

Income Eligibility Level for selected safety net programs for 1-person/2-person households	
<b>Maine Low Income Home Energy Assistance Program (LIHEAP)</b>	Annual income of \$19,320/\$26,130 or less
<b>Supplemental Nutrition Assistance Program (SNAP)</b>	Annual income of \$23,828/\$32,227 or less
<b>Emergency Rental Assistance Program (ERA)</b>	<p><b>Income limits</b></p> <ul style="list-style-type: none"> <li>► Androscoggin County: \$39,900/\$45,600</li> <li>► York County: \$46,450/\$53,050</li> <li>► York County (York-Kittery-So. Berwick HMFA): \$55,950/\$63,950</li> <li>► Cumberland County: \$44,000/\$50,250</li> <li>► Cumberland County (Portland HMFA): \$55,950/\$63,950</li> </ul>

**Note:** HMFA = HUD Metro Fair Market Rent Area.

## ► Additional **workforce and retirement income** data

The Coastal Maine PUMA, which includes Hancock, Knox, Waldo, and Lincoln Counties had the highest percentage women ages 70–79 in the workforce at eighteen percent.

### ► **Figure A.9** Percent of Maine population in the workforce by PUMA, sex, and age, 2019

PUMA	60–69		70–79		80+	
	Men	Women	Men	Women	Men	Women
<b>Androscoggin County</b>	46%	42%	22%	9%	3%	1%
<b>Coastal Maine Region</b> Hancock, Knox, Waldo, and Lincoln Counties	56%	45%	16%	18%	5%	4%
<b>Cumberland (Outside Portland) and York (East) Counties</b> , Biddeford and Saco Cities	59%	53%	28%	14%	5%	3%
<b>Cumberland County (Southeast)</b> Portland, South Portland and Westbrook Cities	49%	47%	21%	16%	6%	0%
<b>Kennebec County</b>	43%	42%	22%	14%	2%	1%
<b>Northeast Maine</b> Aroostook and Washington Counties	40%	35%	14%	9%	5%	2%
<b>Northwest Maine</b> Oxford, Somerset, Franklin, and Piscataquis Counties	43%	38%	20%	14%	4%	3%
<b>Penobscot County</b>	41%	42%	17%	11%	6%	0%

PUMA	60-69		70-79		80+	
	Men	Women	Men	Women	Men	Women
<b>Sagadahoc and Cumberland (North) Counties</b> , Bath City and Brunswick	55%	46%	17%	16%	5%	6%
<b>South Maine</b> York (West) and Cumberland (West) Counties	54%	44%	20%	17%	5%	3%

Source: U.S. Census Bureau 2019 5-Year American Community Survey

► **Figure A.10** Percent of Maine population by annual retirement income, by age and sex, 2019

	60-69		70-79		80+	
	Men	Women	Men	Women	Men	Women
<\$10,000	80%	86%	68%	83%	69%	83%
\$10,000-\$24,999	11%	8%	16%	10%	16%	12%
\$25,000-\$49,999	7%	6%	12%	6%	10%	5%
\$50,000+	2%	1%	4%	2%	5%	1%

Source: U.S. Census Bureau 2019 5-Year American Community Survey





# Endnotes

- 1 Mutchler, J. E., Li, Y., & Xu, P. (2019), How strong is the social security safety net? Using the Elder Index to assess gaps in economic security. *Journal of Aging & Social Policy*, 31(2), 123–37. <https://doi.org/10.1080/08959420.2018.1465798>.
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**UNIVERSITY OF  
SOUTHERN MAINE**

PO Box 9300

Portland, Maine 04014-9300

[www.usm.maine.edu/muskie](http://www.usm.maine.edu/muskie)