

MAY 2020

2020 SENIORS HOUSING DATA BOOK

ATI ADVISORY

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Original research is core to what we do at ATI Advisory. Data analysis and qualitative research support and ground us as we generate new ideas with real world relevance in improving the care delivery system for frail older adults and their families.

We believe research is most powerful when it spans sectors that otherwise operate in silos: especially the silos of medical care, seniors housing, and non-medical in-home supports and services. To that end, we are delighted to be launching our annual *Seniors Housing Data Book*.

Our hope is that you will use this free research product to better target integrated, coordinated interventions to older adults living in seniors housing and that it will help change the way we plan to serve the older adult population in the future.

Anne Tumlinson, CEO

Overview

In 2017, there were 48.6 million Medicare beneficiaries age 65 and older. While most live in traditional private housing, more than one in ten live in seniors housing communities of one type or another. For the purposes of this analysis, we have defined five categories of seniors housing based on services provided to residents.

- **Retirement Housing:** A special community for seniors that may offer recreation and/or transportation but does not offer meals, housekeeping, laundry, or assistance with medications.
- **Independent Living:** A special community for seniors that offers meals, housekeeping, laundry, and/or assistance with medications, but does not provide help with activities of daily living (ADLs), 24/7 supervision, or nursing/medical care.
- **Low-Income Seniors Housing:** A special community for seniors where the residents receive financial assistance with rent.
- **Assisted Living:** A facility that provides assistance with ADLs, 24/7 supervision, and/or nursing/medical care.
- **Nursing Home:** A facility with one or more beds that are Medicare and/or Medicaid certified or licensed nursing home beds.

This data book draws upon the 2017 Medicare Current Beneficiary Survey, which links detailed survey information on respondents' demographics, finances, health, functional status, and more to Medicare claims, which provide a complete record of healthcare utilization and spending. In the following pages, you will find detailed information on the demographics, sources of insurance coverage, functional and health status, healthcare utilization and spending, and spending on assisted living and nursing home care.

Size of the Seniors Housing Population

**Resident Population Size by Community Type
Medicare Beneficiaries age 65+, 2017, millions**

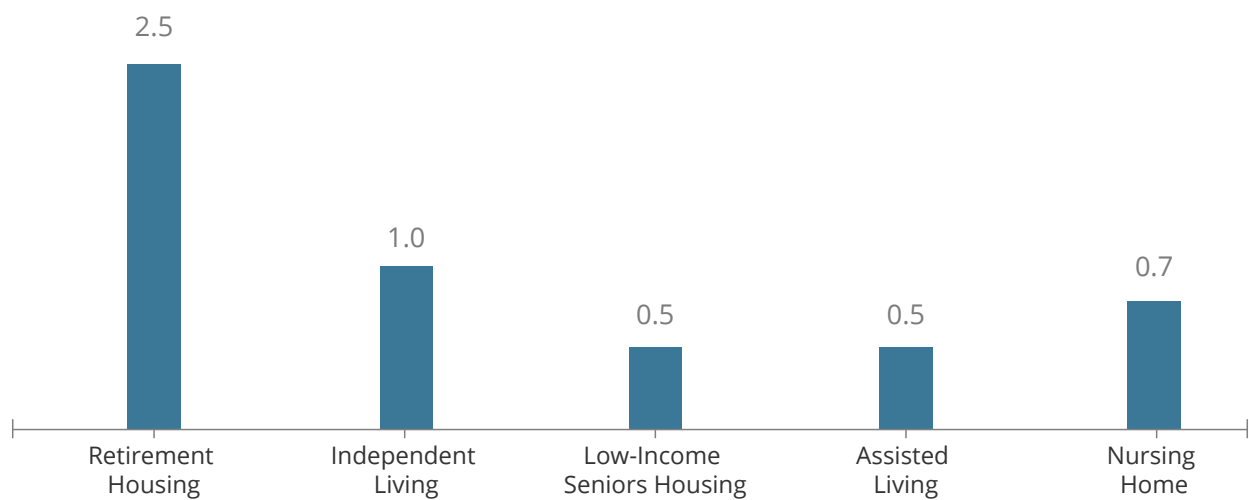


Table 1: Resident Population Size by Community Type

Full Medicare Population	Traditional Private Housing	Retirement Housing	Independent Living	Low-Income Seniors Housing	Assisted Living	Nursing Home
48.6 million (100%)	43.2 million (89%)	2.5 million (5%)	1.0 million (2%)	0.5 million (1%)	0.5 million (1%)	0.7 million (2%)

Demographics

Resident Age by Community Type Share of Resident Population, 2017

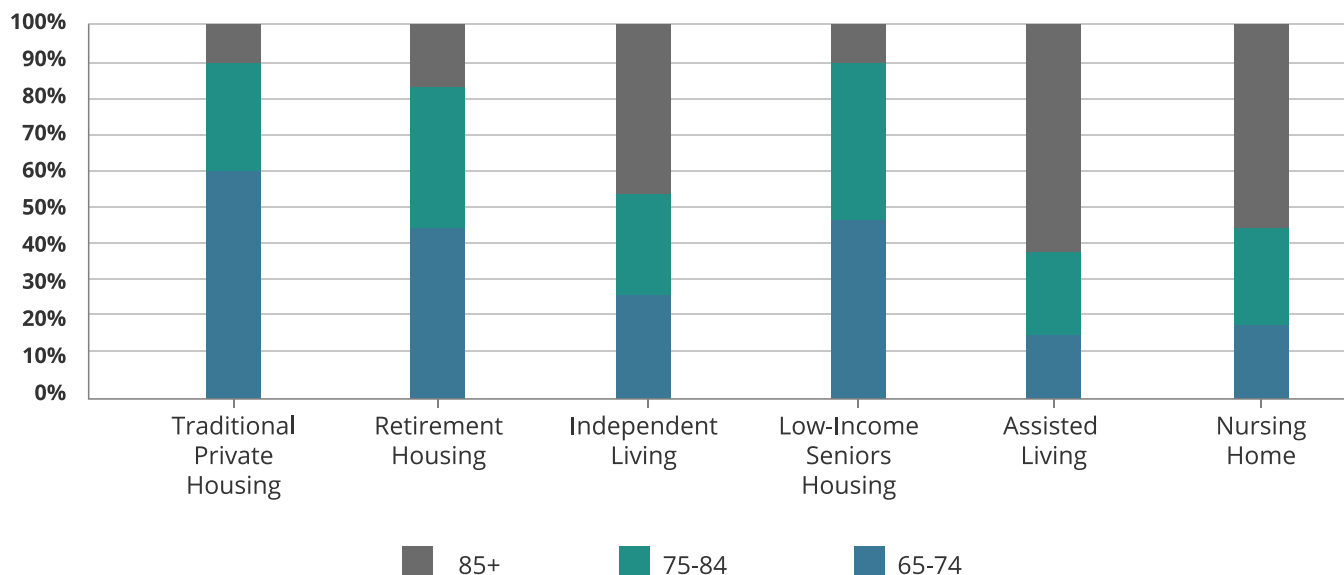


Table 2: Resident Age by Community Type

	Full Medicare Population	Traditional Private Housing	Retirement Housing	Independent Living	Low-Income Seniors Housing	Assisted Living	Nursing Home
Average Age	74.6	74.0	76.3	82.2	75.4	85.3	83.5
65-74	28.1 million (58%)	26.2 million (61%)	1.1 million (45%)	235,000 (24%)	252,000 (48%)	76,000 (16%)	133,000 (18%)
75-84	14.3 million (29%)	12.4 million (29%)	1.0 million (39%)	293,000 (30%)	217,000 (41%)	116,000 (24%)	250,000 (34%)
85+	6.2 million (13%)	4.7 million (11%)	0.4 million (16%)	440,000 (45%)	59,000 (11%)	299,000 (61%)	363,000 (49%)

Resident Gender by Community Type Share of Resident Population, 2017



Table 3: Resident Gender by Community Type

	Full Medicare Population	Traditional Private Housing	Retirement Housing	Independent Living	Low-Income Seniors Housing	Assisted Living	Nursing Home
Male	21.8 million (45%)	20.0 million (46%)	0.9 million (36%)	329,000 (34%)	162,000 (31%)	144,000 (29%)	235,000 (31%)
Female	26.8 million (55%)	23.2 million (54%)	1.6 million (64%)	639,000 (66%)	365,000 (69%)	347,000 (71%)	512,000 (69%)

Resident Race by Community Type Share of Resident Population, 2017

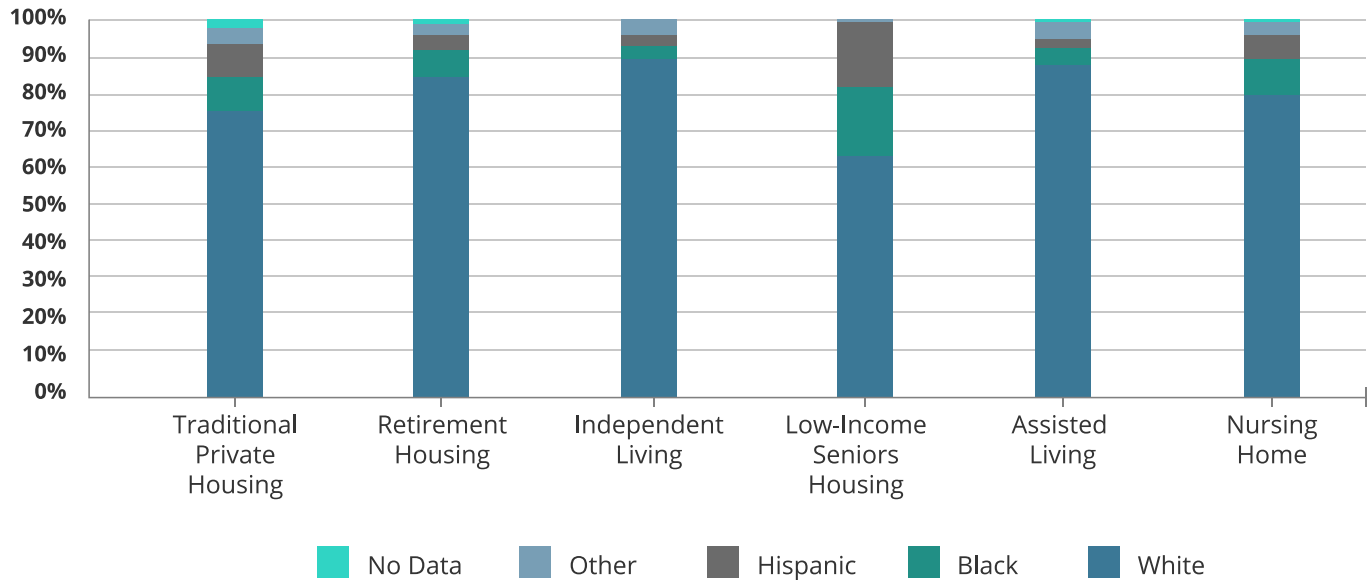


Table 4: Resident Race by Community Type

	Full Medicare Population	Traditional Private Housing	Retirement Housing	Independent Living	Low-Income Seniors Housing	Assisted Living	Nursing Home
White	38.2 million (79%)	33.6 million (78%)	2.2 million (88%)	881,000 (91%)	326,000 (62%)	435,000 (89%)	602,000 (81%)
Black	4.2 million (9%)	3.8 million (9%)	118,000 (5%)	41,000 (4%)	105,000 (20%)	22,000 (5%)	68,000 (9%)
Hispanic	3.5 million (7%)	3.3 million (8%)	74,000 (3%)	14,000 (1%)	93,000 (18%)	13,000 (3%)	52,000 (7%)
Other	1.8 million (4%)	1.7 million (4%)	83,000 (3%)	32,000 (3%)	4,000 (1%)	17,000 (3%)	22,000 (3%)
No Data	0.9 million (2%)	0.8 million (2%)	33,000 (1%)	0	0	4,000 (1%)	3,000 (1%)

Resident Income Distribution by Community Type Share of Resident Population, 2017

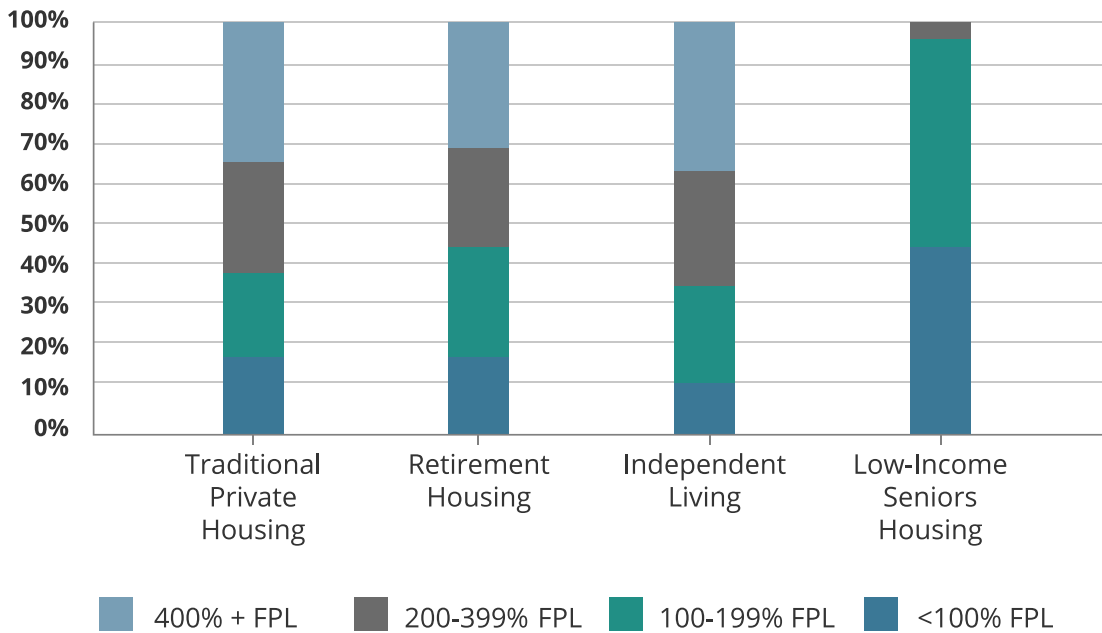


Table 5: Resident Income Distribution by Community Type, Relative to Federal Poverty Level (FPL)

	Full Medicare Population*	Traditional Private Housing	Retirement Housing	Independent Living	Low-Income Seniors Housing	Assisted Living	Nursing Home
Average Income	\$61,474	\$62,782	\$51,532	\$56,871	\$14,408		
<100% FPL	7.6 million (16%)	6.8 million (16%)	368,000 (15%)	94,000 (10%)	237,000 (45%)		
100-199% FPL	11.1 million (23%)	9.9 million (23%)	673,000 (27%)	235,000 (24%)	273,000 (52%)		No Data
200-399% FPL	13.4 million (28%)	12.4 million (29%)	719,000 (28%)	283,000 (29%)	18,000 (3%)		
400%+ FPL	15.3 million (32%)	14.2 million (33%)	772,000 (30%)	356,000 (37%)	0		

*Excludes assisted living and nursing home residents due to lack of comparable data.

Sources of Insurance Coverage

Medicare Advantage Enrollment by Community Type Share of Resident Population, 2017

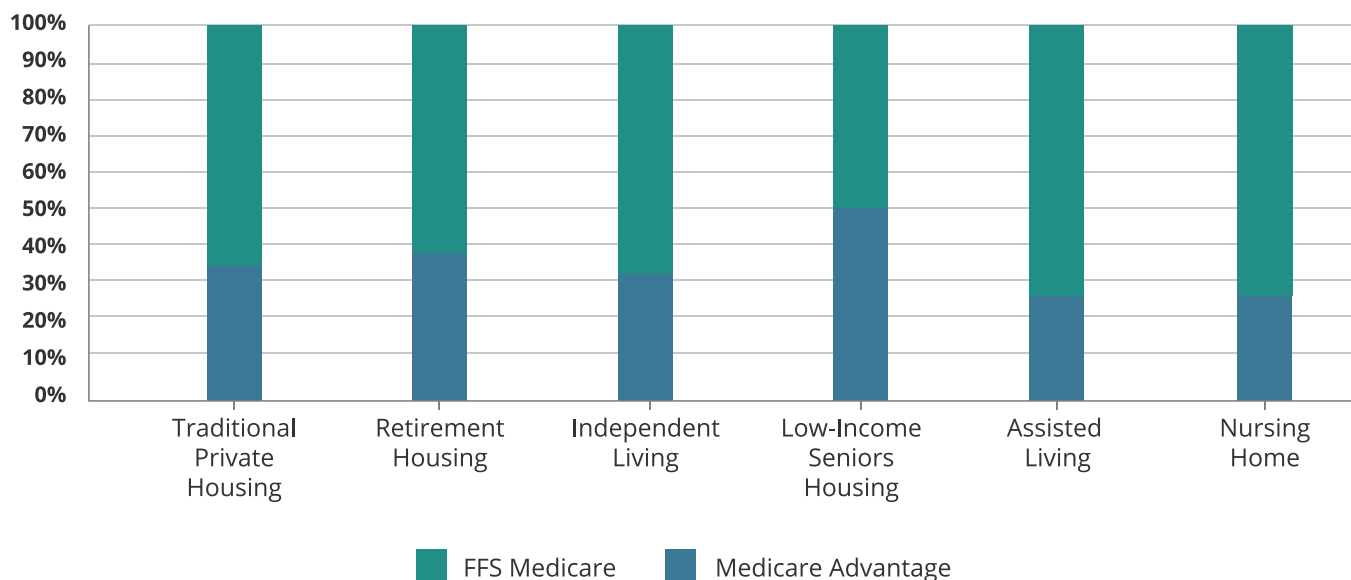


Table 6: Medicare Advantage Enrollment by Community Type

	Full Medicare Population	Traditional Private Housing	Retirement Housing	Independent Living	Low-Income Seniors Housing	Assisted Living	Nursing Home
Fee-for-Service Medicare	31.8 million (66%)	28.4 million (66%)	1.5 million (61%)	671,000 (69%)	261,000 (49%)	365,000 (74%)	554,000 (74%)
Medicare Advantage	16.7 million (34%)	14.8 million (34%)	1.0 million (39%)	297,000 (31%)	267,000 (51%)	126,000 (26%)	193,000 (26%)

Medicaid Enrollment by Community Type Share of Resident Population, 2017

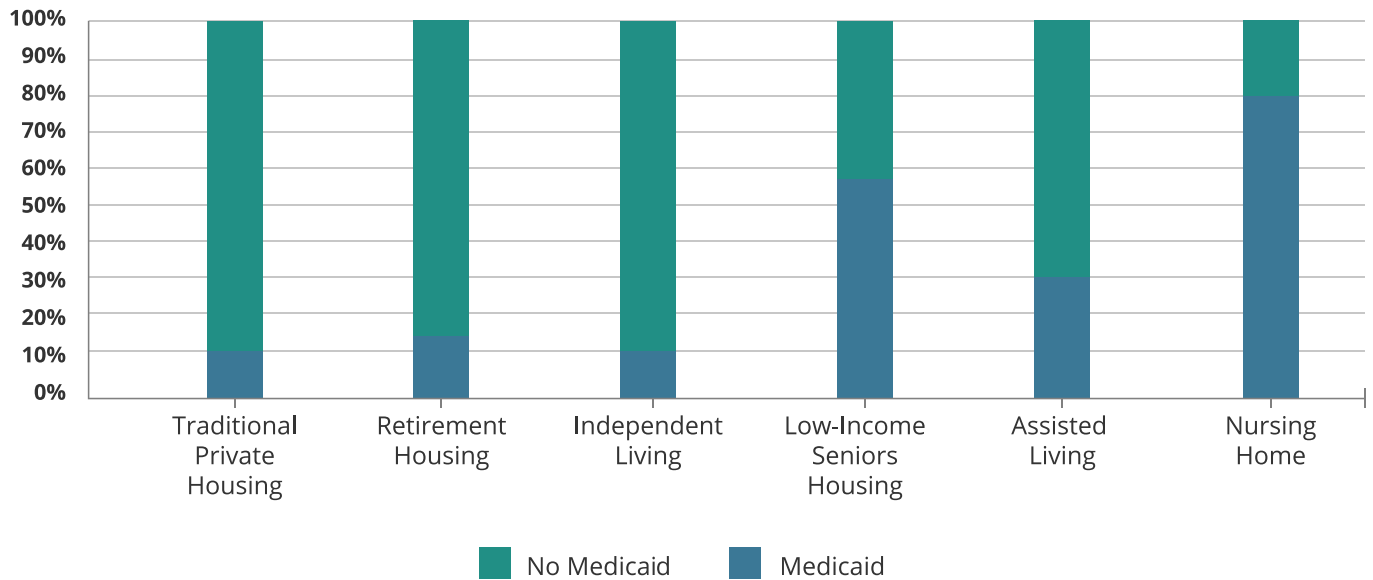


Table 7: Medicaid Eligibility by Community Type

	Full Medicare Population	Traditional Private Housing	Retirement Housing	Independent Living	Low-Income Seniors Housing	Assisted Living	Nursing Home
Medicaid	6.4 million (13%)	4.8 million (11%)	0.4 million (14%)	103,000 (11%)	304,000 (58%)	146,000 (30%)	602,000 (81%)
No Medicaid	42.2 million (87%)	38.4 million (89%)	2.2 million (86%)	864,000 (89%)	224,000 (42%)	345,000 (70%)	145,000 (19%)

Functional Status

Activities of Daily Living (ADLs) by Community Type Share of Resident Population, 2017

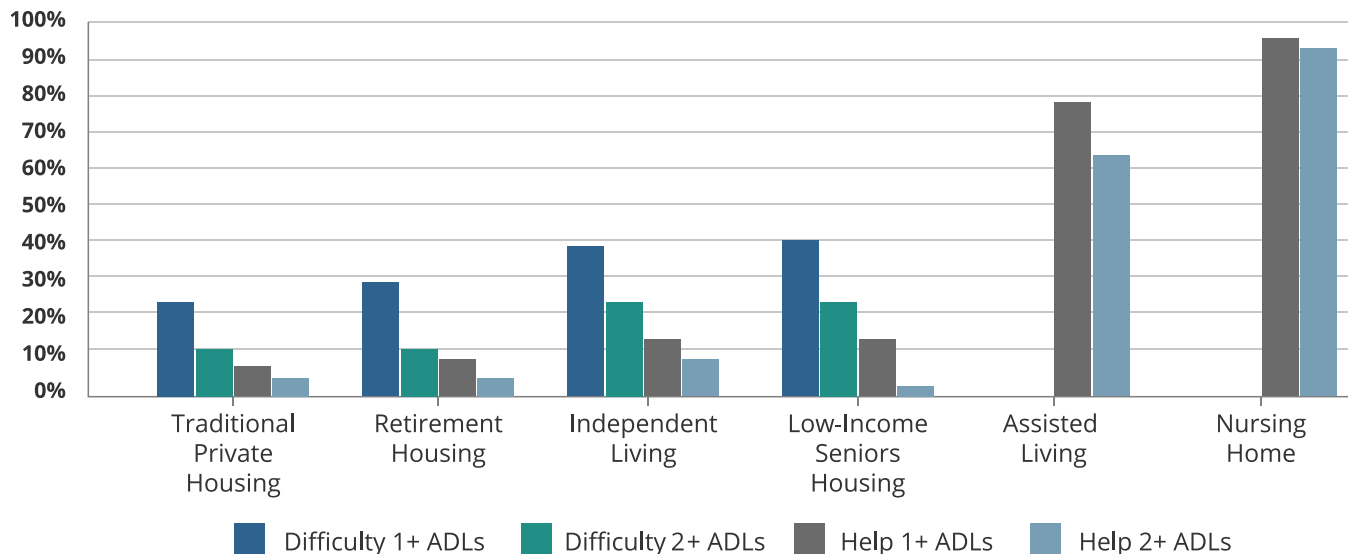
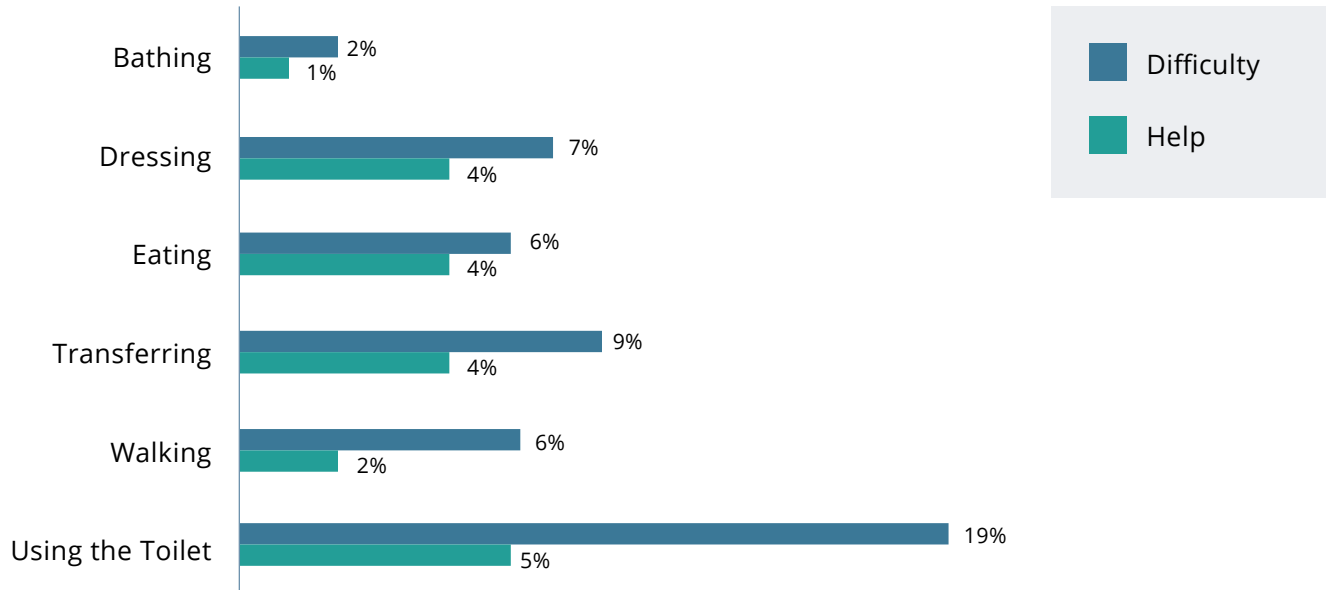


Table 8: Activities of Daily Living (ADLs) by Community Type

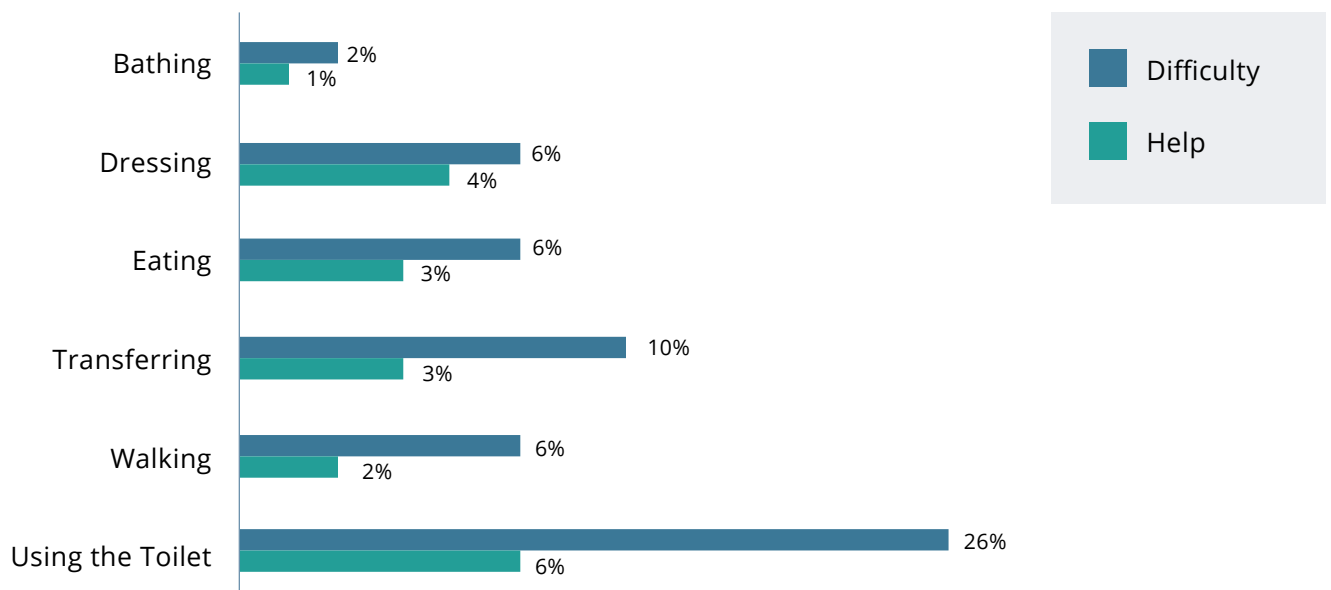
	Full Medicare Population	Traditional Private Housing	Retirement Housing	Independent Living	Low-Income Seniors Housing	Assisted Living	Nursing Home
Average Number of ADLs: Difficulty	0.5*	0.5	0.6	0.9	0.9	No Data	
Average Number of ADLs: Help	0.3	0.2	0.2	0.3	0.2	2.8	5.1
Difficulty 1+ ADLs	11.1 million* (23%)	9.8 million (23%)	728,000 (29%)	379,000 (39%)	213,000 (40%)	No Data	
Difficulty 2+ ADLs	5.8 million* (12%)	5.1 million (12%)	325,000 (13%)	210,000 (22%)	110,000 (21%)	No Data	
Help 1+ ADLs	5.0 million (10%)	3.5 million (8%)	227,000 (9%)	129,000 (13%)	57,000 (11%)	388,000 (79%)	705,000 (95%)
Help 2+ ADLs	3.1 million (6%)	1.9 million (4%)	108,000 (4%)	82,000 (8%)	20,000 (4%)	319,000 (65%)	684,000 (92%)

*Excludes assisted living and nursing home residents due to lack of comparable data.

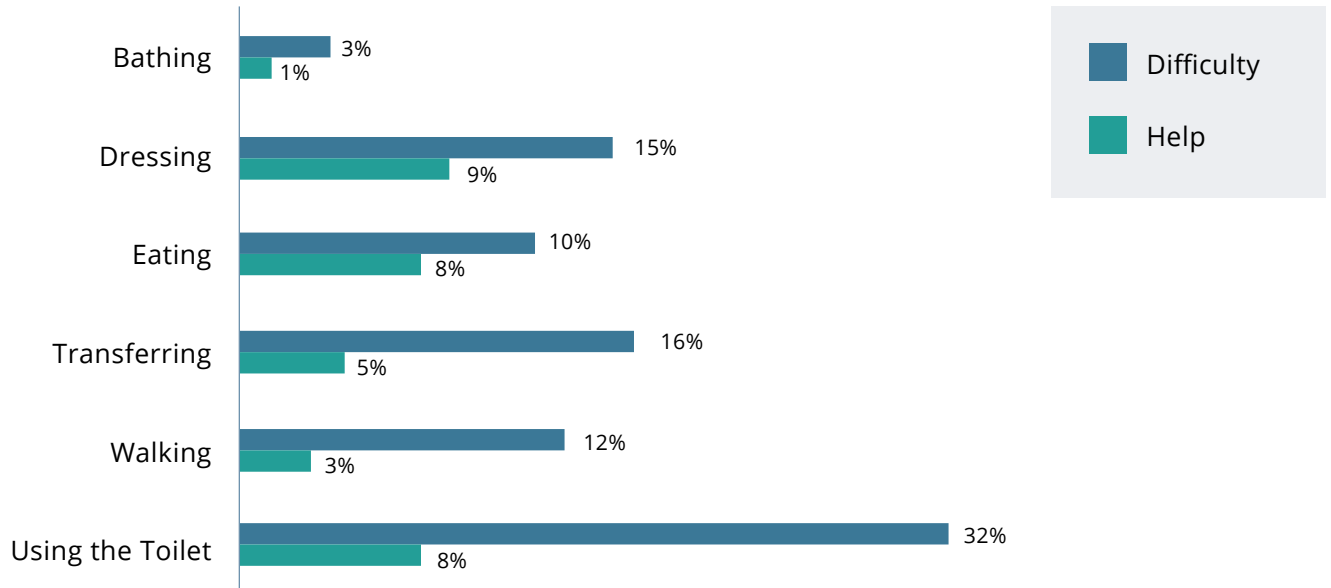
ADLs in Traditional Private Housing Share of Resident Population, 2017



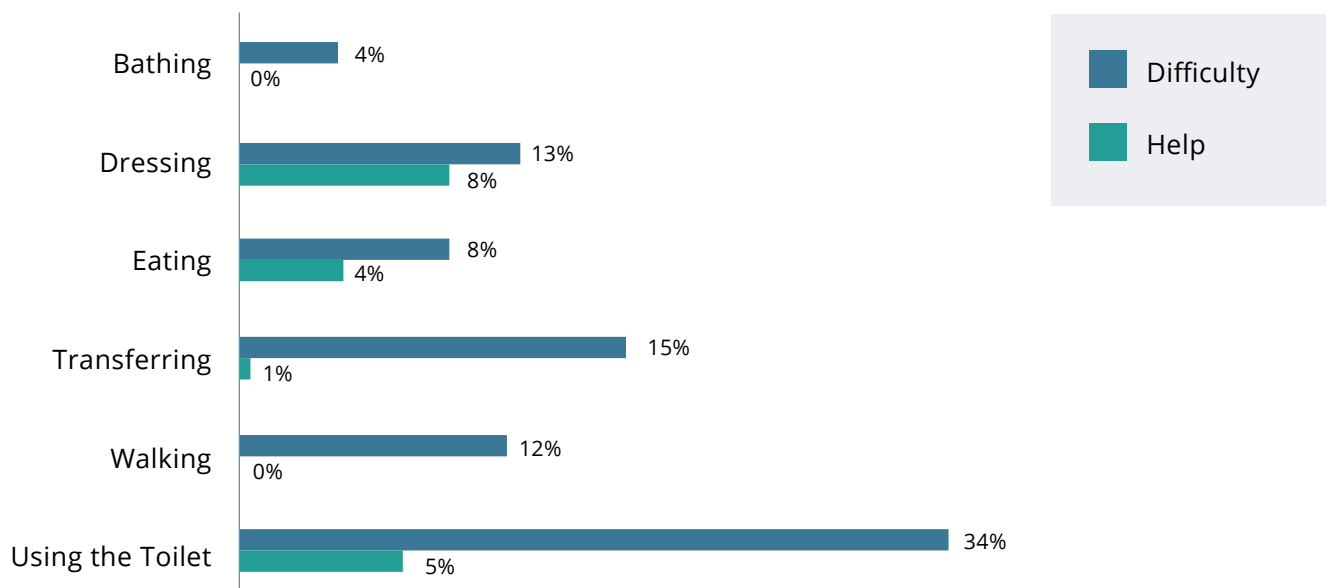
ADLs in Retirement Housing Share of Resident Population, 2017



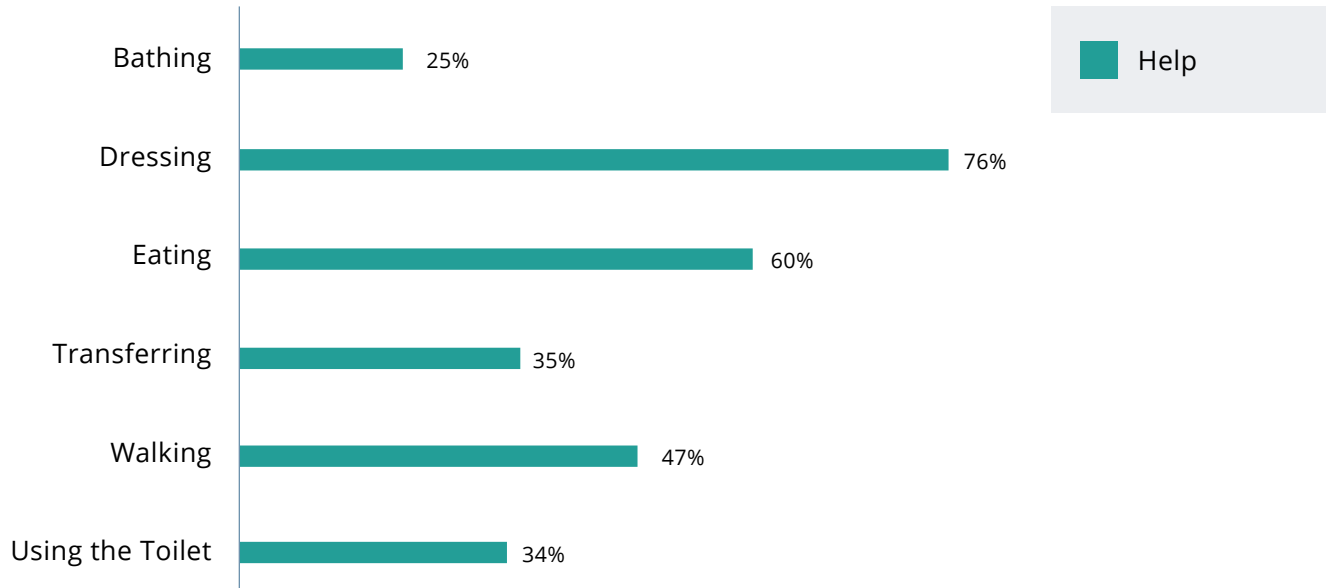
ADLs in Independent Living Share of Resident Population, 2017



ADLs in Low-Income Seniors Housing Share of Resident Population, 2017



ADLs in Assisted Living Share of Resident Population, 2017



ADLs in Nursing Home Share of Resident Population, 2017

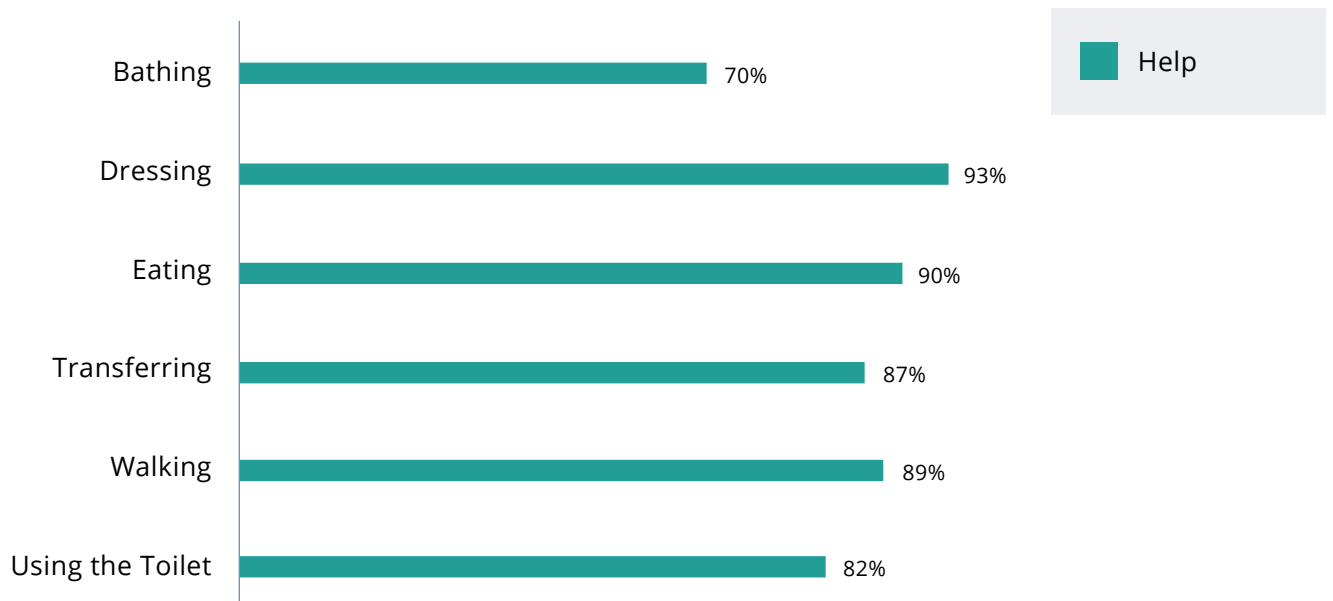


Table 9: Difficulty with Specific ADLs by Community Type

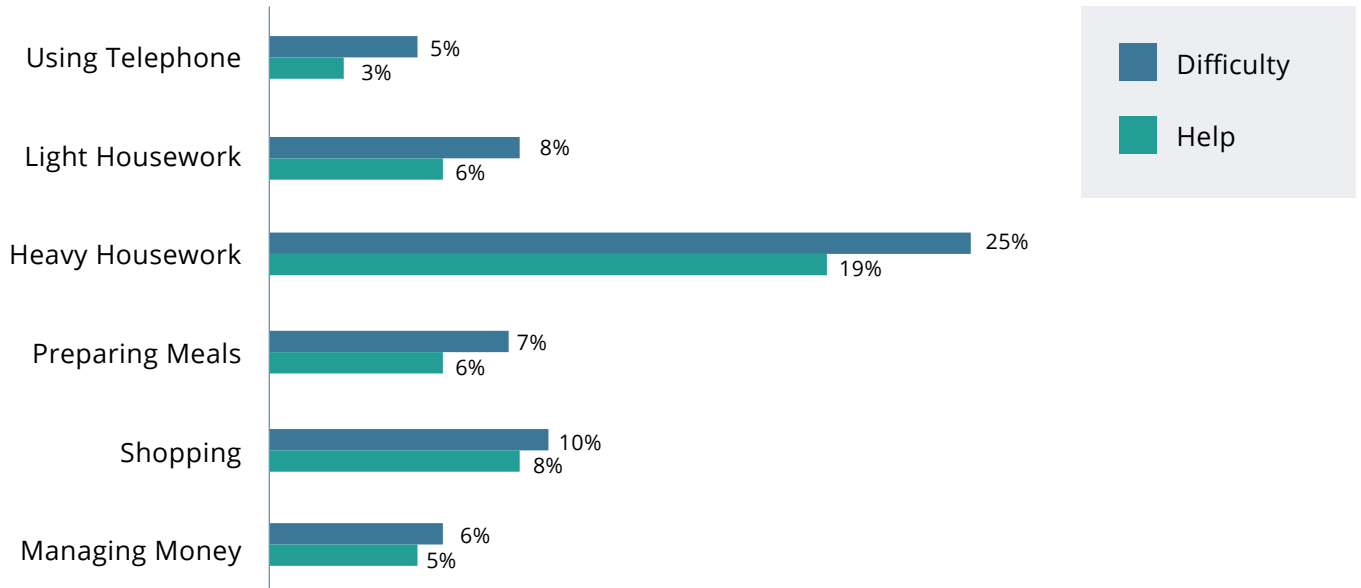
	Full Medicare Population*	Traditional Private Housing	Retirement Housing	Independent Living	Low-Income Seniors Housing	Assisted Living	Nursing Home
Bathing	1.1 million (2%)	1.0 million (2%)	47,000 (2%)	28,000 (3%)	21,000 (4%)		
Dressing	3.6 million (7%)	3.2 million (7%)	149,000 (6%)	141,000 (15%)	66,000 (13%)		
Eating	2.8 million (6%)	2.5 million (6%)	140,000 (6%)	97,000 (10%)	42,000 (8%)		
Transferring	4.4 million (9%)	3.9 million (9%)	253,000 (10%)	151,000 (16%)	78,000 (15%)		No Data
Walking	3.0 million (6%)	2.7 million (6%)	153,000 (6%)	113,000 (12%)	65,000 (12%)		
Using the Toilet	9.4 million (20%)	8.2 million (19%)	650,000 (26%)	314,000 (32%)	180,000 (34%)		

*Excludes assisted living and nursing home residents due to lack of comparable data.

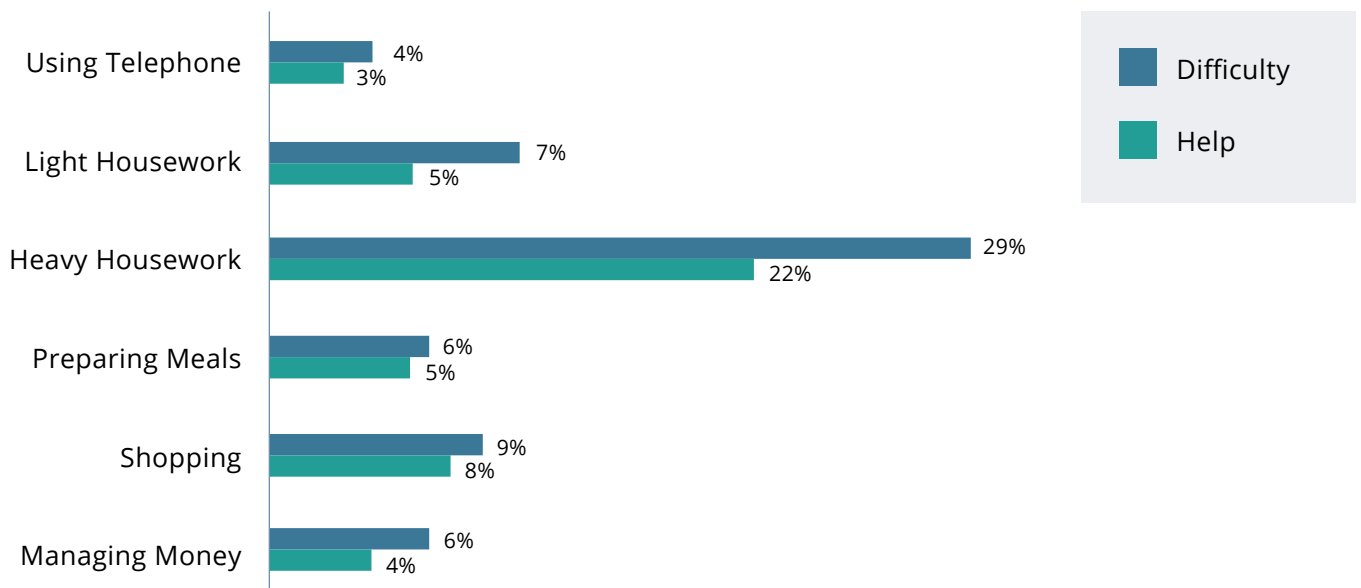
Table 10: Help with Specific ADLs by Community Type

	Full Medicare Population	Traditional Private Housing	Retirement Housing	Independent Living	Low-Income Seniors Housing	Assisted Living	Nursing Home
Bathing	1.0 million (2%)	0.3 million (1%)	22,000 (1%)	10,000 (1%)	2,000 (0%)	125,000 (25%)	519,000 (70%)
Dressing	3.1 million (6%)	1.8 million (4%)	92,000 (4%)	85,000 (9%)	41,000 (8%)	373,000 (76%)	696,000 (93%)
Eating	2.9 million (6%)	1.7 million (4%)	79,000 (3%)	74,000 (8%)	19,000 (4%)	296,000 (60%)	670,000 (90%)
Transferring	2.5 million (5%)	1.5 million (4%)	84,000 (3%)	46,000 (5%)	7,000 (1%)	172,000 (35%)	651,000 (87%)
Walking	1.8 million (4%)	0.9 million (2%)	38,000 (2%)	28,000 (3%)	2,000 (0%)	229,000 (47%)	661,000 (89%)
Using the Toilet	3.1 million (6%)	2.1 million (5%)	147,000 (6%)	78,000 (8%)	24,000 (5%)	168,000 (34%)	612,000 (82%)

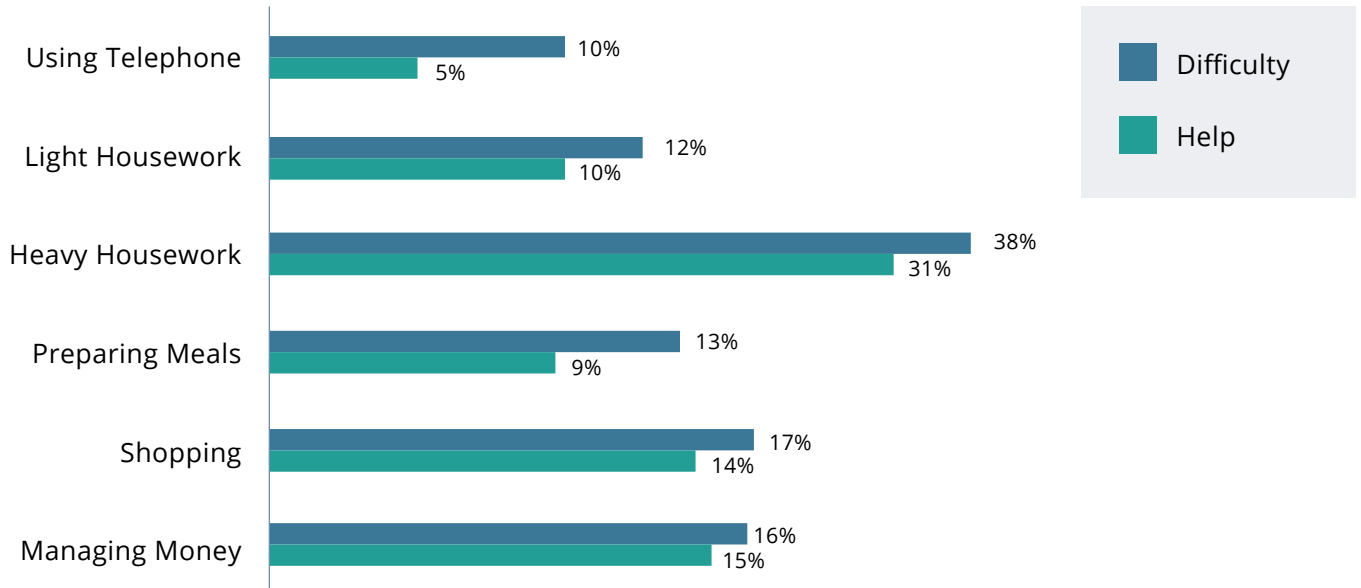
IADLs in Traditional Private Housing Share of Resident Population, 2017



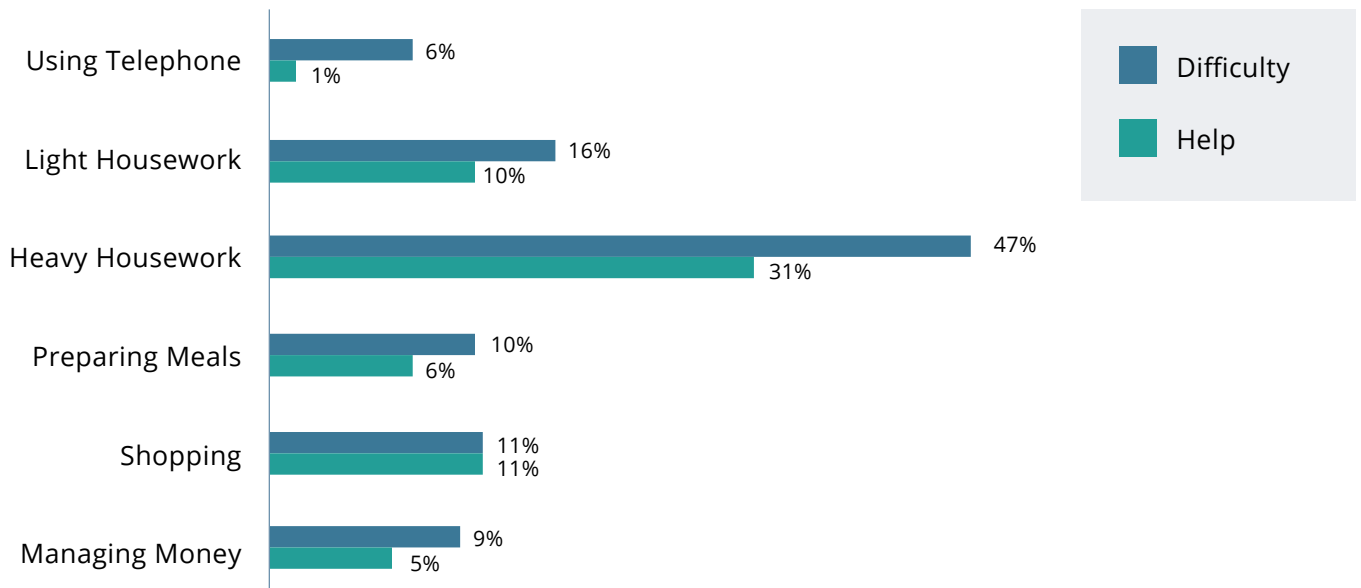
IADLs in Retirement Housing Share of Resident Population, 2017



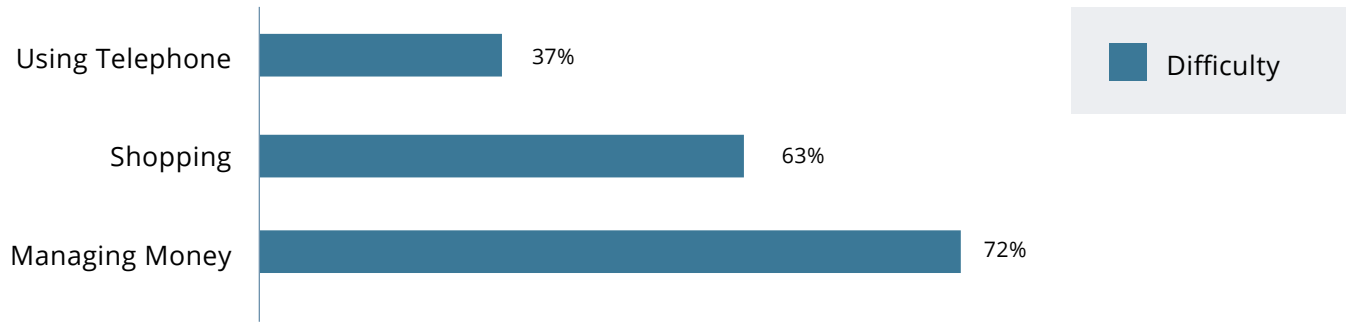
IADLs in Independent Living Share of Resident Population, 2017



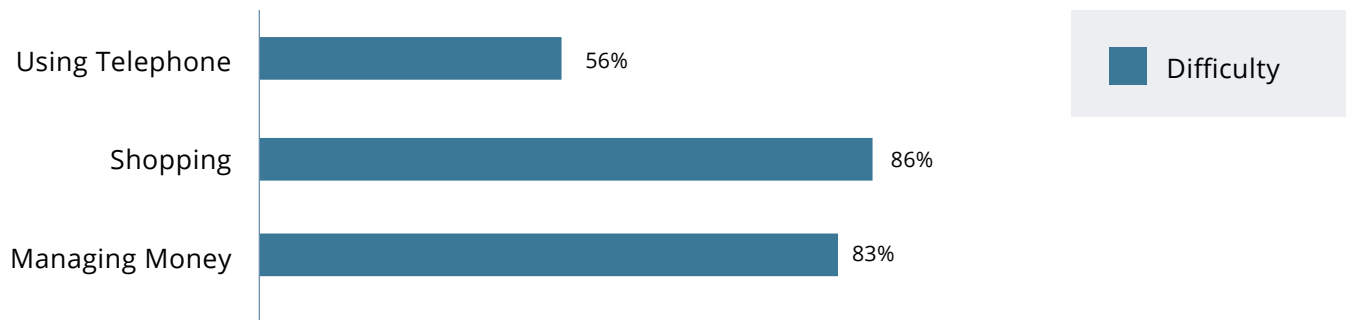
IADLs in Low-Income Seniors Housing Share of Resident Population, 2017



IADLs in Assisted Living Share of Resident Population, 2017



IADLs in Nursing Home Share of Resident Population, 2017



Instrumental Activities of Daily Living (IADLs) by Community Type Share of Resident Population, 2017

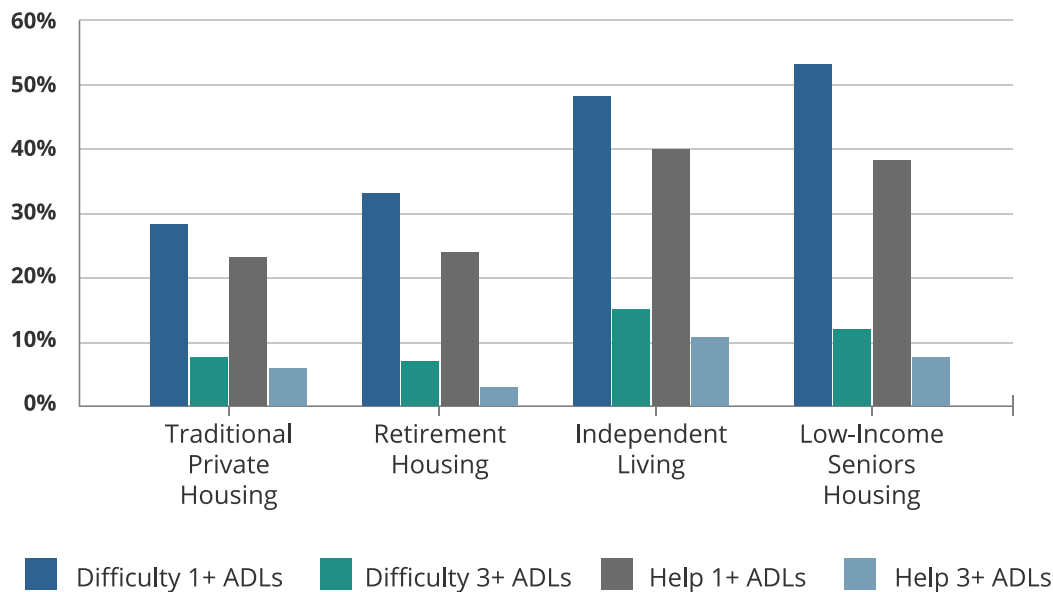


Table 11: Instrumental Activities of Daily Living (IADLs) by Community Type*

	Full Medicare Population*	Traditional Private Housing	Retirement Housing	Independent Living	Low-Income Seniors Housing	Assisted Living	Nursing Home
Average Number of IADLs: Difficulty	0.6	0.6	0.6	1.1	1.0		
Average Number of IADLs: Help	0.5	0.5	0.5	0.8	0.6		
Difficulty 1+ IADLs	30%	29%	34%	48%	54%	No Data	
Difficulty 3+ IADLs	8%	8%	7%	17%	13%		
Help 1+ IADLs	23%	23%	26%	40%	37%		
Help 3+ IADLs	7%	7%	5%	11%	8%		

*Excludes assisted living and nursing home residents due to lack of comparable data.

Table 12: Difficulty with Specific IADLs by Community Type

	Full Medicare Population	Traditional Private Housing	Retirement Housing	Independent Living	Low-Income Seniors Housing	Assisted Living	Nursing Home
Using Telephone	3.0 million (6%)	2.1 million (5%)	104,000 (4%)	98,000 (10%)	33,000 (6%)	184,000 (37%)	416,000 (56%)
Light Housework	3.8 million* (8%)	3.4 million (8%)	165,000 (7%)	119,000 (12%)	83,000 (16%)	No Data	
Heavy Housework	12.3 million* (25%)	10.9 million (25%)	738,000 (29%)	371,000 (38%)	248,000 (47%)		
Preparing Meals	3.5 million* (7%)	3.1 million (7%)	148,000 (6%)	123,000 (13%)	51,000 (10%)		
Shopping	5.6 million (11%)	4.1 million (10%)	239,000 (9%)	165,000 (17%)	60,000 (11%)	308,000 (63%)	644,000 (86%)
Managing Money	3.9 million (8%)	2.5 million (6%)	154,000 (6%)	158,000 (16%)	46,000 (9%)	356,000 (72%)	616,000 (83%)

*Excludes assisted living and nursing home residents due to lack of comparable data.

Table 13: Help with Specific IADLs by Community Type

	Full Medicare Population*	Traditional Private Housing	Retirement Housing	Independent Living	Low-Income Seniors Housing	Assisted Living	Nursing Home
Using Telephone	1.6 million (3%)	1.4 million (3%)	67,000 (3%)	49,000 (5%)	5,000 (1%)	No Data	
Light Housework	3.0 million (6%)	2.7 million (6%)	138,000 (5%)	97,000 (10%)	53,000 (10%)		
Heavy Housework	9.3 million (20%)	8.2 million (19%)	564,000 (22%)	298,000 (31%)	164,000 (31%)		
Preparing Meals	2.8 million (6%)	2.5 million (6%)	120,000 (5%)	92,000 (9%)	34,000 (6%)		
Shopping	4.1 million (8%)	3.7 million (8%)	205,000 (8%)	137,000 (14%)	57,000 (11%)		
Managing Money	2.4 million (5%)	2.1 million (5%)	109,000 (4%)	141,000 (15%)	26,000 (5%)		

*Excludes assisted living and nursing home residents due to lack of comparable data.

Cognitive Impairment (CI) by Community Type Share of Resident Population, 2017

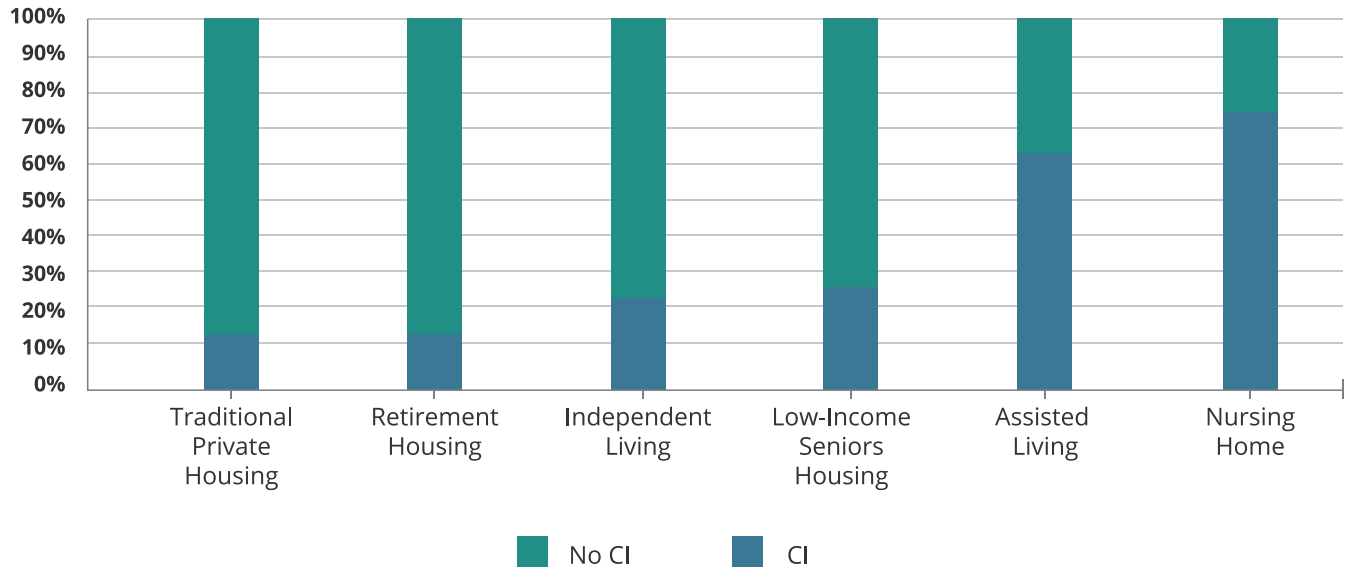


Table 14: Cognitive Impairment (CI) by Community Type

	Full Medicare Population	Traditional Private Housing	Retirement Housing	Independent Living	Low-Income Seniors Housing	Assisted Living	Nursing Home
CI	7.2 million (15%)	5.7 million (13%)	0.3 million (12%)	206,000 (21%)	119,000 (23%)	303,000 (62%)	570,000 (76%)
No CI	41.4 million (85%)	37.6 million (87%)	2.2 million (88%)	762,000 (79%)	409,000 (77%)	188,000 (38%)	176,000 (24%)

Health Status

Chronic Conditions (CCs) by Community Type Share of Resident Population, 2017

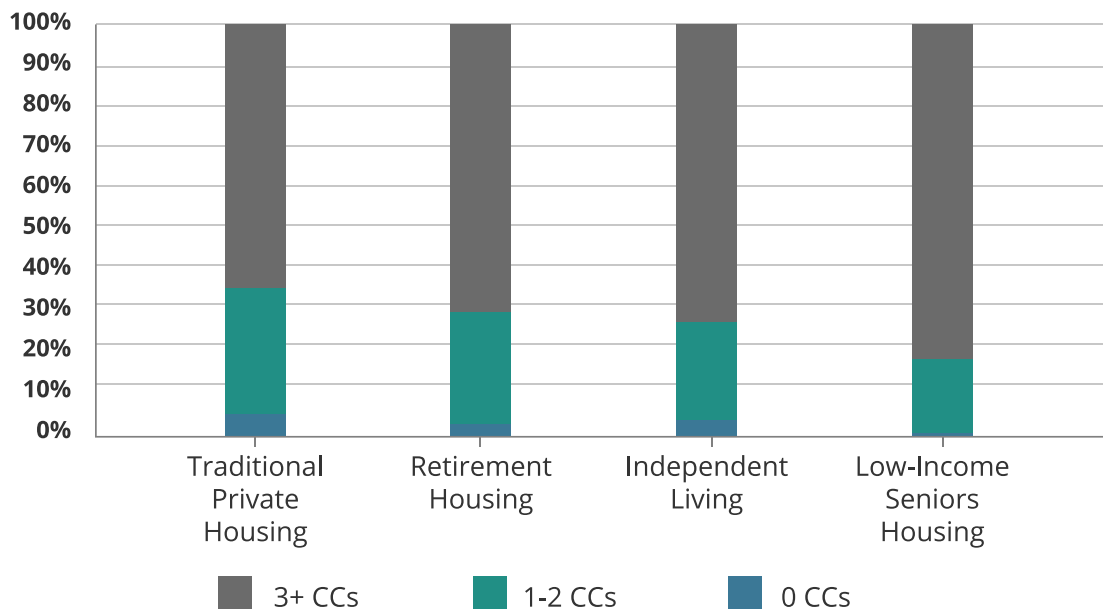


Table 15: Chronic Conditions (CCs) by Community Type*

	Full Medicare Population†	Traditional Private Housing	Retirement Housing	Independent Living	Low-Income Seniors Housing	Assisted Living†	Nursing Home†
Average Number of CCs	3.5	3.5	3.7	3.9	4.5		
0 CCs	3.0 million (6%)	2.8 million (6%)	0.1 million (4%)	54,000 (6%)	5,000 (1%)		No Data
1-2 CCs	12.4 million (26%)	11.5 million (27%)	0.6 million (24%)	185,000 (19%)	86,000 (16%)		
3+ CCs	32.0 million (68%)	29.0 million (67%)	1.8 million (71%)	728,000 (75%)	436,000 (82%)		

*Chronic conditions are self-reported by the resident, and include the following 12 conditions: (1) Hypertension, (2) Hyperlipidemia, (3) CHF, (4) Other heart disease, (5) Stroke, (6) Cancer, (7) Arthritis, (8) Alzheimer's/Dementia, (9) Depression, (10) Osteoporosis, (11) Emphysema/asthma/COPD, and (12) Diabetes.

†Assisted living and nursing home residents excluded due to lack of comparable data.

Self-Rated Health by Community Type Share of Resident Population, 2017

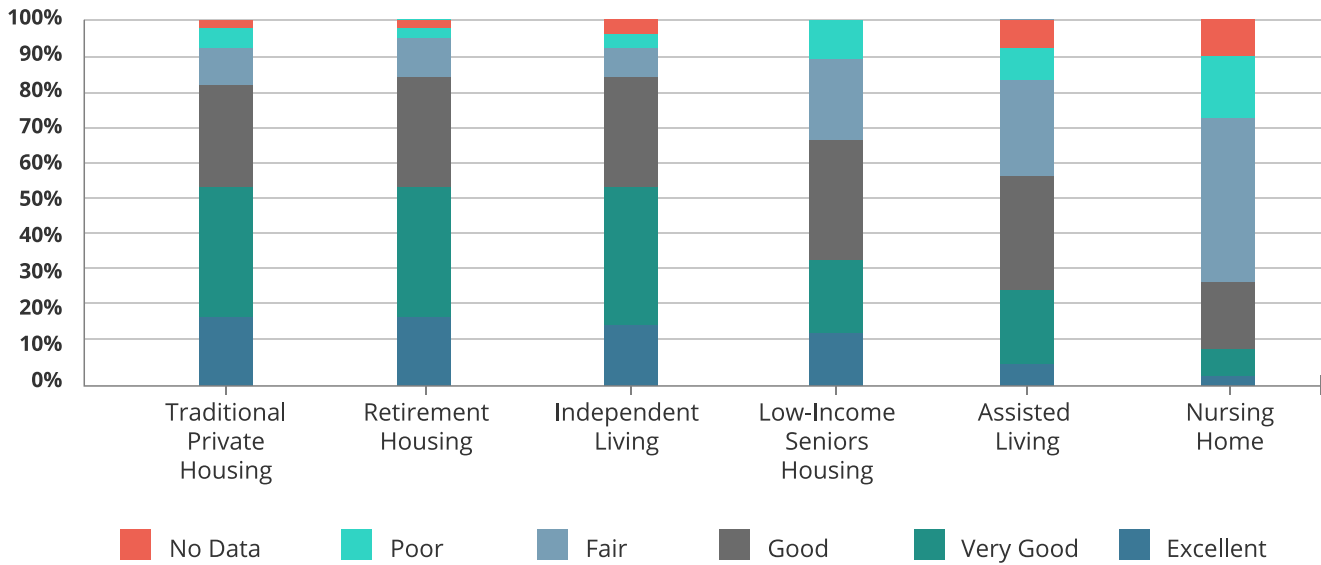


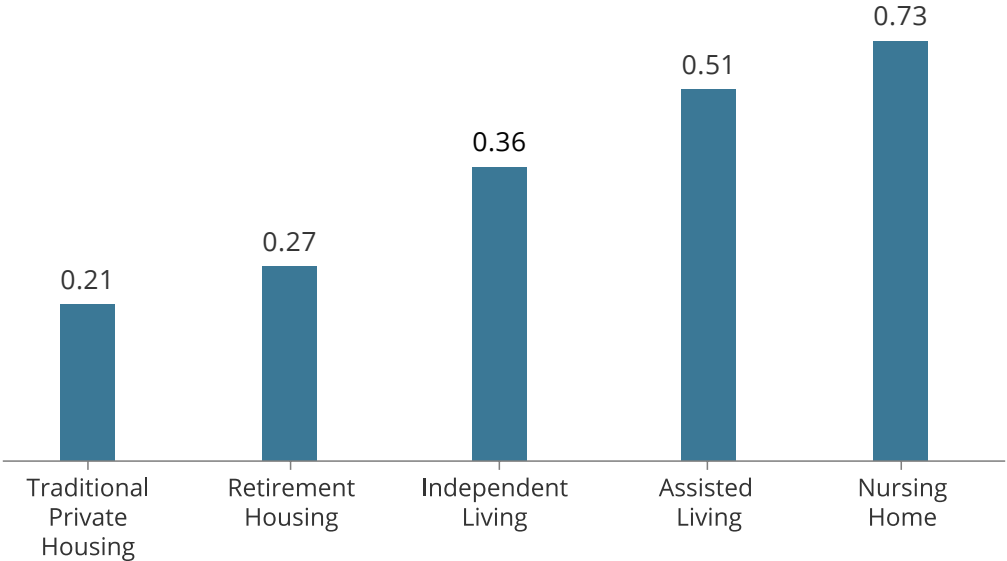
Table 16: Self-Rated Health by Community Type

	Full Medicare Population	Traditional Private Housing	Retirement Housing	Independent Living	Low-Income Seniors Housing	Assisted Living*	Nursing Home*
Excellent	9.0 million (18%)	8.2 million (19%)	486,000 (19%)	166,000 (17%)	64,000 (12%)	24,000 (5%)	15,000 (2%)
Very Good	15.8 million (32%)	14.4 million (33%)	825,000 (33%)	329,000 (34%)	98,000 (19%)	100,000 (20%)	41,000 (6%)
Good	14.2 million (29%)	12.6 million (29%)	796,000 (31%)	295,000 (30%)	193,000 (37%)	154,000 (31%)	150,000 (20%)
Fair	6.4 million (13%)	5.5 million (13%)	314,000 (12%)	89,000 (9%)	118,000 (22%)	127,000 (26%)	330,000 (44%)
Poor	1.9 million (4%)	1.6 million (4%)	67,000 (3%)	39,000 (4%)	54,000 (10%)	55,000 (11%)	134,000 (18%)
No Data	1.2 million (3%)	1.0 million (2%)	44,000 (2%)	50,000 (5%)	0	30,000 (6%)	76,000 (10%)

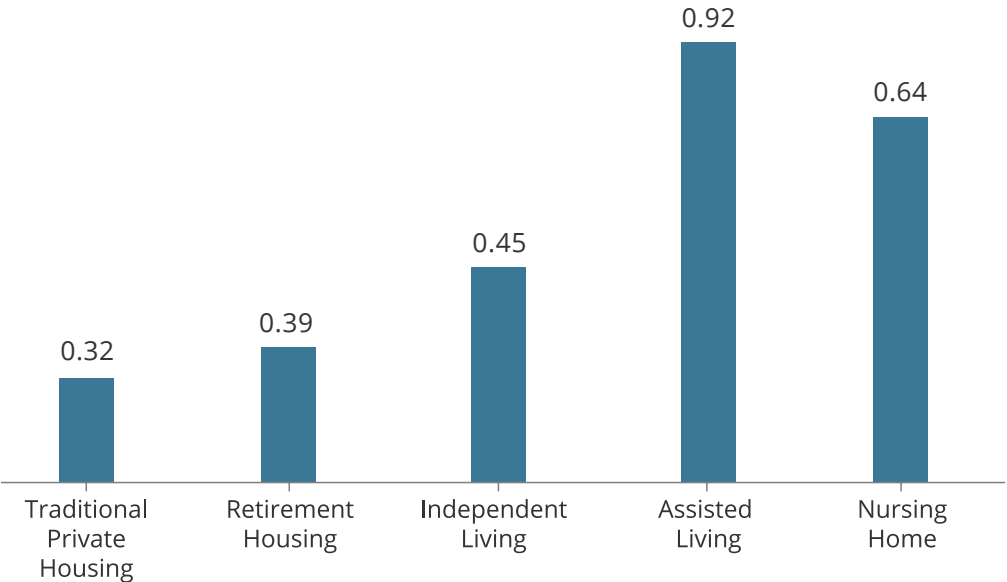
*Data for assisted living and nursing home residents is not self-reported but is instead provided by a facility staff member.

Healthcare Utilization

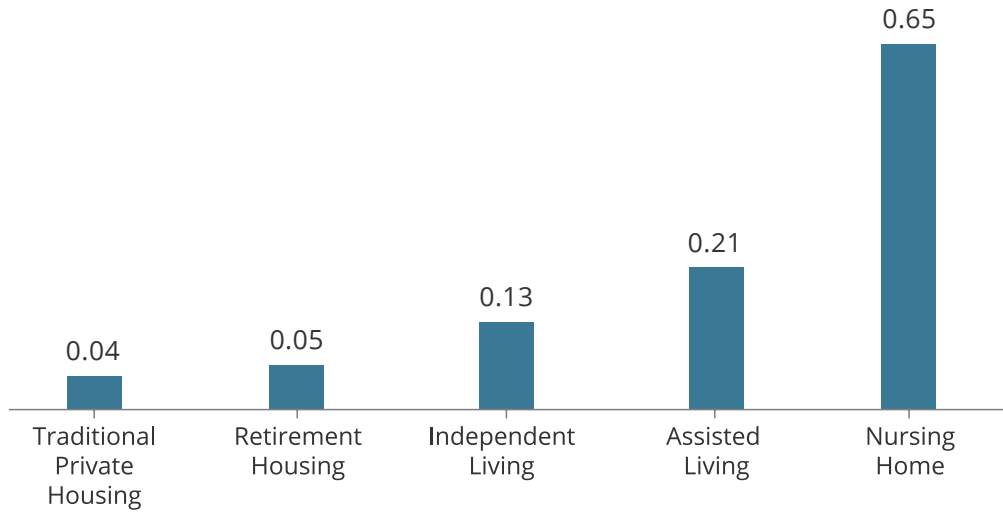
Inpatient Admissions by Community Type 2017 per person averages



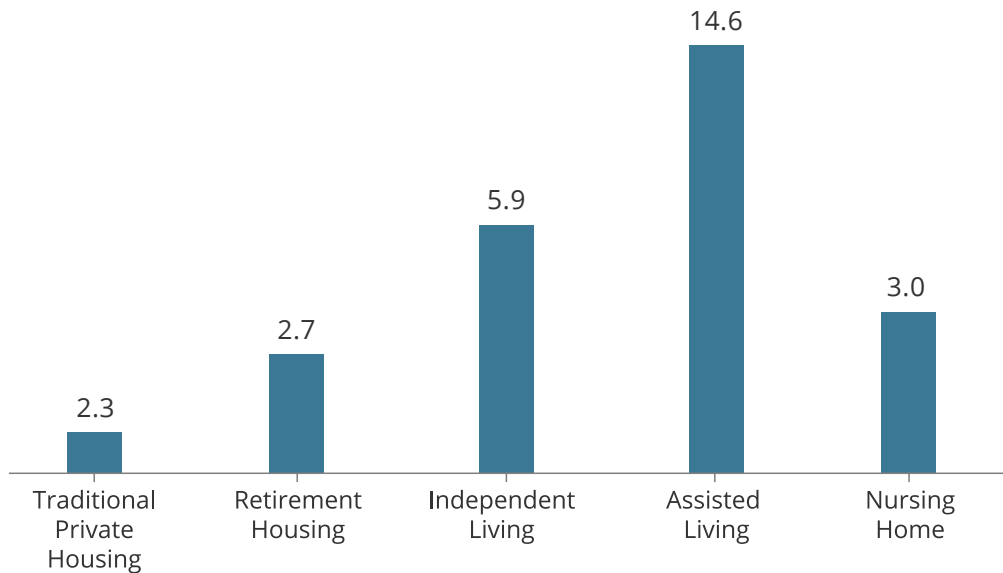
ER Visits by Community Type 2017 per person averages



SNF Admissions by Community Type 2017 per person averages



Home Health Visits by Community Type 2017 per person averages



Total Medicare Part A & B Spending by Community Type 2017 per person averages

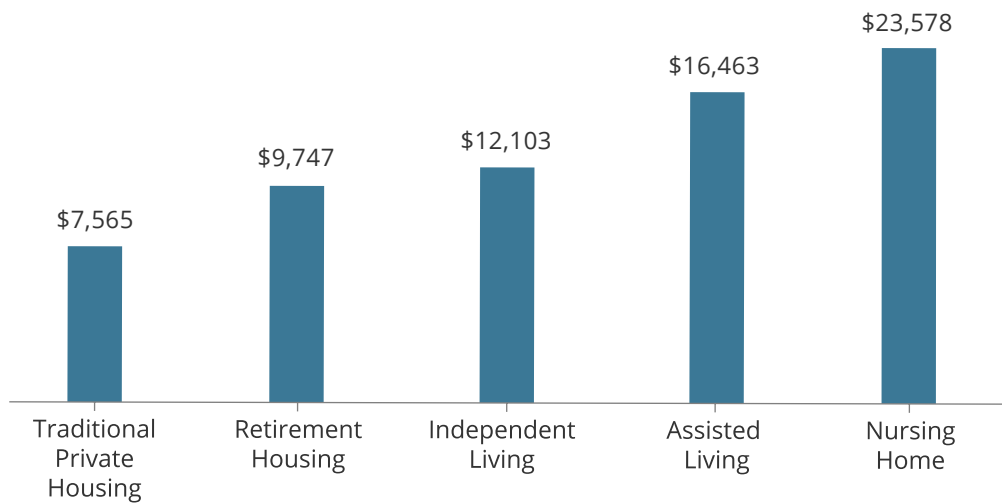


Table 17: Medicare Utilization by Community Type*
2017 per person averages

	Full Medicare Population	Traditional Private Housing	Retirement Housing	Independent Living	Assisted Living	Nursing Home
Inpatient Admissions	0.23	0.21	0.27	0.36	0.51	0.73
ER Visits	0.34	0.32	0.39	0.45	0.92	0.64
SNF Admissions	0.05	0.04	0.05	0.13	0.21	0.65
Home Health Visits	2.6	2.3	2.7	5.9	14.6	3.0
Total Medicare Part A & B Spending[†]	\$8,174	\$7,565	\$9,747	\$12,103	\$16,463	\$23,578

*Limited to 65+ fee-for-service Medicare beneficiaries. Low-income seniors housing residents are excluded due to sample size limitations.

† Excludes Part D prescription drug spending.

Resident Spending on Healthcare

Resident Healthcare Spending by Community Type, 2017 per person averages

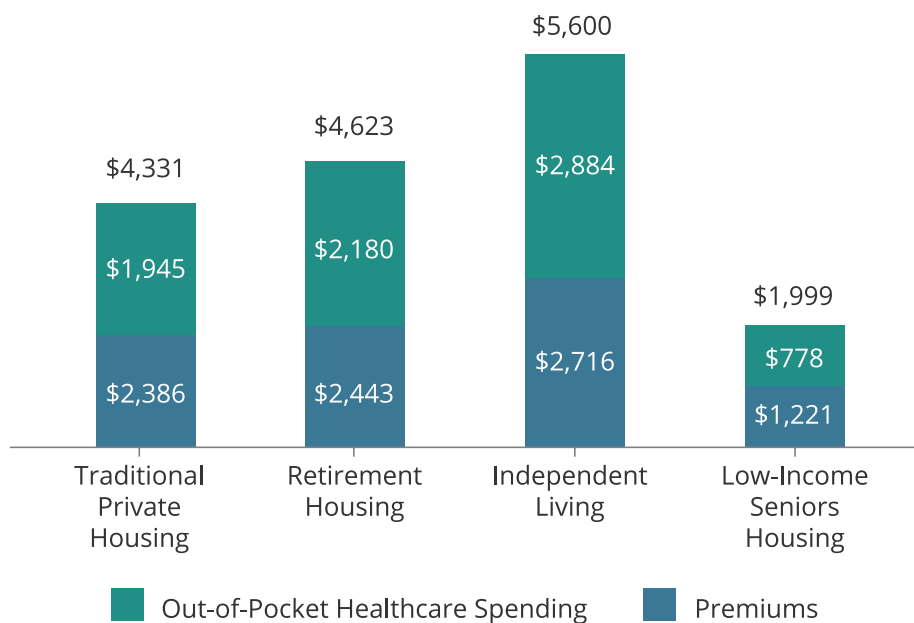


Table 18: Resident Healthcare Spending by Community Type
2017 per person averages

	Full Medicare Population*	Traditional Private Housing	Retirement Housing	Independent Living	Low-Income Seniors Housing
Average Premium Spending	\$2,383	\$2,386	\$2,443	\$2,716	\$1,221
Average Out-of-Pocket (OOP) Healthcare Spending	\$1,969	\$1,945	\$2,180	\$2,884	\$778
Average Total Spending (Premiums + OOP)	\$4,352	\$4,331	\$4,623	\$5,600	\$1,999
Cost-Burdened by Healthcare[†]	7.4 million (16%)	6.6 million (15%)	436,000 (17%)	203,000 (25%)	91,000 (21%)

*Assisted living and nursing home residents excluded due to lack of comparable data.

† Individuals are considered “cost-burdened” if they spend more than 20% of their income on healthcare premiums and out-of-pocket costs.

Out-of-Pocket Spending Details by Community Type 2017 per person averages

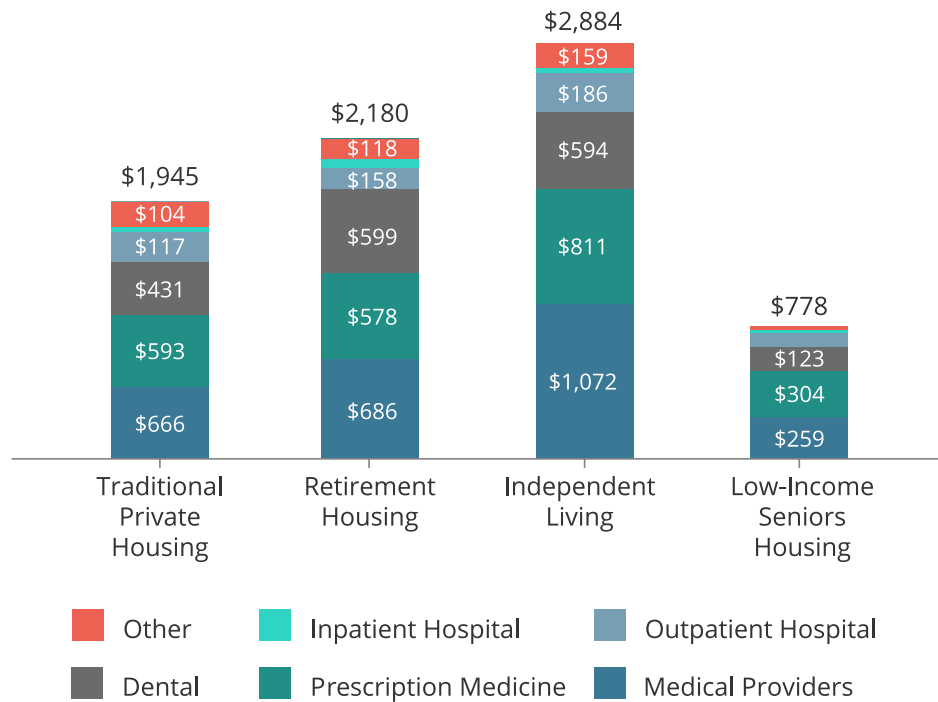


Table 19: Out-of-Pocket (OOP) Spending Details by Community Type
2017 per person averages

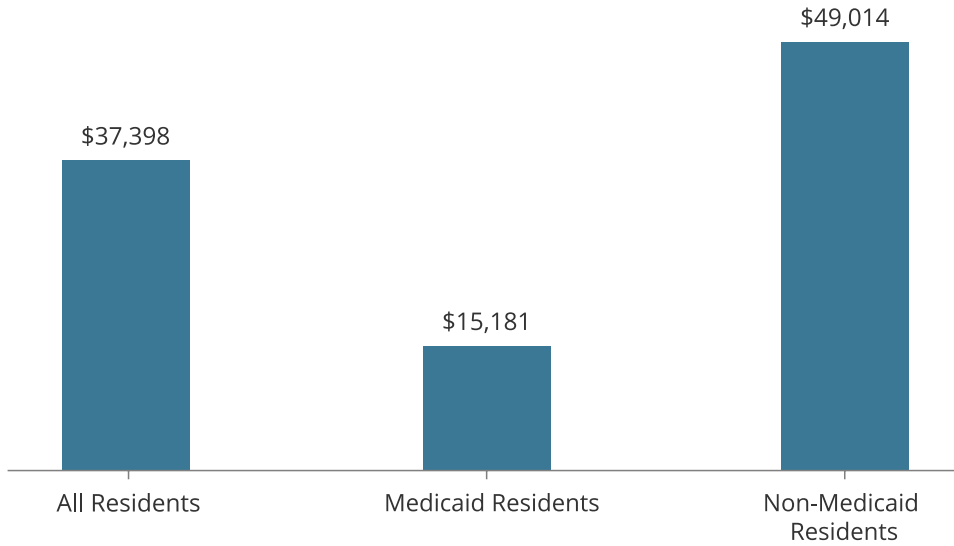
	Full Medicare Population*	Traditional Private Housing	Retirement Housing	Independent Living	Low-Income Seniors Housing
Total OOP Spending	\$1,969	\$1,945	\$2,180	\$2,884	\$778
Medical Providers	\$671	\$666	\$686	\$1,072	\$259
Prescription Medicine	\$594	\$593	\$578	\$811	\$304
Dental	\$442	\$431	\$599	\$594	\$123
Outpatient Hospital	\$119	\$117	\$158	\$186	\$45
Inpatient Hospital	\$36	\$35	\$41	\$63	\$17
Other[†]	\$107	\$104	\$118	\$159	\$30

*Assisted living and nursing home residents excluded due to lack of comparable data.

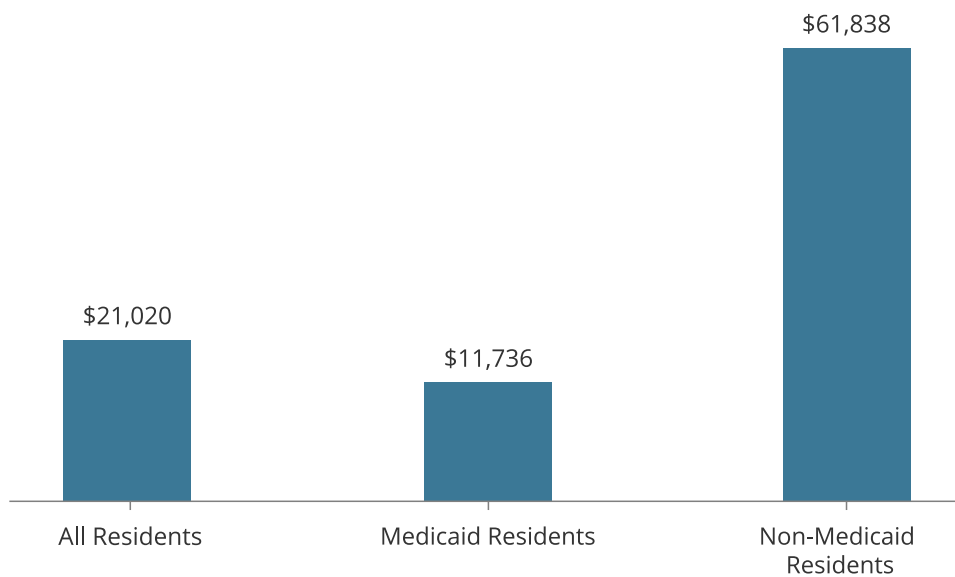
† Includes spending on SNF, home health, hospice, and assisted living/nursing home care.

Spending in Assisted Living and Nursing Home Care

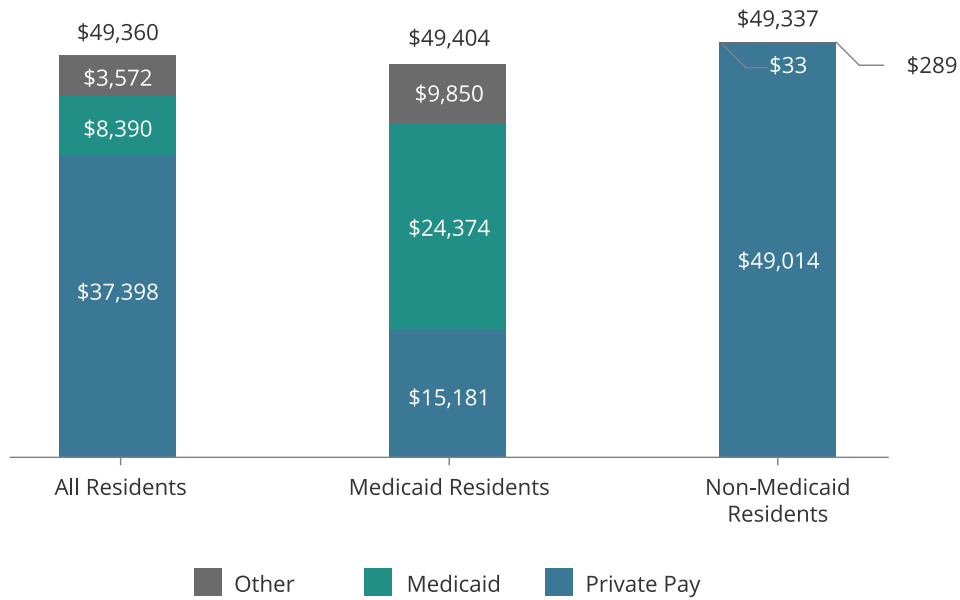
Out-of-Pocket Spending on Assisted Living 2017 per person average



Out-of-Pocket Spending on Nursing Home Care 2017 per person average



All-Payer Spending on Assisted Living 2017 per person average



All-Payer Spending on Nursing Home Care 2017 per person average

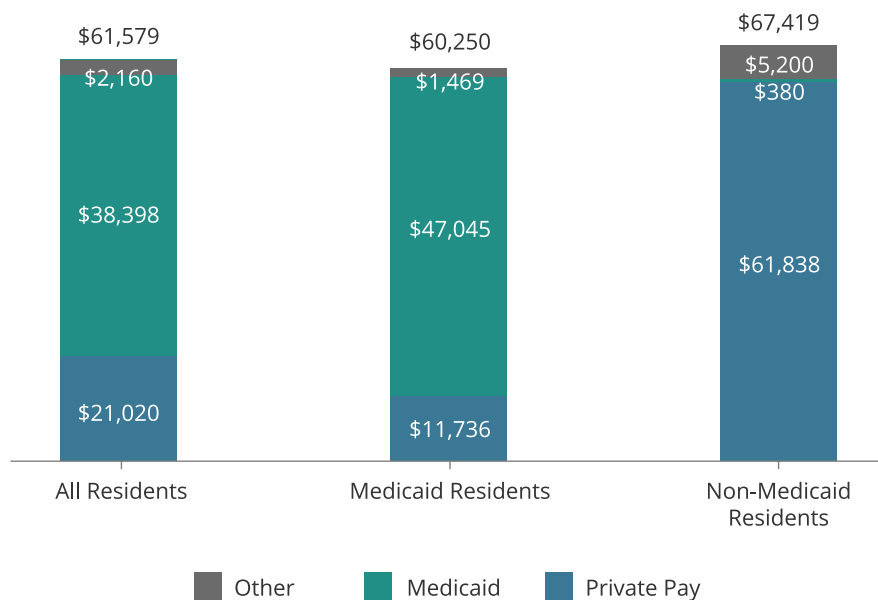


Table 20: All-Payer Spending on Assisted Living and Nursing Home Care
2017 per person averages

	Assisted Living			Nursing Home		
	All Residents	Medicaid Residents	Non-Medicaid Residents	All Residents	Medicaid Residents	Non-Medicaid Residents
Number of Residents	481,000 (100%)	165,000 (34%)	316,000 (66%)	750,000 (100%)	611,000 (81%)	139,000 (19%)
Total Spending	\$49,360	\$49,404	\$49,337	\$61,579	\$60,250	\$67,419
Private Pay / Out-of-Pocket Spending	\$37,398	\$15,181	\$49,014	\$21,020	\$11,736	\$61,838
Medicaid Spending	\$8,390	\$24,374	\$33	\$38,398	\$47,045	\$380
Other Spending*	\$3,572	\$9,850	\$289	\$2,160	\$1,469	\$5,200

*Includes VA spending, discounts provided to residents by the facility, LTC insurance, other sources, and payments where data on source was missing. Also includes Medicare payments to facilities for services not captured elsewhere in the MCBS cost supplement.

Methodology

This section provides a general overview of the approach to the analysis. For more detailed variable definitions and programming specifications, please contact the authors at info@atiadvisory.com.

Data Sources

This analysis uses the 2017 Medicare Current Beneficiary Survey (MCBS), the MCBS Cost Supplement File, and linked Medicare claims files. The data consists of both survey information, as well as administrative claims data, and includes beneficiaries enrolled in traditional fee-for-service as well as those enrolled in Medicare Advantage (MA) plans. Information on utilization and cost of health care services is derived from self-report and administrative claims data for the fee-for-service population, and self-report only for the Medicare Advantage enrollees.

Study Population and Sample Size

This analysis is limited to Medicare beneficiaries age 65 and older. Individuals who died during the study period are included in the analysis. Residential settings were defined as follows:

- **Traditional Private Housing:** The respondent did not identify their home as being part of one of the following kinds of communities: retirement community, senior citizens housing, assisted living facility, continuing care community, staged living community, retirement apartments, church-provided housing, personal or residential care home.
- **Retirement Housing:** The respondent identified their home as being part of a community. The community may offer recreation and/or transportation, but does not offer meals, housekeeping, laundry, or assistance with medications.
- **Independent Living:** The respondent identified their home as being part of a community. The community offers meals, housekeeping, laundry, and/or assistance with medications, but does not offer help with ADLs, 24/7 supervision, or nursing/medical care.
- **Low-Income Seniors Housing:** The respondent identified their home as being part of a community and that their housing is in Section 8, public housing, or housing for low-income seniors.

- **Assisted Living:** A facility that offers help with activities of daily living (ADLs), 24/7 supervision, and/or nursing/medical care, but does not have any beds that are Medicare and/or Medicaid certified or licensed NH beds.
- **Nursing Home:** A facility with one or more beds that are Medicare and/or Medicaid certified or licensed NH beds.

Individuals were considered residents of an assisted living or nursing home facility only if they had spent at least six months of the year in a facility. Survey respondents who were unable to be classified into one of these six residential settings due to missing data were excluded (368 respondents representing 1.5 million Medicare beneficiaries.)

Table 21: Unweighted Sample Sizes

	Full Medicare Population	Traditional Private Housing	Retirement Housing	Independent Living	Low-Income Seniors Housing	Assisted Living	Nursing Home
Full Survey	12,130	10,169	659	327	146	309	497
Full Survey FFS Beneficiaries	7,556	6,296	379	227	69	226	359
Cost Supplement	7,268	6,047	401	185	71	202	343
Cost Supplement FFS Beneficiaries	4,547	3,737	241	129	35	142	254

Variable Definitions

Activities of Daily Living (ADLs): This analysis includes six Activities of Daily Living: (1) eating, (2) bathing or showering, (3) dressing, (4) getting in and out of bed or a chair (transferring), (5) using the toilet, and (6) walking across the room.

Chronic Conditions: A count of positive responses to the survey question “Has a doctor ever told you that you have [condition]?” for the following twelve conditions: (1) Hypertension, (2) Hyperlipidemia, (3) CHF, (4) Other heart disease, (5) Stroke, (6) Cancer, (7) Arthritis, (8) Alzheimer’s/Dementia, (9) Depression, (10) Osteoporosis, (11) Emphysema/asthma/COPD, and (12) Diabetes.

Cognitive Impairment: Positive response to at least one of the following survey questions:

- “Has a doctor ever told you that you have Alzheimer’s Disease or Dementia?”
- “Because of a physical, mental, or emotional condition, do you have serious difficulty concentrating, remembering, or making decisions?”

Cost-Burdened: Respondents are classified as “cost-burdened” if they spend more than 20% of their income on premiums and out-of-pocket costs (both defined below).

Dual Eligibility: Dual eligibility (i.e., Medicaid eligibility) is defined as at least one month of Medicaid enrollment over the study year, as recorded in the state Medicare Modernization Act (MMA) files (i.e., this variable is not based on state buy-in data.)

Federal Poverty Level (FPL): Federal poverty level is derived from the Census Bureau which creates these thresholds to estimate the number of Americans in poverty each year. The thresholds are specific to age (above or below 65) and size of family unit. In 2017, the poverty threshold for individuals aged 65 and over was \$11,756 for an individual, and \$14,828 for a two-person household. 40% of FFS beneficiaries live below 200% FPL (\$23,512 for an individual) whereas 50% of MA enrollees live below 200% FPL.

Income: Income values are reported in 2017 dollars.

Instrumental Activities of Daily Living (IADLs): This analysis includes six Instrumental Activities of Daily Living: (1) using the telephone, (2) light housework, (3) heavy housework, (4) preparing meals, (5) shopping, and (6) managing money.

Medicare Advantage Enrollment: Medicare Advantage (MA) enrollment is defined as at least one month of coverage under MA during the study year, using CMS-derived variables that describe Medicare managed care membership.

Out of Pocket Costs: Total and Breakout: MCBS data on out-of-pocket costs is collected as part of the survey (i.e., it is self-reported). This data is carefully validated by the surveyor and respondent reviewing invoices and EOBs for every utilization event during the survey period. Out-of-pocket costs included in this definition are those for all Medicare-covered services (e.g., inpatient hospital care, medical providers, prescription drugs, home health, etc.), as well as beneficiary spending on dental, vision, hearing, and facility care (which are not covered by traditional fee-for-service Medicare). This does not include any beneficiary spending on home and community-based long-term services and supports.

Premium Costs: Premium costs are calculated based on what an individual respondent pays for premiums for Medicare and supplemental coverage (e.g., Medigap). The variable does not include premiums paid on a beneficiary’s behalf by a public program like Medicaid. The variable does include all beneficiary-paid Medicare premiums, including those that are paid by Social Security deduction.

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