The Association Between Housing Cost Burden, Unmet Care Needs and Nursing Home Entry Among Community-Dwelling Older Adults

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**Background**
- Coinciding with population aging and the growing affordable housing crisis, older Americans are increasingly spending more of their income on housing and often face trade-offs between covering housing costs or paying for food, medications and other health-related expenses.
- Evidence suggests that housing security contributes to health, but less is known about how affordable housing in the community affects aging in place.
- This is the first known prospective study to examine the extent to which housing cost burden (HCB), a commonly used measure of unaffordable housing, is associated with nursing home entry or experiencing unmet care needs among older adults in the community.

**Research Questions**
1. Does HCB influence the risk of community-dwelling older adults moving to a nursing home?
2. Does HCB influence the risk of community-dwelling older adults experiencing unmet care needs?

**Data & Methods**
- We use a nationally representative sample (n = 4,678) of older community-dwelling Medicare beneficiaries from the 2015 National Health and Aging Trends Study (NHATS) to test the association between HCB and moving to a nursing home, compared to remaining in the community, three years later (2018).
- Older adults who spend more than 30% of their gross monthly income on rent or a mortgage are considered to have housing cost burden.
- Among those remaining in the community in 2018 (n = 4,336), we also test the association between HCB and unmet care need, defined as experiencing a consequence related to 12 mobility (e.g., stayed in bed), self-care (e.g., skipped meals) and household (e.g., no clean laundry) activities.
- Weighted stepwise regression models adjust for race, age, sex (Model 1), living arrangement, income, and Medicaid (Model 2), dementia, self-rated health, difficulty with activities of daily living (ADL), and physical capacity (Model 3).

**Results**
- **33%** of older adults who moved to a nursing home had experienced HCB in 2015 compared to only **16%** of older adults remaining in the community in 2018.
- For older adults with HCB, the risk of moving to a nursing home after three years was **two times** that of older adults without HCB, even after accounting for demographic, economic and health differences (RR: 2.00, \( p < .05 \)).
- **22%** of older adults with HCB in 2015 experienced unmet care needs in 2018 compared to **13%** of older adults without HCB.
- Older adults with HCB in 2015 had **1.36 times** greater odds of having unmet care needs in 2018 compared to those without HCB, even after accounting for demographic, economic and health differences (OR: 1.36, \( p < .05 \)).

**What We Learned**
- **Living in unaffordable housing may directly contribute to older adults experiencing unmet care needs in the community and entering a nursing home.**

**Implications**
- For older adults with long-term care needs, experiencing HCB may independently contribute to housing instability and subsequent nursing home use.
- Community-dwelling older adults experiencing HCB may also struggle to meet their daily care needs (e.g., preparing meals, getting outside the home, laundry).
- Future research should examine how the availability of affordable housing, including affordable assisted living and other housing arrangements with integrated services, affects aging in place among economically vulnerable older adults.
- Collaboration across aging, housing and healthcare sectors is necessary to develop affordable housing solutions that meet the needs of the aging population.