

WINTER 2017

Director's Note

The fact that the US population is aging is a sign of success that people are living longer, but it is also a challenge. The rapid growth of our older population means that the number of retirees will grow relative to the number of workers even though people are working longer, placing a strain on pension and social security systems. It means that the burden of Alzheimer's disease and related dementias will grow even if the recent trends toward lower rates of the disease continue. The need for high quality and reliable data on our aging population is becoming more critical, and your participation in the HRS means more than ever.

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The HRS is playing a major role in trying to understand the impact of Alzheimer's and dementia on people in the United States. An important way that HRS is doing this is by launching a large new study, the Healthy Cognitive Aging Project (HCAP) in which some of you may have participated. This project will collect more information on how people's memory and other thinking activities

Alzheimer's Disease

The most common form of dementia

may be changing with age, and will be combined with all of the data that you have provided since entering the study. This will give researchers a unique and extremely valuable window into why some people get dementia and some don't. Your participation in the HRS and HCAP is keeping the HRS at the forefront of understanding some of the most important health conditions of aging, and in improving the lives of older adults and their families. We are grateful to you for your time and dedication.



David Weir, Director
Health and Retirement Study

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Volunteering and Cognitive Health

What do we do with all that time after we retire? Volunteering may do more than just fill the hours. New research with HRS shows that older adults who volunteer have a lower risk of developing cognitive impairment. The researchers found that volunteering regularly over time was linked to a lower risk of cognitive impairment. Being older, female, and nonwhite, having less education and



more sad feelings were all linked with greater risk of becoming cognitively impaired. Even after taking account of these other risks, volunteering had a positive effect on cognitive health.

From: Frank J. Infurna and others, *Journal of the American Geriatric Society*, 2016



Happy You, Healthy Me

Research has shown that happy people are healthier, but does our partner's happiness affect our health? New research finds that HRS participants with happy spouses were about a third more likely to report being in overall good health, with fewer physical limitations, than their peers with an unhappy spouse. The people with happy partners were also more likely to say they were physically active. It may be that happy spouses help create a healthy home environment, though researchers also note that poor health of one spouse may affect the happiness of the other.

From: William J. Chopik and Ed O'Brien, *Health Psychology* 2016



Reading Books May Lengthen Life

The benefits of reading books may include a longer life in which to read them. Recent research looked at whether HRS participants who read books live longer than those who don't and whether reading newspapers and magazines was just as helpful. After taking account of age, sex, race, education, physical and mental health, wealth, and marital status, the researchers found that book readers lived an average of 23 months longer than non-readers. The effect was stronger for reading books compared to only magazines or newspapers.

The researchers think that reading books—even more than reading magazines and newspapers—helps maintain cognitive health, which improves longevity. The benefits of

book reading were evident for both men and women and for those with both higher and lower levels of education and wealth. Spending even just 30 minutes a day reading books improved survival. On average, people who read books did so about four hours a week.

From: Avni Bavishi and others, *Social Science and Medicine*, 2016



Dementia Rates Declining

As the number of older people in the US population increases in the decades ahead, we can expect a large growth in the number of people with Alzheimer's disease and dementia, simply because the risk for these conditions is so much higher as we age. Some have called this a looming "dementia epidemic." Recent HRS research suggests some good news, though. Because of things like education and better treatment for conditions like high blood pressure and diabetes that affect dementia risk, rates of dementia are trending downward.

Based on HRS data, between 2000 and 2012, the rate of dementia in people aged 65 or over dropped from 11.6% to 8.8%. This means that there are about one million fewer

older adults with dementia today than had been expected. Related to this decline, dementia is also being diagnosed later in life, another positive development for older adults and their families hoping for a long and healthy retirement. The HRS will continue to play a major role in tracking dementia trends to measure the full impact of dementia on society as the number of older adults who are at highest risk for dementia increases in the decades ahead.

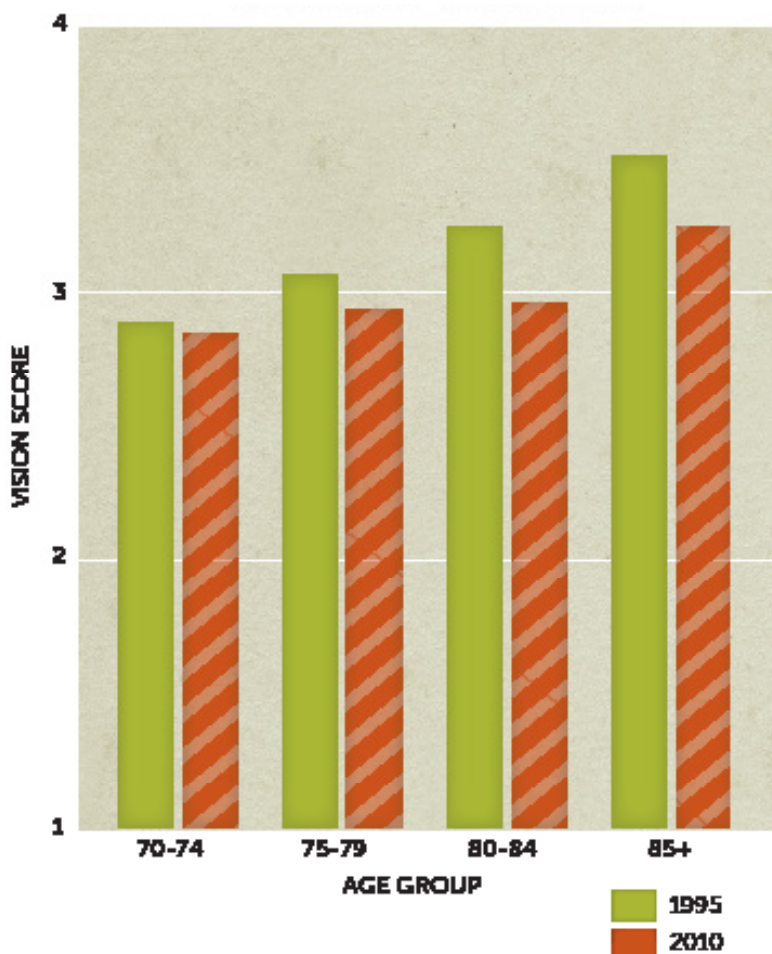
From: Kenneth M. Langa and others, *Journal of the American Medical Association*, 2016

Favorable Trends in Eyesight

Aging takes its toll on eyesight for all of us, but recent research using HRS finds a trend toward better eyesight for older people. HRS participants report on their vision on a 5-point scale where 1 = excellent, 2 = very good, 3 = good, 4 = fair, and 5 = poor. As expected, the researchers found that vision worsens as we age. But they also found that self-reported vision of HRS participants who were age 70 and older in 2010 was better than vision reported by the same age group in 1995. The chart below shows that these gains were especially large for participants in the age groups over age 80. A smaller number means better vision. Those who were aged 80 to 84 in 1995 reported an average of 3.25 on the scale compared to 2.96 for those who were aged 80 to 84 in 2010. Better treatment for glaucoma and better medical management of diabetes has led to improvements in vision over time.

From: Yiquan Chen and others, *Ophthalmic Epidemiology*, 2016

Self-Reported Vision Scores, 1995 And 2010



Empty Nest Bonus

When children leave home, do we save more for retirement? Many studies of retirement readiness assume Americans will save at higher rates after their children become financially independent. But do they? Researchers looked at HRS data for participants who were eligible for a 401(k) retirement savings plan with their employer to see whether retirement savings rates increased when parents became empty-nesters. The goal was to determine what happens to 401(k) plan savings after children move out. They found that when the kids leave, households do increase their savings through their 401(k)s, but just slightly. Savings increased by less than one percent. It would be possible to increase savings by as much as 12% when there are no longer children to support. But this does not happen. It may be that some parents continue to provide financial help to their kids even after they leave home.

From: Irena Dushi and others, *Center for Retirement Research at Boston College Research Brief*, 2016

Contact Your Contact Person

As you know, at the end of your interview, we ask you to provide a name or two of a close family member or friend who we can contact if we are unable to reach you. It may be helpful to let your contact people know you have named them as a resource for us, in case we need to reach out to them. Thank you!

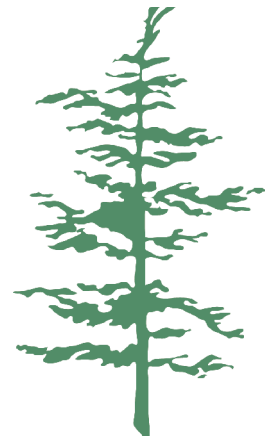
Have You Moved?

Have you changed your address or phone number? Please call or write to us at the toll free number or address listed to the right. You can also e-mail us at HRS-QandA@umich.edu with any changes. Be sure to check the HRS participant website for updates as well! Visit the participant website at: <http://hrsparticipants.isr.umich.edu/>



We Keep Your Information Confidential

All of the research procedures used by the University of Michigan are designed to ensure that your confidentiality and anonymity are protected at each stage of the research process. Very careful safeguards are built into everything we do. All employees who work for our study sign a pledge of confidentiality to adhere to these procedures and safeguards.



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