



HOUSEHOLD COMPOSITION, RESOURCE USE, AND THE RESILIENCE OF OLDER ADULTS AGING IN COMMUNITY DURING COVID-19

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September 2022*

Housing Choice and Disruptions: Older adult resource use and policy gaps

Through the presence of other residents, household composition impacts earnings, benefits eligibility, and older adult access to personal assistance. This research explored differences in resources of older adults who lived alone, with a partner, or with other co-residents before the Covid-19 pandemic, and used the pandemic period as a stress-test to detect differences in their resilience. Older adults living alone and those living in co-residence were less resilient to pandemic conditions. Policy is needed to better support these household types: due to the rapid growth of adults over age 75 and the growing racial and ethnic diversity of the population, there is an expected increase in the number and share of multigenerational households and older people living alone in coming years.

Household Composition Contributed to Older Adult’s Resilience During the Pandemic

The Covid-19 pandemic simultaneously produced economic and health challenges while impeding access to community-based supports. This may have proven especially difficult for older adults who often have limited economic resources and have higher rates of chronic health conditions and functional disabilities that make them more reliant on others for care. Older residents with more resources may have had more capacity to cope with these pandemic-period stressors. Household composition might be an important determinant of resiliency as household members can increase economic resources or expand personal care and assistance options. On the other hand, household composition can introduce exposure risks and caregiving demands. This research considers whether household composition type was associated with systematic differences in older residents’ ability to cope with pandemic conditions.

Using the Health and Retirement Study (HRS), we first examined the pre-pandemic adequacy of older adults’ resources—including financial resources and access to supportive services—by household composition type, defined as single persons, partner households, and co-residence with others. We then framed the pandemic period as a stress-test to detect associations between resilience and household composition type. We described resilience as an older adult’s ability to continue to afford housing, food, and medication; to receive assistance commensurate with health and functional ability, and to have stable trends in self-reported mental well-being.

Since older adults living alone often have less income and fewer resources, we hypothesized that older residents of single-person households would have less capacity to adapt to the pandemic and would



experience greater rates of unmet need during the pandemic. We found that these households had lower income than the other two types at baseline and, during the pandemic, they had less economic stability than partner households but more than co-residents. Older adults who lived alone were also more dependent on professional supports at baseline. They received less personal assistance in context of their level of need before the pandemic and were most likely to lose personal assistance during the pandemic.

Given characteristics of mutual economic and personal care support, we posited that older adults who lived in co-resident households would have more resources to adapt but also experienced more household-level disruptions. While older adults in co-residence had more income at baseline than people living alone, they experienced more financial instability and new economic hardship during the pandemic. However, older adults in these households also received more personal assistance at baseline and were more likely to retain stable assistance through the pandemic.

Finally, given their younger average age and greater educational attainment, we postulated that older adults in partner households would have more resources at baseline and more pandemic resilience, and we found this to be the case as compared to the other two types. Findings imply that public programs might improve resilience by targeting economic resources and access to personal assistance for older adults who live alone and ensuring economic stability for older adults who live in co-residence.

Older People Living Alone Had Greatest Unmet Need During the Pandemic, While Those in Co-Resident Households Faced the Most Disruption

During a large macro disruption, older adults living alone may not have adequate economic and caregiving resources to cope with disruption and older adults living in co-residence may be subject to economic instability during a large macro disruption. Even before the pandemic, household composition was associated with access to financial resources and personal assistance, with partner households having the most adequate income and assistance. Social Security programs provided a large share of income for older households, especially partner households 75 and older. Older adults living alone experienced the most economic constraints and the least personal care supports in context of their need before the pandemic, raising questions about the financial implications of becoming widowed. Co-resident households had more economic resources and personal assistance than single-person households. Findings then suggested that older adults' pandemic experiences were linked to these baseline resources. Older residents of partner households experienced the most stability, with the fewest financial hardships. Single-person households experienced the greatest loss of personal assistance support, and co-residents, whose personal assistance remained relatively stable, experienced the most economic instability during the pandemic.

Implications

- Older adults living alone or in co-residence may not have adequate resources to cope with a large disruption.
- Social Security programs provided the largest share of income for partner households 75 and older, and partner households experienced fewest pandemic-period hardships compared to the other two types.
- Given the increasing number of multigenerational and single-person households and the large share of Black and Hispanic older adults who live in these household types, equity may be enhanced by directing additional resources, both income supports and personal assistance programs, to these household types to improve stability, independence, wellbeing, and older increase residents' capacity to cope with disruptions regardless of their housing choices.



The research reported herein was performed pursuant to a grant from the U.S. Social Security Administration (SSA) funded as part of the Retirement and Disability Consortium. The opinions and conclusions expressed are solely those of the author(s) and do not represent the opinions or policy of SSA or any agency of the Federal Government. Neither the United States Government nor any agency thereof, nor any of their employees, makes any warranty, express or implied, or assumes any legal liability or responsibility for the accuracy, completeness, or usefulness of the contents of this report. Reference herein to any specific commercial product, process or service by trade name, trademark, manufacturer, or otherwise does not necessarily constitute or imply endorsement, recommendation or favoring by the United States Government or any agency thereof.