A Critical Time for Research
The Center for Financial Security Retirement and Disability Research Center (CFS RDRC) at the University of Wisconsin–Madison received the third year of research funding from the Social Security Administration's Retirement and Disability Research Consortium this fall. Given this historic moment in our nation, with a global pandemic leading to economic crisis and a sharpened national focus on inequities that persist throughout our institutions, the field finds itself at a crucial juncture for research on Social Security, retirement, and disability policy, especially related to economically vulnerable populations. Over the next year, CFS researchers will investigate topics including vulnerability to Social Security scams, identity theft among seniors, older Americans' changing work, and the impact of employment shocks.

View our full list of 2021 Research Projects and Abstracts [HERE].

Spotlight on Research:
Declining Economic Opportunity, Rising Overdose Rates, & DI Receipt

This study investigates the role of fading economic opportunity in two significant trends faced by working-age adults in the United States: worsening mortality (particularly from drug overdoses) and rising rates of application to the Social Security Disability Insurance (SSDI) and Supplemental Security Insurance (SSI) programs. Specifically, we examine the relationship between commuting-zone-level exposure to automation—which has led to reductions in labor-market opportunities in historically important sectors such as
manufacturing—and county-level mortality and SSI/SSDI application rates for 18–65-year-olds. Using exogenous variation in automation (as measured by the penetration of industrial robots per 1,000 workers) to support causal inference, we find that increases in automation over the period 1993–2007 led to substantive increases in drug overdose mortality for both men and women, particularly in manufacturing counties. The largest impacts were for 30–44 and 45–54-year-old men living in manufacturing counties, for whom we also find significant increases in mortality from all causes and suicide. We also find strong effects of automation on SSDI and SSI applications, driven by applications that were ultimately denied. Collectively, the average increase in automation exposure can account for 12% of the rise in drug overdose mortality between 1993 and 2007, and 22% and 12% of the rise in SSI and SSDI applications, respectively, between 2000 and 2007. We also find meaningful heterogeneity in the relationship between automation and drug overdose mortality: counties with higher levels of social capital and higher shares of college graduates experienced fewer drug overdose deaths for similar levels of exposure to automation, as did counties in states with more generous Medicaid programs. Counties in states with lower rates of opioid prescriptions also experienced larger increases in mortality from automation.

Access the full working paper HERE. Stay tuned for the research brief to be released before the end of the year.

New Publications, Events & Opportunities

Announcing Four Training Program Opportunities with the CFS RDRC

Training and mentoring students and junior faculty are at the core of the CFS RDRC mission. Developing programs to advance the skills, interests, and experience of graduate, professional school students, and junior faculty, especially scholars from underrepresented backgrounds and from a range of disciplines, on issues relevant to SSA is a central role of the CFS
RDRC. Our vision is to develop a cohort of scholars who will become tomorrow’s project investigators. To this end, CFS is pleased to release four calls for proposals/applications:

- **Junior Scholar Intensive Training (JSIT):** Along with [Howard University’s Center on Race and Wealth](https://howard.edu), CFS hosts JSIT—an annual mentored training cohort. The JSIT program centers around the Summer Workshop, a week-long intensive training event held in June. The goal of JSIT is to provide emerging scholars with training and mentoring to develop research ideas and to write an initial research proposal of relevance to the Social Security Administration, their programs, policies, and/or beneficiaries. The proposals can then be entered into the JSIT Research Competition, which awards five scholars $5,000 to complete their JSIT research. View full RFP [HERE](https://example.com).

- **In-Residence Fellowships:** The fellowships provide both funding and mentoring for early career researchers with an interest in applied research that is of relevance to Social Security programs and/or beneficiaries. Fellows conduct research on topics related to Social Security, retirement, and disability policy, especially focused on economically vulnerable populations. Fellows assist current RDRC principal investigators who in turn help the fellows connect to the retirement and disability research field, and ultimately, to become future principal investigators. View full RFP [HERE](https://example.com).

- **Extramural Fellowships:** The fellowships provide both funding and mentoring for early career researchers, such as junior faculty, with an interest in applied research that is of relevance to Social Security programs and/or beneficiaries. Fellows conduct research on topics related to Social Security, retirement, and disability policy, especially focused on economically vulnerable populations. View full RFP [HERE](https://example.com).

- **IRP Extramural Small Grant:** In collaboration with [The Institute for Research on Poverty (IRP)](https://irp.wisc.edu), this small grant supports the study of economically vulnerable populations related to poverty, retirement, and disability policy and is designed to expand the reach of poverty research into issues related to retirement and disability policies and programs. View full RFP [HERE](https://example.com).

**Visualizing Vulnerability**

[Visualizing Vulnerability](https://example.com) is an interactive, dynamic data visualization resource that provides insights into vulnerable populations across the U.S.

[Mapping a Vulnerable Population: Nursing Home Residency](https://example.com)

**Working Papers & Research Briefs**
Newly released working papers from 2020 research projects are listed below, with accompanying research briefs forthcoming.

- WI20-01: Nursing Home Use Expectations & Wealth Accumulation Among the Elderly
- WI20-04: Lost and Found: Claiming Behavior in Abandoned Retirement Accounts
- WI20-06: Trends in DI Conversations on Online Forums
- WI20-07: Housing Assistance as a Benefit for the Disabled and SSI Takeup
- WI20-08: Declining Economic Opportunity, Rising Overdose Rates, & DI Receipt
- WI20-09: The Demographics behind Aging in Place: Implications for Supplemental Security Income Eligibility and Receipt
- WI20-10: Home Ownership and Housing Debt in Retirement

The following papers and briefs were produced through the JSIT Research Award Competition.

- The Effect of Opioids on Labor Market Outcomes and Use of Social Security Disability Insurance
- Substance Use Disorders and Disability: What role does race, ethnicity and gender play in having access to treatment
- Disability, Disability Programs, and Wealth: Exploring Liquid Wealth Trajectories of Disability Program Applicants and Beneficiaries
- Financial Security and Immigrants’ Legal Status
- The Impact of Social Security Eligibility on Transfers to Elderly Parents and Savings among Adult Children

Security Matters

Security Matters publications provide topical summaries of research findings and their applicability in practitioner and service-delivery settings.

- The Impacts of Payday Loan use on the Financial Wellbeing of the OASDI and SSI
- Economic Opportunity and Spatial Variation in Labor Force Participation, Self-Reported Disability, and Receipt of SSI/SSDI
- Occupation and Work at Older Ages: Varied Responses to Policy
- Child Care for Families Raising Children with Disabilities: The Role of Federal Policy in Equitable Access

Visit our website

Subscribe, email, & interact with us!

Center for Financial Security
University of Wisconsin-Madison
1300 Linden Drive
Madison, WI 53706
(608) 890-0229
cfs@mailplus.wisc.edu
cfsrdrc.wisc.edu
Contact us today!