

Note from Director/Associate Directors

It has been an eventful few months since the last HRSNews, both for the HRS team and for our colleagues and funders at the National Institute on Aging. The government shut-down had a direct impact on the HRS in that the NIA's grant review process was halted, so the scheduled review of our venous blood collection grant proposal could not take place. We were fortunate in that the NIA Office of Scientific Review was able to reschedule our review for mid-December, in time for January Council.

The entire HRS team has been working toward finalizing cuts and changes to the core questionnaire for the 2014 wave. In a unique and innovative way to get the research community's input on our proposed cuts, we invited users to review the proposed cuts at the HRS website and vote for questions which they thought should be "saved" and also to provide comments on the scientific importance of those questions. More than 200 HRS data users provided feedback on the proposed cuts, and at least eight votes in favor of keeping were received for every proposed cut! The HRS Co-PI team incorporated this user feedback into the final decisions for 2014 questionnaire changes and cuts. The new questionnaire is currently being pretested, and final changes are being incorporated for the 2014 wave, which will begin in February.

The Ann Arbor-based HRS team is looking forward to the completion of construction on the new wing of the ISR building this summer, and we are excited to move back to the Thompson Street building so that the entire team will be together once again.

David, Mary Beth, and Ken

HRS Program News

CogECON by Brooke Helppie McFall

The Cognitive Economics Project is a multidisciplinary effort to understand the decision-making of aging citizens, particularly related to retirement preparation, health, and well-being. The project supports and coordinates survey and experimental data collection, analysis of new data linked to longitudinal data from the HRS and other panels, and advancement of theories to understand the complex decisions faced by aging households.

The project has evolved over the past 10 years. In the beginning, HRS co-investigators Robert Willis and Willard Rodgers partnered with Jack McArdle of the University of Southern California to launch a new study called Cognition and Aging in the USA (CogUSA). Jack McArdle had a series of ongoing studies that used a wide range of psychological tests to better describe and understand the many changes that occur over the adult life-span (ages 18-95). These studies helped inform the development of CogUSA, which

included short, adaptive cognitive tests appropriate for use in large surveys. The Cognitive Economics Study (CogEcon) was developed and launched as part of the Data Innovation Core of Robert Willis's program project (P01) and uses the same sample as CogUSA. Linked with data on cognition from CogUSA, CogEcon is a rich resource for studying the cognitive bases of economic decision-making.

CogEcon has fielded four waves of data collection. The first wave, CogEcon 2008, collected information about income, work, assets and debts, financial sophistication, use of financial advice, among other topics. The second wave, CogEcon 2009, repeated many questions from CogEcon 2008 and contained new questions about changes during and responses to the financial crisis that started in late 2008. The third wave, CogEcon 2011, expanded the scope of the study to include health literacy. The fourth wave, CogEcon 2013, is currently in the field and includes new questions on internet use and household decision-making.

The project is directed by Robert Willis and Matthew Shapiro. The research team also includes John Ameriks (Vanguard), Wandi Bruine de Bruin (University of Leeds), Andrew Caplin (NYU), Gwen Fisher (Colorado State U), Pamela Giustinelli, Joanne Hsu, Michael Hurd (RAND), Gabor Kezdi (Central European University), Miles Kimball, Helen Levy, Charles Manski (Northwestern), Brooke Helppie McFall, Susann Rohwedder (RAND), and Tyler Shumway. Our dedicated graduate students help keep the data flowing. Alycia Chin at Carnegie Mellon helps with design and analysis and cognitive interviews. Our Michigan Square crew is always hard at work. Mike Gideon helps with design and testing and data management and documentation and data release. Peter Hudomiet helps with content and testing. Cynthia Doniger works on testing and data management and timing. Daniel Weagley has worked on the financial literacy data. And our faithful undergrad RA, Seth Koch, works on programming, proofing, testing, data cleaning and analysis.

In September, Robert Willis and Matthew Shapiro, together with Andrew Caplin and Michael Hurd, organized the Conference on Understanding Economic Decision-making in Aspen, Colorado. The conference brought together researchers studying households making complex decisions concerning consumption and saving, retirement, health care, financial investments, and purchase of insurance and annuities. There were 18 presentations from P01 researchers and from invited researchers from a number of institutions across the country and internationally. Daniel McFadden, the 2007 Nobel Laureate in economics, gave an address on the "New Science of Happiness." Project members gave a series of presentations on the MINYVan Study—a collaboration between Michigan, NYU, and the Vanguard Group to survey Vanguard accountholders.

Some Findings from CogEcon

Matthew Shapiro's research with CogEcon has shown that households that lost some of their wealth in the financial crisis tended to reduce their consumption to offset some of their losses. Brooke Helppie McFall's research has shown that some participants decided to delay their retirement when they lost wealth or were concerned about what would happen to the economy in the future.

Many researchers have found that older women tend to know less about finance than men of the same age. Using data from CogEcon, Joanne Hsu has found that the gap between women's financial knowledge and the financial knowledge of their husbands decreases as women age. It appears that women learn more about finances as they age, possibly in preparation for the day when they might face complex financial decisions on their own.

Research by Adeline Delavande, Susann Rohwedder and Bob Willis has shown that older CogEcon study participants achieved higher scores in measures of financial knowledge than younger participants. This provides initial support for the idea that financial knowledge, like crystallized intelligence, grows over time. They found that most participants “know what they know” and “know what they don’t know.” That is, how much you think you know is often a good indicator of how well you do when answering questions about these topics.

Finally, researchers have examined the impact of survey mode in CogEcon. Web-based surveys have become increasingly prevalent in both social science and marketing research. However, questions exist about the comparability of data gathered using a web survey and data gathered using more traditional survey modes. Differences between data from different survey modes may arise through two different mechanisms: sample selectivity due to (lack of) web access and mode effects. A mode experiment in the first wave of the CogEcon study (2008) randomized assignment to either paper or web-based questionnaires for respondents who had told the CogUSA survey that they used the Internet. Joanne Hsu and Brooke Helppie McFall leveraged the experimental design of the mixed-mode of CogEcon to examine mode effects separately from sample selectivity issues. Results indicated that, in contrast to mail mode, the web mode had higher response rates among web users, displayed higher item non-response, and gathered more precise values for wealth measures.

Research Data Center of the German Federal Employment Agency (RDC-GFEA) at the University of Michigan by Maggie Levenstein

On November 1, the Research Data Center of the German Federal Employment Agency at the University of Michigan (ISR-FDZ) made its official launch with funding from the National Science Foundation. Pilot funding for the project came from the German Ministry of Research and Education and ended at the end of September. This project represents the culmination of an effort between the German Federal Employment Agency at the Institute for Employment Research (IAB) and the Michigan Center on the Demography of Aging (MICDA) to launch a new initiative in international data sharing. This collaborative research endeavor provides approved researchers with restricted access to confidential German administrative microdata. The newly available data come from the German Social Security system and provide information on both individuals and households and employers. They include detailed information on employment, unemployment benefit receipts, participation in labor market programs and registered job search, and a large number of socio-economic characteristics. This unique data base can be linked to IAB surveys and German pension data. Visit the website to learn more http://fdz.iab.de/en/FDZ_Scope_of_Services.aspx.

This collaboration between ISR and IAB will have broad impact in three distinct ways. First, the research made possible by these unique data can inform the design of a range of social and economic policies, including the design of social safety nets to encourage economic growth in the face of both cyclical fluctuations and secular change, training and retraining of workers, migration and labor market integration, retirement, continued labor force attachment and overall wellbeing of an aging population, etc. Second, these data are relatively easy for graduate students to access. The IAB also has prepared companion, de-identified and synthetic public use files. Together these make these data a valuable resource for training both lower level and doctoral students in the use of linked survey and administrative micro-data. Third, the success of this project demonstrates the possibility for international data sharing of confidential administrative micro-data in a manner that protects confidentiality and respects national laws.

Dani Hochfellner is a Research Investigator in SRC and is responsible for the German data enclave at ISR. She assists researchers with getting access to the data and helps to familiarize users with the data structure and social security regulations in Germany. In her own research she also works with the data available at the enclave, namely German pension data linked to social security records. She studies transitions in retirement, un-retirement and employability of older workers. In addition she is interested in migration studies. She received her PhD in Sociology in October 2013. Since 2008 she has been a researcher at the Institute for Employment Research in Nuremberg, Germany. In her free time she likes all kind of outdoor activities such as biking, kayaking, hiking or climbing.



Welcome Dani Hochfellner!

Area Updates

Data Products by Theresa Norgard

The 2012 Early Release was posted on the HRS website on November 5. The data processing group is working on updating the HRS Tracker file and the 2012 Exit and Post-Exit data. In addition, data from the 2013 Internet survey are in process along with data from the 2013 Veterans Mail Study. We have started to receive booklets from the 2013 Consumption and Activities Mail Survey (CAMS). Two temporary employees, Megan Kacnanowski and Paul Reece, have been hired and will assist with entering the data from the CAMS and working on the comment and open end data from the 2012 Core Survey. The data processing group recently completed preparing preload data for the upcoming 2014 pretest; they're in the beginning stages of preparing preload data for the 2014 Core/Exit/Post-Exit wave of data collection.

Instrument Development by Kathy Terrazas

We are in the middle of data collection for the 2014 Pretest with all sections of the questionnaire, plus half of the modules (the ones designated as needing timing data or content feedback from interviewers). So far, the pretest has gone smoothly. The pretest ends on 11/20 and shortly thereafter, data will be available to Co-PIs for review. The next stage of development, from now until late January is the run-up to 2014 production launch. We'll be finalizing content and preload and conducting tests to validate flow.

Meanwhile HRS and SRO continue to work on the transition to Blaise5, which includes not only making sure that we have all of the necessary functionality to conduct the HRS interview in 2016 with the new system, but that we also have the support systems in place and operational for managing the Preload-Blaise-Sample Management interface. We will soon begin working with experts in screen design to develop and document the standards to be used across SRC for CAPI and CASI surveys in Blaise5.

Dissemination by Amanda Sonnega

The HRS exhibit travelled for the first time this year to the annual convention of the Association for Psychological Science (APS), replacing attendance at the American Psychological Association meeting. In recent years, APS has attracted research psychologists in increasing numbers who are likely to be very interested in the rich psychosocial data now available in HRS. Psychologists are increasingly expanding into the world of population-based survey data. HRS is a major data resource that may be less well-known to them. Amanda Sonnega and Jacqui Smith are proposing a symposium at APS 2014 to illustrate the value of the HRS for psychological research, especially at the intersection with health. The HRS exhibit continues to appear annually at the annual meetings of the American Economic Association, Population Association of America, and Gerontological Society of America and every other year at American Society on Aging, American Geriatric Society, Association for Psychological Science, Academy Health Research, American Sociological Association, and the American Public Health Association. Interest in the data continues to be brisk at these venues. Thanks very much to all who serve as exhibitors, including in 2013 Cathy Liebowitz, Erika MacDonald, Mary Cheatham, Halimah Hassan, Joy Rabideau, and Eric Kim.



SRO by Heidi Guyer

Between the 2010 and 2012 core data collections and the 2013 HRS Internet survey, HRS had 48 consecutive months of data collection without a break. The pace does not slow. We are ramping up for 2014 with the pretest taking place from November 4th-20th. Main production is scheduled to begin in early March, 2014. HRS conducted three mail surveys in 2013. The first was sent to military veterans in the HRS sample, along with a consent form seeking permission to link to their VA medical records. Two additional surveys are being fielded in fall 2013. These include the 7th wave of CAMS and a new mail survey on health care and nutrition.

Administration by Cathy Liebowitz

The HRS Administrative Team remains very busy with a variety of projects. Team members are engaged in several proposal submissions, including a competitive renewal of a program project to NIA due in January 2014 and a competitive revision to the HRS to allow for screening and interviewing for a new cohort in 2016 due in early March. We are actively working on several procurement contracts to streamline the information flow and improve our procedures. Monthly reconciliation of nearly 200 project/grants is underway, and this entails locating back up for all charges that are incurred, as well as corrections to journal entries to ensure appropriate classification of expenditures, and sometimes re-allocation of funds.

We would like to take this opportunity to reiterate the need for supervisor and authorized signer approval (either administrator or PI) of expenditure requests prior to making charges.

It has been a busy IRB season with new initiatives underway that include pre-testing new consent procedures in the field on HRS, collecting venous blood on HRS, launching new mail surveys, etc. It is expected that IRB submissions will be plentiful in first quarter of calendar 2014, too.

On the human resources front, activity has been minimal the past month or so. We have posted and hired new temporary staff to work primarily on comment coding for the 2012 HRS. We also serve as timekeeping assistance, providing review and approval and sometimes completion of timesheets for two bi-weekly pay periods and the monthly pay period.

In addition to periodically staffing the HRS exhibit booth at conferences, the team has responsibility for entering into contracts with conference vendors, organizing, ordering and shipping booth supplies and materials, and processing expenditures associated with staffing the booth. Some team members also have web-related responsibilities for specific projects.

Administrative staff play a key role in the dissemination of non-public access data. We participate in the review and processing of requests for access to HRS restricted data (via license or Enclave) and Sensitive Data requests. We also provide the financial support for the Enclave in terms of invoicing for usage. We are working to improve the restricted access management database, which is an evolving project.

Facilities management will become a major concern shortly after the New Year, as the real planning for occupation of Wing IV gets underway. HRS program space is expected to increase slightly when those at Michigan Square return to the main ISR building. In the run up to the "Return to ISR," we will be reducing the amount of physical material stored in HRS Program space, on- and off-site. We expect a

large-scale scanning effort, and hopefully a purge as well. We will also be digitizing some audio materials for possible future research. And through it all, we will continue to provide a high level of administrative support for meetings, conferences, workshops, travel, procurement, and everything else that needs to be done.

HRS in the News by Amanda Sonnega

The New York Times reported on a study by Ken Covinsky and colleagues published in the September 9 issue of JAMA Internal Medicine. The study, led by Alex Smith, used HRS data on disability in the last two years of life to study patterns of disability by age and gender. Between 1995 and 2010, 28,390 HRS respondents were interviewed. During that time 10,250 died. The authors excluded respondents whose last interview was not within the last two years of life for a final sample of 8,232. The average age at death was almost 80 years, and 52 percent of the sample was female. They defined disability as having trouble with one of these activities of daily living: dressing, bathing, eating, transferring in or out of bed, walking across the room, and using the toilet.

The overall prevalence of disability was 28 percent two years before death but climbed to 56 percent in the month leading up to death. The prevalence increases significantly with age as well, going from 14% for 51-69 to 50% for those 90 and older. Women also had a much higher prevalence of disability leading up to death (32 v. 21%). Some of this difference is accounted for by the fact that women live longer than men. However, according to Ken Covinsky “A woman who dies at 80 has a longer period of disability than a man who dies at 80.” The gender difference is largely because women have higher rates of disabling illnesses like depression, arthritis, and osteoporosis. They also have lower household wealth and are more likely to live alone.

Read the full story:

<http://newoldage.blogs.nytimes.com/2013/07/08/high-disability-rates-persist-in-old-age/?smid=tw-nytimes>

Personnel Changes

In September, Lauren Hersch Nicholas began her new position as Assistant Professor in the Department of Health Policy and Management and the Interdepartmental Program in Health Economics at the Johns Hopkins University Bloomberg School of Public Health. She will also continue as Faculty Associate with SRC. Congratulations Lauren!

Fun Stuff

Congratulations to Joyce Sisung for 40 Years of Service in SRC. And to Mary Cheatham who celebrated 10 Years of Service.

Ken Langa was recently awarded the 2013 MICHR Distinguished Clinical and Translational Research Mentor Award. This award was established to recognize and honor the efforts and accomplishments of UM faculty members who demonstrate consistent, high quality research and career mentoring in areas of clinical and translational health research.

Folks gathered at Bar Louie recently to celebrate Dani Hochfellner's completion of her doctoral degree and her new SRC appointment.

