

Director's Note

You may have noticed that information and stories about Alzheimer's disease and dementia have been more in the news over the last year or two. Dementia is when a person's memory and thinking have worsened to a level where they are no longer able to take care of themselves day to day. Alzheimer's disease is one of the common types of dementia.

Recently there have been two important developments in Alzheimer's research. First, there are new blood tests that can be done in your doctor's office to determine whether you are at risk of Alzheimer's disease. Second, the first medications to treat Alzheimer's disease by removing abnormal proteins in the brain were approved for use. These two recent developments are leading to major changes in the diagnosis and treatment of this common disease.

Thanks to your participation, the HRS has already made many important scientific discoveries that helps doctors and researchers better understand who is at risk for getting dementia and Alzheimer's disease.

HRS also helps us understand the full impact of dementia on older adults and their families, for example, by providing insights about effects on caregivers and costs of care. Information from HRS has been used widely by doctors, and by policymakers in the government, to better address the challenges faced by those affected by dementia and Alzheimer's.

The HRS is the longest running and largest study of aging in the US. It will be increasingly important to scientists and policymakers as we enter this new phase of Alzheimer's disease diagnosis and treatment.



Thank you for your continued participation in the HRS and for contributing to a better understanding of how to prevent and treat Alzheimer's disease and dementia in the years ahead.

Kenneth Langa, MPI, Co- Director
Health and Retirement Study

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Does Cholesterol Affect Memory?

We all know that bad cholesterol is linked to heart disease. We are also beginning to understand that there is a link between heart disease and cognitive problems later in life. But are known risk factors for heart disease, like high cholesterol, directly linked to memory?

A recent study found that good cholesterol (HDL) slightly enhances memory, and bad cholesterol (LDL) does not have a big negative effect on memory.

This indicates that cholesterol might not greatly affect cognitive aging. Instead, factors like education and genetics could play a more important role in preserving memory.

Source: Miramontes and others, 2024, Translational Research & Clinical Interventions



What Keeps Us Moving?

As we get older, staying physically active is an important part of healthy aging. But many of us tend to slow down after age 45, despite the growing benefits.

Even modest amounts of exercise, like walking for 30 minutes two to three times per week, can lower health risks.

A recent study explored what things are the most helpful to older Americans for staying active. Having a sense that we are in control of our health and that we have a sense of purpose in life both lead to greater activity over time.

Engaging in social activities like helping others, attending religious services, and volunteering are not only things that help keep us active in themselves, but they also lead us to exercise more over the years.



When is the Right Time to Claim Social Security Benefits?

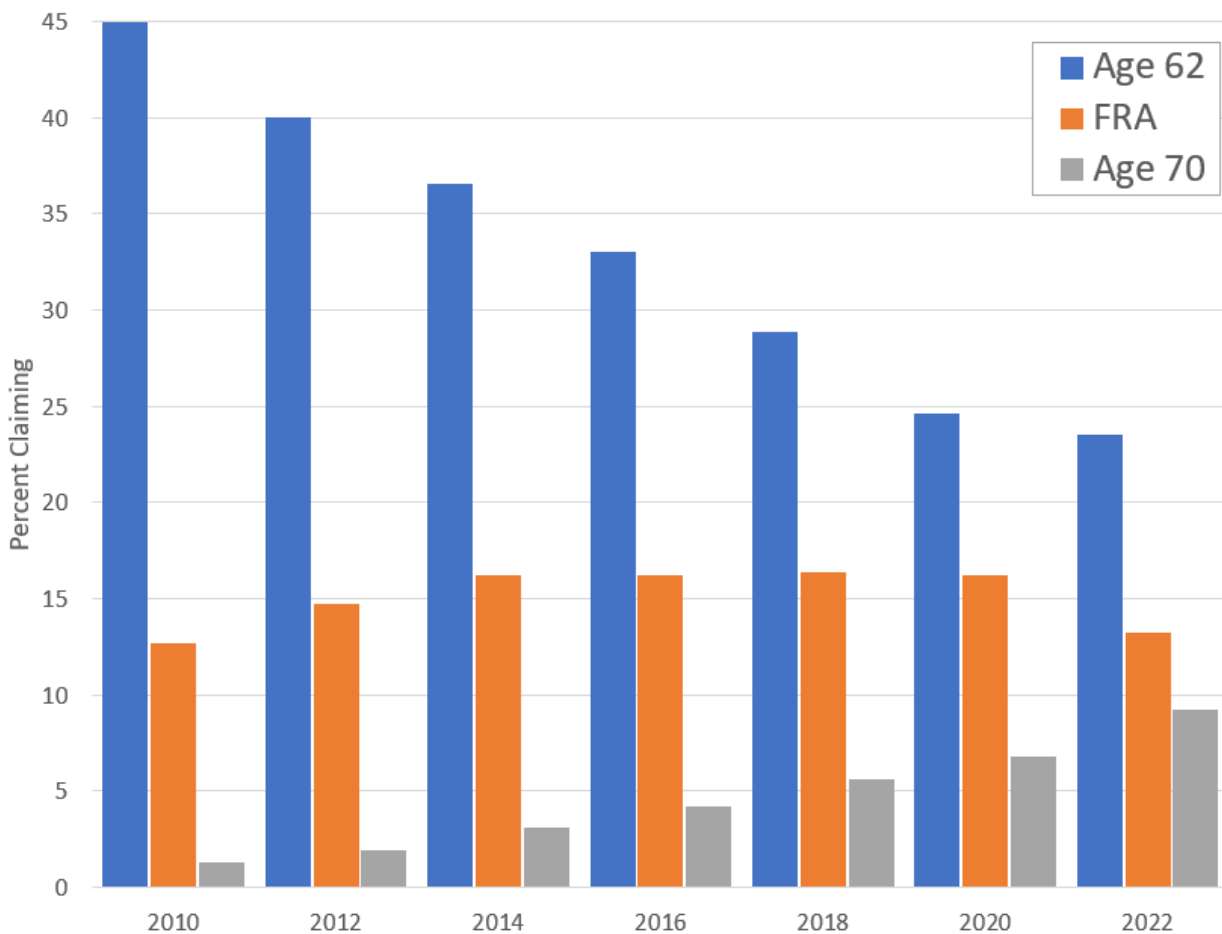
When to begin claiming Social Security benefits is an important decision that can affect our retirement finances. Considerations such as work history and age impact the benefits.

A recent study confirmed that, for people who live to the average life expectancy, early claiming at age 62 results in reduced lifetime payments whereas delaying claiming can enhance lifetime benefits. Waiting until age 70 tends to maximize lifetime benefits.

Understanding these facts is important, but individual circumstances, including health and financial needs, crucially determine the best strategy for all of us.

Source: Slavov, 2025, Journal of Pension Economics and Finance

Percent of Retired Workers Claiming Social Security at Age 62 (Early), Full Retirement Age (FRA), and at Age 70 from 2010 to 2022



Takeaway: The percentage of American's claiming Social Security retirement benefits early, at age 62, has steadily decreased over time, from about 44 percent in 2010 to about 24 percent in 2022 while this percentage who delay claiming until age 70 is slowly increasing from about 2 percent to 10 percent over the same period.

Source: Social Security Administration, Annual Statistical Supplement, 2024

Doing Good and Feeling Good as We Retire

In 2021, more than 60 million Americans took part in volunteering, offering services worth over \$120 billion. This organized effort is more than random kindness; it brings benefits to both society and the volunteers themselves.



Volunteering contributes to better health and wellness, particularly for older adults.

Engaging in volunteer activities can help lessen depression, a condition that troubles many, by providing retirees with a sense of purpose and opportunities for social interaction and skill-building.

As retirees are at a higher risk for depression, volunteering plays a crucial role in supporting mental health, offering social and emotional advantages, and strengthening community bonds.

Source: Lorenti, 2025, Social Science & Medicine

Medicare Advantage Enrollment is Often a Joint Decision

Choosing the right health care plan is crucial, especially as we age. Medicare Advantage is a very common choice for Medicare beneficiaries to bundle their Part A and Part B benefits and obtain additional coverage such as for vision, dental, and hearing. In 2023, 50% of Medicare beneficiaries opted for Medicare Advantage (MA) plans.

A recent study focused on understanding what influences people's decision to enroll in MA. For couples, the decision to enroll in Medicare Advantage (or to leave it) is often a joint decision. When one partner switched or left their MA plan, the other often did as well.

This is important information that can improve policies that try to help Medicare beneficiaries make the best decision about choosing a health care plan.

Source: Lei and others, 2025, Journal of the American Medical Association



Positive Views on Aging Can Help Us Age Well

Self-perceptions of aging (SPA) are important for overall well-being as we grow older. Positive views on aging, much like good nutrition, can make a big difference.

A recent study looked at factors like self-esteem, life satisfaction, and optimism, finding that they play key roles in fostering positive attitudes about our aging selves. This helps in reducing the risk of depression and cognitive decline.

Understanding what influences how we think about our aging selves can guide efforts for successful aging and better health outcomes in older adults.

Source: Joshanloo, 2025, Social Science and Medicine

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/>



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