



Director's Note

Makes Sense

If you're reading this, I have some good news for you. Maintaining good vision can help prevent or delay the onset of dementia. If you're listening to someone else read this to you, that's good, too. Scientists like to come up with fancy terms to cover a lot of things at once. The theme here is "sensory impairment." Vision and hearing are our most important senses, but there's evidence that sense of smell is also associated with better brain health. Getting scientific evidence that good sensory health translates to good brain health is not easy. Our brains process the information from our senses—the brain has to recognize what we see or hear or smell. So if Alzheimer's disease or other problems affect the brain it stands to reason it might affect our sensory processing. This is why longitudinal studies like the Health and Retirement Study are important. When we're able to follow people over time we can see whether sensory impairments occur before problems with memory and thinking.

For example, one study published in the *Journals of Gerontology* found that people who reported problems with vision were 25% more likely to develop dementia in the future than people who did not. People with hearing difficulties were 17% more likely to develop some sort of cognitive impairment. Some scientists think the common thread here is that vision and hearing stimulate our brain into thinking and that helps keep the brain healthy. Many of the things we hear about as risk factors (things that increase the chances of developing a disease) seem difficult or impossible to do anything about. There are some simple things you can do to keep your senses working. Have your eyes checked. If you develop cataracts, they can be corrected by a very common surgical procedure. Other eye conditions, like macular degeneration, can

also be treated. Get corrective lenses that work for you. You can also have your hearing checked. Hearing aids have improved a lot in recent years and can help you stay in touch. It's possible it could help prevent cognitive problems. It's for sure that it will help you enjoy the world around you.



David Weir, Director

Health and Retirement Study

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Nutrition Assistance Helps Cognition

Good nutrition is important for health, but it also helps us stay mentally sharp as we age. The federal Supplemental Nutrition Assistance Program, or SNAP, provides nutrition benefits to supplement the food budget of those who may need it. SNAP can make a big difference for those who use it.

A recent study started with a group of people who were eligible to receive SNAP benefits and followed these folks over time. They then compared those who used the benefits to those who did not use them. After accounting for differences between SNAP users and non-users, the study showed that SNAP use was associated with slower decline in memory function. Maintaining good nutrition as we age is important for cognitive health.

Source: Lu and others, forthcoming, *Neurology*



Volunteering Builds Friendships

It is well-known that helping others is a sure way to lift our own mood. What is less well-understood is whether friendships are a pathway in the connection between volunteering and depression. A recent study looked at this link.

They found:

- Volunteering plays an important role in generating and maintaining friendships.
- Volunteering is associated with less depression.
- Friendships are a pathway between linking volunteering and better mood.

Providing opportunities later in life – like volunteering – to maintain and grow friendships could help reduce the risk of depression in older adults.

Source: Lim and others, 2022, *The Journals of Gerontology, Social Sciences*



How We Live in the COVID Era

The COVID-19 pandemic has changed life in so many ways. With information from the Health and Retirement Study (HRS) COVID-19 Project survey, we can understand more about the various impacts of the pandemic on our health, mental well-being, and financial situation.

Responses within the HRS depict an older population that was clearly affected by the pandemic but that was — overall — remarkably resilient.

Health

- Worries about health were high, especially compared with other stressors.
- Most older individuals reported being able to obtain needed medical care.
- At the same time, the decision not to see a medical professional — when it occurred — was more often than not something that was out of the control of the individual such as the care provider canceling, closing, or rescheduling.



Stress

- While most respondents reported experiencing a disruption in their contact with family and friends, few found these disruptions extremely stressful.

Finances

- Most people reported no change in their income following the pandemic. However, 17 percent reported that their income decreased, and the younger age cohort (67 and younger) was disproportionately affected.



Despite the serious challenges presented by living through a pandemic, many older adults are faring surprisingly well. Those near retirement may need to update their retirement planning to account for potential income losses during the pandemic.

Source: Ebrahimi, 2022 Employee Benefit Research Institute

Less Spending, More Security

How we spend time and money can change over our lives. Often spending goes down as we get older. Understanding the reasons for this decline in spending is important for advice on retirement planning.

A recent study with HRS found:

- Spending declines quite a bit at older ages.
- Feeling a financial pinch is actually lower at older ages.
- Feeling satisfied with one's finances is much higher at older ages than near retirement.

The reason for these connections is that spending on leisure activities decreases, which may not be a welcome change. However, this reduction in spending is associated with feeling more financially secure, which is also important for well-being.

Source: Hurd and others, 2022, NBER Working Paper

Will Millennials be Ready to Retire?

Members of the Millennial cohort will be between ages 54 and 69 in 2050. What are the prospects for their retirement preparation? One study used information in the HRS on current retirees to project likely outcomes for Millennials.

- Millennials will have several advantages relative to previous generations, such as more education, longer working lives, and more flexible work arrangements.
- But they will also have several disadvantages such as having to rely more on individual retirement accounts compared to defined benefit pension plans.
- Millennials are also marrying and having children later, which means they will be supporting children at older ages than previous cohorts.

These disadvantages can be balanced by a wider range of employment options that Millennials will likely enjoy for working longer.

Source: Gell and others, 2019, Brookings Institution working paper



Leisure, Mental Health, and Mild Cognitive Impairment

Little research has investigated the relationship between types of leisure activities and mental health outcomes among adults over age 65 living with mild cognitive problems. Are there any differences for their well-being in whether leisure is spent in physical activity compared to less active, or sedentary activity?

A recent study looked at this question across a range of both negative and positive emotions.

Spending leisure time in physical activity was strongly associated with high life satisfaction and happiness as well as less anxiety and loneliness. More sedentary leisure, like reading, doing puzzles, was also associated with these outcomes but less strongly.

Spending time in physical activity and even sedentary leisure can be important in promoting the life satisfaction and mental health of older adults with mild cognitive impairment.

Source: Kim and others, 2022, American Journal of Health

Keep in Touch

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/>



Certificate of Confidentiality

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