Disparities in Older Adults' Economic Security when Experiencing Chronic Health Conditions: Insights from Electronic Health Records, Wage Earnings, and Credit Data

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Economic insecurity in older age can reduce the ability to cope with a costly disease and exacerbate racial health disparities. Using a new panel dataset that links electronic health records to employment and credit data for a sample of older adults in Ohio from Q4 2017 to Q4 2022, we identify how wage earnings, access to credit, and debt burdens are related to control of type 2 diabetes. Results indicate a particularly strong association of lower credit score and difficulties with diabetes control among older adults with type 2 diabetes. Our high frequency data offer unique insights into early warning signs of economic insecurity in older age.

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