



Director’s corner



John Laitner

The 24th annual Retirement and Disability Research Consortium (RDRC) summer meeting took place on Thursday, August 4, and Friday, August 5. Kilolo Kijakazi, the acting commissioner of the Social Security Administration (and former deputy commissioner for Retirement and Disability Policy at SSA), gave welcoming remarks on Thursday, and Marcella

See Director, continued on Page 2

RDRC research turns toward the nation’s changing demographics

The number of 2020 census respondents who ticked the “two or more races” box increased 276% compared to 2010, **the U.S. Census Bureau reported**. This year’s Retirement and Disability Research Consortium (RDRC) meeting addressed the growing diversity of the U.S. population in multiple ways, mainly by presenting projects focusing on racial and ethnic disparities, but also with talks by acting Social Security Administration (SSA) commissioner Kilolo Kijakazi and Harvard University researcher Marcella Alsan (see accompanying story). During the two-day webinar, RDRC researchers discussed racial and ethnic

See Meeting, continued on Page 2

In this issue


Director’s corner.....	1
RDRC meeting	1
Kijakazi, Alsan address RDRC	5
Researcher news	6

Director, continued from Page 1

Alsan, public policy professor at Harvard's Kennedy School, gave the keynote address on Friday.

Professor Alsan's address, "Representation and Rules," discussed census undercounting of several minority groups, as well as children and nonhomeowners. It stressed the ramifications, both scientific and more broadly, of undercounts. The talk also covered under-representation in medical trials, drawing on Professor Alsan's joint background in medicine and economics. And, it discussed the need for rules that would help to insure equitable participation

in, for example, government programs and information gathering of all descriptions.

For the third year in a row, the RDRC annual meeting was held online. That format led to a slightly shorter program, with afternoon sessions only, having three panels of researchers on both days versus seven panels over a full day on Thursday and a half day on Friday in 2019, the last pre-COVID-19 RDRC meeting. The attendance remained, however, roughly the same between the formats. An online format precludes, of course, face-to-face exchanges that can be efficient and valuable, but it does make real-time participation convenient for those outside of Washington, D.C. 

Meeting, continued from Page 1

disparities' effects on retirement outcomes, Social Security program knowledge, health trends, and program applications and benefit receipt. In addition, projects on job characteristics and the pandemic's potential impacts on the Old Age and Survivors and Disability Insurance (OASDI) trust funds were on the program. Four MRDRC researchers shared their fiscal year 2022 projects at the meeting.

Katherine Carman (RAND) presented

"Disparities in Social Security Knowledge and the Role of Social Capital," her work with Jhacova Williams (formerly RAND, now at American University). In previous work, Carman found that while retirement benefits are better understood than disability, survivor, and spousal benefits, more accurate information on all SSA programs would be useful to many people.

In this project, Carman and Williams use the Understanding America Survey to explore where

people turn for information in times of need, whether this varies by race and ethnicity, and how perceived knowledge of Social Security programs varies across information source and race/ethnicity. With the survey still in the field, they have approximately 2,800 responses on how people would gather information in six hypothetical situations: making decisions about retirement planning; making decisions about one's own Social Security claiming choices; faced with declining health leading to inability to work; death of respondent's spouse or partner in a household with children younger than 18; death of a spouse or partner and the respondent was age 61; and death of the respondent's elderly parent.

Averaged across situations, survey participants have so far indicated that they would most likely turn to family (85%) and friends (75%). Approximately 70% would turn to SSA for information. Carman emphasized that while all groups turn to family and friends in all scenarios, preliminary results show consistent differences across race/ethnicity. For instance:

- ◆ non-Hispanic white respondents are more likely to turn to employers, coworkers, and financial advisors in all cases;
- ◆ non-Hispanic Black respondents are more likely to turn to social services, religious organizations, community organizations, senior centers, medical care providers, and libraries; and

- ◆ non-Hispanic Asian respondents are more likely to turn to employers, co-workers, medical care providers, the internet, and social media.

The researchers' next task will be analyzing written responses using natural language processing to glean additional informational sources from respondents. Understanding where different communities turn for benefit information offers SSA insights into how to expand access to high-quality programmatic information, increasing well-being for those eligible for benefits.

Emma Aguila (University of Southern California) discussed early results for "**Work and Retirement for Older Black and Hispanic Adults,**" her project with Zeewan Lee (National University of Singapore). Aguila and Lee's project analyzes retirement determinants for Hispanic and non-Hispanic Black adults ages 50 to 80 using 1992 to 2018 **Health and Retirement Study** (HRS) data linked to individual-level Social Security data on lifetime earnings and benefits. They use the Working Trajectories file from 1992 to 2018 to account for wage gaps (common for these populations) in employment histories. Some initial findings:

- ◆ non-Hispanic Black, Hispanics, and non-Hispanic whites respond similarly to common retirement drivers such as the availability of Social Security, private pension incentives, and other institutional support (e.g., health insurance);
- ◆ non-Hispanic Blacks are not responsive to

See Meeting, continued on Page 4

some sociodemographic characteristics (male, coupledness, and number of household members) compared to non-Hispanic whites; and

- ◆ Hispanics are less responsive to most sociodemographic (e.g., education and coupledness) than are non-Hispanic whites.


Anthony Webb (The New School) presented **“How Will Excess COVID-19 Mortality Affect Social Security Benefit Payouts,”** his work with Leora Friedberg (University of Virginia) and Irena Dushi (SSA). The researchers are using the HRS, Current Population Survey Annual Social, and Economic Supplement (CPS-ASEC) data merged with the National Death Index to estimate the value of worker, spousal, and survivor benefits for those who died from COVID-19 through 2021. They are also estimating for the counterfactual: What would these have been if the pandemic had not happened?

Because COVID-19 was more likely to be terminal for those with serious pre-existing health problems, the authors assume that COVID-19 victims were more likely to have died soon from other causes and that COVID-19 deaths are proportional to all-other-cause deaths. In early analysis, they have found that COVID-19’s impact on the OASDI trust funds is relatively small because excess mortality was not that high: 2020’s loss of life was a little less than a typical year’s increase in life expectancy at birth.

Italo Lopez Garcia (University of Southern

California), Kathleen Mullen (USC), and Jeffrey Wenger (RAND) continue to refine their work quantifying job demands and examining how these influence disability and retirement decisions. Lopez Garcia presented their latest iteration, **“The Role of Mental and Physical Occupational Requirements and the Physical Work Environment on Retirement Behaviors,”** which builds indices of job requirements using the Occupational Requirements Survey’s Wave 2, the first to include mental demands and adverse workplace conditions. The researchers then merge this structure with HRS data to examine which job characteristics influence retirement.

To date, the authors have found that having a job with high physical requirements and hazardous situations leads to earlier retirement, but that this is truer for noncollege-educated men in poor health. On the flip side, jobs with higher autonomy and flexibility encourage longer work for everyone, but especially for college graduates. They also have found that working with the public leads to earlier retirement.

The annual RDRC meeting is made possible through a cooperative agreement with the SSA and Retirement and Disability Research Centers at the University of Michigan, Boston College, NBER, and University of Wisconsin. The entire meeting, including slides, booklet with summary papers, and session videos, is available at **NBER’s meeting website.** 

Kijakazi, Alsan discuss community-engaged research

At the RDRC's annual meeting, the necessity and challenges of including diverse communities in research were common threads in addresses from Acting Social Security Commissioner Kilolo Kijakazi

(Thursday, August

4) and Harvard

Kennedy School

public policy

professor Marcella

Alsan (Friday, August

5). **Kijakazi's opening**

talk shared SSA's

goal of steering its

research away from

looking for limitations

in individuals, families, and communities, and

toward a systems approach that examines

how existing policies, programs, and

institutional practices "facilitate the security

and mobility of some groups while impeding

that of others," she said.

Kijakazi announced a series of forums scheduled for this fall for SSA and RDRC researchers on why and how to examine these structural barriers. The first, held September 12, focused on community-engaged research, a method that involves the community of interest in study design, data collection, and interpreting and sharing research findings.



Dr. Kilolo Kijakazi, acting commissioner of the Social Security Administration.

Community-engaged research also featured in **Alsan's keynote address**, "Representation and Rules." An infectious disease physician, economist, and 2021 MacArthur Fellowship winner, Alsan shared her research using the lens of cancer and HIV-AIDS medications to understand how a clinical trial's representativeness affects health outcomes.

She pointed out how the inclusive infrastructure built into AIDS research has led to better drug access for all affected communities compared with cancer drugs. HIV's strong activist network pushed to be included in research from that pandemic's beginning, resulting in rules that require every drug trial to have a community advisory board involved as protocols are developed. Because of such engagement, HIV trials recruit more from safety-net hospitals than cancer drug research, leading to a more inclusive study and from there, more uptake of therapies within the affected communities. HIV is an outlier, however.

"Rules are important. Rules like who sits on the protocol, who designs [the trial], and where the trial is recruiting from," influence outcomes, Alsan said. "We need to think about rules and whether they're increasing inequality." 📍

News from MRDRC researchers


Journal publications

The American Economic Review published Olivia S. Mitchell, Mingli Zhong, and co-authors' **"Do State-Sponsored Retirement Plans Boost Retirement Saving?"** in May. The article draws from MRDRC project UM19-03, **"Auto-Enrollment Retirement Plans in OregonSaves."**

Presentations

At NBER's 2022 Summer Institute, Susann Rohwedder shared, **"Explanations for the Decline in Spending at Older Ages,"** her work with Péter Hudomiet and Michael Hurd (UM21-10).

Media

Yahoo ran a piece on SSA's revamped MySSA account that cited Lila Rabinovich and Francisco Perez-Arce's project, **"Mixed-methods Study to Understand Use of the my Social Security Online Platform"** (UM21-08). **A similar piece** also ran on personal finance site Go Banking Rates, which provides content for MSN Money, Yahoo Finance, Time Money, AOL, Forbes, CBS News, Motley Fool, CNBC and other national media sites. 

Researchers are encouraged to share academic publications, media coverage, and conference presentations of their MRRC/MRDRC-funded work. Please send announcements to mrdrcumich@umich.edu.



The Michigan Retirement and Disability Research Center is supported by a cooperative agreement with the Social Security Administration.

Keep in touch

Website: mrdrc.isr.umich.edu

Twitter: [@MRDRCumich](https://twitter.com/MRDRCumich)

LinkedIn: [linkedin.com/in/mrdrcumich](https://www.linkedin.com/in/mrdrcumich)

Blog: mrdrc.isr.umich.edu/blog/

Michigan Retirement and Disability Research Center
Institute for Social Research
University of Michigan
426 Thompson Street, Room 3026
Ann Arbor, MI 48104-2321

Director: John P. Laitner

Associate Director: Dmitriy Stolyarov

External Relations: Susan Barnes

Administrative Manager: Cheri Brooks

Phone: (734) 615-0422

Fax: (734) 615-2180

Regents of the University of Michigan

Jordan B. Acker, Huntington Woods; Michael J. Behm, Grand Blanc; Mark J. Bernstein, Ann Arbor; Paul W. Brown, Ann Arbor; Sarah Hubbard, Okemos; Denise Ilitch, Bingham Farms; Ron Weiser, Ann Arbor; Katherine E. White, Ann Arbor; Mary Sue Coleman, *ex officio*