Examining Potential Income and Black/White Disparities in Access to Long-Term Care Options for Older Adults
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What We Learned
Lower income older adults are vulnerable to premature nursing home admission and Black older adults face potential barriers to accessing assisted living as a long-term care option.

Background
Population aging, increasing racial diversity, and the rapidly changing long-term care (LTC) landscape in the United States, present challenges and opportunities to achieving equitable access to the full range of long-term care options for older adults. Better understanding racial and economic disparities in access to LTC options with contemporary data is essential to inform LTC policy initiatives and attempt to mitigate potential disparities.

Most older adults prefer to age in the community with informal and/or formal LTC services if residential LTC care is considered, assisted living has emerged as a preferred alternative to nursing home care. However, limited financial resources can restrict an older adult’s ability to access preferred LTC services. Previous literature reveals inconsistent use of community and residential LTC options across race and income, which is attributed (in-part) to inequitable access to LTC options.

Historically, Black older adults were less likely to receive long-term care (LTC) services in a nursing home than Whites; however, more recent evidence is mixed, with some studies suggesting a reversal of this trend. It is also unclear if racial disparities in LTC use can be solely or partially accounted for by economic disparities. At minimum, most researchers agree that the gap between White and Black nursing home use has decreased over time and speculate that this trend is due to increased use of assisted living by Whites. It is suggested that racial disparities in LTC use have shifted, not disappeared, yet previous work has not used nationally representative data to test this hypothesis.

Research Question
Are there racial and economic disparities in transition from the community to different types of residential LTC settings?

Data & Methods

- Longitudinal data from a nationally representative sample of Medicare beneficiaries ages 65 and older from the National Health and Aging Trends Study (NHATS).
- Among White and Black community-dwelling older adults in the 2011 NHATS (N=3,158), we used stepwise weighted multinomial logistic regression to examine race and income as predictors of transitions from the community to assisted living, a nursing home, or death five years later (NHATS 2016).
- Model 1 included basic demographics (race, gender, age, and live alone). In Model 2 we added socioeconomic (SES) characteristics (the natural log of imputed income, homeownership, and education). In Model 3 we controlled for health status (physical capacity and dementia).

Results

Race
Black older adults were significantly less likely to transition from the community to assisted living after 5 years compared to White older adults regardless of income or health status. As seen in Figure 1, Model 3A, the multinomial logit predicted that the probability of transitioning from the community to assisted living was on average 1.2% lower for Black compared to White older adults (p<0.05).* Race was not a statistically significant predictor of transition to a nursing home.* However, the results may help explain conflicting evidence of past research. In Model 1N, Black older adults were more likely to transition to a nursing home than Whites, but after accounting for SES (Model 2N) and health (Model 3N), this association was reversed.

Income
Income did not significantly predict transition to assisted living from the community; however, having lower income significantly increased the probability of moving to a nursing home rather than remaining in the community. Model 3N predicted that the probability of transitioning from the community to a nursing home was on average 1.2% lower for older adults with an annual income of $60,000 or more compared to older adults with an annual income of less than $15,000 (p<0.05).*

Comparing Assisted Living and Nursing Home Residents
There were no significant race or income differences between older adults who transitioned to assisted living and those who transitioned to a nursing home.

*NOTE: Holding all else constant and robust to alternative specifications.

Conclusions

- The results indicate a more complex story of racial and economic disparities in access to LTC options than previous work suggests.
- Future research should investigate if the increasing proportion of Black nursing home residents can be accounted for by health and SES disparities and how geographic access contributes to disparities in LTC use.
- Collaboration between researchers, policy makers, and the aging network can help identify policy changes to ensure Black and low income older adults have equitable access to the full range of long-term care options.

Figure 1. Stepwise Predictive Probabilities of Community-Residing White and Black Older Adults Transitioning to Assisted Living and Nursing Homes Over 5 Years (2011-2016)

- Predicted Probability of Transition
- White
- Black
- MODEL 1A DEMOGRAPHICS ONLY
- MODEL 2A ADD SOCIOECONOMIC ASSISTED LIVING
- MODEL 3A ADD HEALTH
- MODEL 1N DEMOGRAPHICS ONLY
- MODEL 2N ADD SOCIOECONOMIC NURSING HOME
- MODEL 3N ADD HEALTH

- NOTE: *p<0.05