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CENTER ON  
LONGEVITY

*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

	<b>In Poverty</b>	<b>Low Income</b>	<b>Middle Income</b>	<b>High Income</b>
	<b>&lt;100%</b>	<b>100- &lt;200%</b>	<b>200- &lt;400%</b>	<b>400%+</b>
1 Householder	<\$10,458	<\$20,916	<\$31,374	\$41,832+
2 Householders	<\$13,194	<\$26,388	<\$39,582	\$52,776+



## Frailty and Poverty Domains, 65+

	POVERTY THRESHOLD				Total
	0- <100%	100- <200%	200- <400%	400%+	
ROBUST	1%	4%	10%	14%	28%
PRE-FRAIL	4%	12%	19%	19%	53%
FRAIL	4%	6%	6%	4%	19%
Total	9%	21%	34%	36%	100%



## Frailty and Poverty Domains, 65+

