

ISSUE BRIEF

SOCIAL DETERMINANTS OF HEALTH AND THE AGING POPULATION

IN THIS BRIEF

Social determinants of health (SDOH) are social, economic, and environmental conditions (e.g., access to nutritious food, stable employment, safe housing) that are key to ensuring the health and well-being of older adults. Using data from a nationally-representative survey of adults aged 50 and over, this Issue Brief describes older adults' experiences with finances, food security and nutrition, housing, and social connectedness and their concerns about these issues in the future.

AARP Foundation seeks to create and advance effective solutions for addressing SDOH for adults over age 50. In particular, AARP Foundation initiatives focus on the importance of stable incomes, food security and nutrition, affordable housing, and social connections.

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OVERVIEW

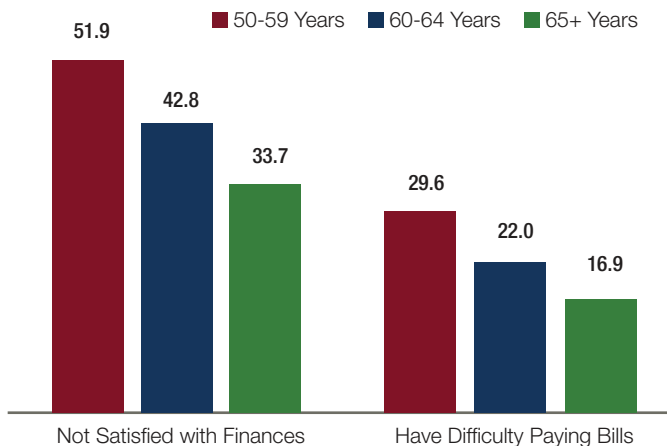
Social determinants of health (SDOH) encompass the social, economic, and environmental factors that can affect individuals' health and quality of life. These factors can include adequate access to food and nutrition, gainful employment and stable income, safe and affordable housing, safe neighborhoods, and reliable transportation. Individuals who have positive social, economic, and environmental exposures, or whose basic needs are met, are more likely to be in better health and maintain good health in the long term. Alternatively, those who struggle with SDOH-related factors are at greater risk of poor health, morbidity and mortality. For older adults in particular, SDOH-related factors can have significant implications for their ability to live independently and age in place.

AARP Foundation commissioned a survey of 1,590 adults aged 50 or above to better understand older adults' experiences of SDOH and their concerns about them for the future. IMPAQ designed the survey to assess respondents' current housing and financial situations and past-year experiences of food insecurity,¹ loneliness,² and transportation challenges. Respondents were also asked about concerns for the future on the same topics. GfK administered the survey using the web-enabled KnowledgePanel®, a probability-based panel designed to be representative of the U.S. population. The sample was weighted to be nationally representative using benchmarks from the 2016 Current Population Survey.

INCOME & FINANCES

Economic security and financial health are vital for ensuring the well-being of older adults aging in place. While the majority of older adults reported being somewhat or very satisfied with their current finances (57.5%), sizeable proportions reported living in low-income households (34.4%) and finding it somewhat or very difficult to pay their monthly living expenses (22.8%). The survey revealed marked differences between age groups in their satisfaction with finances and difficulty paying bills (Figure 1).

Figure 1. Percent of Older Adults Experiencing Financial Hardships



A large majority of older adults reported being somewhat or very confident that they will have enough money to live comfortably throughout retirement (68.1%). However, optimism about the future was not high among those currently experiencing financial hardships.

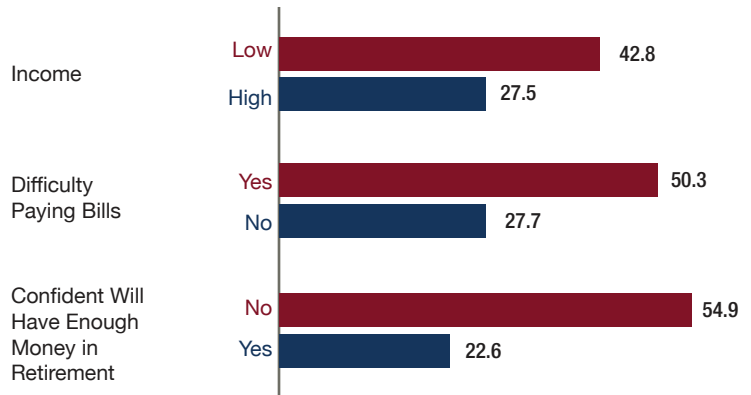
- Fewer than 20% of older adults who currently have difficulty paying their bills were confident they will have enough money going forward.
- Only 39.3% of those who were not satisfied with their current finances felt confident that they will have enough money to live comfortably.

Interestingly, 46.3% of older adults with low incomes were confident that they will have enough money to live comfortably.

Older adults were also asked about other financial concerns as they age: 32.6% were moderately or very concerned about getting trustworthy and affordable financial advice, while 25.0% were concerned about being taken advantage of financially. Regarding con-

cerns about financial advice, quite a bit of variation was seen among older adults based on their income status, difficulty paying bills, and confidence about retirement (Figure 2).

Figure 2. Percent of Older Adults Concerned about Getting Trustworthy and Affordable Financial Advice*



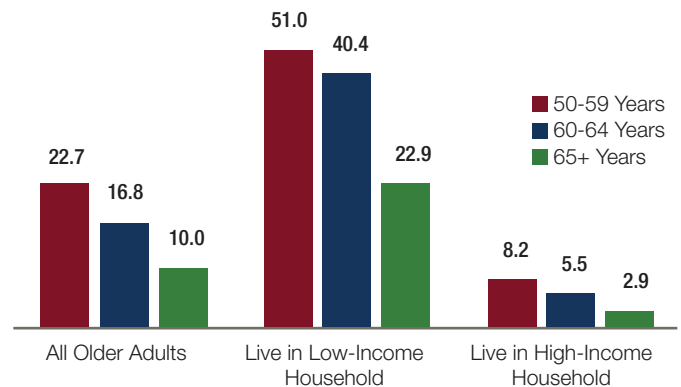
*Reported being moderately or very concerned.

FOOD SECURITY & NUTRITION

Access to nutritious and affordable foods is important for maintaining a healthy lifestyle. Food insecurity was reported by 16.2% of survey respondents, but rates were higher for 50- to 59-year-olds and low-income older adults of all ages (Figure 3).

- 22.7% of 50- to 59-year-olds were food insecure compared to 10.0% of those aged 65 or older.
- One-third of older adults in low-income households were food insecure (36.7%), but this ranged from 51.0% of low-income 50- to 59-year-olds to 22.9% of low-income adults aged 65 years or above.

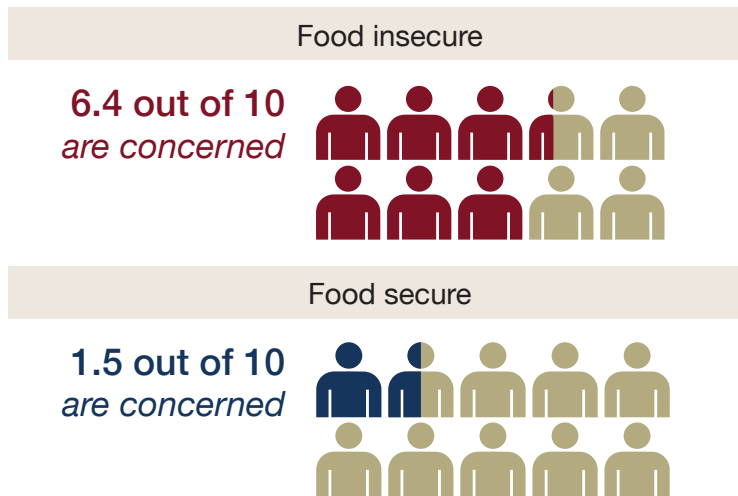
Figure 3. Percent of Older Adults Experiencing Food Insecurity



51% of low-income adults aged 50 to 59 were food insecure.

Food insecurity can lead to tradeoffs between basic needs, and more than 22% of older adults were moderately or very concerned about affording nutritious food or having to make tradeoffs between food and other necessities as they age. While concern varied slightly by age group, the most concerned were those who were already struggling (Figure 4).

Figure 4. Concern about Affordability of Nutritious Food in the Future*



*Moderately or very concerned.

Despite relatively high rates of food security for most groups, nearly half (45.4%) of adults aged 50 or older were not somewhat or very satisfied with their diets. Furthermore, for those who were not satisfied, only one-third felt that their situation would improve in the next 5 to 10 years. Outlook for the future, however, varied with age and income.

- Only 47.2% of adults aged 50 to 59 were satisfied with their diets, but among those who were not satisfied, 41.4% thought their situation would get somewhat or much better.
- In comparison, 61.9% of those aged 65 or older were satisfied with their diets, but only 23.7% of those who were not satisfied felt their situation would improve.
- Low-income older adults were both less satisfied and less optimistic than their higher income counterparts.

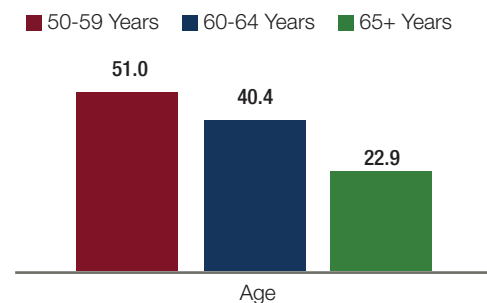
HOUSING

Housing needs change over time, and safe and affordable housing can be a challenge for our aging population. The majority of adults aged 50 or above were satisfied with their current housing (77.8%), but that rate was lower for low-income older adults (66.1%) and those aged 50 to 59 (71.2%).

Among those not satisfied with their housing situation:

- 50- to 59-year-olds were the most optimistic about their situation improving in the next 5 to 10 years (Figure 5).
- Low-income older adults were less optimistic about their housing situation improving, compared to their higher income counterparts (25.0% versus 31.4%).

Figure 5. Percent of Older Adults in Unsatisfactory Housing who are Optimistic about Future Housing



*Among those who were not somewhat or very satisfied with housing situation, the percent that reported their situation would get somewhat or much better in the next 5 to 10 years.

Almost 40% of older adults expressed concern about being able to afford to stay in their home or make repairs to their homes as they age. As expected, concern was greater among low-income individuals and those living alone.

- 55.5% of low-income older adults were concerned about the affordability of staying in and maintaining their homes, compared to 30.1% of those with higher incomes.
- 48.6% of older adults living alone at the time of the survey expressed concern, compared to 36.2% of those living with others.

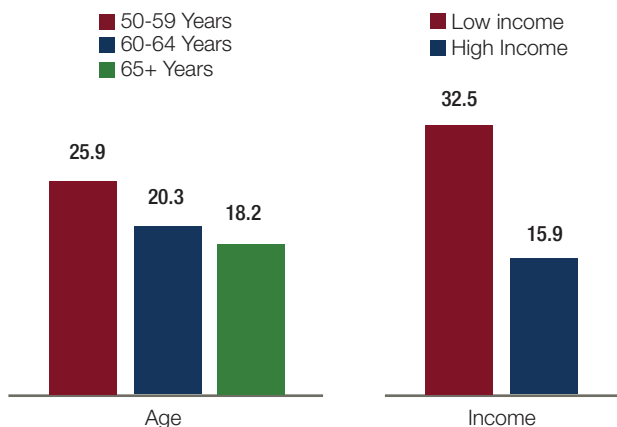
56% of low-income older adults were concerned about being able to afford to stay in or maintain their homes as they age.



SOCIAL CONNECTEDNESS & LONELINESS

Social connectedness is an important factor for health and well-being at all ages, and loneliness and isolation can worsen the risk of death and chronic conditions for older adults. More than one in five older adults were frequently or often lonely at the time of the survey (21.6%). Low-income older adults and those aged 50 to 59 were the most likely to experience loneliness (Figure 6).

Figure 6. Percent of Older Adults Experiencing Loneliness*



*Frequently or often lonely.

Only 22.8% of older adults reported being moderately or very concerned about staying connected with friends or family as they age, but this varied greatly with other factors.

- 31.5% of low-income older adults were concerned about social connectedness, compared to 18.3% of those with higher incomes.
- 50.6% of lonely older adults were also concerned about staying socially connected, compared to 15.4% of those not experiencing loneliness.

Older adults overwhelmingly reported being satisfied in their current relationships with family and friends (79.7%). However, there were some patterns observed by income and age.

- Low-income older adults were almost twice as likely as higher income adults to report relationship dissatisfaction (29.4% versus 15.6%).
- Nearly one-quarter of adults aged 50 to 59 were not currently satisfied with their relationships, compared to 15.6% of those aged 65 or older.

Among those who were dissatisfied, 50- to 59-year-olds were more optimistic that their relationships with family and friends would improve (20.3%) than those over age 60 (12.6%).

Almost 60% of older adults experiencing loneliness still reported satisfaction with their relationships.

Among older adults experiencing loneliness, 59.5% were currently satisfied with their relationships with family and friends. This illustrates that while satisfaction with relationships and loneliness may be linked, the relationship between the two is complex.

AGING IN PLACE

SDOH will play an important role in aging, by not only impacting health and well-being, but also an older adult's ability to thrive in their home and community. Understanding the role of social determinants will be critical in supporting older adults aging in place.

Nearly three-quarters of older adults (74.5%) reported being somewhat or very confident that they would be able to find help and support in their communities as they age, though rates were slightly lower among those aged 50 to 59 (71.2%), and with low incomes (64.1%). At the same time, however, older adults anticipated needing a number of services as they age:

- 71.2% of those over age 50 anticipated needing help with house maintenance.
- 37.4% believed they will need help with transportation as they age.
- 20.4% anticipated needing help managing their nutrition, preparing meals, and/or accessing healthy foods as they age.

The majority of respondents (66.6%) reported living in a home with at least one characteristic that makes it inaccessible or hard to access (for example, steps to get inside the house or lacking a bathroom or bedroom on the first floor). **Inaccessible housing characteristics** can be a challenge for anyone who has an unexpected medical event or faces mobility challenges.

- 23.4% of older adults were moderately or very concerned about making modifications to their homes so that they could continue to live in them.
- 38.0% of older adults expressed concern about physically being able to maintain their home as they age.

While these concerns were similar across age groups, low-income older adults were considerably more likely to express concerns about making modifications to their homes compared to their higher-income counterparts (31.0% versus 19.6%).

Reliable **transportation** is another key factor governing independence, and aging in place. Older adults with reliable access to transportation are better able to get to medical appointments, run errands, and attend social events. More than 20% of older adults were moderately or very concerned about having adequate transportation for appointments and/or social events. This did not vary by age group, but lower income older adults were more likely to express concern than those with higher incomes (30.9% versus 17.1%).

71% of older adults believe they will need help with home maintenance as they age.



More than 1 in 5 older adults were moderately or very concerned about being **able to shop for foods or prepare meals themselves** as they age. While this rate did not vary by age, lower income older adults and those experiencing food insecurity in the past year were significantly more likely to have such concerns.

- Almost one-third of low-income older adults (32.9%) were concerned about shopping or preparing foods themselves, compared to 14.6% of those with higher incomes.
- Older adults experiencing food insecurity were almost 3 times more likely to be concerned about their ability to shop for and prepare meals as they age, compared to their food secure counterparts (46.0% versus 16.1%).

41% of older adults who live alone are concerned about being able to remain independent as they age.

Living alone can be an added challenge for adults aging in place.

- 24% of older adults expressed concern about living alone as they age.
- Among older adults experiencing loneliness, nearly half (47%) were moderately or very concerned about living alone as they age.
- About 30% of older adults were concerned about living independently as they age; those who were living alone at the time of the survey expressed the greatest concern (41%).

CONCLUSIONS

SDOH will continue to have a large impact on health outcomes and health care utilization for the aging American population in the years to come. This snapshot of the current population of adults aged 50 or above provides valuable insight into the challenges currently faced by older adults, as well as their outlook for the future. The interrelatedness of many social determinants call for integrated approaches at the community, state, and national levels. Practitioners, advocates, and policymakers can take action to:

- **Encourage SDOH screening and referrals at every wellness visit.** A number of efforts are

underway to increase the implementation of food security screening and referral during primary care visits. Health professionals and health systems can take action to implement or expand screenings to address other necessary social supports, such as housing, transportation, and social isolation with referrals to appropriate community services.

- **Support community-based programs that seek to address multiple social determinants.** Policymakers at all levels must continue to fund services for older adults and prepare to expand services as the population of older adults grows – in particular, the population of low-income older adults.
- **Integrate and streamline benefit enrollment and provision.** State and federal policymakers can take action to ensure that eligible older adults are connected with the services and benefits to which they are entitled. Streamlining benefit enrollment, simplifying application and recertification processes, and framing benefits as important for overall health would help to reduce barriers to participation.
- **Encourage development of affordable senior housing.** Spending less on housing relieves financial pressure and allows seniors to spend their resources on necessities like food and medication, while staying socially connected and engaged in the community.
- **Plan for the transportation needs of older adults.** Adequate and accessible transportation does more than just improve access to health care, nutritious foods, and community or social events. Older adults have a lifetime of knowledge and experience and are valuable resources for the community. Therefore, enabling them to stay socially connected in the community would not only benefit the individual, but the community as a whole.

ABOUT THE AUTHORS



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