

Accepted Manuscript

Title: Social Security Income and the Utilization of Home Care: Evidence from the Social Security Notch

Author: Yuping Tsai

PII: S0167-6296(14)00117-9

DOI: <http://dx.doi.org/doi:10.1016/j.jhealeco.2014.10.001>

Reference: JHE 1804

To appear in: *Journal of Health Economics*

Received date: 29-5-2014

Revised date: 18-8-2014

Accepted date: 5-10-2014



Please cite this article as: Yuping Tsai, Social Security Income and the Utilization of Home Care: Evidence from the Social Security Notch, *Journal of Health Economics* (2015), <http://dx.doi.org/10.1016/j.jhealeco.2014.10.001>

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Social Security Income and the Utilization of Home Care: Evidence from the Social Security Notch*

Yuping Tsai[†]

Centers for Disease Control and Prevention

May 1, 2015

Abstract

This paper exploits Social Security law changes to identify the effect of Social Security income on the use of formal and informal home care by the elderly. Results from an instrumental variables estimation strategy show that as retirement income increases, elderly individuals increase their use of formal home care and become less likely to rely on informal home care provided to them by their children. This negative effect on informal home care is most likely driven by male children withdrawing from their caregiving roles. The empirical results also suggest that higher Social Security benefits would encourage the use of formal home care by those who would not have otherwise used any type of home care and would also encourage the use of both types of home care services among elderly individuals.

Keywords: Social Security, formal home care, informal home care

JEL Codes: H55, I10, J14

*The content of this paper does not reflect the official opinion of Centers for Disease Control and Prevention. Responsibility for the information and views expressed in the paper lies entirely with the author.

[†]National Center for Immunization and Respiratory Diseases (NCIRD), Centers for Disease Control and Prevention (CDC), 1600 Clifton Road NE, MS A19, Atlanta, GA 30329. ytsai@cdc.gov.

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