



Profile of Medicaid Population Age 18-64, Working and Non-Working Medicaid Beneficiaries, and “Able-bodied” non-working Medicaid Beneficiaries

Jane Tavares, PhD

Marc Cohen, PhD

LeadingAge LTSS Center @UMass Boston



LeadingAge
LTSS CENTER
@UMass Boston

Research bridging policy and practice

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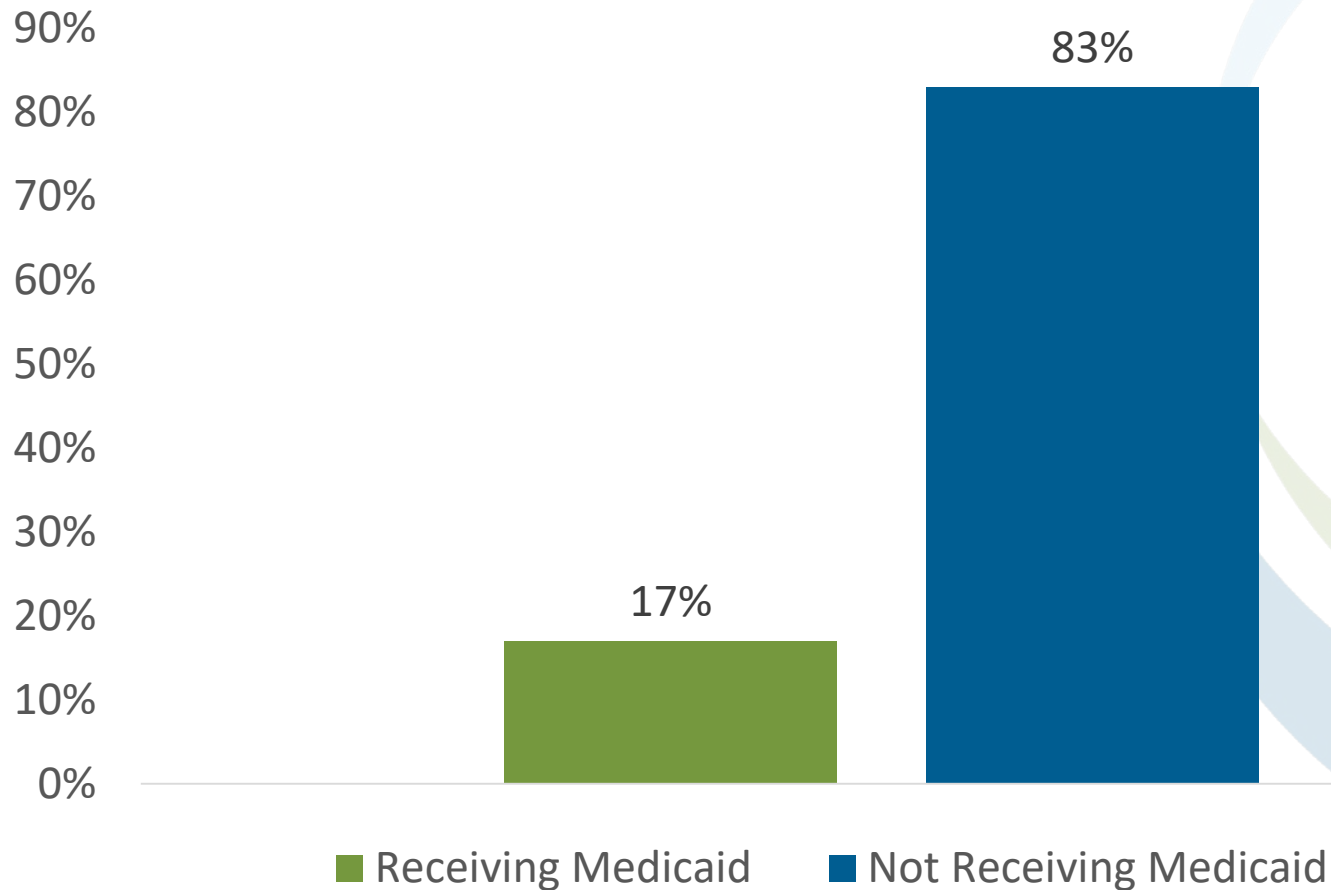
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Foundation for Aging**

Profile of Medicaid and Non-Medicaid Population Age 18-64

Data and Method

- Data Source:
 - U.S. Census data from the American Community Survey (2023).
 - Steven Ruggles, Sarah Flood, Matthew Sobek, Daniel Backman, Grace Cooper, Julia A. Rivera Drew, Stephanie Richards, Renae Rodgers, Jonathan Schroeder, and Kari C.W. Williams. IPUMS USA: Version 16.0. 2023 American Community Survey (ACS). Minneapolis, MN: IPUMS, 2025. <https://usa.ipums.org/usa/>
- Analyses focused on community-dwelling Medicaid Beneficiaries age 18 to 64
- Comparisons across three groups age 18 to 64:
 - Medicaid Users versus Non-Users
 - Medicaid Beneficiaries who reported working versus those who are not working
 - Non-working able-bodied Medicaid Beneficiaries compared to those who are working

More than Four-in-Five of the Population age 18-64 is Not Receiving Medicaid

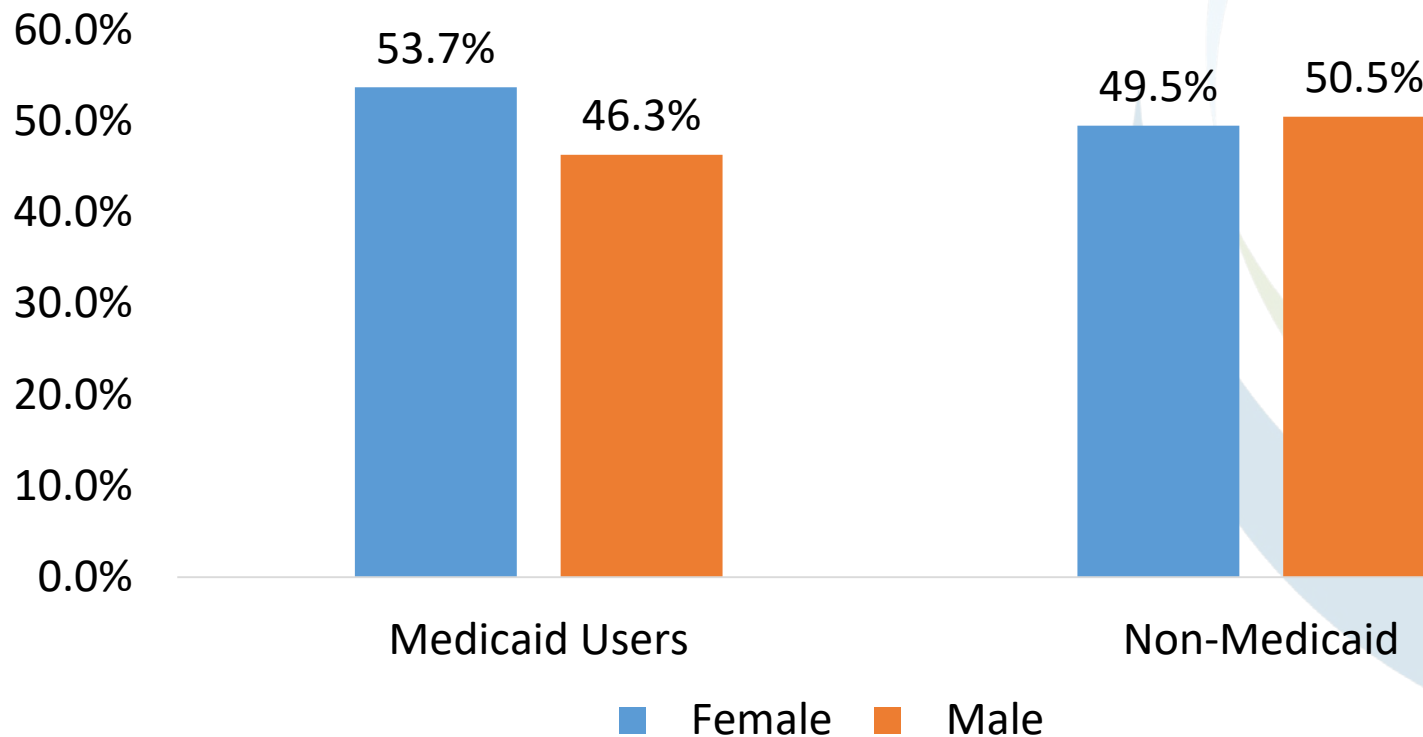


No Major Age Differences between Medicaid Users and Non-Users Age 18-64

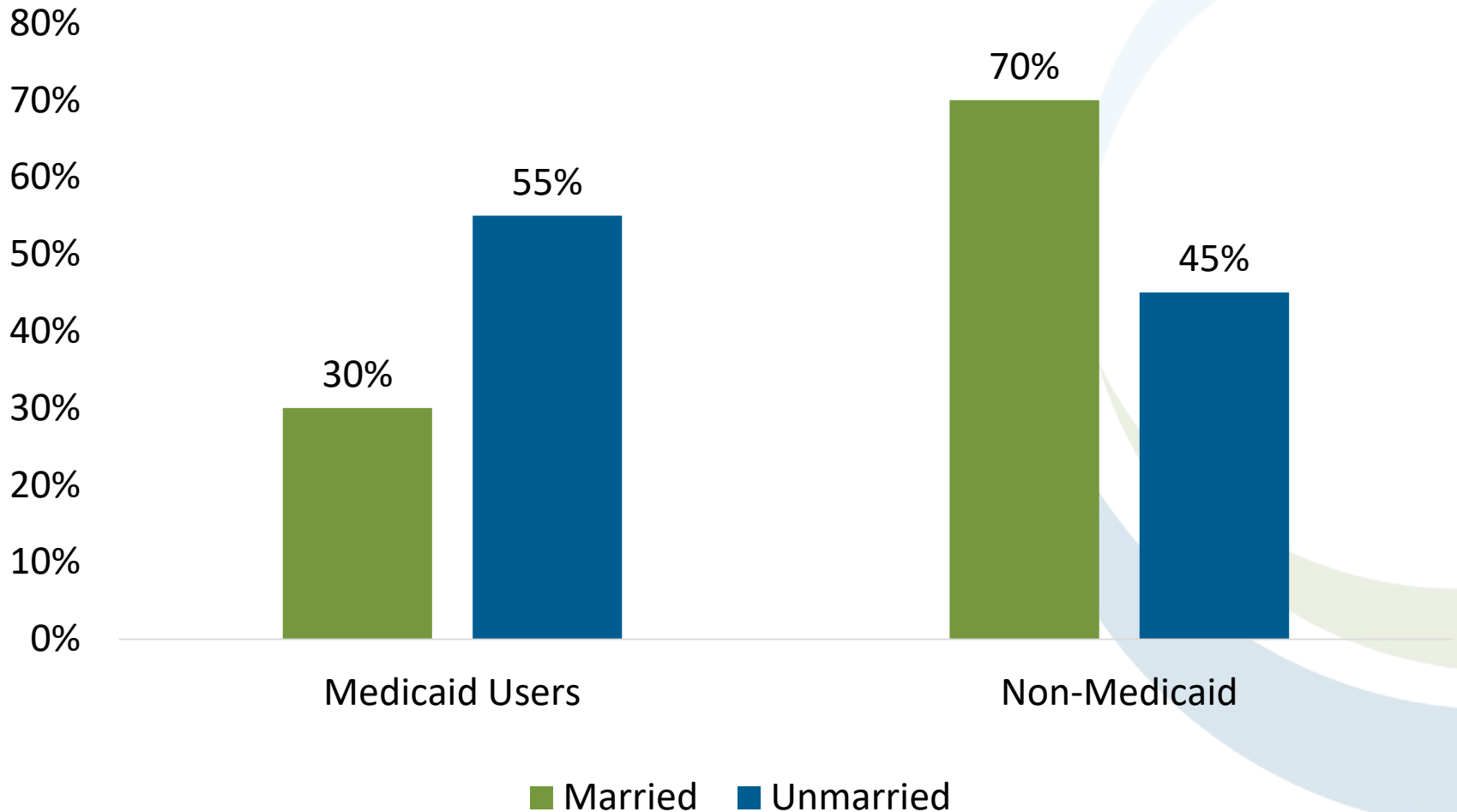
	Medicaid Users	Non-Medicaid Users
<u>Age (Mean)</u>	41.3	41.8
18 to 24	15.50%	13.90%
25 to 29	10.50%	9.50%
30 to 34	11.50%	10.50%
35 to 39	10.50%	10.50%
40 to 44	9.70%	10.50%
45 to 49	8.30%	9.90%
50 to 54	9.90%	11.00%
55 to 59	11.50%	11.50%
60 to 64	12.60%	12.80%

Greater Proportion of Medicaid Beneficiaries age 18 to 64 are Female

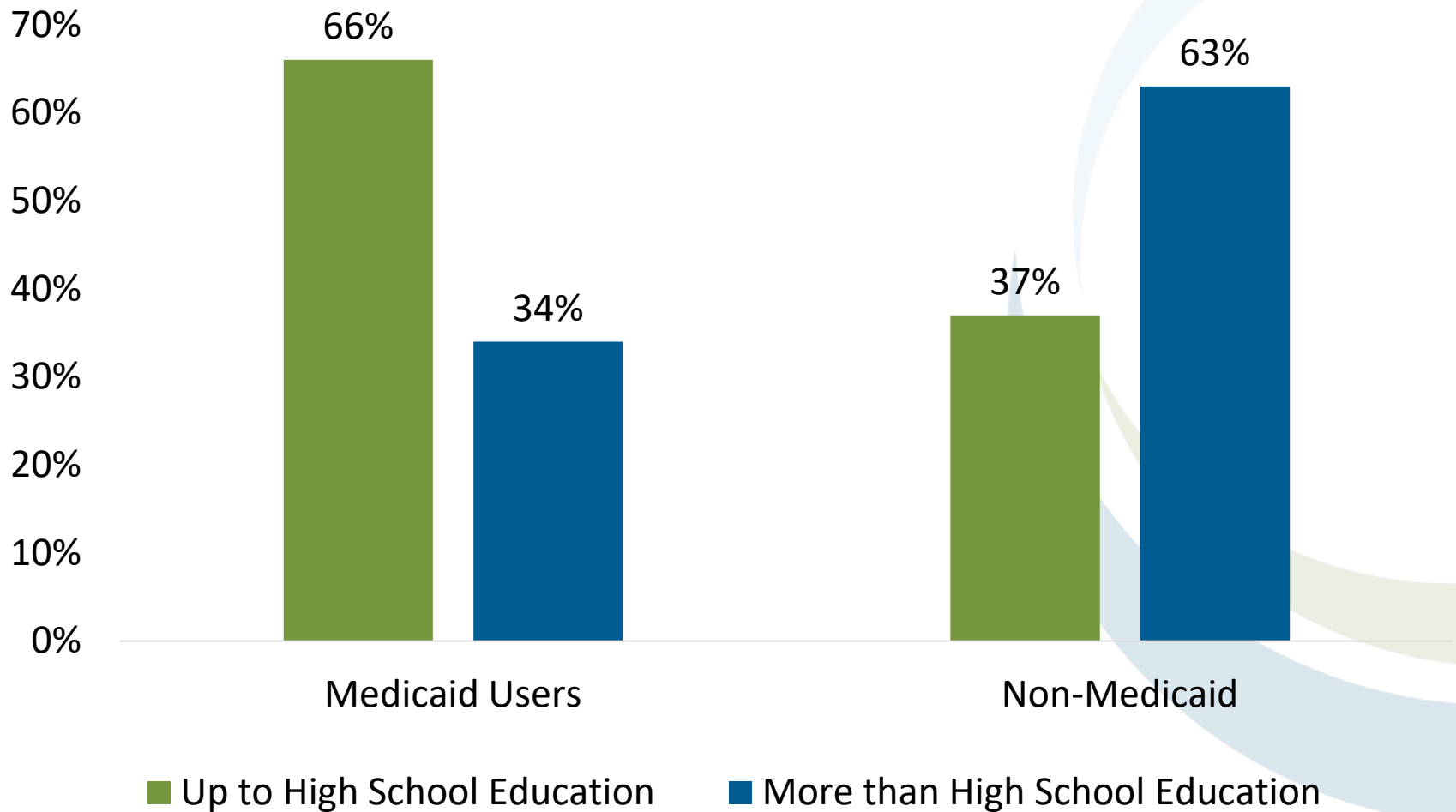
Gender Distribution by Medicaid Status



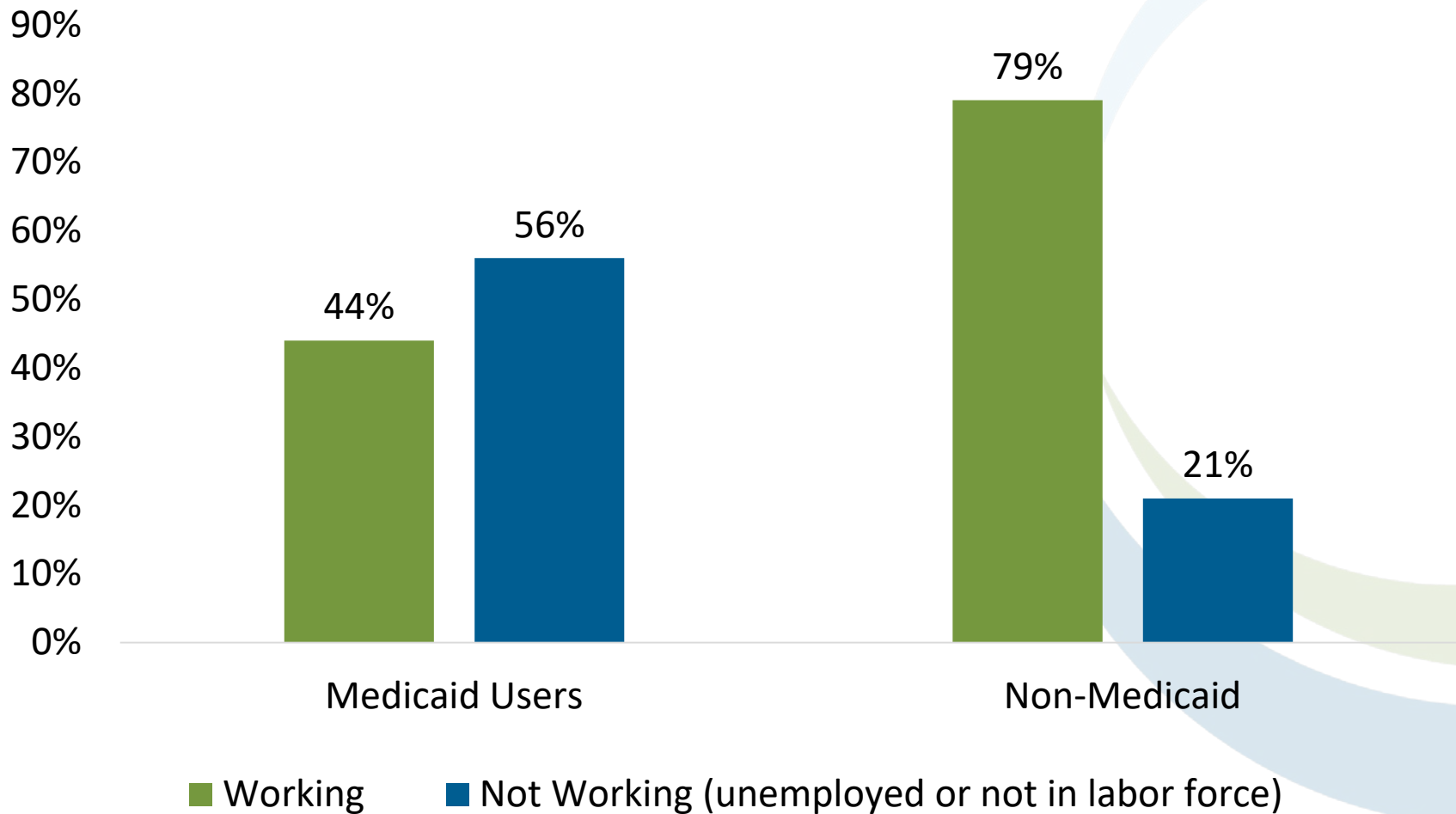
Much Greater Proportion of Medicaid Beneficiaries Age 18 to 64 are Unmarried



Much Greater Proportion of Medicaid Beneficiaries Age 18 to 64 have only up to a High School Education

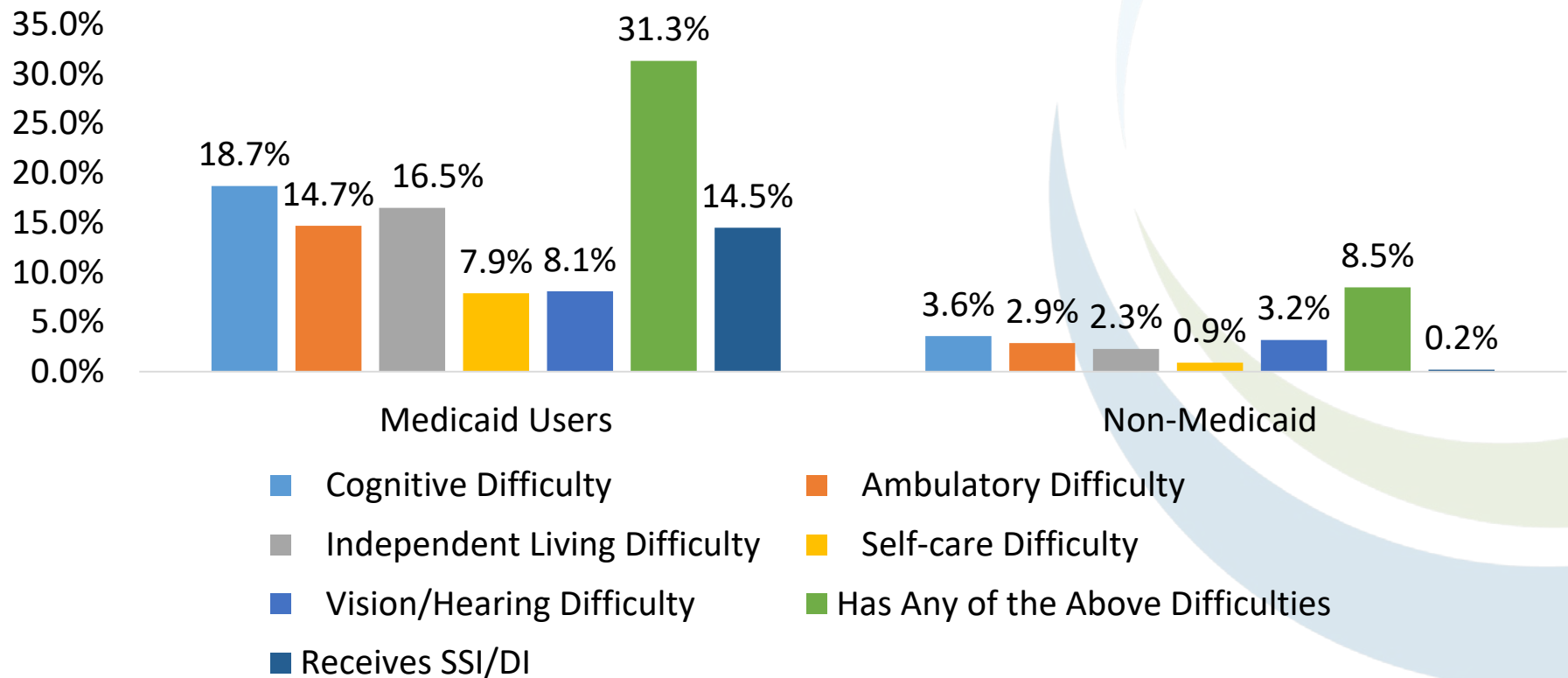


Greater Proportion of Medicaid Beneficiaries Age 18 to 64 are Not Working



Medicaid Beneficiaries are about four times more likely to have health issues and nearly one in six receive SSI/DI

Health and Disability by Medicaid Status

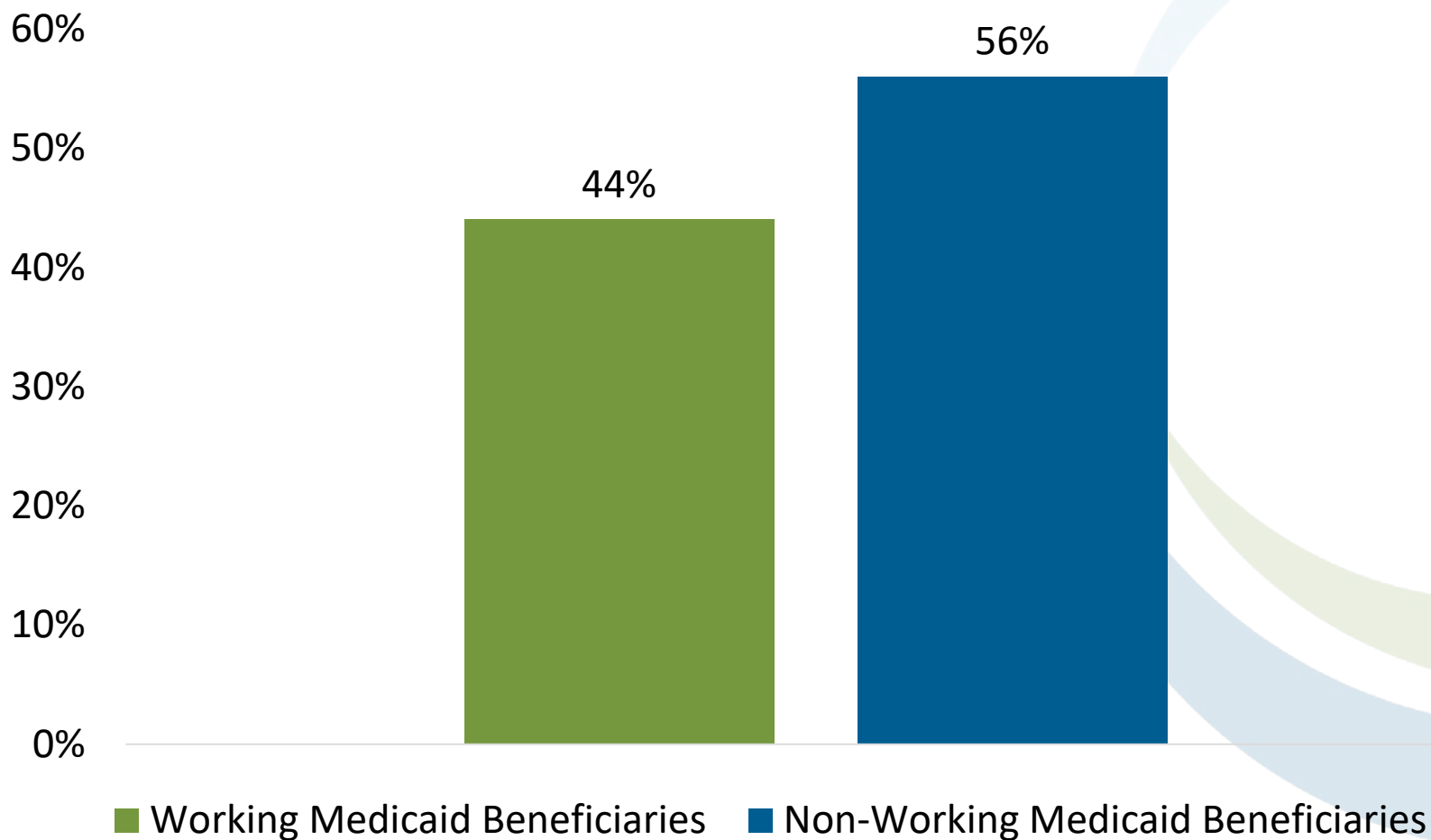


Summary Observations (1)

- Compared to Non-Medicaid Users age 18-64, Medicaid Beneficiaries tend to:
 - Be more female
 - Have fewer years of education (i.e. high school educations or less)
 - Be more likely to not be working
 - Have higher likelihood of receiving SSI or Disability Income
 - Have a much greater likelihood of having one or more health conditions

Comparison of Profile of Non-Working and Working Medicaid Beneficiaries Age 18-64 along with “Able-bodied” Non-Working Medicaid Beneficiaries

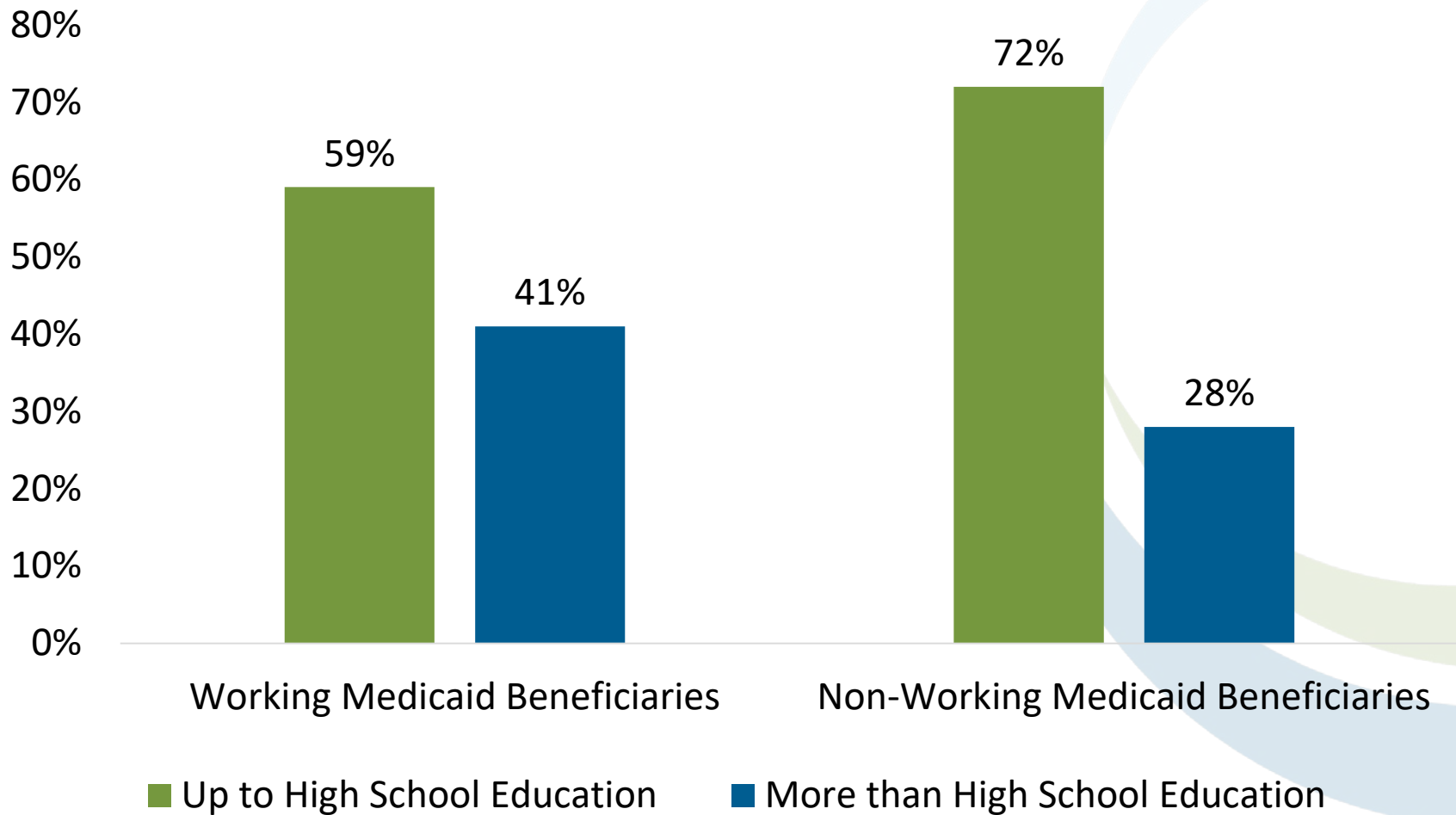
Roughly two in five Medicaid Beneficiaries Age 18-64 are Working



Roughly 40% of Non-working Medicaid Beneficiaries Age 18-64 are Over age 50

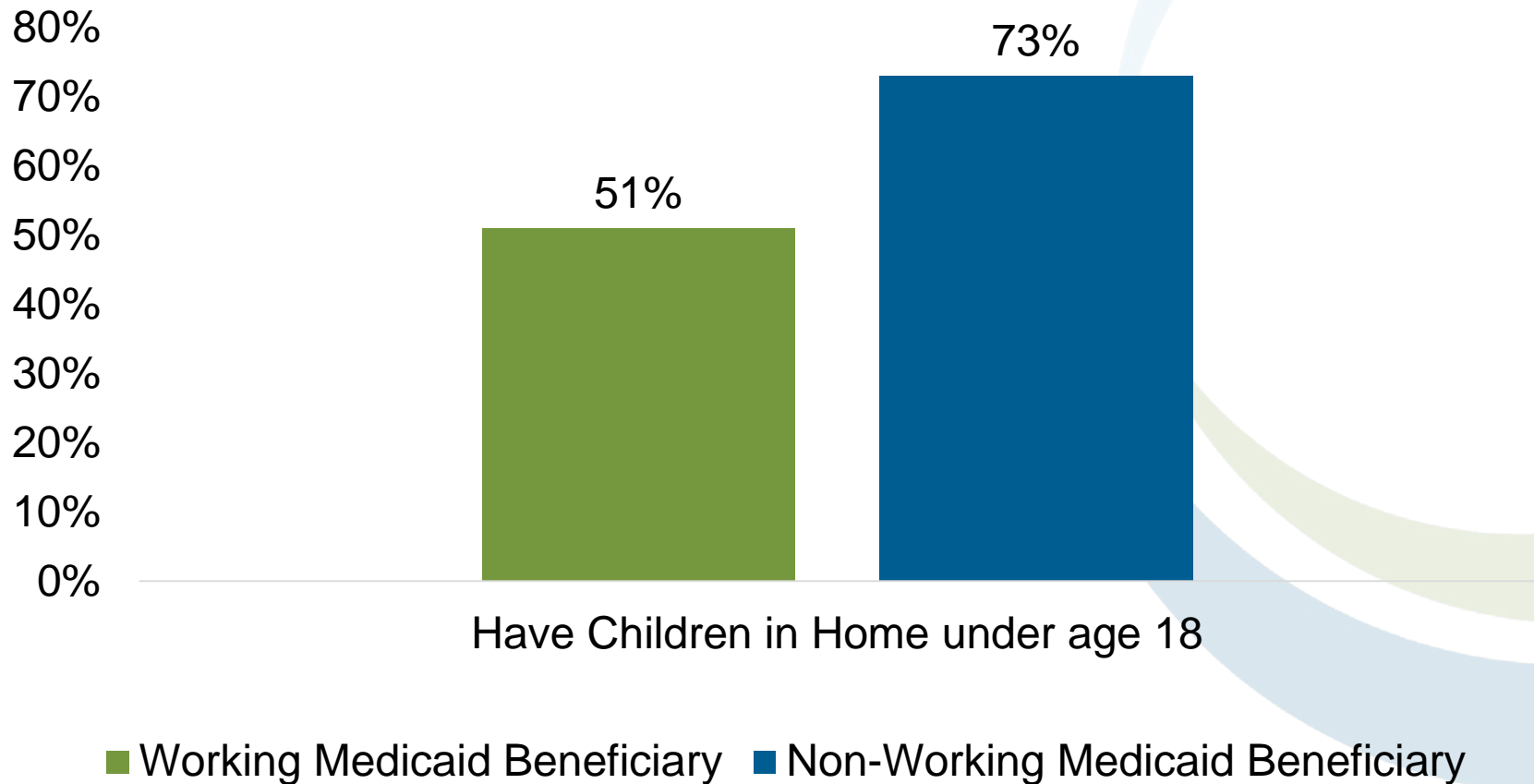
	Non-Working Medicaid Users	Working Non-Medicaid Users
<u>Age (Mean)</u>	43	38
18 to 24	16.00%	19.50%
25 to 29	8.90%	12.70%
30 to 34	9.90%	13.70%
35 to 39	9.00%	12.30%
40 to 44	8.70%	11.00%
45 to 49	8.10%	8.70%
50 to 54	9.60%	8.10%
55 to 59	12.60%	7.40%
60 to 64	17.30%	6.60%

Non-working Medicaid Beneficiaries Age 18 to 64 have far Fewer Years of Education than do Working Beneficiaries



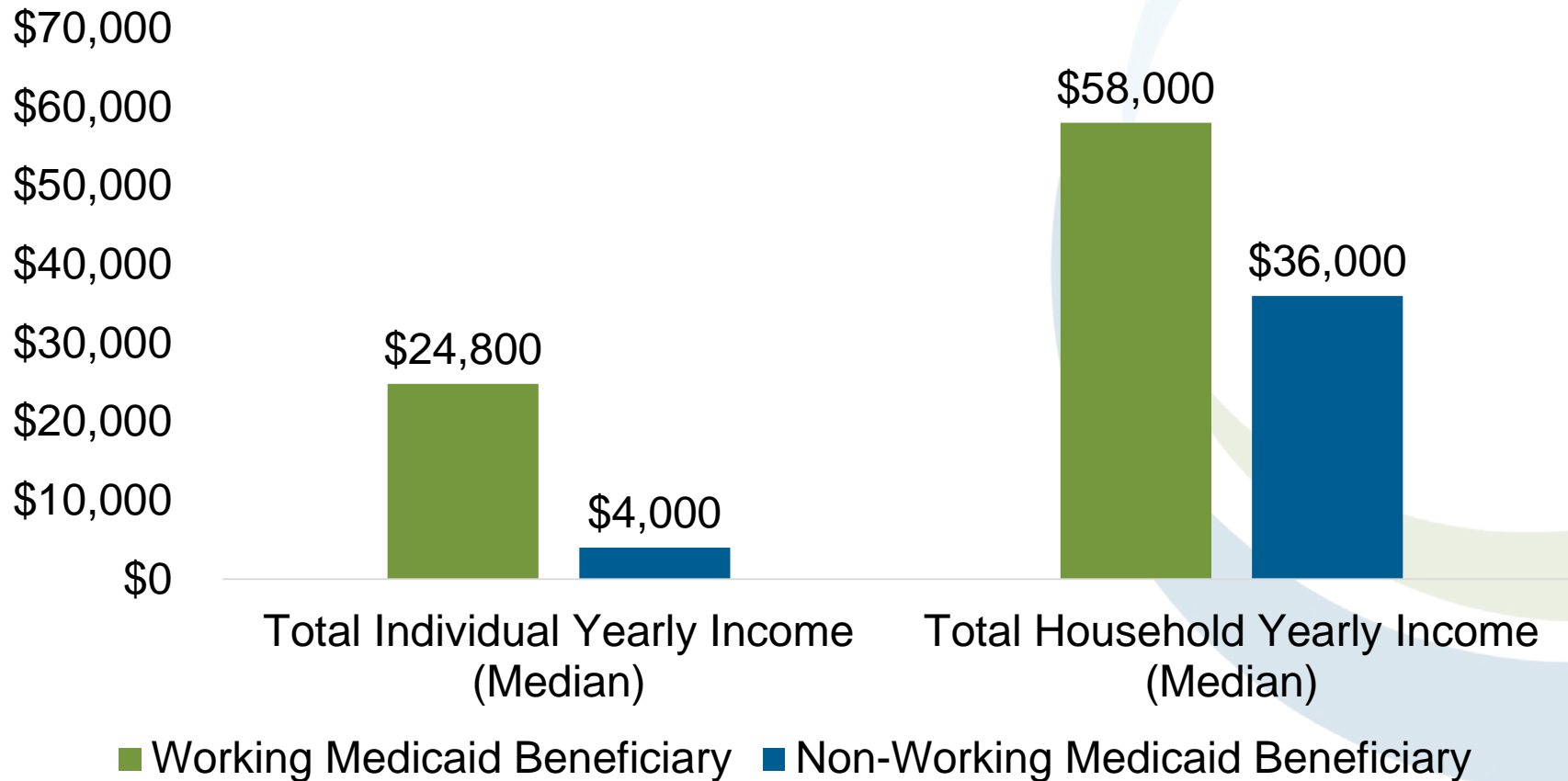
Non-Working Medicaid Beneficiaries age 18-64 are 1.4 times more Likely to have Dependents under age 18 Living at Home with them

Working status by Dependents in Home



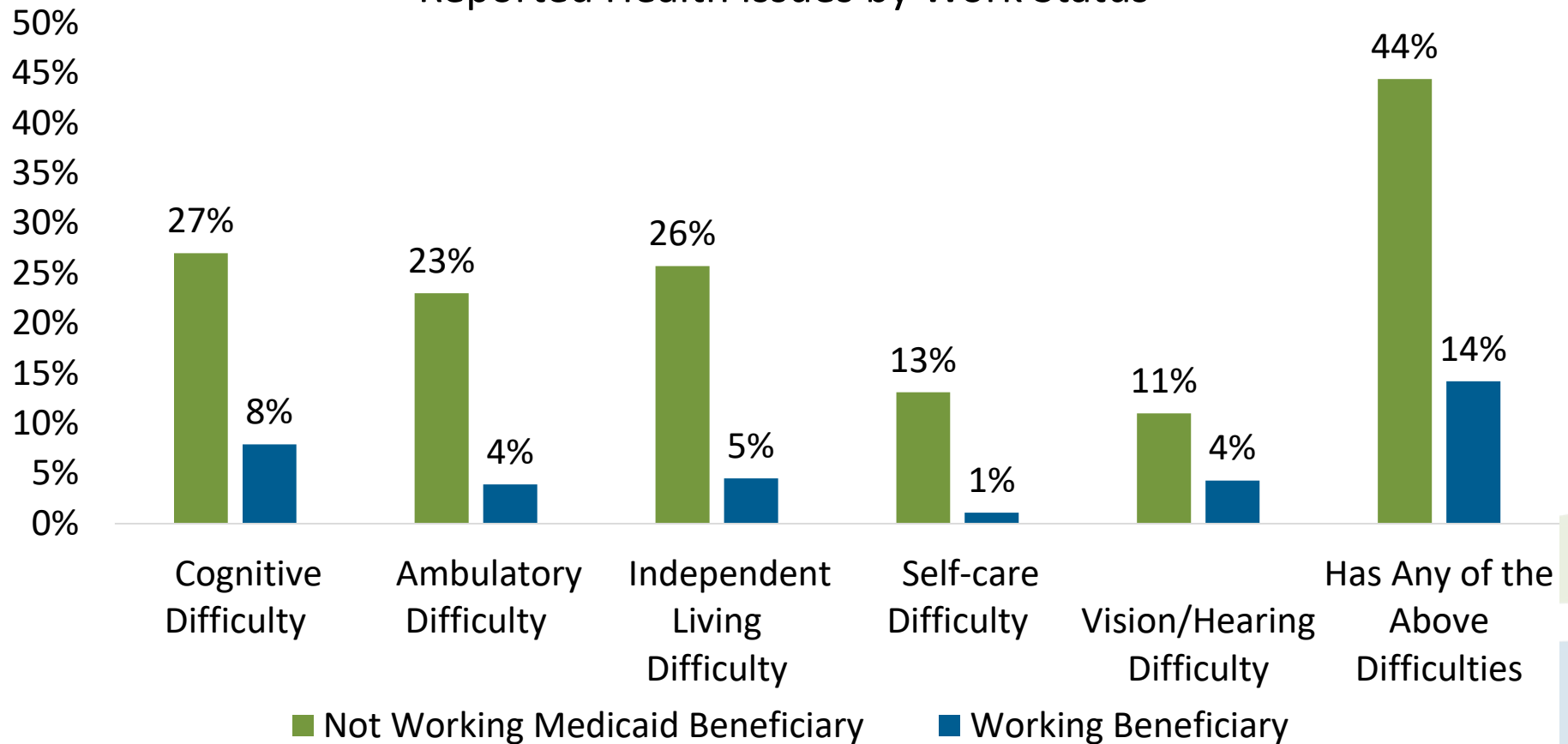
Non-Working Medicaid Beneficiaries have much Lower Individual and Household Income than Working Beneficiaries

Financial Condition by Work Status

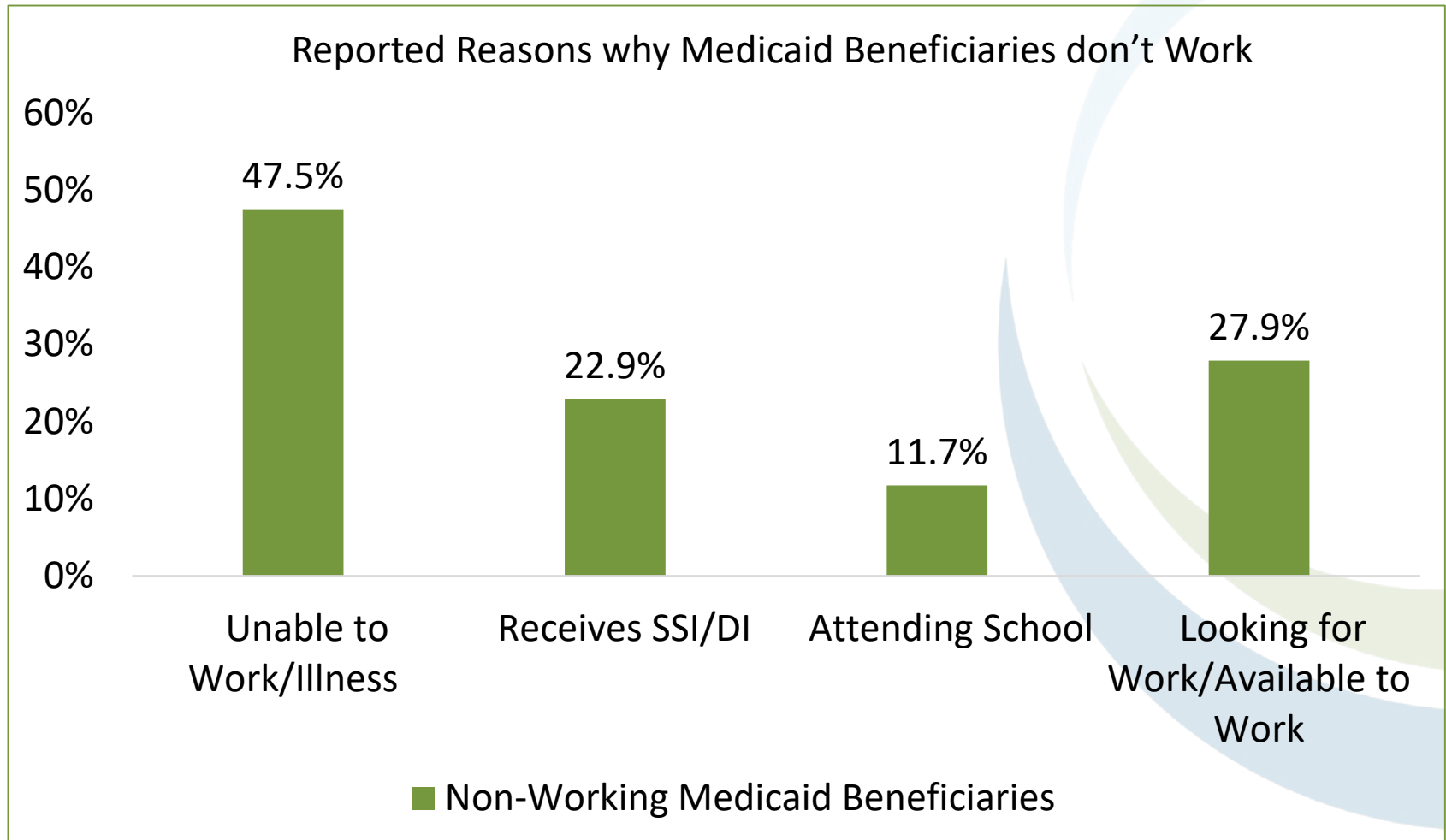


Non-Working Medicaid Beneficiaries age 18-64 are Three times more likely to report a Health Issue

Reported Health Issues by Work Status



About 70% of Non-Working Medicaid Beneficiaries Report they are Unable to work due to Illness or Receive SI/DI



Summary Observations (2)

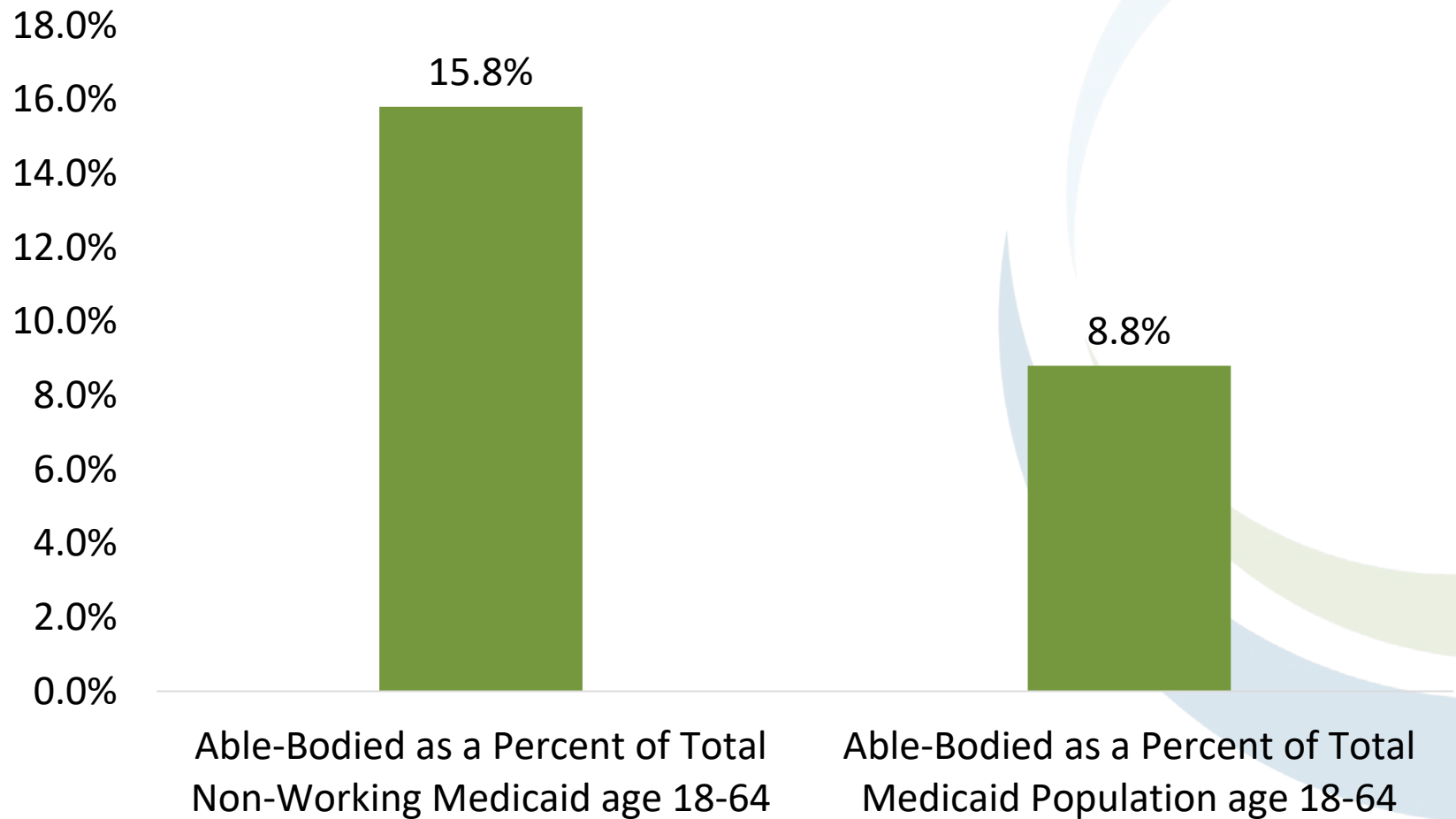
- Compared to Medicaid Beneficiaries who are working, non-working Medicaid Beneficiaries tend to:
 - Be older on average with a much greater percentage over age 50
 - Have far fewer years of education (i.e. high school education or less)
 - Not be in the labor force due to a health issue or receiving SSI/DI
 - Far more likely to have a dependent under age 18 living with them at home
 - Have very low individual and household income

Able-Bodied Non-Working Medicaid Beneficiaries

What is the definition of an Able-Bodied Medicaid Beneficiary who is not Working?

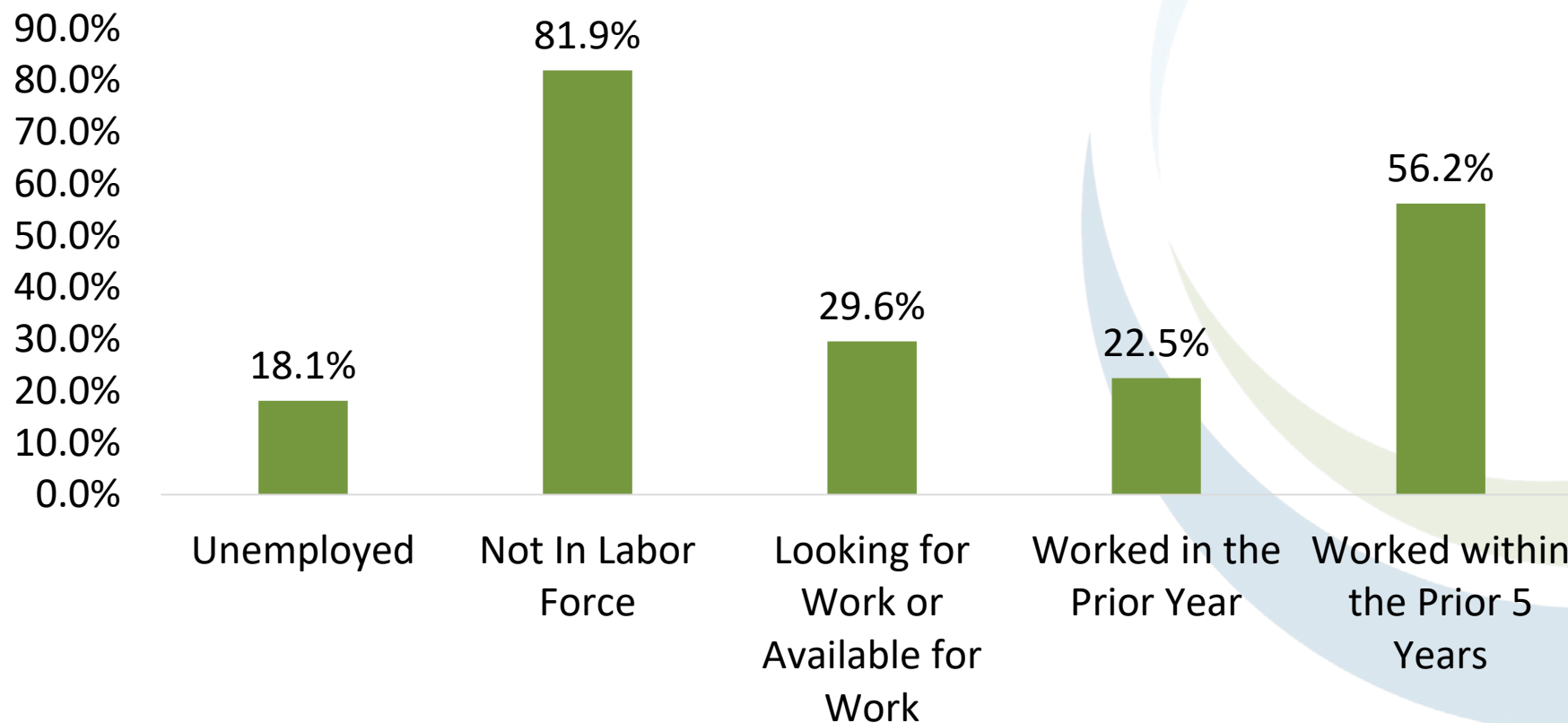
- Individuals who report that:
 - They have no health issues
 - They do not receive SSI or Disability Income
 - They do not have child dependents under age 18
 - They are not currently attending school
- These last two requirements are typically put forward as exclusions under work requirement policies.

How Large is the Population of Able-Bodied Non-Married Medicaid Beneficiaries age 18-64?



Three in five able bodied have work experience and close to one-third are available or looking for work

Work Status and Experience of Able-bodied non-working Medicaid Beneficiaries Age 18-64

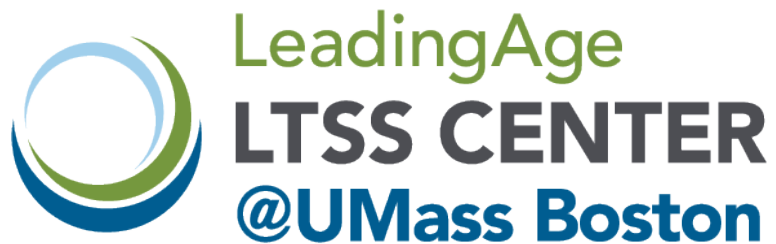


Most “able-bodied” are women, living in large households with no individual income, and have less than a high school education

Demographic Characteristic	Metric
Average age	41 years
Percent over age 50	26%
Percent Female	79.2%
High School Education or Less	80%
Average Household Size	4.4
Median Individual Income	\$0
Median Household Income	\$44,800

Summary Observations (2)

- Less than one-in-ten Medicaid Beneficiaries between the ages of 18-64 can be considered “able-bodied”.
- Most able-bodied have had work experience and upwards of one-third are available and looking for work.
- The “able-bodied” are disproportionately
 - women
 - with high school educations or less
 - with very little income
 - who have left the workforce or
 - have been out of labor force as homemakers taking care of older adults and/or adult children.
- Work requirements would primarily target this population.



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CONNECT WITH US

WASHINGTON, DC OFFICE

ltsscenter@leading.org

202.508.1208

BOSTON, MA OFFICE

ltsscenter@umb.org

617.287.7324

www.ltsscenter.org