TESTIMONY

Before the Joint Economic Committee of the U.S. Congress

For the Committee's Hearing on
"Aging Americans and a Waning Workforce: Demographic Drivers of our Deficit"

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Chairman Heinrich, Vice Chairman Schweikert, and members of the committee, thank you for the privilege of appearing today to discuss issues regarding population aging and retirement security.

As we all know, the United States is aging. According to the Census Bureau, by 2034, adults aged 65 and older are projected to outnumber individuals under the age of 18 for the first time in U.S. history.[1] The combination of large numbers of older Americans combined with the changed age composition of the U.S. population will have many repercussions. A recent Census Bureau report noted:

> As life expectancy continues increasing, consideration must be given to the quality of life at older ages. Population aging will have substantial implications for public health, social services, and health care systems within the United States. Since older adults are more likely to suffer from chronic conditions, health care costs will likely increase as aging continues. These mortality projections provide insight into future population aging patterns and serve as a tool for gauging future demand on the nation's social services and health care systems.[2]

I will discuss some of the driving forces behind the changes, such as increasing life expectancy and decreasing fertility, as well as associated trends in work and implications for retirement security. I will make three main points:

1. The population of the United States is aging both in terms of absolute number of older persons and in terms of their number relative to the working age population;
2. An aging workforce presents both challenges and opportunities for the country;
3. Aging of the population and insufficient retirement savings will have serious implications for both federal and state budgets.

[1] Medina, L., S. Sabo, J. Vespa, 2020, "Living Longer: Historical and Project Life Expectancy in the United States, 1960 to 2060," U.S. Census Bureau, https://www.census.gov/content/dam/Census/library/publications/2020/demo/p25-1145.pdf
[2] Ibid., p. 12.

Aging in the United States

Research commissioned by Pew using Census Bureau data projects the U.S. population will increase from 330 million in 2020 to 372 million in 2040.[3] The nation's older population (ages 65 and up) should increase by 50% over the same period. In 2020, there were 54.1 million Americans aged 65 and older, but by 2040, that number will rise to an estimated 81.5 million. This rate of growth is nearly ten times as fast as the growth of the population under age 65, which will likely increase by only 5% over the same period (Table 1).

Table 1: Projected Population Growth – Older and non-Older

Metric	<65 Population	65+ Population	Total Population
2020 Population (millions)	276.2	54.1	330.4
2040 Projected Population (millions)	290.9	81.5	372.4
Projected Population Growth (millions)	14.7	27.3	42.0
Projected Population Growth (%)	5%	50%	13%
2020 Share of Population (%)	84%	16%	
2040 Share of Population (%)	78%	22%	

Source: Pew/Econsult Solutions (ESI) Analysis of 2020 Decennial Census & U.S. Census Bureau Long-Term Projections

The age composition of the older population will also change. In 2020, just 40% of the older population was 75 years of age or older; just 11% was 85 years or older. Between 2020 and 2040, both the 75+ and 85+ cohorts will likely double in size, and by 2040 the majority (55%) of the older population is projected to be 75 or older (Table 2).

Table 2. Projected Age Distribution Among the Older Population, 2020-2040

Metric	2020	2040	Growth 2020-2040
Total Older Adult Population (millions)	54.1	81.5	50%
Population 75+ (millions)	21.8	45.1	107%
Population Share 75+ (%)	40%	55%	
Population 85+ (millions)	6.0	14.3	137%
Population Share 85+ (%)	11%	18%	

Source: Pew/ESI Analysis of 2020 Decennial Census & U.S. Census Bureau Long-Term Projections

Given the differing rates of changes in the older and younger populations, the relative composition between older and younger households will also shift. Older Americans made up 16% of the total U.S. population in 2020 but will claim a 22% share by 2040.

[3] Econsult Solutions, Inc., 2023, "The Cost of Doing Nothing. Federal and State Impacts of Insufficient Retirement Savings," https://econsultsolutions.com/wp-content/uploads/2023/05/Impacts_of_Insufficient_Retirement_Savings_May2023.pdf. Population projections are drawn from the 2017 National Population Projections data series, which provides national projections by age cohort through 2060. These projections are updated by utilizing 2020 decennial Census population figures to replace 2020 projections, and then applying the projected "progression rate" of each cohort as it ages in 5-year increments to this updated base.

- **State variation:** While the whole country will experience population aging, population aging will not be uniform across all states. Table S1 at the end of this testimony provides aging trends for all 50 states and the District of Columbia. For example, in Nevada the population of those aged 65 and older will increase from 497,300 people in 2020 to just over 1 million in 2040, a 102% increase. In contrast, West Virginia will see an 18% increase in its older population.

Overall, however, the trend nationally is for a growing number of older households to rely on a smaller number of working-age households. A **dependency ratio** of older households (headed by those aged 65 and older) to working age households (18 to 64 years of age) illustrates this. In 2020, there were 37 older households for every 100 working-age households, but by 2040 there are projected to be 54 older households for every 100 working age households. This will increase the dependency ratio nationwide by 46%. This compositional shift will create significant fiscal pressure on government because working-age households form the core of the federal and state tax base. Moreover, long-term trends like increased longevity and reduced birth rates, discussed below, will likely cement this new balance for future generations.

- At the **state level**, Table S2 at the end of the testimony gives a 50-state breakdown of dependency ratios and how they will change by 2040. For example, Nevada's dependency ratio will increase by 75% while North Dakota's will see a very modest 7% increase over that 20-year period.

The U.S. is not an outlier. Much of the world is undergoing a similar aging process. According to the International Monetary Fund, worldwide life expectancy at birth changed from just 67 years old in 2000 to 72 in 2022 and should surpass 77 by 2050.[4] With fertility rates dropping over the same period, we will see a growth in the share of older persons worldwide and across rich and poor countries. "When the United Nations and World Health Organization (WHO) were established, there were seven times more children under age 15 than people 65 and older; by 2050, these groups will be about the same size."[5]

Factors Driving Population Aging

Two types of forces drive the growth and composition of the population: those that reduce the population-- deaths and out-migration-- and those that increase the population, births and in-migration.

Births/fertility rate: In 2021, there were 3.6 million registered births in the United States, a modest 1% increase from 2020, but lower in absolute terms than 2019 births. Birth rates began dropping when the baby boom ended in the mid-1960s.[6] Women in the late 1970s on average gave birth to 2.2 children over their lifetimes; women today are forecast to bear 1.4 to 1.9 children during their lives. These long-term trends suggest that U.S. birth rates will not rebound in the near term.[7]

Life expectancy: Increasing life expectancy also adds to the increasing ratio of older households to working-age households. In the United States, aging is the result of more people surviving to age 65 as well as those who reach age 65 living longer than ever before.

[4] Bloom, D.E., and L.M. Zucker, 2023, "Aging is the Real Population Bomb," International Monetary Fund, https://www.imf.org/en/Publications/fandd/issues/Series/Analytical-Series/aging-is-the-real-population-bomb-bloom-zucker
[5] Ibid.
[6] Centers for Disease Control, 2023, "Births: Final Data for 2021," National Vital Statistics Reports, Vol. 72, No. 1, https://www.cdc.gov/nchs/data/nvsr/nvsr72/nvsr72-01.pdf
[7] Kearney, M.S., and P. Levine, 2021, "Will births in the US rebound? Probably not," Brookings Institute, https://www.brookings.edu/articles/will-births-in-the-us-rebound-probably-not/.

Longevity has increased:

- In 1935, the year that Social Security was created, life expectancy at birth was 61.7 years.
- By 1974, when Congress enacted the comprehensive federal pension law ERISA, life expectancy at birth was 72.0 years.[8]
- In 2021, the latest estimate available, life expectancy at birth was 76.4 years.[9]

Those who reach the age of 65 have seen a similar trend. In 1960, average life expectancy after age 65 was 14.3 years; by 2021, a 65-year-old person could expect on average to live another 18.3 years longer. These numbers vary by gender, race, and ethnicity. According to the CDC, the average life expectancies at age 65 by gender, race and ethnic group in 2021 were:[10]

- Men: 16.9 years
- Women 19.6 years
- Hispanic: 19.3 years
- Black: 16.5 years
- White: 18.3 years
- Asian: 21.9 years
- American Indian/Alaskan Native: 16.3 years

Migration will be modestly net positive into the future as more individuals migrate in than migrate out.[11] According to the CBO, "Population growth is generally projected to slow between 2023 and 2053, averaging 0.3 percent per year over that period. That growth will be increasingly driven by immigration as fertility rates remain below the rate that would be required for a generation to exactly replace itself in the absence of immigration."[12]

Aging and Retirement Security

Retirement Readiness and Savings Gaps: Retirement readiness is important to older Americans' quality of life but also to the government's fiscal situation. Research commissioned by Pew and others show that current retirees are falling well short of recommended income replacement standards.[13] The Pew-sponsored analysis developed two scenarios for older households from 2020 to 2040: A "baseline" scenario based on current trends in retirement savings and a "sufficient savings" scenario in which households achieve recommended savings levels to maintain their standard of living in retirement.

The differential between these scenarios represents the gap between the income that retirees will likely receive and what they could receive if they saved enough to reach a recommended income in retirement, which is defined as 75% of preretirement income. The analysis did not look at all households

[8] Bastian, B., B. Tejada Vera, E. Arias, et al., 2020, "Mortality trends in the United States, 1900–2018." National Center for Health Statistics. https://www.cdc.gov/nchs/data-visualization/mortality-trends/index.htm.
[9] Xu, J., S.L. Murphy, K.D. Kochanek, and E. Arias, 2022, "Mortality in the United States, 2021," National Center for Health Statistics Data Brief No. 456 (December), https://www.cdc.gov/nchs/data/databriefs/db456.pdf.
[10] Arias, E., B. Tejada-Vera, K.D. Konchanek, and F.B. Ahmad, 2022, "Provisional Life Expectancy Estimates for 2021," NVSS Vital Statistics Rapid Release Report No. 23 (August), https://www.cdc.gov/nchs/data/vsrr/vsrr023.pdf
[11] Knapp, A., and T. Lu, 2022, "Net Migration Between the United States and Abroad in 2022 Reaches Highest Level Since 2017," U.S. Census Bureau, https://www.census.gov/library/stories/2022/12/net-international-migration-returns-to-pre-pandemic-levels.html#:~:text=Net%20Migration%20Between%20the%20United,Reaches%20Highest%20Level%20Since%202017&text=The%20U.S.%20Census%20Bureau%20projects,its%20lowest%20levels%20in%20decades; Directorate of National Intelligence, 2021, "The Future of Migration," https://www.dni.gov/index.php/gt2040-home/gt2040-deeper-looks/future-of-migration.
[12] Congressional Budget Office, 2023, "The Demographic Outlook: 2023 to 2053," https://www.cbo.gov/publication/58612.
[13] Econsult Solutions, 2023, "The Cost of Doing Nothing: Federal and State Impacts of Insufficient Retirement Savings." Much of the following discussion is based on this research and will not be referenced.

but only at those households with income above the federal poverty level but below $75,000 a year, a group of households that we considered to be economically vulnerable.

Under these scenarios, the average annual income shortfall in retirement is projected to be $7,050 in 2040.[14]

The shortfalls in retirement savings have significant implications for the quality of life of millions of these economically vulnerable households. But the analysis also estimated how much households must save to reduce the estimated income gaps in retirement. Based on standardized financial assumptions, addressing the estimated retiree income gap of $7,050 requires a lump sum of around $117,500 at retirement. Over a 30-year time horizon at standard market assumptions, achieving this level of assets requires an annual savings level of $1,685, or about $140 per month (Table 3).

Table 3. Savings Needed to Close the Retirement Income Gap for HH <$75,000.

Savings Period	30 years
Annual Return	5%
Annuity Rate	6%
Avg. Income Shortfall in Retirement	$7,050
Avg. Asset Amount to Close Income Shortfall	$117,500
Annual Savings to Close Income Shortfall	**$1,685**
Monthly Savings to Close Income Shortfall	**$140**

Source: ESI Financial Modeling

Saving an additional $140 a month is manageable for many households but not for all. However, even modest levels of accumulated savings – short of totally reducing the retiree income gap – can provide a buffer to help vulnerable households manage their finances more effectively, improving financial outcomes and quality of life, as well as reducing the fiscal impact of insufficient savings as discussed below.

Fiscal Impacts. The retirement readiness of American households also affects the cost of social assistance programs. Not having enough retirement savings increases the likelihood that a household will need social assistance.

Many senior-serving programs are means-tested for eligibility or benefit levels. Annual federal spending on seniors within selected programs (excluding Social Security and Medicare, which are not dependent on senior income levels) will total an estimated $109.6 billion as of 2020. Several of these programs also

[14] Recent research by Vanguard also shows that individuals will fall short of an income target in retirement. Vanguard, 2023, "The Vanguard Retirement Outlook: A national perspective on retirement readiness," https://corporate.vanguard.com/content/dam/corp/research/pdf/the_vanguard_retirement_outlook.pdf. What is innovative of the Vanguard research is that it looks at individuals by income quartile and assigns a different retiree income target for each based on the assumption that low-income individuals need to replace a higher portion of their working income in retirement than higher income individuals. Yet, despite a more customized income replacement target, Vanguard's findings still show that all income groups will fall short in retirement even after factoring in Social Security.

have state-funded components, which are estimated to contribute an additional $36.7 billion in costs as of 2020 (Table 4).[15]

Table 4. Selected Benefit Program Expenditures for Older Residents, 2020

Program	Est. 2020 Federal Expenditures on Older ($M)	Est. 2020 State Expenditures on Older ($M)
Medicaid	$74,466	$28,443
Medicare Part D Low Income Subsidy	$19,500	$7,169
Supplemental Security Income	$6,864	-
SNAP	$5,746	$841
Low Income Home Energy Assistance	$1,071	-
Supportive Housing for the Elderly (Sect 202)	$594	-
Older Americans Act Programs:		
Nutrition Program for the Elderly	$859	$149
Supportive Services & Senior Centers	$366	$63
Caregiver Support	$183	$60
Total	**$109,649**	**$36,725**

Source: Congressional Research Service, Pew/ESI Analysis of Program and Demographic Data

Under the baseline scenario, described above, of current retirement savings trends, federal expenditures on the older adult population within the selected programs are projected to grow to $201 billion by 2040 (Figure 1). Increasing savings to a level that erases the expected retiree income shortfall of $7,040 per household would significantly reduce these federal expenditures by an estimated $61 billion in 2040 and **by $990 billion over the 20-year period** from 2021-2040 (Figure 2). In other words, insufficient saving is expected to cost these federal programs nearly a trillion dollars through 2040.

Current insufficient savings will also cost state budgets for their share of social assistance programs that benefit older residents. Table S3 at the end of this statement provides a state-by-state breakdown of these costs cumulatively over the 2021-2040 period (in 2020 dollars). The aggregate cost for the states is an estimated **$334 billion**.

[15] Notably, actual expenditures for Federal Fiscal Year 2020 included the initial six months of the COVID-19 pandemic, which resulted in significantly increased expenditures for many of these programs on an emergency basis. To avoid biasing long-term analysis, an "estimated FY 2020" expenditure was developed for this study by the recent annualized rate of growth for each program to actual expenditures for FY 2019.

Figure 1. Annual Federal Program Expenditures by Scenario, 2021-2040 ($2020B)

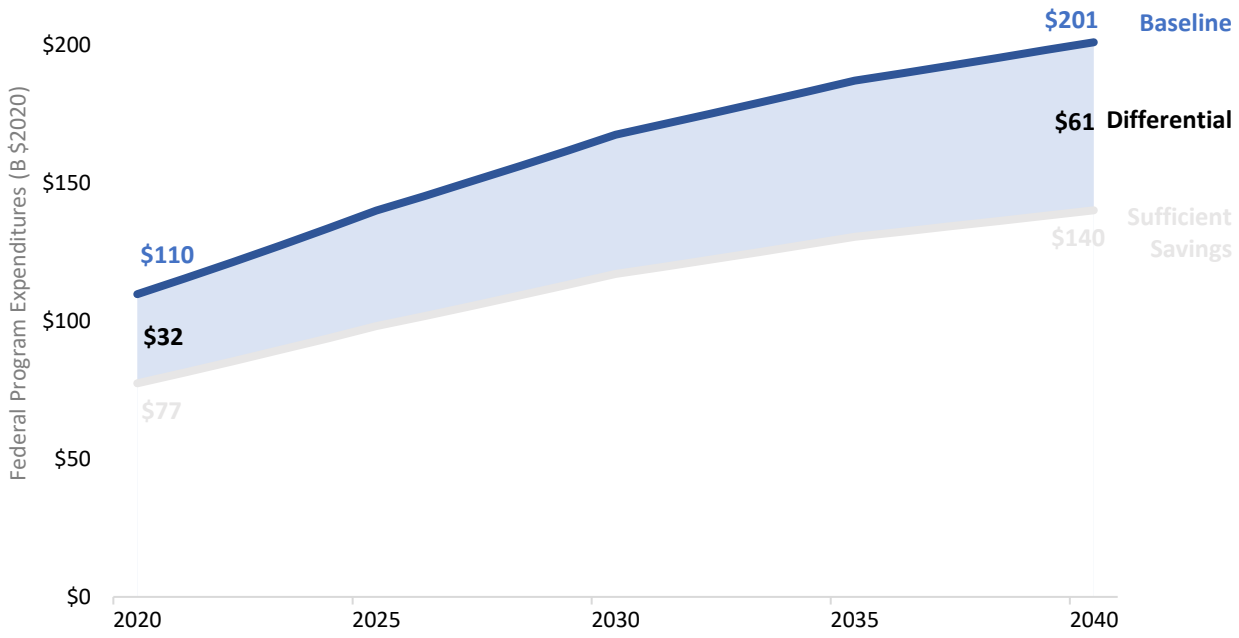
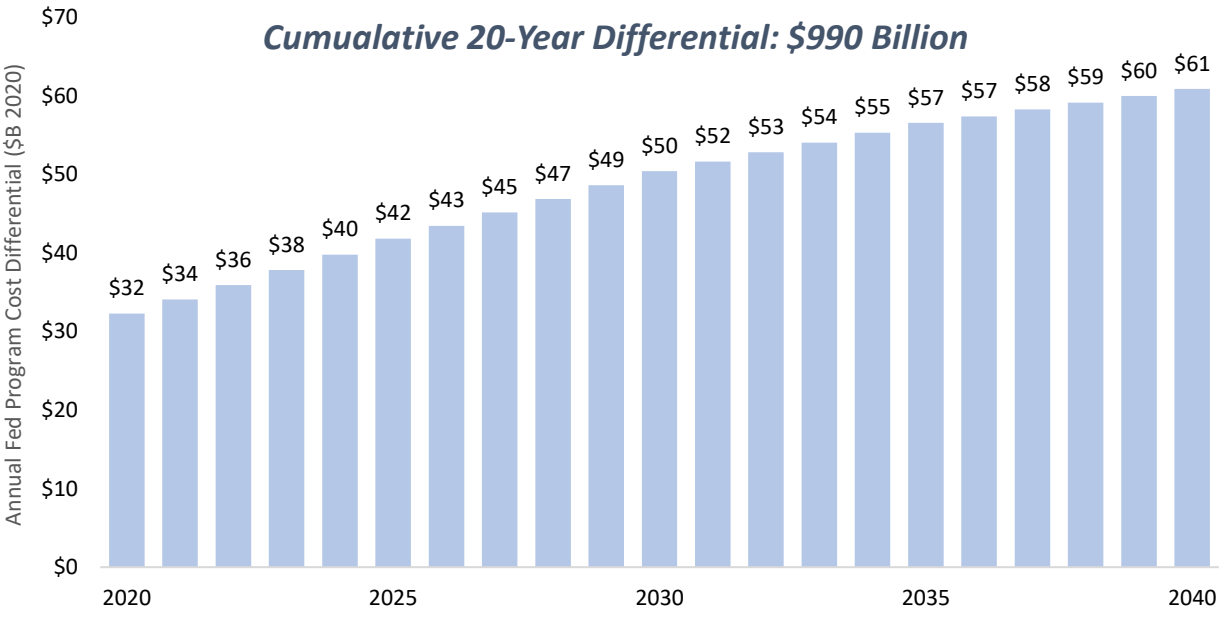


Figure 2. Net Federal Expenditure: Baseline Minus Sufficient Savings Scenarios, 2021-2040 ($2020B)



Work or Save More?

These fiscal pressures from population aging can be overcome, at least in part, from additional work or increased savings. In terms of work, labor force participation among older Americans is rising. In 2002, 20% of adults 65 to 74 years old were employed, but that rate rose to 27% by 2022 and is expected to continue climbing.[16]

This increase in employment at older ages may reflect changes in the skills needed in jobs as well as changes in the skills of workers. For example, according to the Population Reference Bureau, older workers today have higher levels of educational attainment. In 1965, only 5% of people ages 65 and older had attained a bachelor's degree, but the share with a bachelor's increased to 29% by 2018.[17]

Health care issues, however, may keep many older Americans from working longer. Research suggests older age is associated with an increased risk of disability, disease, and chronic health conditions.[18] According to the Department of Labor, 4% of 24-year-olds report health conditions that limit the kind of work they can do but 21% of 56-year-olds report work-limiting health conditions.[19]

Regarding more savings, we described above how additional savings can reduce or eliminate the fiscal impacts of population aging. There are several initiatives to boost retirement savings, including pooled employer plans and a revised federal savers tax credit from recent federal legislation, and more than 15 states are implementing savings programs for workers without retirement benefits. It's too early, however, to tell whether these initiatives will significantly reduce the fiscal impacts of insufficient retirement savings.

Conclusion

The aging population in the United States is growing, older people are living longer, and the ratio of older households to working-age households is growing. These factors are already combining to put enormous pressure on state budgets and federal programs designed to support older Americans, and those pressures will increase in the coming years. While many older Americans are working longer, that trend will likely not sufficiently ease the overall strains of an aging population, and too few households are saving enough money to support retirement. Policymakers would be wise to implement measures that encourage greater savings during an individual's working years to provide adequate retirement savings and lessen future demands on state and federal programs.

[16] U.S. Bureau of Labor Statistics, 2023, "Employment Trends. Civilian Labor Force Paritcipation Rates by Age, Sex, Race and Ethnicity," https://www.bls.gov/emp/tables/civilian-labor-force-participation-rate.htm.

[17] Population Reference Bureau, 2019, "Fact Sheet: Aging in the United States," https://www.prb.org/resources/fact-sheet-aging-in-the-united-states/.

[18] Wah He and Luke Larsen, 2014. "Older Americans with a Disability," https://www.aisrael.org/_Uploads/dbsAttachedFiles/acs-29.pdf; https://www.census.gov/content/dam/Census/library/publications/2020/demo/p25-1145.pdf.

[19] U.S. Bureau of Labor Statistics, 2023, "Number of Jobs, Labor Market Experience, Marital Status, and Health for those Born 1957-1964," Economic News Release (August 22), https://www.bls.gov/news.release/nlsoy.nr0.htm.

Table S1. Projected Population Growth by State, 2020 and 2040

State	Population <65			Population 65+		
	<65 Pop 2020	<65 Pop 2040	% Chg	Older Pop 2020	Older Pop 2040	% Chg
National	**276,214,400**	**290,919,200**	**5%**	**54,136,600**	**81,457,800**	**50%**
Alabama	4,147,800	3,942,100	-5%	864,700	1,187,100	37%
Alaska	619,600	620,300	0%	93,000	141,200	52%
Arizona	5,853,300	6,672,300	14%	1,279,800	2,362,100	85%
Arkansas	2,491,000	2,464,600	-1%	516,300	721,300	40%
California	33,606,600	35,252,500	5%	5,787,400	8,995,800	55%
Colorado	4,894,100	5,978,900	22%	843,200	1,446,900	72%
Connecticut	2,968,900	2,671,200	-10%	632,000	868,700	37%
Delaware	794,800	848,800	7%	191,800	292,500	52%
Florida	17,032,400	20,611,400	21%	4,446,600	7,588,400	71%
Georgia	9,126,600	9,873,500	8%	1,523,600	2,537,700	67%
Hawaii	1,139,100	1,163,800	2%	274,200	400,800	46%
Idaho	1,537,600	1,782,300	16%	298,200	504,100	69%
Illinois	10,740,100	9,484,100	-12%	2,052,400	2,689,400	31%
Indiana	5,700,400	5,581,200	-2%	1,084,100	1,503,500	39%
Iowa	2,638,100	2,648,700	0%	552,000	758,500	37%
Kansas	2,440,100	2,335,900	-4%	475,700	650,000	37%
Kentucky	3,739,800	3,649,100	-2%	751,400	1,041,100	39%
Louisiana	3,901,900	3,866,500	-1%	740,300	972,300	31%
Maine	1,074,200	981,200	-9%	287,300	401,100	40%
Maryland	5,173,300	5,268,700	2%	972,800	1,415,800	46%
Massachusetts	5,845,200	6,013,400	3%	1,181,000	1,712,800	45%
Michigan	8,302,600	7,652,100	-8%	1,772,600	2,366,300	33%
Minnesota	4,781,400	4,956,500	4%	924,400	1,413,100	53%
Mississippi	2,466,300	2,247,700	-9%	482,500	654,700	36%
Missouri	5,083,900	4,864,400	-4%	1,054,800	1,443,500	37%
Montana	873,300	969,700	11%	207,600	295,800	42%
Nebraska	1,642,900	1,731,200	5%	312,500	446,000	43%
Nevada	2,596,900	3,032,400	17%	497,300	1,003,400	102%
New Hampshire	1,120,300	1,045,500	-7%	256,600	397,500	55%
New Jersey	7,757,200	7,384,000	-5%	1,524,500	2,113,000	39%
New Mexico	1,726,200	1,615,800	-6%	379,100	556,600	47%
New York	16,783,200	16,152,100	-4%	3,397,900	4,358,400	28%
North Carolina	8,604,100	9,363,600	9%	1,729,600	2,786,400	61%
North Dakota	650,900	863,400	33%	121,100	184,100	52%
Ohio	9,744,800	9,128,200	-6%	2,047,700	2,682,100	31%
Oklahoma	3,311,700	3,466,500	5%	628,800	872,000	39%
Oregon	3,471,500	3,959,900	14%	764,300	1,161,700	52%
Pennsylvania	10,591,600	9,811,200	-7%	2,408,200	3,155,900	31%
Rhode Island	900,900	1,385,200	54%	192,900	262,800	36%
South Carolina	4,154,200	4,684,700	13%	927,800	1,435,200	55%
South Dakota	732,600	808,300	10%	150,900	226,800	50%
Tennessee	5,742,700	6,087,600	6%	1,148,100	1,714,400	49%
Texas	25,310,200	31,581,000	25%	3,715,800	6,668,400	79%
Utah	2,896,400	3,583,100	24%	371,100	703,300	90%
Vermont	514,500	460,500	-10%	128,400	178,900	39%
Virginia	7,168,700	7,529,200	5%	1,362,100	2,058,100	51%
Washington	6,445,800	7,712,300	20%	1,210,800	1,970,100	63%
West Virginia	1,429,300	1,244,000	-13%	364,200	431,300	18%
Wisconsin	4,868,800	4,587,300	-6%	1,023,400	1,483,300	45%
Wyoming	474,600	437,200	-8%	99,500	137,800	39%
Washington D.C.	602,100	864,000	43%	84,300	105,900	26%

Table S2. Dependency Ratio (Households 65+: Households <65) by State, 2020 and 2040

State	Dependency Ratio 2020	Dependency Ratio 2020	% Chg
National	**0.37**	**0.54**	**46%**
Alabama	0.40	0.57	44%
Alaska	0.29	0.44	54%
Arizona	0.43	0.69	62%
Arkansas	0.40	0.56	39%
California	0.33	0.50	51%
Colorado	0.32	0.46	42%
Connecticut	0.40	0.61	54%
Delaware	0.45	0.65	45%
Florida	0.48	0.68	40%
Georgia	0.32	0.50	55%
Hawaii	0.45	0.65	43%
Idaho	0.39	0.56	46%
Illinois	0.36	0.54	49%
Indiana	0.37	0.52	41%
Iowa	0.41	0.55	35%
Kansas	0.39	0.55	42%
Kentucky	0.38	0.54	40%
Louisiana	0.37	0.48	30%
Maine	0.48	0.73	52%
Maryland	0.35	0.51	44%
Massachusetts	0.37	0.53	41%
Michigan	0.40	0.59	45%
Minnesota	0.37	0.54	47%
Mississippi	0.38	0.56	48%
Missouri	0.40	0.57	42%
Montana	0.45	0.57	26%
Nebraska	0.38	0.51	33%
Nevada	0.36	0.63	75%
New Hampshire	0.41	0.69	67%
New Jersey	0.37	0.54	47%
New Mexico	0.43	0.66	55%
New York	0.38	0.51	34%
North Carolina	0.38	0.57	50%
North Dakota	0.38	0.41	7%
Ohio	0.40	0.56	40%
Oklahoma	0.38	0.49	30%
Oregon	0.41	0.54	33%
Pennsylvania	0.42	0.60	42%
Rhode Island	0.40	0.55	37%
South Carolina	0.42	0.58	37%
South Dakota	0.41	0.55	33%
Tennessee	0.38	0.53	41%
Texas	0.29	0.42	43%
Utah	0.28	0.41	50%
Vermont	0.46	0.70	53%
Virginia	0.36	0.52	44%
Washington	0.35	0.48	36%
West Virginia	0.47	0.63	33%
Wisconsin	0.40	0.61	53%
Wyoming	0.40	0.56	39%
Washington D.C.	0.26	0.22	-13%

Table S3. State Cumulative Program Costs from Insufficient Savings: 2021-2040 (in 2020 $M)

	Medicaid	Medicare Part D	SNAP	OAA - Nutrition Services	OAA - Supportive Services	OAA - Caregiver Support	Net State Total 2021-2040 ($M)
Total	**$237,894**	**$88,598**	**$6,661**	**$421**	**$372**	**$382**	**$334,328**
Alabama	$1,989	$1,713	$59	$6	$5	$6	**$3,779**
Alaska	$492	$189	$20	$2	$2	$2	**$708**
Arizona	$2,167	$1,784	$100	$11	$9	$10	**$4,082**
Arkansas	$1,795	$907	$32	$4	$3	$3	**$2,744**
California	$50,339	$11,313	$1,221	$46	$40	$41	**$63,000**
Colorado	$4,341	$904	$106	$7	$6	$6	**$5,371**
Connecticut	$4,716	$1,678	$101	$5	$4	$4	**$6,508**
Delaware	$788	$283	$21	$2	$2	$2	**$1,097**
Florida	$9,948	$6,718	$220	$34	$30	$34	**$16,983**
Georgia	$4,672	$3,224	$121	$12	$11	$11	**$8,052**
Hawaii	$813	$285	$48	$2	$2	$2	**$1,152**
Idaho	$765	$360	$16	$2	$2	$2	**$1,147**
Illinois	$5,894	$2,759	$165	$15	$13	$13	**$8,859**
Indiana	$4,980	$1,758	$95	$8	$7	$7	**$6,856**
Iowa	$1,388	$562	$22	$4	$4	$4	**$1,984**
Kansas	$1,508	$465	$38	$4	$3	$3	**$2,020**
Kentucky	$1,990	$1,486	$91	$6	$5	$5	**$3,582**
Louisiana	$1,616	$1,853	$71	$5	$5	$5	**$3,555**
Maine	$939	$662	$26	$2	$2	$2	**$1,633**
Maryland	$3,286	$1,293	$172	$7	$6	$7	**$4,771**
Massachusetts	$11,185	$2,594	$137	$9	$8	$8	**$13,941**
Michigan	$8,490	$2,436	$190	$13	$11	$12	**$11,151**
Minnesota	$4,470	$912	$102	$7	$6	$6	**$5,504**
Mississippi	$2,783	$1,299	$31	$4	$3	$3	**$4,122**
Missouri	$1,940	$1,401	$50	$8	$7	$7	**$3,412**
Montana	$521	$198	$15	$2	$2	$2	**$740**
Nebraska	$694	$298	$23	$2	$2	$2	**$1,022**
Nevada	$1,151	$592	$48	$4	$4	$4	**$1,803**
New Hampshire	$669	$257	$13	$2	$2	$2	**$946**
New Jersey	$8,819	$1,763	$391	$11	$10	$10	**$11,005**
New Mexico	$1,574	$695	$26	$3	$2	$3	**$2,303**
New York	$17,178	$8,674	$956	$23	$21	$21	**$26,873**
North Carolina	$6,712	$2,977	$186	$14	$12	$12	**$9,913**
North Dakota	$562	$103	$16	$2	$2	$2	**$687**
Ohio	$8,715	$2,863	$179	$15	$13	$13	**$11,797**
Oklahoma	$1,696	$938	$34	$5	$4	$4	**$2,681**
Oregon	$2,465	$688	$188	$6	$5	$5	**$3,356**
Pennsylvania	$15,127	$3,633	$295	$17	$16	$16	**$19,104**
Rhode Island	$105	$309	$36	$2	$2	$2	**$456**
South Carolina	$5,818	$1,390	$35	$7	$6	$6	**$7,263**
South Dakota	$224	$139	$10	$2	$2	$2	**$379**
Tennessee	$4,958	$2,176	$110	$9	$8	$8	**$7,268**
Texas	$14,067	$6,363	$283	$32	$28	$27	**$20,800**
Utah	$756	$257	$20	$3	$3	$3	**$1,042**
Vermont	$545	$213	$19	$2	$2	$2	**$782**
Virginia	$4,245	$1,504	$169	$10	$9	$9	**$5,947**
Washington	$2,260	$1,437	$170	$10	$9	$8	**$3,894**
West Virginia	$1,629	$612	$24	$2	$2	$2	**$2,272**
Wisconsin	$3,125	$1,270	$117	$8	$7	$7	**$4,535**
Wyoming	$391	$72	$6	$2	$2	$2	**$475**
District of Columbia	$592	$342	$36	$2	$2	$2	**$975**