

U.S. Personal Health Care¹ Spending By Age and Sex

2020 Highlights

All Payers: Total Personal Health Care²

- In 2020, children (0-18) accounted for 23 percent of the population and 10 percent of personal health care (PHC) spending, working age adults (19-64) accounted for 60 percent of the population and 53 percent of PHC, and older adults (65 and older) account for 17 percent of the population and 37 percent of PHC.
- In 2018, children (0-18) accounted for 24 percent of the population and 10 percent of personal health care (PHC) spending, working age adults (19-64) accounted for 60 percent of the population and 54 percent of PHC, and older adults (65 and older) account for 16 percent of the population and 35 percent of PHC.
- On a per capita basis, spending for adults over 85 in 2020 (\$35,995) was over 8.5 times that for children (\$4,217), the same ratio as in 2018.
- Overall, spending on females reached \$1.8 trillion in 2020 and accounted for 54 percent of PHC spending (females accounted for almost 51 percent of the population). Spending on males totaled over \$1.5 trillion and accounted for the remaining 46 percent. In 2018, females accounted for 55 percent of total PHC and males accounted for 45 percent.
- Per capita health spending for females was \$10,887 in 2020, approximately 14 percent more than spending for males (\$9,554). This difference was smaller than in 2018, when per capita spending for females (\$10,048) was 19 percent greater than for males (\$8,426).
- Spending for males increased 6.5 percent on average between 2018 and 2020, faster than growth in spending for females at 4.1 percent. Both sexes experienced faster growth compared to the previous two-year period (2016-2018) where spending grew on average 3.7 percent and 3.1 percent, respectively.

Children (0-18)

- Total health care expenditures for male children in 2020 (\$173 billion) exceeded spending for female children (\$151 billion), the only age group where this occurred.
- Per capita spending for male children (\$4,415) was 10 percent higher than per capita spending for female children (\$4,009) in 2020, in part due to retail prescription drug spending for male children on a per capita basis in 2020 (\$278) was 21 percent higher than per capita spending for female children (\$230).
- Per capita spending for children grew 3.0 percent on average between 2018 and 2020, faster than the average growth between 2016-2018 of 1.9 percent.

¹ Personal Health Care expenditures (PHC) measures the total amount spent to treat individuals with specific medical conditions and excludes government public health activity, and government administration, and the net cost of health insurance, and investment in structures, equipment, and research.

² For 2020, these estimates do not separate out COVID effects from demographic and other factors that impacted the distribution of health care expenditures by age and sex. COVID supplemental funding that was provided to health care providers is included in these estimates and was allocated to age and sex categories using distributions from the major payers of health care (Medicare, Medicaid, Private Health Insurance, and Out-of-pocket).

Working-Age Adults (19-64)

- Total health care expenditures for working-age adults in 2020 totaled to \$1.8 trillion, with spending for working age female expenditures contributing 55 percent of this total (\$985 billion). Notably, spending on females made up 50 percent of the working-age population in 2020.
- Per capita spending for working-age adult females in 2020 (\$9,989) was 20 percent higher than per capita spending for working-age adult males (\$8,313).
- Spending on females between ages 19-44 was 58 percent more per capita in 2020 than spending for males in the same age-group. The significant difference in spending is largely associated with the costs for maternity care; in particular, physician and clinic services spending for females was twice that for males.
- Per capita spending for working age adults increased 4.7 percent on average between 2018 and 2020, faster than the 3.0 percent average growth between 2016 and 2018.

Older Adults (65 and older)

- PHC spending on older adults was \$1.2 trillion and \$22,356 per person in 2020.
- Health care spending for females 65 and over accounted for 55 percent of all health care spending for older adults in 2020 (\$683 billion) while males over age 65 accounted for the remaining 45 percent (\$560 billion). These expenditure shares are equal to their shares of the population that is aged 65 and over.
- While per capita spending for this group has historically been slightly higher for females, in 2020, male per capita spending was slightly higher at \$22,597, versus \$22,162 for females. The higher per capita spending for males was apparent across multiple payers, including Medicare, PHI, OOP, and all other payers.
- Per capita spending for older adults (65+) grew at an average rate of 4.5 percent between 2018 and 2020, faster than the 2.6 percent average growth between 2016 and 2018.
- Both the males and females ages 65-84 experienced the fastest spending growth from 2018-2020 (9.7% and 7.7%, respectively). This is partially due to an increase in the population of this age group relative to other age groups, as well as an increase in Medicare and Medicaid spending from 2018-2020 that was greater in this age group compared to other age groups.