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Economic Well-Being among Older-Adult Households: Variation by Veteran and Disability Status

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ABSTRACT

“This analysis uses data from the Survey of Income and Program Participation (SIPP) to examine whether veteran and disability statuses are jointly associated with poverty and material hardship among households that include an older adult. Compared to households that do not include a person with a disability or veteran, disabled nonveteran households are more likely to be in poverty and to experience home hardship, medical hardship, and bill-paying hardship. Disabled veteran households are not significantly different in terms of poverty, but exhibit the highest odds of home hardship, medical hardship, bill-paying hardship, and food insufficiency. The implications for social work practice are discussed.”

RESEARCH HIGHLIGHTS

- Despite the high prevalence of prior military service among older men, few studies have included military status in research on aging, disability, poverty, and material hardship. Addressing this gap in the literature, this study examines the joint influence of veteran and disability statuses on poverty and material hardship in households that contain at least one adult who is 65 years or older (N=9,528).
- Almost half (47.5%) of older-adult households do not contain anyone who is disabled or a veteran. Nearly one-fifth (19.05%) are disabled nonveteran households and a slightly lower percentage (16.56%) are disabled veteran households. Approximately 12% of older adult households include a nondisabled veteran; 4.75% include a nondisabled veteran and a disabled nonveteran. Taken together, slightly more than one-third of older adult households include a veteran, which suggests the importance of taking prior military service into account in analyses of older-adult economic well-being, as well as other outcomes.
- Findings show that disability and veteran statuses intersect in unique ways to influence older-adult household-level poverty and material hardship. Compared to nondisabled nonveteran households, nondisabled veteran households are significantly less likely to be in poverty or report medical hardship. Disabled veteran households are not significantly different than nondisabled nonveteran households in terms of the odds of poverty, but exhibit higher odds of home hardship, medical hardship, bill-paying hardship, and food insufficiency.
- These results indicate that prior military service is positively associated with later-life economic well-being if the household contains a veteran who is not disabled. However, older-adult households that include a disabled member, regardless of veteran status, are at risk of experiencing economic hardship even after adjusting for household income-to-needs and other variables.
- The results suggest that current public income support programs for disabled older adults, including those provided by the Department of Veterans Affairs to disabled veterans, may not be sufficient to mitigate poverty and material hardship.

IMPLICATIONS

FOR PRACTICE

Members of both disabled and nondisabled veteran households that are experiencing poverty and/or any type of material hardship should reach out to the VA, local veterans groups, and/or social service agencies for support. Social workers routinely evaluate economic well-being when they are coordinating care for, providing services to, and advocating on behalf of older adults and their families. When doing so, social workers should consider whether a household contains members who are disabled and/or veterans given that both statuses jointly shape their clients' needs. Social workers with veteran clients should be mindful of the resources and support that they might be able to access through the VA. Social workers whose practice focuses on organizing community-level programs and designing educational outreach programs should remain mindful of the potentially unique fiscal needs of households with disabled veterans. Social service providers and local veterans groups should consider working together to better facilitate the distribution of information and improve service delivery to disabled veteran households.

FOR POLICY

Given the findings that disability and veteran statuses jointly affect material hardship net of income-to-needs and other control variables, the VA might adjust its current income support programs to allow for better coverage and support for disabled veterans. Since income support alone might not be sufficient to help veteran households, the VA might also examine how it can offer additional supports to mitigate material hardships among veteran families. Policymakers might continue funding programs that address the broad range of hardships families can encounter, including bill-paying hardship, food insufficiency, and home hardship. In addition, increased coordination of VA benefits with federal or state programs would improve the supports provided to older adult households experiencing poverty and material hardship.

FOR FUTURE RESEARCH

Despite the significant contributions of this study to the current literature on aging and life course, several limitations exist. The households examined in this study might differ in relation to unobserved factors that influence the risk of poverty and material hardship. Future research should aim to theorize and empirically evaluate the extent to which the associations documented in the study persist when other potentially confounding factors are taken into account. Factors other researchers should take into account include: region of residence; working history of household members; receipt of particular Veterans Affairs benefits; and participation in specific federal or state programs, including SNAP, SSI, Social Security Disability Insurance, and Medicaid. Future studies should also consider how the effects of older-adult poverty and material hardship impact family members who provide social, instrumental, and economic support, as well as the communities in which older adults reside.

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