



MRDRC Newsletter | Spring 2024 | 24(2)

## Director’s corner

*Dmitriy Stolyarov*

The MRDRC has launched and proposed several initiatives toward achieving institutional diversity and broadening research methods. A central pillar of these efforts is the new partnership with Charles R. Drew University (CDU), which is recognized as both an institution that serves students of color and a historically Black graduate institution. The collaboration enables research teams to combine the MRDRC’s long tradition of rigorous research on aging and retirement policy with CDU researchers’ expertise in the study of health disparities with community engagement methodologies.

The partnership showed positive outcomes from the start. CDU faculty members submitted two joint proposals for consideration for the FY25 funding cycle. Overall, the center has successfully drawn new researchers this past year, with 23 of the 48 co-principal investigators on this spring’s proposals being new to the RDRC. Notably, almost half of the investigators proposing projects for the FY25 came from fields outside of economics, a significant

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## FY24 projects address SSA’s research priorities

Last fall, the Social Security Administration granted the Michigan Retirement and Disability Research Center another competitive, five-year renewal, funding eight projects as part of the award’s first year of activities. The accepted proposals feature many of SSA’s recent research priorities, including qualitative and community-engaged studies and understanding disparities. The FY24 portfolio also features data development, traditionally a strong suit of MRDRC’s researchers.

Additionally, the FY24 projects include four researchers from historically Black (HBCU) or institutions serving students of color (ISSC): Shervin Assari (Charles R. Drew University of Medicine and Science), Askal Ali (Florida A&M), Maria Casanova (California State-

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increase from previous years. Interdisciplinary collaboration is also on the rise, with 11 out of 17 research proposals featuring teams from multiple disciplines. The center has seen robust growth in institutional diversity, with 13 scholars from seven HBCUs (historically Black colleges/universities) serving as co-PIs on proposals.

To increase research efforts that engage with and seek feedback from communities, the center plans to collaborate with CDU to establish a community-partnered research advisory board (MRDRC CAB). The goal is to create a shared platform to provide diversified, community-based perspectives and feedback on the research design, process, and dissemination components of MRDRC-funded projects. This initiative addresses a gap in quantitative research designs that use large-scale, national data sets but lack community input. By including this feedback, the center believes it can greatly improve the relevance and innovation of its studies. The establishment of the CAB is seen as a crucial step in elevating the quality of research and an opportunity to connect data-driven projects with community-based participatory research.

In addition to the CAB, the center proposes to launch a knowledge-sharing initiative in

collaboration with CDU and RAND, aimed at amplifying the impact of its findings through community-engaged dissemination. The primary goal is to ensure that research outcomes reach beyond academic and policy circles to benefit various stakeholders in society. This initiative will complement existing dissemination efforts by creating a concerted approach that operates at both the project and center levels.

This initiative will leverage and broaden the community networks already established by the University of Michigan, CDU, and RAND. It will promote regular dialogue between the community partners and the center and, under the guidance of the CAB, it will develop tailored materials to effectively communicate research findings to diverse community groups. This strategy is intended to increase the reach and influence of the center's research.

These efforts reflect the center's dedication to fostering diversity and collaborations across institutions as catalyst for new research designs and societal impact. With enthusiasm for its partnerships with CDU and RAND, the center looks forward to advancing a multiperspective approach to understanding retirement and disability policy, while nurturing a diverse group of researchers. 

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Fullerton) and Derek Ruiz (Southern University and A&M College). SSA has charged the Retirement and Disability Research Centers with increasing HBCU/MSI investigators' participation. Read on for short descriptions of FY24 projects.

### **UM24-01: An Intersectional Approach to Retirement Expectations and Timing**

Amanda Sonnega, Shervin Assari

This project will examine retirement wealth,

expectations, and timing through the intersections of gender, race, and ethnicity, and across educational and occupational levels.

### **UM24-02: Developing a Survey to Understand Barriers to Applying for Disability Insurance**

David Powell, Lisa Abraham, Jessie Coe, Derek Ruiz

Applications for SSDI and SSI benefits have

been declining by more than expected for over a decade. The researchers will use the Understanding America Survey (UAS) to ask people with long-term disabilities about why they have or have not applied for disability benefits. While previous surveys have studied people's understanding of how SSDI and SSI work, we have a limited grasp of the barriers to applying for benefits beyond knowledge about the program. This project will address that gap.

### **UM24-03: Application Decision-making for SSI for Children: A Qualitative Study with Beneficiary and Nonbeneficiary Families**

Lila Rabinovich, Tabasa Ozawa

The researchers will conduct a qualitative study with families of children eligible for the Supplemental Security Income (SSI) program, increasing the understanding of why child participation in the program has declined since 2013. Little is known about how individuals and families navigate the complex and lengthy process of deciding to file for benefits. This study aims to fill this gap.

### **UM24-04: Pathways and Persistence of Labor Force Transitions During the COVID-19 Pandemic**

Maria Casanova, David Knapp

This study will use new data from the Health and Retirement Study (HRS) to document pathways out of the labor force during the COVID-19 pandemic; estimate the persistence of transitions into retirement, disability, and other nonwork states for near retirement workers; and simulate long-term effects on displaced workers' economic security. The researchers will pay particular attention to disparities by race, ethnicity, sex, and rurality.

### **UM24-05: Inflation's Impact on Vulnerable Older Workers' and Retirees' Economic Outcomes**

Marco Angrisani, Jeremy Burke, Francisco Perez-Arce

Black, Hispanic, and lower-income older workers and retirees may be particularly vulnerable to high inflation due to lower rates of homeownership and other inflation protected assets. Inflation may create higher financial stress among these groups, heightening Social Security benefits' role in protecting their economic security. The researchers will examine how inflation and inflation expectations impact well-being, economic security, retirement expectations, and financial behaviors of older workers and retirees in disadvantaged groups.

### **UM24-06: Community-engaged Research into the Barriers and Communication Preferences of Rural Populations**

Debra Brucker, Megan Henly, Andrew J. Houtenville, Kelly Nye-Lengerman

This qualitative research project will use focus groups with rural residents to understand: a) service-related barriers to seeking government benefits in rural areas and communication preferences among rural residents; b) how service-related barriers and communication preferences vary by race/ethnicity, educational attainment; and c) how service perceptions and outcomes vary by sociodemographic, regional, and demographic characteristics.

### **UM24-07: The Color of Wealth in Chicago: Wealth Disparities by Race and Ethnicity**

Malcolm Williams, Darrick Hamilton, Lilian Perez, Susann Rohwedder

This community-engage research

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project will use newly available Color of Wealth data collected with input from the Chicago Community Trust. The researchers will identify barriers to wealth accumulation among people of color, recognizing that economic circumstances and barriers to advancement vary greatly within groups of people of color, for example, by whether their families arrived in this country recently. The team will connect and solicit input from the CCT and community members to ensure nuanced interpretation of findings.

## UM24-08: Race Disparities & Consequences of Cancer Diagnosis on Preretirement Work Disruption

Dawn Carr, Askal Ali

Cancer is among the most common health problems that adults face, leading to work disruptions and, consequently, decreased economic security of workers and their families. Black adults have higher risks of cancer-related job disruptions than their white counterparts. This project will use newly released, nationally representative data and linked spousal data on cancer diagnosis and treatment to evaluate race-differentiated, cancer-related preretirement job disruptions. [📄](#)

## News from MRDRC researchers

### Meeting presentations

Cormac O’Dea presented “Who Benefits from Retirement Saving Incentives in the U.S.? Evidence on Racial Gaps in Retirement Wealth Accumulation” at the Spring **2024 NBER Public Economics Program Meeting**. The talk was based on O’Dea’s MRDRC project (**UM23-01**) with Taha Choukhmane, Jorge Colmenares, Jonathan L. Rothbaum, and Lawrence D.W. Schmidt.

### Media

Taha Choukhmane discussed a Vanguard report he co-authored on 401k plans’ inherent inequities on **Marketplace Morning Report**. Along with Vanguard, Yale Tobin Center for Economic Policy, and the MIT Institute Community & Equity Office, MRDRC helped to provided funds for the report’s underlying research via “Who Benefits from Retirement Saving Incentives in the U.S.? Evidence on Racial Gaps in Retirement Wealth Accumulation” (**UM23-01**).

The Washington Post’s personal finance reporter, Michelle Singletary, linked to MRDRC

research in **a column** about paying off her mortgage. The link connected to Leora Friedberg, Wei Sun, and Anthony Webb’s 2023 project, “The House: Is it an Asset or a Liability” (**UM23-17**).

The New York Times also included Leora Friedberg, Wei Sun, and Anthony Webb’s FY23 project, “**The House: Is It an Asset or a Liability?**,” in its article “**Aging in Place, or Stuck in Place?**”

Amanda Sonnega and Brooke Helppie McFall’s FY21 project, “**The Relationship between Adverse Experiences over the Life Course and Later-life Retirement Due to Disability,**” was the basis for Vance Cariaga’s GoBankingRates article, “**Early Life Traumas Lead to Early Retirement, Study Finds.**” NASDAQ.com reporter Dawn Allcot also cited Cariaga’s article and the MRDRC study in her article, “**The Average Retirement Age for Men vs. Women in 2023.**” [📄](#)

*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](mailto:mrdrcumich@umich.edu).*



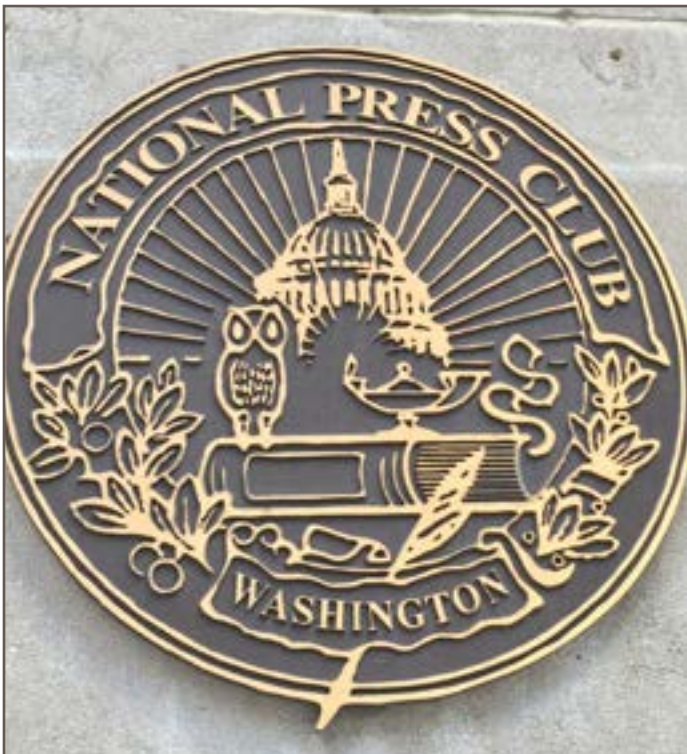
# Join MRDRC in person or online at the 2024 Annual RDRC meeting

The next Retirement and Disability Research Consortium Meeting will be held Wednesday, August 7, through Friday, August 9, at the National Press Club in Washington, D.C.

This free and public event showcases the latest in retirement and disability research from the nation's top scholars. We hope to see you in person, but the meeting will also be livestreamed.

More information on agenda and speakers will be available in July.

Register to **attend in-person** | Register to **attend virtually (livestream)**



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

## Keep in touch

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