

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

Meghan Jenkins Morales, MSW; Stephanie Robert, MSW, PhD

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.

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?



Image source: Life Productions

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 ($OR: 1.36, p < .05$).



Image source: Flickr

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.