

# Midlife crisis: Unmarried older women twice as likely to lack health insurance, study shows

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Older women who are divorced, separated or widowed or who have never married have twice the uninsured rate of their married peers, according to a new policy brief from the UCLA Center for Health Policy Research.

The study, "Health and Health Care Access Among California Women Ages 50-64," examines a range of health issues and trends among California's approximately 3 million [older women](#), an age group that often faces new and accelerated chronic health conditions, according to lead author Roberta Wyn, associate director of the center.

"It's a time of critical change for older women," Wyn said. "Not only are they at risk of new and complex health conditions, but as they near the age of retirement, their insurance status may change too."

Women between the ages of 50 and 64 are more prone than younger women to a wide range of health conditions, including asthma, diabetes and heart disease. Nearly four in 10 women in this age group will be diagnosed with high blood pressure, while nearly six in 10 are either obese or overweight. In both cases, the percentages are higher than for younger women.

The researchers also found that the likelihood of having health insurance was related to a woman's marital status. Using data from the 2007

California Health Interview Survey, Wyn and her co-author found that one-quarter of older women who had never married and 21 percent of divorced, separated or widowed women were uninsured — more than twice the rates of married women.

"These women have fewer coverage options, including access to family coverage, and Medicare is still several years away for many," Wyn said.

Among all women, low-income women are the most likely to be uninsured (34 percent) and the least likely to have employment-based coverage (24 percent), according to the policy brief.

Lack of insurance can result in a delay in accessing needed care. One-third (32 percent) of uninsured women aged 50 to 64 reported that they delayed or did not get needed medical care in the past year, a rate twice as high as that for women with employment-based coverage in this age group.

Uninsured women between 50 and 64 were also much more likely to report not having had a Pap test during the previous three years than women with employment-based coverage (28 percent vs. 5 percent) and were more likely to report not having had a mammogram during the previous two years (39 percent vs. 10 percent).

The data was collected in 2007, before the recession, and Wyn noted that "the economic recession and subsequent widespread job loss may have pushed uninsurance rates even higher."

Wyn stressed the need for expanded [health insurance](#) coverage and access to care to address the rising health issues and often costly health conditions associated with aging.

The study authors also stressed the need for proactive policies and

programs that promote healthy behaviors and environments to help stem the rising rates of obesity in this age group.

Read the policy brief, "Health and Health Care Access Among California [Women](#) Ages 50-55."

The California Health Interview Survey (CHIS) is the nation's largest state health survey and one of the largest [health](#) surveys in the United States.

Provided by University of California - Los Angeles

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