Homes for an Aging America: Priorities for Research and Federal Action

Examining Vulnerability: The Health and Retirement Study

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Examining Vulnerability: The Health and Retirement Study

- National Institute on Aging (NIA) through a special Congressional appropriation (1992)
- Biannual longitudinal design (10 waves)
- 32,000 participants
- Nationally representative of 50+ population
- Following people pre-retirement into retirement
- Emphasis on health and financial well-being
- We use the most recent data available (2010)
  - Age 65+ (n=10,695)
Frailty Index

- Where are people on the frailty trajectory?
  - Robust → Prefrail → Frail
- Frailty Index (30 Items)*
  - Obesity (1 item)
  - Depressive Symptoms (8 items)
  - ADLs (6 items)
    - Bathing, dressing, eating, getting into/out of bed, walking across the room, toileting
  - IADLs (6 items)
    - Money management, medication management, shopping, preparing meals, using the phone, using a map
  - Chronic Conditions (8 items)
    - high blood pressure, diabetes, cancer, lung disease, heart disease, stroke, psychological disease, arthritis
  - Self-rated health (1 item)

*Mitnitski et al., 2002

Financial Resources

Federal Poverty Line*

- Threshold varies by age, household size, children
- Proportion of income to poverty line provides a threshold

<table>
<thead>
<tr>
<th></th>
<th>In Poverty</th>
<th>Low Income</th>
<th>Middle Income</th>
<th>High Income</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>&lt;100%</td>
<td>100-&lt;200%</td>
<td>200-&lt;400%</td>
<td>400%+</td>
</tr>
<tr>
<td>1 Householder</td>
<td>&lt;$10,458</td>
<td>&lt;$20,916</td>
<td>&lt;$31,374</td>
<td>$41,832+</td>
</tr>
<tr>
<td>2 Householders</td>
<td>&lt;$13,194</td>
<td>&lt;$26,388</td>
<td>&lt;$39,582</td>
<td>$52,776+</td>
</tr>
</tbody>
</table>
## Frailty and Poverty Domains, 65+

<table>
<thead>
<tr>
<th>POVERTY THRESHOLD</th>
<th>ROBUST</th>
<th>PRE-FRAIL</th>
<th>FRAIL</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-&lt;100%</td>
<td>1%</td>
<td>4%</td>
<td>4%</td>
<td>9%</td>
</tr>
<tr>
<td>100-&lt;200%</td>
<td>4%</td>
<td>12%</td>
<td>6%</td>
<td>21%</td>
</tr>
<tr>
<td>200-&lt;400%</td>
<td>10%</td>
<td>19%</td>
<td>6%</td>
<td>34%</td>
</tr>
<tr>
<td>400%+</td>
<td>14%</td>
<td>19%</td>
<td>4%</td>
<td>36%</td>
</tr>
</tbody>
</table>

**Total** 100%

### Severe Vulnerability
- Severe Vulnerable: 82%
- Moderately Vulnerable: 14%
- Minimally Vulnerable: 4%