

Research Program
Social And Economic Dimensions Of An Aging Population
McMaster University

*The Importance of Health as a
Predictor of Income for Later-life
Widowed, Separated, and Divorced
Canadian Women Living Alone*

Presenter:

*Dorothy Hasinoff, M.Ed., M.S.W.
3rd year doctoral student
Faculty of Social Work, U of T*

Background

- Later life: time of relative instability
 - age-related health problems occur
- Question: role health in financial security of older Canadian women

Gap

- current discourse maintains that, at the individual level, poverty is a predictor of health
- however, for older women, the nature of the relationship between poverty and health is not fully known

Objectives of Study

- examine the impact of health status and other variables on financial security of widowed, separated, and divorced later-life Canadian women who live alone
- uncover the contribution of health to financial security

Implications

- if mechanisms better understood
policymakers and program
developers
- knowledge for their decisions

Theoretical Framework

- two frameworks underpin this research
 - explain the income inequity of older Canadian women:
 1. macroanalysis: political economy theory
 2. microanalysis: life-course perspective

Context

- statistics lay bare the feminization of poverty among the separated, divorced, and widowed elderly in Canada
- poverty disproportionately affects these senior Canadian women

Context

- Canadian population is ageing: for the foreseeable future, the majority of older Canadians will continue to be women

Context

- in 2003, 18.9% of unattached female seniors: incomes below Statistics Canada's low-income cut-off compared to 14.7% of males (Public Health Agency of Canada, 2005)

Context

- with age, increases in most chronic conditions (Statistics Canada, 2006)
- ages 55 to sixty-four, 64.9 percent of men compared to 72.9% of women have at least one chronic medical condition (Statistics Canada, 2006)

Context

- Kemp, Rosenthal and Denton's (2005) explored the extent to which major life events that involved changes to health status affected financial security
 - explored catalysts or constraints that contributed to later-life financial planning
 - found that varying circumstances play a role in the ability to save
 - relationship between education, financial planning, and financial security; and, men more than women, make plans for later life

Study Description

- path analysis
 - self-rated health, level of education, dwelling ownership (a known indicator of wealth), and number of hours worked per week predict income and, if so, to what extent
 - whether
 1. health may be predicted by education, mental, physical, and chronic conditions
 2. hours worked may be predicted by education, mental, physical, chronic condition(s), and health
 3. income is a predictor of health

Methodology

- literature review
 - social work, psychology, sociology, and medicine, including journals, books, and government documents
 - Abstracts in Social Gerontology, Google Scholar, Health Sciences: SAGE, PsycINFO, Social Sciences Abstracts, Sociological Abstracts, and Sociology: SAGE.
 - location, issue, gender, and age

Data Used

- cross-sectional sample from Cycle 3.1 of Statistics Canada's Canadian Community Health Survey
 - household survey of approximately 130,000 adults focuses on health
 - response rate over 75%
- sample size (n=212) women living alone, ages 55 to 64, who are widowed, separated, or divorced meets the minimum required

Measures

- Income
- Self-rated health
- Education
- Dwelling ownership
- Hours worked
- Chronic health condition
- Physical health limitation
- Mental health limitation

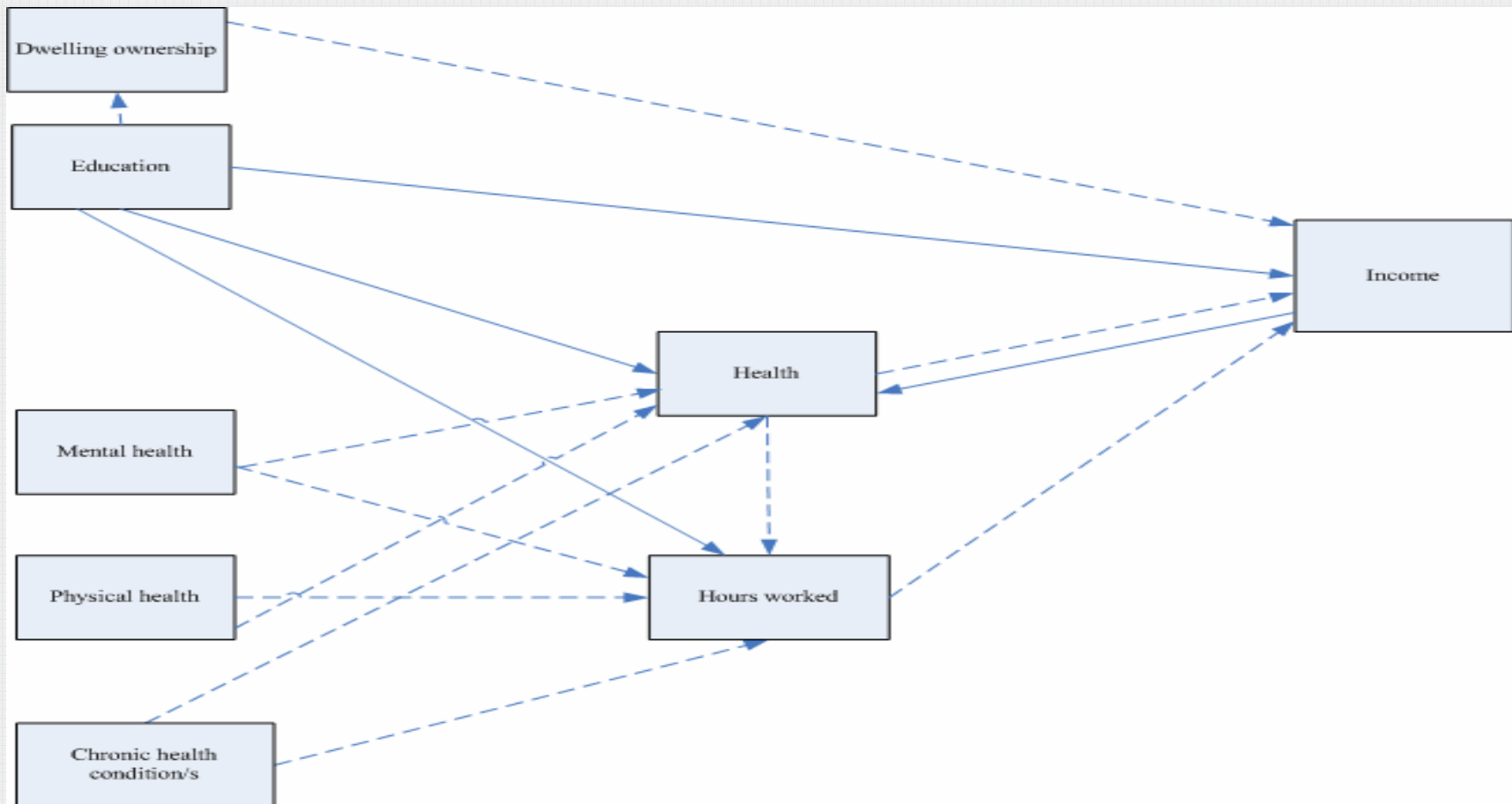
Statistical Analysis

- Path analysis
 - multiple linear regressions, with some variables being mediators, to predict income, from health and other relevant variables
 - model is based on hypothesized relationships and theories that have been tested previously
 - direct and indirect effects were calculated to predict the total effect of each exogenous variable on income.

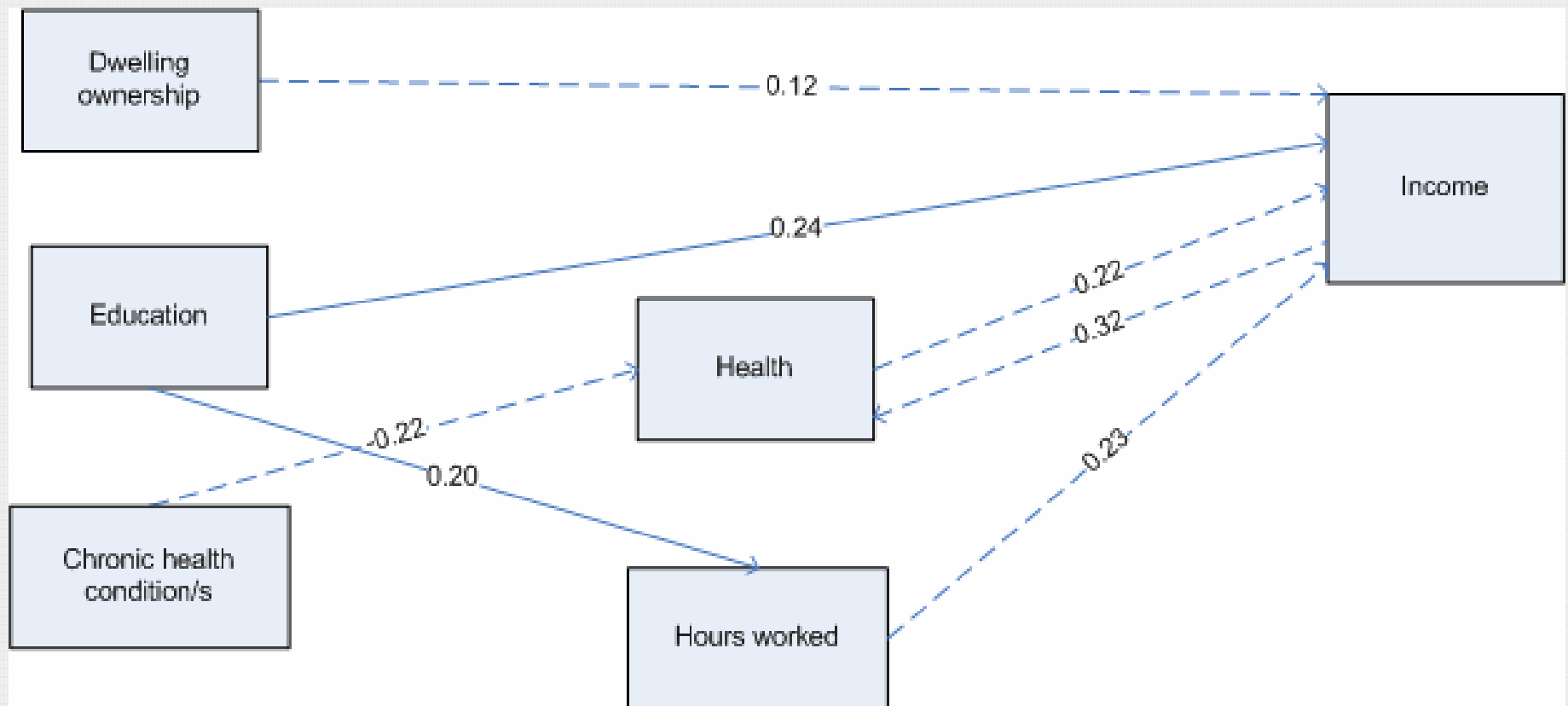
Descriptive Statistics

- female, living alone, are either widowed, separated or divorced and are between the ages of 55 and 64 (n=212)
- 85.9% at least a high school education
- 62% live in a dwelling they own
- 97.7% with chronic health condition(s)
- 79.8% restriction physical health but 70.5% rate their health as good
- 13.1% restriction mental health

Proposed Model



Inferential Statistics: Fitted Model



Discussion

- various possible measures of financial security, with income being only one possibility
- quantifiable and can be measured, for example, relative to one's cost of living, in relationship to the wider population or as a household distribution in deciles
- self-reported health ratings are subjective, not objective measures; however, it is generally accepted that they reliably measure health

Discussion

1. poor health affects the incomes of 55- to 64-year-old widowed, separated and divorced Canadian women who live alone, that is, on average, income does vary based on health
2. other variables, that is, dwelling ownership, education, and hours worked also affect incomes
3. hours worked mediates the effect of education on income
4. self-rated health mediates the effect of chronic health condition(s) on income
5. health is predicted by income
6. health status does not affect hours worked

Limitations

- work history not available
- preferable to use health status as well as self-rated health as a measure of health
- marital statuses of separated, divorced, and widowed were not segmented into separate categories
- education grouped into four categories: results imprecise
- limits of SPSS's functionality: impossible to conclude whether relationship non-recursive one -> LISREL

Strengths

- Statistics Canada
 - high rate of return
 - sample size
 - no need to design and validate measures
 - income deciles relate directly to Canada's Low-income Cut-off

Conclusion

- relationship was found between self-rated health and income
- health as a predictor of income does have a stronger relationship than does the inverse, that is, 0.32 as compared with 0.22

Recommendations

- further analyses to clarify mechanisms
 - involved regarding health as a mediator between income and chronic health
 - regarding hours worked as a mediator between education and income
- comparisons: gender, impacts of health problems on their incomes in the decade before and after 65 and mental versus physical health