Socioeconomic Inequalities in Health among Older Adults: Implications for the Retirement Age Debate

Anna Zajacova, University of Wyoming Jennifer Karas-Montez, Harvard University Pamela Herd, University of Wisconsin-Madison

The debate about raising the retirement age of U.S. workers has revolved primarily around the longer life expectancy of the population and its impact on the solvency of Social Security; consideration of socioeconomic health inequalities has been largely absent. We analyze educational differentials in health among older adults and translate results into age-equivalents. We use the nationally-representative 1997-2009 National Health Interview Surveys for data on general health and limitations among white and black men and women aged 50-75 (N=211,402). Using nonparametric regression models, we calculate age-adjusted health levels across 3 education levels. Results vary across health outcomes and demographic subgroups but generally show that high-educated older white men report health levels equivalent to high school graduates about 10-20 years younger and dropouts 15-25+ years younger. Findings highlight the importance of considering health inequalities in discussions about raising the retirement age, both in terms of fairness and feasibility.

Note: to see the full paper please contact the corresponding author at zajacova@uwyo.edu