

Highlights From Making Research Relevant in Aging

Marilyn Moon | American Institutes for Research

On May 5, 2014, at AIR's recent kick-off conference on how researchers can engage in the policymaking process, the Center on Aging encouraged those in attendance to begin thinking more creatively, constructively, and collaboratively. The following recap provides details about the event, including information about the opening remarks delivered by Center Director [Marilyn Moon](#), for those who missed the event or want to revisit the ideas that were presented.

For many researchers, a project is done when the report and its executive summary are completed and perhaps published in a professional journal. However, because applied research, by definition, should speak to real-world issues and situations, it should also be shared with as broad an audience as possible.

Judy Feder's keynote on effective policy engagement was informed by her expertise in health and long-term care issues as well as by her experience as a Clinton Administration political appointee and Executive Director of the Pepper Commission, a congressionally mandated body that examined how to achieve health and long-term care reform. Using numerous concrete examples involving long-term care issues, Judy offered several key lessons:

- Focus research where there is much disagreement so as to narrow uncertainties. Study findings are more powerful when researchers agree on the fundamentals than when they are at odds and “muddying the waters.” Stronger data forces politicians and the media to distinguish fact from fiction.
- Recognize that research matters, and take this work seriously. Otherwise, individuals will take the research and use it in ways that the research likely will find invalid. Actively interpreting one's own research gives the researcher greater control over it.
- Mind the fine line between policy and propaganda. Although research is uncertain and suggestive, policymakers desire certainty. It is tempting to give them what they want, but if researchers intend to “speak truth to power,” then preserving research integrity is essential. Researchers must be careful not to oversell under the guise of education.

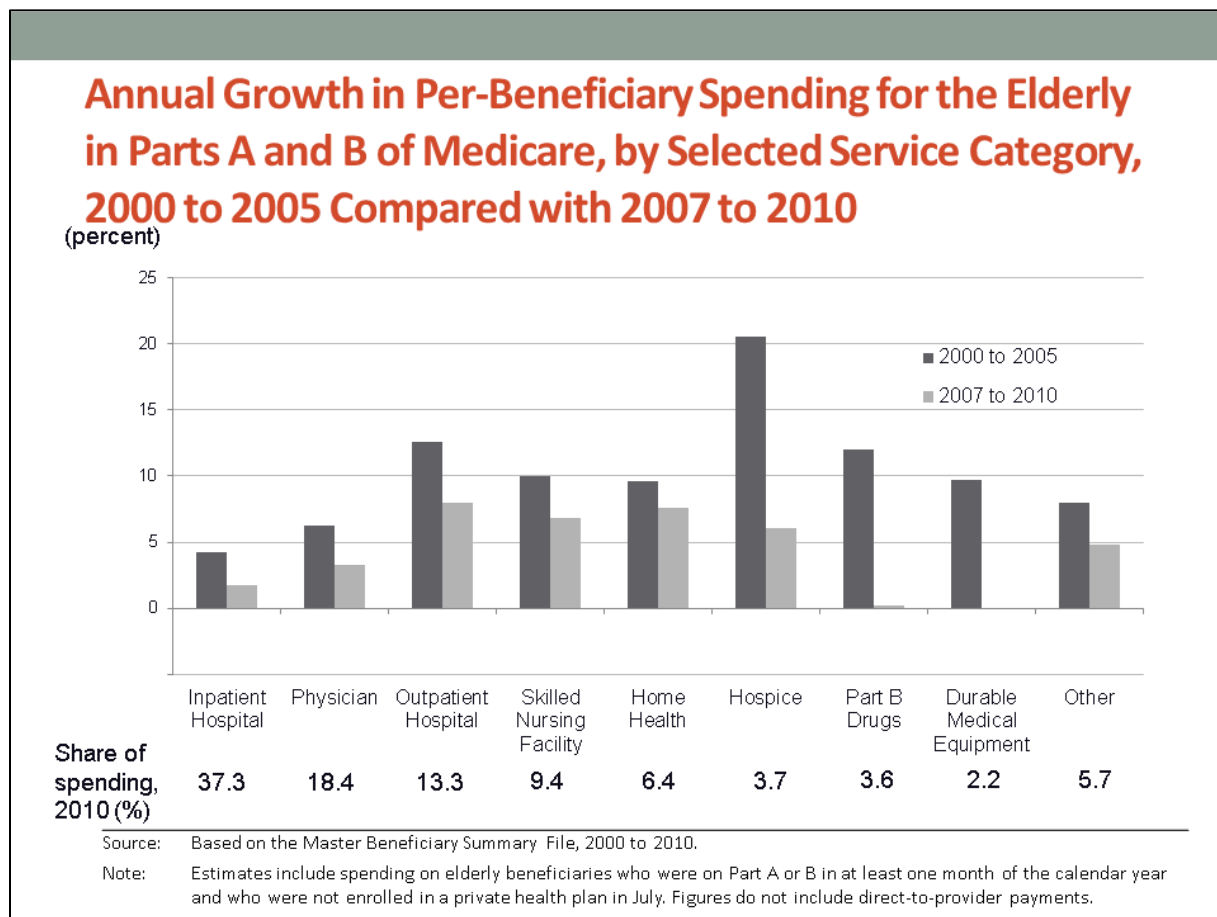
The experts on the conference's panel strategized about how their own recent research could better inform discussions of aging. For instance, how might Social Security and Medicare change, and what should be expected from these programs in the future? Drawing on her groundbreaking research at RAND; her public service as chief economist at the U.S. Department of Health and Human Services' (HHS) Office of the National Coordinator for Health Information Technology, where she worked on the expansion of electronic health records and other health IT-related matters; and her leadership role at the Congressional Budget Office, where she and her colleagues produced a key study on Medicare spending,¹ Vanderbilt

¹ <http://www.cbo.gov/publication/44513>

University’s Melinda Buntin addressed why spending on Medicare has slowed and whether that trend is expected to continue. Her comments reflected her own views, and Melinda shared the following insights:

- The slowdown in Medicare spending growth is pervasive and can be seen across all beneficiary types, service types, and regions.
- Although the period of study included the recessionary period, the recession explains very little of the slowdown in Medicare spending growth. (See figure 1.)

Figure 1. Medicare Parts A and B Per-Beneficiary Spending, 2000–2005 vs. 2007–2010



- The Medicare spending slowdown persists even though overall economic conditions have improved.
- Most likely, no single factor accounts for the unexplained portion of the slowdown. No single factor stood out as a major causal element.

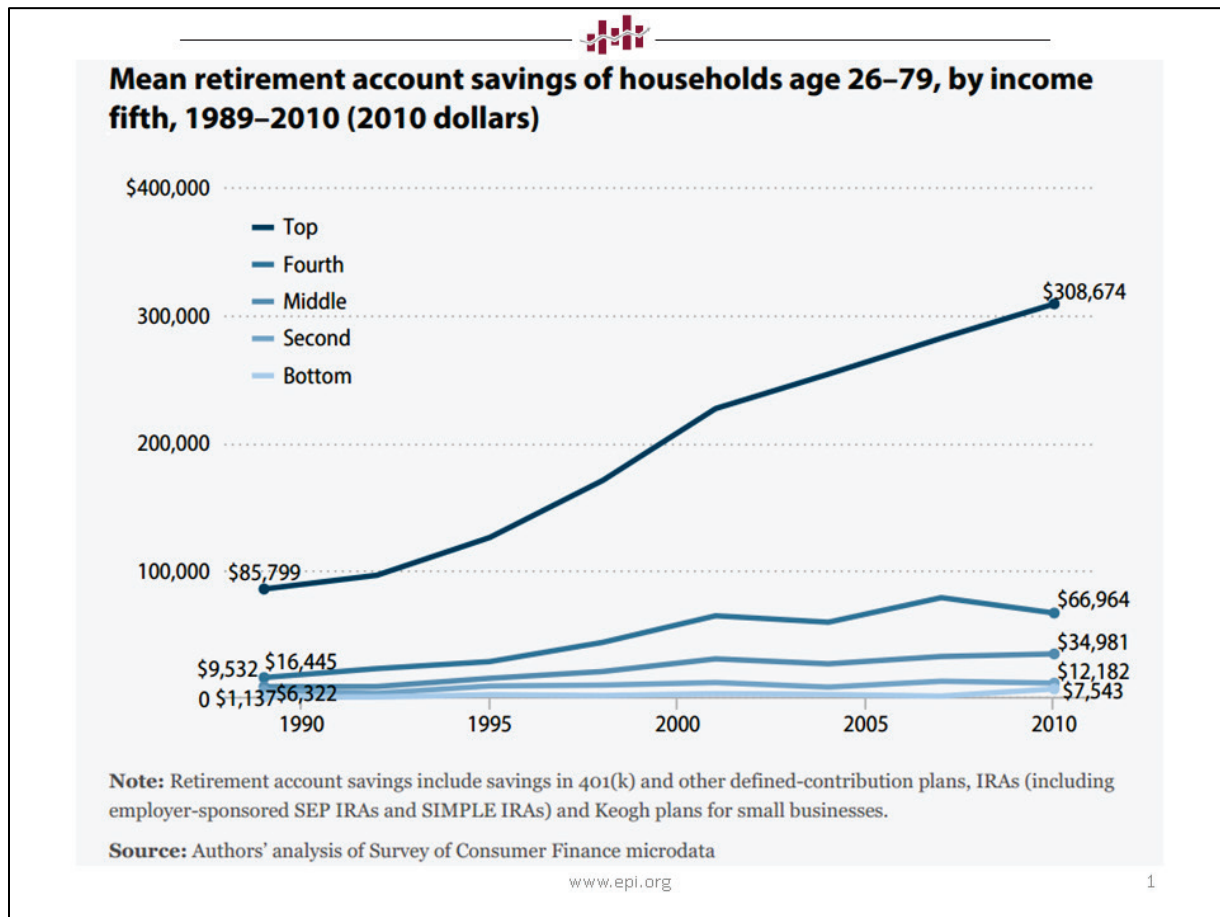
Monique Morrissey from the Economic Policy Institute presented findings on the inequality of resources that individuals bring to retirement. Monique drew from a chartbook she produced on retirement resources,² her research on retirement age and retirement-related tax incentives, and her work at the AFL–CIO and the Financial Markets Center. She emphasized the inequality of

² <http://www.epi.org/publication/retirement-inequality-chartbook/>

savings among retirees in vehicles, such as 401(k)s, and the ways in which tax policy contributes to the problem:

- Lower-income workers are less likely to obtain jobs with employers who sponsor retirement plans.
- Lower-income workers also are less likely to work for employers who provide generous retirement plan contributions or any contributions at all.
- Consequently, the distribution of retirement savings is heavily skewed toward those with higher incomes. (See figure 2.)

Figure 2. 1989–2010 Mean Household Retirement Savings by Income Fifth



- A growing concern is that lower-income workers now have a low incentive to participate in these private retirement programs.
- Tax breaks in the current system are heavily skewed toward those with high incomes.

Teresa Ghilarducci from The New School — a seasoned academic researcher who serves on boards and advisory panels for unions, state governments, and other entities on a range of retirement issues and who also advocates for the improvement of pensions through the creation of Guaranteed Retirement Accounts — spoke about her recent research on time spent in retirement and how it differs across individuals, pointing out the following observations:

- In the last 30 years, the lifespan of high-income, highly educated older white males has increased the most.
- Men have more retirement time than women.
- The average time spent in retirement is actually 13 years, not the commonly expected one-third of one's life.
- People who are living longer are not working longer.
- People who are dying sooner are in the workforce longer.
- Wealthier people generally retire early and live longer.

Various themes emerged from these presentations. First, lower-income workers face significant economic challenges. Second, private pensions do not seem to be helping them, and current research suggests that lower-income workers also have less leisure time in retirement. In addition, although Medicare spending is slowing down, it remains an essential source not only of benefits but also of high out-of-pocket burdens for seniors. Last, careful consideration of both the distribution of impacts of various policies and the behavioral challenges of creating and offering appropriate incentives and protections is critical to assisting lower-income retirees.

Beyond capturing policymakers' attention, each of the four presenters demonstrated the contribution that clear, convincing data can make and the importance of passion and commitment among individual researchers.

The Conference Agenda

Keynote Speech: "How Researchers Can Get Engaged in Policy Discussions"

Presenter: Judy Feder, Georgetown University and Urban Institute

Presentation: "Why Has Growth in Spending in Fee-For-Service Medicare Slowed? Will the Slowdown Continue?"

Presenter: Melinda B. Buntin, Vanderbilt University

Presentation: "The Inequality of Retirement Resources"

Presenter: Monique Morrissey, Economic Policy Institute

Presentation: "The Not-So-Surprising Eroding Equality of Retirement Time"

Presenter: Teresa Ghilarducci, The New School