



MICHIGAN RETIREMENT AND DISABILITY RESEARCH CENTER UNIVERSITY OF MICHIGAN

Promoting research on retirement, disability, and Social Security policy

MRDRC Newsletter | Fall 2019 | 19(4)

Director's corner



John Laitner

The MRDRC is pleased to announce its new research projects for fiscal year 2020 (see below). This marks the second year of our new

five-year cycle of generous support from the Social Security Administration. In the preceding cycle, separate research centers handled Old Age and Survivor Insurance (OASI) versus Social Security Disability Insurance (SSDI) topics — with Michigan focusing on OASI. Now each of the four current centers (Michigan, Boston College, NBER, and Wisconsin) works on both subjects.

One of our three disability insurance projects, "[Understanding Trends in DI Applications with Survey and Administrative Data](#)," will use HRS and linked Form 831 administrative data to study SSDI applications and awards. The Health and

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RDRRC provides training fellowships, grants

One goal of the MRDRC and the Retirement and Disability Research Consortium (RDRRC) is to encourage beginning investigators to take up questions related to the center's [research priorities](#). In FY19, MRDRC began offering monetary support for early-career researchers to attend either the Introduction to the Health and Retirement Study (HRS) or the Panel Study for Income Dynamics (PSID) data user workshops at the University of Michigan's Institute for Social Research. The workshops offer guided explorations of data often used in MRDRC's retirement and disability research projects. Hopefully, workshop attendance inspires awardees to pursue such research into the future.

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Dr. Jarrett Landor-Ngemi, from Southern University and A&M College, and PhD candidate Yun Taek Oh, from University of Minnesota, were MRDRC's 2019 awardees. Each chose to attend the HRS workshop in June; each found the experience to be helpful.

Oh left Ann Arbor with a better understanding of data collection and structure and the wide variety of HRS modules. In addition, Oh appreciated the feedback on his own ideas.

"The most helpful part of the workshop was the research idea presentation," he says. "I [received] direct feedback on my idea from the HRS faculty. It has helped reshape my idea into an actual research question that can be answered by HRS data."

When Dr. Landor-Ngemi returned to SU, a faculty colleague referred one of her public policy PhD candidates to him.

"The student wants to explore the topic of voluntary retirement versus forced retirement," says Dr. Landor-Ngemi. "She thinks that she may want to examine if there are negative effects on individuals who are forced to retire as compared to those who volunteer." The information he gleaned from the workshop will help the student shape her research question.

Applications for MRDRC's three 2020 HRS/PSID workshop funding opportunities open in January. Beginning next summer, we also offer support for one person to attend a four-week session at the [ICPSR Summer Program](#). Funding defrays airfare, lodging, per diem, and tuition expenses for the programs. Keep an eye on our website for details.

The Social Security Administration not only sponsors MRDRC's training awards, it also offers other funding opportunities for master's, doctoral, and postdoctoral investigators interested in disability

or retirement issues. Most of these programs are administered by RDRC members: Boston College, NBER, and University of Wisconsin. Here is a list of available funding with deadline information and links for more details.

For master's, doctoral, or postdoctoral researchers

Analyzing Relationships Between Disability, Rehabilitation, and Work

Administered by Policy Research, Inc., this grant provides a \$10,000 graduate student stipend for research on rehabilitation and return to work for SSA disability beneficiaries. The annual application period is November through March. For more information, join the listserv at /bit.ly/Direhab

For doctoral candidates

Dissertation Fellowship Program in Retirement and Disability Research

Doctoral candidates pursuing cutting-edge research on retirement or disability issues are eligible for support through the Center for Retirement Research at Boston College's (CRR) dissertation fellowship program. Up to three \$28,000 awards are available. The annual application window is October through January. This year's deadline is January 31, 2020. For more information: bit.ly/PhDcandidatesCRR

Predocutorial Fellowship Program in Retirement and Disability Research

The National Bureau of Economic Research (NBER) awards up to two \$24,324 stipends to full-time PhD candidates conducting retirement- and/or disability-relevant research. The fellowship also provides limited funds for tuition, health insurance, research expenses, and travel. The annual application period is November through December. This year's

deadline is December 9, 2019. For details: bit.ly/PhDcandidateNBER

Retirement and Disability Research Graduate Research Mentored Fellowship Program

The University of Wisconsin-Madison (UWM) Center for Financial Security Retirement and Disability Research Center (CFS RDRC) offers two predoctoral fellowships of approximately \$45,000 to \$55,000 (amount depends on appointment percentage). One position works with the State of Wisconsin Employee Trust Funds (ETF) to study worker disability claiming patterns; the other is for retirement and disability research relating to economically vulnerable households. Both positions are in residence at UWM. The annual application

period is February through March. More information: bit.ly/UWMCcurrentPhD

For recent PhD recipients

Postdoctoral Fellowship Program in Retirement and Disability Research

New PhDs and early-career researchers are eligible for \$80,000 stipends (up to two per year) to conduct retirement or disability research. The fellowships also cover health insurance and provide limited funds for research expenses and travel. Administered by NBER, the annual application period is November through December. This year's deadline is December 9, 2019. For more details: bit.ly/EarlyCareerNBER

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Retirement Study (HRS) can provide detailed demographic, health, working-conditions, and labor-demand information that can be used to study the determinants of SSDI applications, with the latter being self-described by survey participants. Some participant files also have administrative Form 831 information, and the project will seek to measure the advantage of having that linked data as well.

A second disability insurance project, [“Education and Return to Work Among Veterans.”](#) has access to Veterans Affairs data and will study veterans' return to work after disability onset, paying special attention to the effects of education and age. Veterans Affairs Disability Compensation typically carries weaker disincentives for returning to work than most disability insurance, making this project's

data resources particularly interesting.

A third project, [“The Changing Nature of Work.”](#) will study the possible effects of changing work conditions from 1998 to 2018 on SSDI applications. The researchers have access to internet panel data from the American Life Panel (ALP), collected at RAND. They will link O*NET information on changes in physical, cognitive, and interpersonal demands for particular jobs with ALP data on survey-participant self-reported work capacities. The goal will be to assess how automation, computerization, etc., has affected individuals' ability to continue working as their health and age change.

The MRDRC is delighted to expand its research agenda to cover disability-related topics — a field of great importance for public policy. 

News from MRDRC researchers

This quarter, MRDRC learned of the following media mentions and journal publications of our funded research.

Media mentions

In August, the trade journal [Benefits Pro](#) wrote about Helen Levy, Thomas Buchmueller, and Sayeh Nikpay's 2018 working paper, "Is the Affordable Care Act Affecting Retirement Yet?," [MRRC WP 2018-393](#). The writer notes that the ACA did not bring a drop in labor force participation as many analysts predicted. "The paper concludes that 'for Americans approaching retirement the Affordable Care Act achieved its primary goal of increasing coverage without the unintended consequence of reducing labor supply.'"

"A study done by the Michigan Retirement Research Center found that Americans between the ages of 56 and 61 are carrying more debt than any time in recent history. Is it your own

spending choices or the decision to co-sign on a child's student loan that is weighing you down?" writes MarketWatch writer Danielle Howard in a [January 2018 column](#). The research cited is from Annamaria Lusardi and Olivia S. Mitchell's 2013 MRRC working paper, "Older Adult Debt and Financial Frailty," [MRRC WP 2013-291](#).

Journal publication

David Love and Lucie Schmidt published "[The Comprehensive Wealth of Older Immigrants and Natives](#)" in the Social Security Bulletin, Vol. 79, No. 4. The article is based on the researchers' 2015 MRRC project of the same name, [MRRC WP 2015-328](#).

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


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Retirement and Disability Research Residence Postdoctoral Fellowship Program

Recent PhD recipients researching SSA-related topics and economically vulnerable populations are eligible for this stipend of approximately \$68,000 (amount depends on qualifications). Administered by CFS RDRC, the annual application period is February through March. For more information: bit.ly/UWMPostdocs

Steven H. Sandell Grant Program

Up to three \$45,000 grants are available for junior or nontenured scholars (within seven years of PhD receipt) to pursue cutting-edge projects on retirement or disability issues. Administered by CRR, the annual application period is October through January. This year's deadline is January 31, 2020. For more information: bit.ly/PostDocCRR

All eligible persons are welcome to apply for the above funding. Applications from women, minorities, people with disabilities, and veterans are strongly encouraged. 

FY20 brings 17 projects to MRDRC's portfolio

MRDRC's fiscal year begins in September with a new collection of funded projects—17 for fiscal year 2020. Abstracts for these, as well as past years' projects are available on the website: mrdrc.isr.umich.edu/projects/

[UM20-01: Understanding Trends in DI Applications with Survey and Administrative Data](#) John Bound, Charles Brown, and Chichun Fang

[UM20-02 Education and Return to Work Among Veterans](#) Austin Nichols and Sarah Prenovitz

[UM20-03: The Changing Nature of Work](#) Italo Lopez-Garcia, Nicole Maestas, Kathleen Mullen

[UM20-04: Forecasting Survival by Socioeconomic Status and Implications for Social Security Benefits, Year 2](#) Péter Hudomiet and Susann Rohwedder

[UM20-05: Underfunded Public Sector Pension Plans, Social Security Participation, and the Retirement Decisions of Public Employees](#) Leslie E. Papke

[UM20-06: Is the Adjustment of Benefits Actuarially Fair?](#) Leora Friedberg and Anthony Webb

[UM20-07: Estimating the Macroeconomic Effects of Each Totalization Agreement](#) Ananth Seshadri and Junjie Guo

[UM20-08: A Framework for Cost-Benefit Analysis of Totalization Agreements](#) María Prados, Francisco Pérez-Arce, and Erik Meijer

[UM20-09: The Risk of High Out-of-Pocket Health Spending among Older Americans](#) Helen Levy

[UM20-10: The Impact of Public Health Insurance on Financial Resources and Medical Expense Risk at Older Ages](#) Eric French, John Bailey Jones, and Jeremy McCauley

[UM20-11: Cognitive Ability, Cognitive Aging, and Debt Accumulation](#) Marco Angrisani, Jeremy Burke, and Arie Kapteyn

[UM20-12: Financial Consequences of Health and Healthcare Spending Among Older Couples](#) Lauren Hersch Nicholas and Joanne Hsu

[UM20-13: Nursing Homes in Equilibrium: Implications for Long-term Care Policies](#) Tatyana Koreshkova and Minjoon Lee

[UM20-14: The Causes and Consequences of Opioid and Benzodiazepine Use Among Older Americans: A Panel Survey Approach](#) Philip Armour and Rosanna Smart


[UM20-15: Firm Willingness to Offer Bridge Employment](#) Jeffrey B. Wenger and David Powell

[UM20-16: Social Security Wealth, Inequality, and Life-cycle Saving](#) John Sabelhaus

[UM20-17: Saving Regret: Self-assessed Life-cycle Saving Behavior in the U.S. and Singapore](#) Axel Börsch-Supan, Michael D. Hurd, and Susann Rohwedder

RAND's workshop on aging also focuses on early career researchers

As part of its 27th annual Summer Institute, RAND invites pre- and postdoctoral students and junior faculty, as well as senior researchers new to aging topics, to the Demography, Economics, Psychology, and Epidemiology of Aging conference. Attendees explore social science research on various topics, including savings, retirement, disability, demography, psychology, and quality of life issues. Subject experts lead discussions of existing literature, how attendees' research might integrate with it, and more detailed analyses of topics.

The Summer Institute is sponsored by the National Institute on Aging and the National Institute of Health's Office of Behavioral and Social Sciences Research. Applicants may apply for fellowship support to pay for travel and accommodations. The application deadline for next summer's workshop is March 16, 2020. For more details on this conference and Summer Institute's Mini-Med School, visit bit.ly/RANDagingWorkshop. 



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

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