

CALIFORNIA POPULATION DEMOGRAPHIC INFORMATION

June 2022 update

QUALIFICATIONS, ASSUMPTIONS AND LIMITING CONDITIONS

Oliver Wyman was commissioned by the California Department of Insurance (CDI) to provide support associated with assessing the feasibility of developing and implementing a culturally competent statewide insurance program for long-term care services and supports. The primary audience for this report includes stakeholders from the California Department of Insurance, members of the Long-Term Care Insurance Task Force, and members of the general public within the state of California.

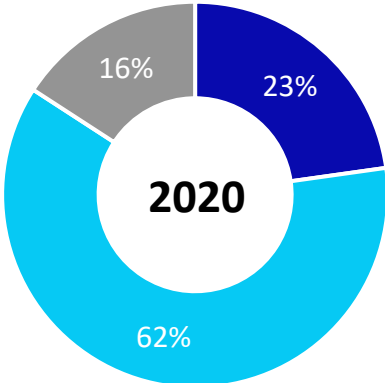
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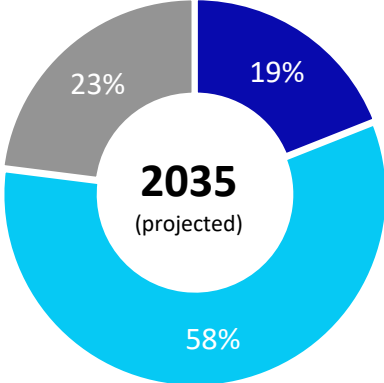
CALIFORNIA POPULATION DEMOGRAPHICS (1 OF 4)

Current and projected age distribution

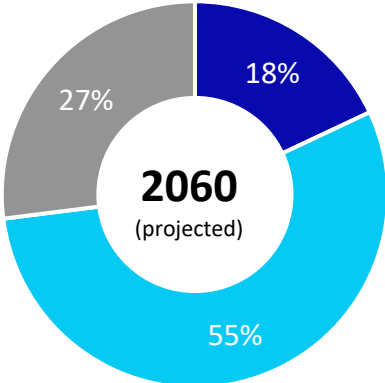
■ <18 ■ 18-64 ■ 65+



Population: 39.8 million

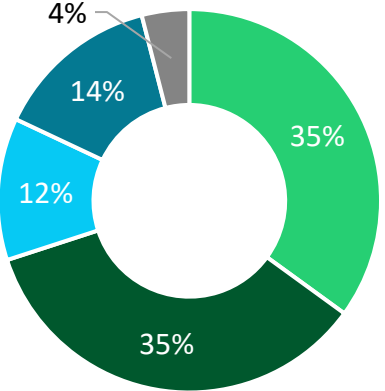


Population: 42.7 million



Population: 44.2 million

Distribution of (individual) annual wage



- Below \$30,000
- \$30,000 to \$69,999
- \$70,000 to \$99,999
- \$100,000 to \$199,999
- \$200,000 and above

Unemployment rate

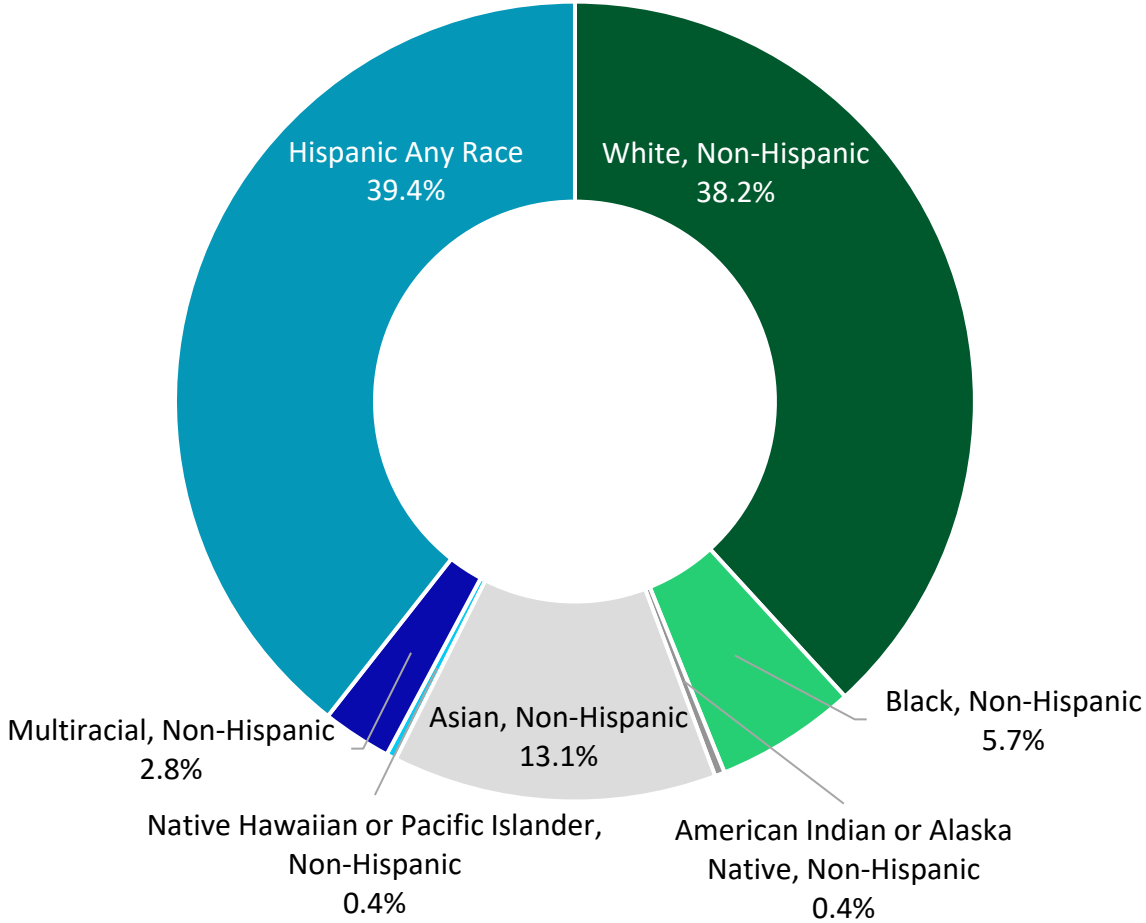
2019 **4.1%**

July 2021 **8.1%**

Sources: Age (California Department of Finance); income distribution as of 2019 (<https://datausa.io/profile/geo/california#economy>); unemployment rate (Bureau of Labor Statistics)

CALIFORNIA POPULATION DEMOGRAPHICS (2 OF 4)

Distribution by race/ethnicity

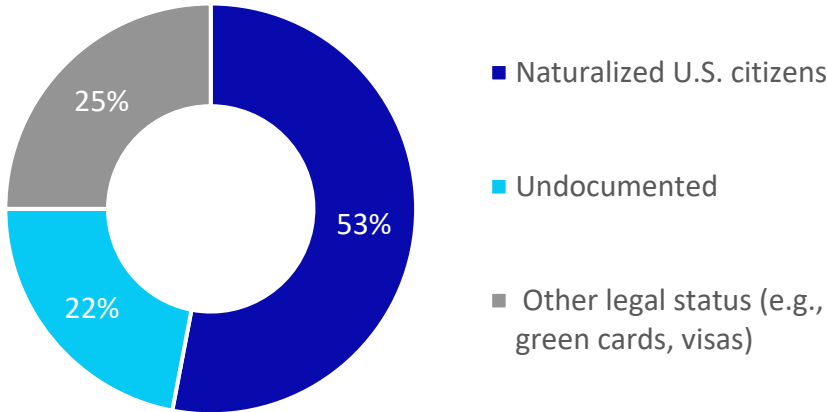


Immigration

27% of Californians were foreign born

This is more than double the national average

Immigration status of Californian immigrants



Sources: Race/ethnicity distribution as of 2020 (California Department of Finance); immigration figures as of 2019 (<https://www.ppic.org/publication/immigrants-in-california/>)

CALIFORNIA POPULATION DEMOGRAPHICS (3 OF 4)

Disability demographics

10.6% of Californians have a disability

36.0% of Californians age 65 and older have a disability

Percentage of population disabled (individuals aged 18+)

By region



Common eligibility criteria for LTSS programs



11%

of adults in California have a cognitive disability

This is defined as serious difficulty concentrating, remembering, or making decisions



4%

of adults in California have a self-care disability

This is defined as serious difficulty dressing or bathing



11%

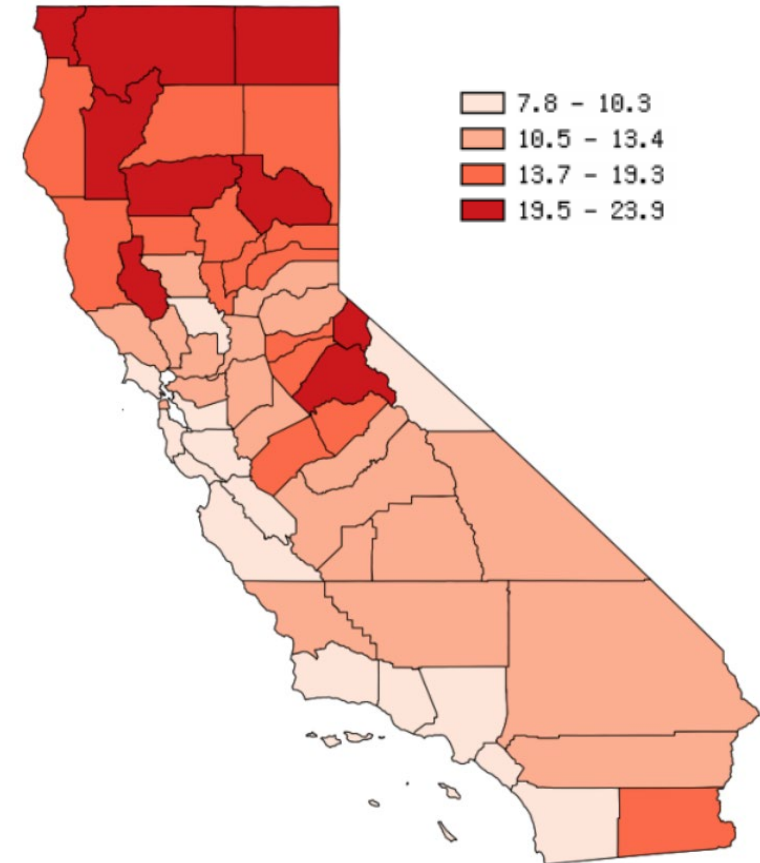
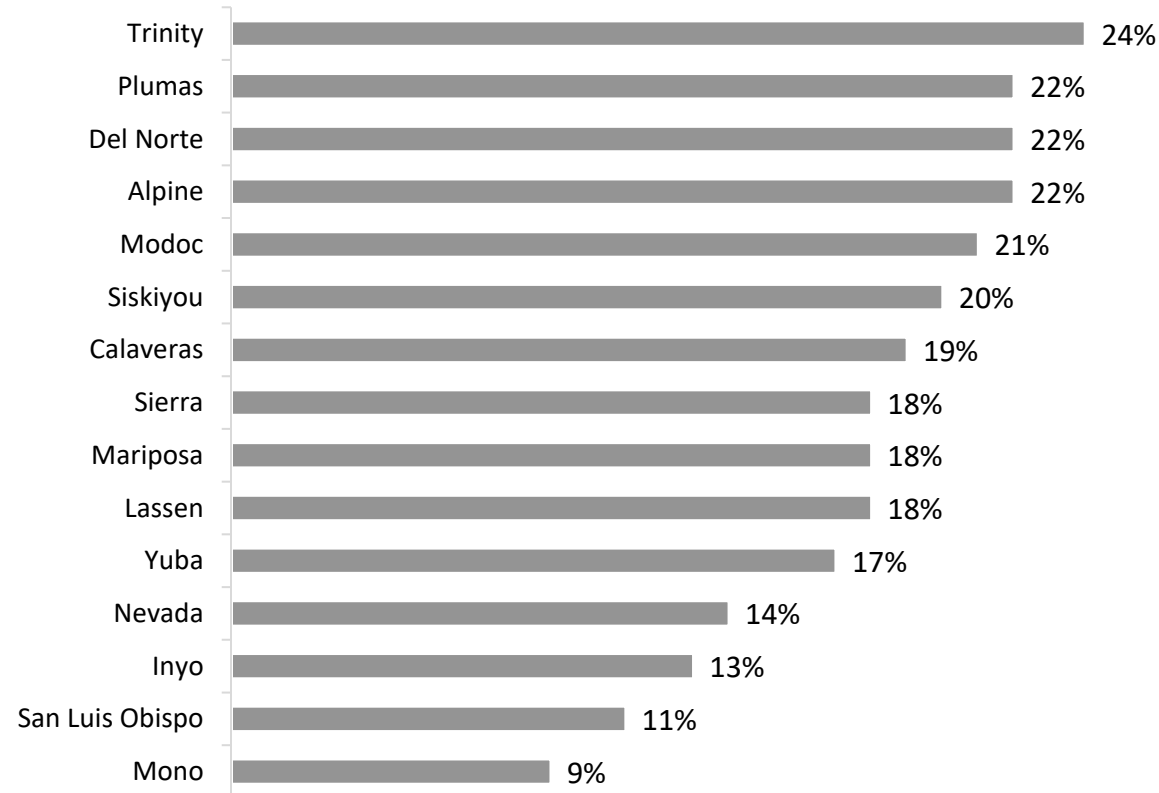
of adults in California have a mobility disability

This is defined as serious difficulty walking or climbing stairs

CALIFORNIA POPULATION DEMOGRAPHICS (4 OF 4)

Percentage of population disabled¹ (individuals aged 18+)

By rural county²

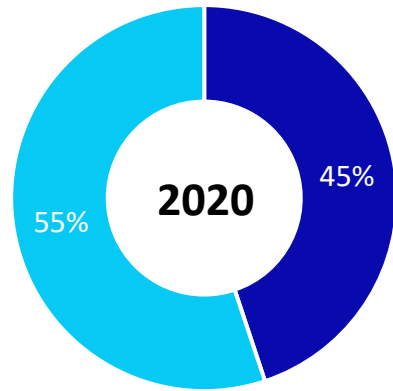


¹ In this context, an individual is considered disabled if they report at least one of six disability types (hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty)

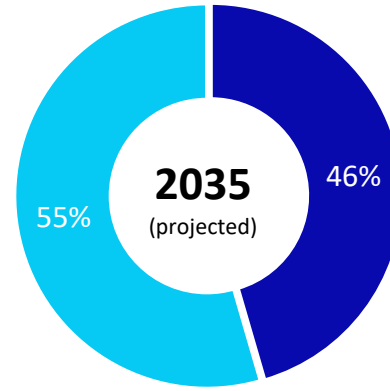
² Captures a subset of rural counties in California; for this purpose, a county is defined as rural if its population density as of 2021 is less than or equal to 150 people/mi²

CALIFORNIA SENIOR (65+) POPULATION DEMOGRAPHICS (1 OF 2)

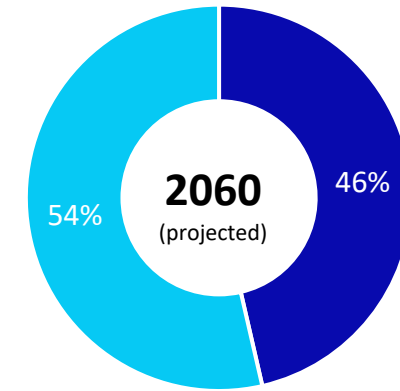
Current and projected gender distribution



Senior population: 6.3 million

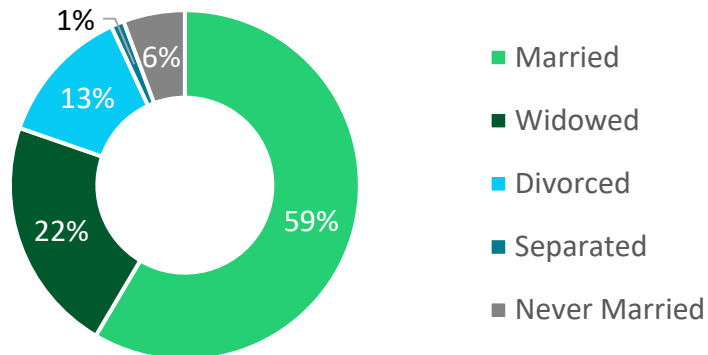


Senior population: 9.6 million



Senior population: 11.8 million

Marital status distribution

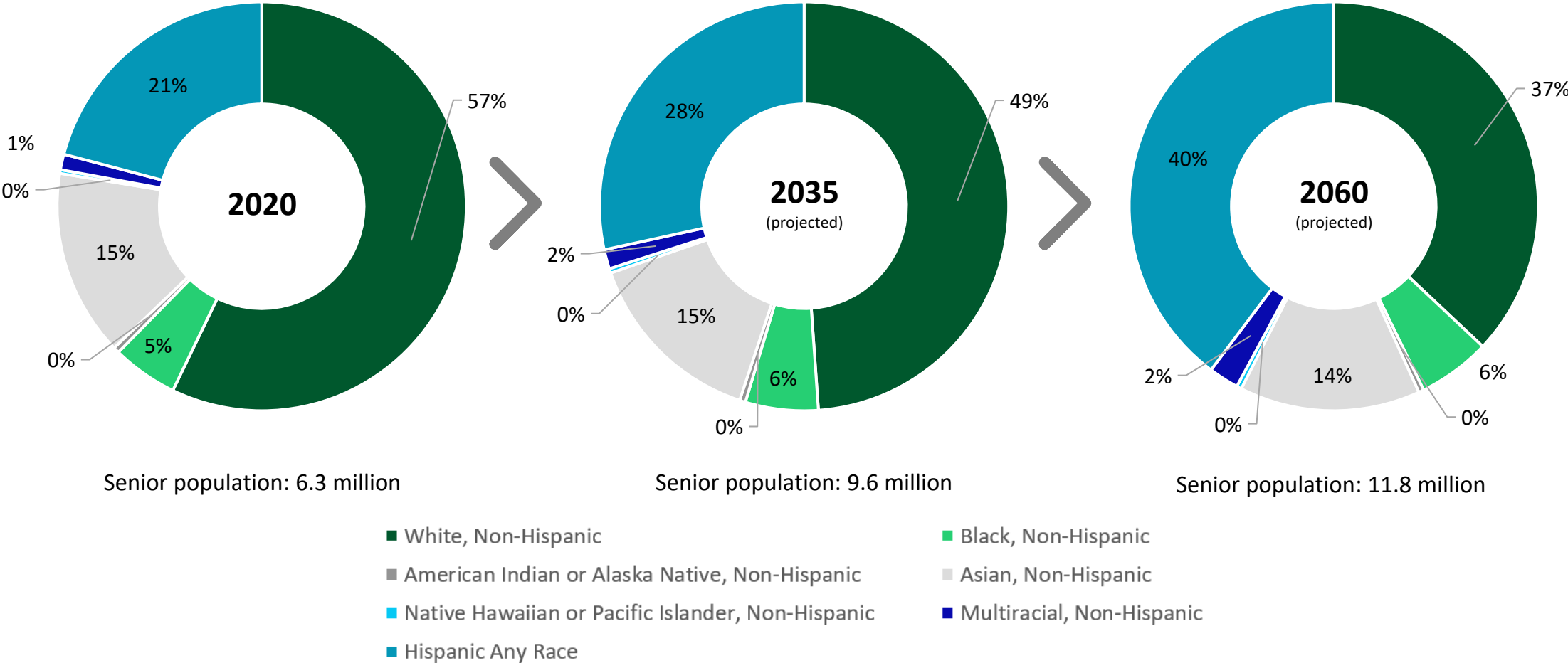


Immigration

13% of Californian seniors were foreign born
3% of Californian seniors are undocumented

CALIFORNIA SENIOR (65+) POPULATION DEMOGRAPHICS (2 OF 2)

Current and projected race/ethnicity distribution

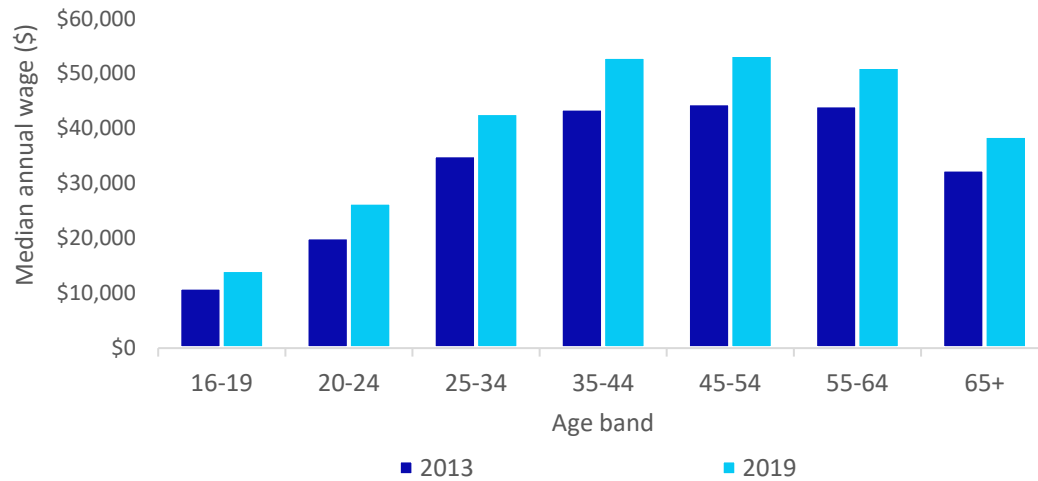


Sources: Race/ethnicity (California Department of Finance)

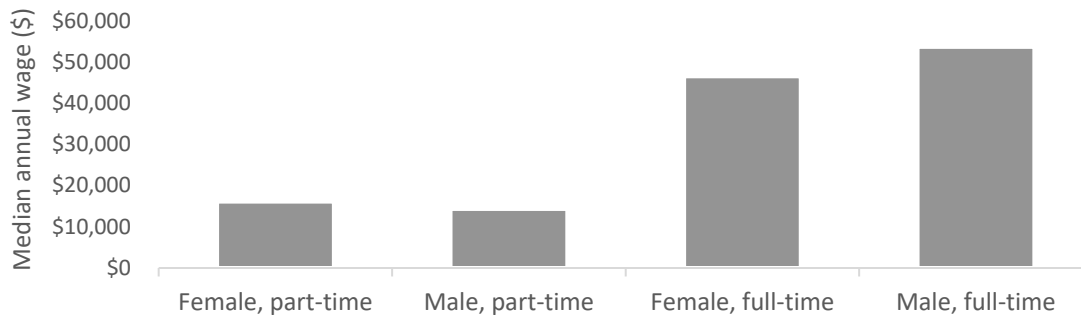
NATIONAL INCOME DISTRIBUTION

Median annual wages (for employed persons)

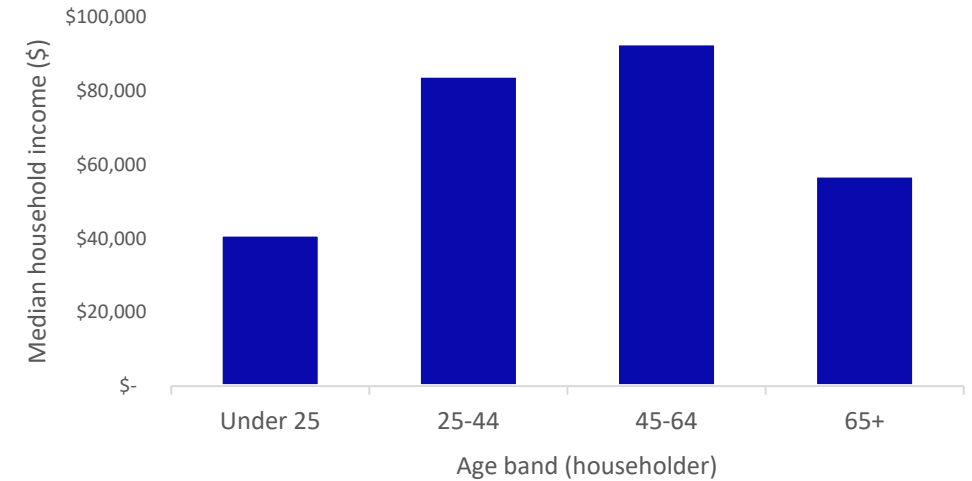
By age band



By gender and employment type² (2019)



California median household income by age of householder¹ (2020)



Female wages as a percentage of male wages (2019)

89%

California

81%

United States

For part-time workers, the median wage for females is 12% higher than males

Sources: Wage and earnings data (Bureau of Labor Statistics, <https://www.bls.gov/cps/earnings.htm>); household income data (U.S. Census Bureau, <https://data.census.gov/cedsci/table?t=Income%20and%20Poverty&g=0400000US06>)

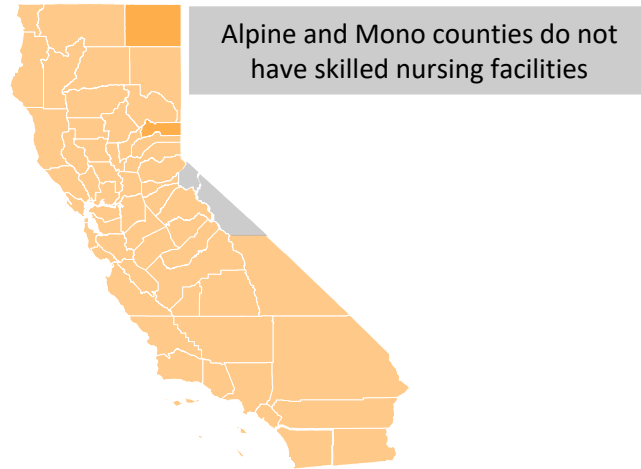
¹ Householder refers to the head of a given household, as reported on the 2020 Census and age may not be reflective of the ages of all individuals in a household that has multiple workers

² Wages by gender and employment type were approximated by applying California-specific scaling factors to national annual wages

CALIFORNIA LTSS CARE ACCESSIBILITY AND PREFERENCES

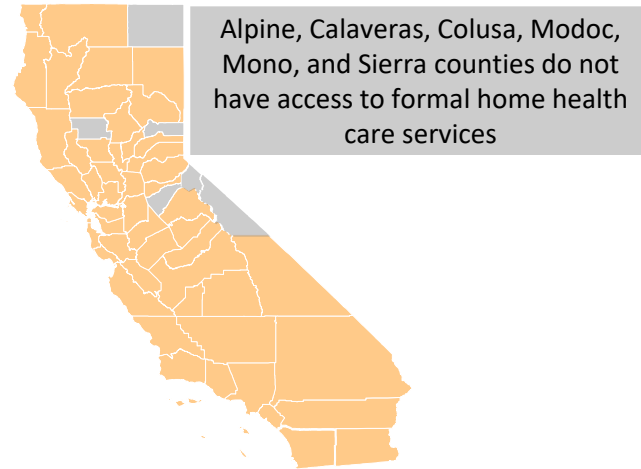
Striking a balance between **care accessibility** (to uphold program equity), **care preferences** (to gain public support), and **program costs** (to maintain program viability) is a key decision point for this Task Force

Skilled Nursing Facilities



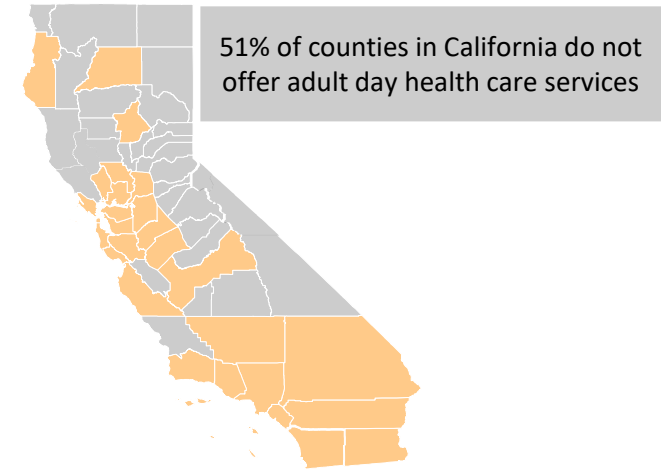
Total skilled nursing facilities: 1,205

Home Health Agencies



Total home health agencies: 3,043¹

Adult Day Health Care



Total adult day health care operators: 310

■ No care providers ■ Fewer than 2 care providers per 10,000 residents ■ More than 2 care providers per 10,000 residents

“ 87% of Californians aged 45 and older find it very important or extremely important for them to remain in their own home as they get older ”

AARP, Vital Voices - Issues That Impact California Adults Age 45 and Older (November 2021)

Source: California Health and Human Services Open Data Portal (May 2022)

¹ Includes only licensed and certified home health agencies

