

# A LOOK BACK AT THE LAST DECADE OF THE RETIREMENT RESEARCH CONSORTIUM AND DISABILITY RESEARCH CONSORTIUM

by T. Lynn Fisher and John Jankowski\*

## Introduction

Since its inception in 1935, the Social Security Administration (SSA) has supported research to help formulate policy and ensure that the agency meets the changing needs of the public. Studies conducted internally by SSA researchers and externally by grantees and contractors build an evidence base with which to better understand the populations the agency serves and to evaluate the effect of SSA's policies and procedures on their well-being.

In 1998, SSA launched the Retirement Research Consortium (RRC), an interdisciplinary extramural program, to broaden SSA's research capabilities and to attract and train a new generation of social scientists. The success of the RRC encouraged SSA to establish the Disability Research Consortium (DRC) in 2012 to foster research, communication, and education on matters relating to disability policy. Together, the RRC and DRC were remarkably successful in providing high-quality research to policymakers, scholars, and the public on matters related to SSA's retirement and disability programs and the populations they serve. The RRC and DRC together produced over a thousand research papers, policy briefs, and newsletters; organized 20 annual RRC conferences, 6 annual DRC conferences, and a series of workshops and seminars on specific topics; and supported hundreds of training grants to graduate students and junior scholars.

Perhaps more importantly, consortium research has helped inform the national retirement and disability policy debate. RRC- and DRC-funded researchers have been recognized as experts both by policymakers and

in academia. They have testified before Congress<sup>1</sup> and served on reform commissions and federal advisory boards addressing Social Security, retirement, disability, or health policy. They have presented their findings at various professional and academic conferences and, with prestigious awards such as Bates Clark Medals and MacArthur Fellowships, been recognized as outstanding in their fields. Not only did these well-known researchers publish articles based on their RRC/DRC projects in academic journals, their work affected policy. SSA's Office of Research, Evaluation, and Statistics is a federal statistical agency and, as such, is proscribed from developing, making, or advocating policies. However, the consortium research grants enhance the agency's internal efforts to provide essential information on SSA program effects and interactions and the resulting research findings and statistics inform the policy decisions formulated in other SSA components and Congress. DRC and RRC studies have thus developed an important body of evidence used by many stakeholders both inside and outside SSA.

In 2009, an issue of the *Social Security Bulletin* included a collection of articles highlighting accomplishments from the RRC's first decade.<sup>2</sup> This *Bulletin* issue updates and expands on that 2009 issue by

### Selected Abbreviations

DI	Disability Insurance
DRC	Disability Research Consortium
NBER	National Bureau of Economic Research
OASI	Old-Age and Survivors Insurance

\* The authors have served as the federal program officials for the Retirement and Disability Research Consortium. They work in the Office of Research, Evaluation, and Statistics, Office of Retirement and Disability Policy, Social Security Administration.

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### Selected Abbreviations—Continued

RDRC	Retirement and Disability Research Consortium
RRC	Retirement Research Consortium
SSA	Social Security Administration
SSI	Supplemental Security Income

highlighting the accomplishments of the three RRC research centers (at Boston College, the University of Michigan, and the National Bureau of Economic Research [NBER]) during 2009–2018, and of the two DRC research centers (at Mathematica and the NBER) during 2012–2018. In the following five articles, each RRC and DRC center highlights its contributions to research and policymaking. This introductory article reviews the history of the RRC and the DRC; discusses the goals of the research centers; and explores the future of SSA-supported extramural research under the consolidated Retirement and Disability Research Consortium (RDRC), which the agency launched in 2018.

### A Brief History of the RRC and DRC

SSA established the RRC to bring the academic and policymaking communities together and to foster high-quality research, communication, and education on matters relating to retirement policy.<sup>3</sup> In 1998, SSA awarded the inaugural RRC cooperative agreements to two university-based multidisciplinary centers, one at Boston College and the other at the University of Michigan. After SSA awarded a third cooperative agreement to the NBER in 2003, the RRC comprised the centers at these three institutions until 2018.

Because competitively funded RRC research on high-priority issues built a rich evidence base for retirement-program policy, SSA established a parallel initiative focused on disability issues. The DRC launched in 2012 with competitive awards to establish research centers at Mathematica (then named Mathematica Policy Research) and the NBER.

From the outset, SSA actively encouraged research collaboration between consortium members and agency staff.<sup>4</sup> Such joint ventures provided excellent opportunities to build productive research partnerships, disseminate important information and expertise about SSA programs, and extend research capabilities by enabling the use of Social Security administrative data, which are generally not accessible to the outside research community.

### RRC and DRC Objectives

As noted earlier, the broad mission of the RRC and DRC was to serve as a national resource for research, communication, and education on matters related to retirement and disability policy. Specific aspects of those objectives are described in the following subsections.

#### Research, Evaluation, and Data Development

Each consortium center was charged with developing and conducting a program that appropriately balanced public policy research with retirement or disability program-specific issues. Public policy research addresses a broad range of economic issues such as business cycle effects, poverty, income, and inequality. Program-specific research addresses topics such as eligibility criteria, benefit determination, definition of disability, and program interactions. For each consortium center, SSA identified broad long-term priority areas and required that all proposed research address at least one of those areas.

**Long-Term Research Priorities.** For the RRC, SSA established the following priority research areas for 2013 through 2018:

1. *Social Security and retirement.* This research examined how Social Security’s programs influence the nature and timing of retirement and the claiming of benefits, and the effect of Social Security program rule changes on trust fund solvency. SSA encouraged researchers to apply psychological theories of decision-making in examining the retirement decision.
2. *Macroeconomic analyses of Social Security.* Studies in this area included explorations of the effects of Social Security policy changes on national saving, investment, and economic growth. Macroeconomic analysis also included, but was not limited to, the intertemporal effects of capital formation, retirement saving, and the unified budget.
3. *Wealth and retirement income.* This research considered the role of Social Security in retirement income and wealth accumulation. It also analyzed other sources of retirement income such as employer-provided pensions, deferred compensation, private savings (including individual retirement accounts and other types of assets), and earnings from continued employment. Research in this area explored psychological and behavioral determinants of retirement saving; for example, researchers might

observe annuity markets and apply the resulting behavioral insights to the Social Security annuity.

4. *Program interactions.* This research examined the extent and the nature of interactions between Old-Age and Survivors Insurance (OASI), Supplemental Security Income (SSI), Medicare, and Medicaid, as well as other public programs, private pension plans, and personal saving. Also of interest were interactions between OASI and Disability Insurance (DI) for potential retired-worker beneficiaries who have reached early entitlement age but not full retirement age.
5. *International issues.* This research sought to learn from other countries' social-insurance experiences. Some studies compared social, demographic, and institutional characteristics across countries; others focused on specific countries in the process (or aftermath) of instituting reforms.
6. *Demographics.* Topics of this research included changes in mortality, fertility, immigration, health, and marital status, and their implications for retirement policy. Additional topics included the effects of Social Security policy alternatives on workers and beneficiaries, and differences by age, race/ethnicity, sex, and occupation.

For the DRC, SSA established the following priority research areas for 2012 through 2018:

1. *Demographics.* SSA sought studies of the demographic composition of people with disabilities—including but not limited to those receiving disability program benefits—and trends over time. This research addressed the role of the family, issues related to mortality, and variations among demographic and socioeconomic groups. For example, some research focused on children with disabilities enrolled in SSI and other federal programs that aim to assist them in their transition into adulthood.
2. *Economics.* This research examined how a broad range of economic factors affect individuals with disabilities, disability programs, and program beneficiaries. Economic factors studied included business cycles, poverty, income inequality, the income replacement rates of benefits, labor and housing markets, financial markets and institutions, and health care and insurance.
3. *Health.* This research focused on how health care, public and private health insurance, and health insurance reforms affect people with disabilities, disability programs, and program beneficiaries. It

included analyses of health impairments, functional limitations, and workplace injuries.

4. *Programmatic issues.* This research examined how disability programs provide benefits and services and how they determine program eligibility. Such studies might compare and contrast disability programs' definitions of disability, their processes for determining eligibility, the populations they serve, or the services they offer.
5. *Work and education.* This research sought to understand the effects of education and training, rehabilitation programs, and return-to-work services for SSA disability program participants. Such studies might compare the effects with those of similar services from other federal programs for people with disabilities.
6. *International comparisons.* This research sought to learn from other countries' experiences through cross-country comparisons of programs, processes, service populations, policies, and reforms.

**Focused Annual Research Priorities.** In addition to the broad research areas outlined above, SSA also issued detailed guidance each year on questions of particular current interest to the agency. SSA developed the annual focal areas through extensive consultations with internal and external stakeholders. The consortium centers used these directions to refine their annual research prospectuses.

### **Dissemination**

One of the core responsibilities for each center was to disseminate its research findings to academics, policy-makers, and a range of public interests, including support service providers. SSA required research and dissemination to be nonpartisan, free of advocacy, and valuable to the range of audiences the RRC and DRC informed. As part of its Request for Applications, SSA encouraged the centers to develop creative methods of disseminating data and information, as appropriate for different audiences. In addition to posting scholarly and academic research papers on their public websites, the centers produced policy briefs, newsletters, blogs, and podcasts. They also used social media to make their research more accessible to policymakers and the public.

The centers also organized conferences, workshops, and seminars to share current research activities and findings. For example, the Michigan RRC center hosted a Financial Security Research Symposium

jointly with SSA and the Department of the Treasury in September 2016 and the NBER RRC center hosted a workshop titled “Implications of the Changes and Challenges Facing State Retirement Systems” in April 2018. Events such as these were valuable alternatives to academic research papers for sharing research results because they brought together a diverse audience of researchers, policymakers, and the public. In these settings, large bodies of research were made accessible and could be distilled in a way that encouraged discourse among the participants.

The foremost RRC and DRC events were their annual public meetings in Washington, DC, with agendas drawn from their funded research. The responsibility for organizing the meeting rotated from year to year and the hosting center worked jointly with SSA to develop the conference agenda and select keynote speakers. The meetings drew hundreds of registrants each year. Attendees represented a diverse array of institutions. Examples included SSA and other federal executive-branch agencies such as the Office of Management and Budget and the Treasury and Labor Departments. Participants from the legislative branch included the Congressional Budget Office, the Congressional Research Service, and staff of various House of Representatives and Senate committees. Nongovernment participants included the press, academia, think tanks, nonprofit research and policy institutions, the financial services industry, and the general public.

### ***Training and Education***

Under both the RRC and DRC, centers were encouraged to support the training and research activities of multidisciplinary graduate students, recent doctoral degree earners, and competitively selected scholars who were new to the fields of retirement and disability research. The RRC and DRC programs included a training objective to develop and expand a diverse corps of scholars and researchers who would focus their analytical skills and orient their academic careers toward studying high-priority topics in retirement and disability policy. The RRC and DRC funded training through dissertation grants, summer training programs, pre- and post-doctoral fellowships, and Steven H. Sandell grants for junior scholars. Some dissertation and Sandell scholars were selected to present their work at the annual meetings, which allowed them to interact with, and get technical feedback from, established scholars in their areas of research. Many training awardees became established researchers in

retirement and disability policy at top academic institutions, private research organizations, and government agencies. Furthermore, many of these trainees went on to become valuable members or leaders of the RRC/DRC centers’ core research teams, bringing new perspectives, skills, and cutting-edge methodologies to the pool of available talent.

### ***Looking Forward: The RDRC***

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In November 2017, SSA announced that it would consolidate the RRC and DRC into a single entity, the RDRC, with a combined scope equivalent to those of the two existing programs. This realignment increased administrative efficiency and coordination in SSA and has provided greater flexibility for the research centers, which can focus on one or both areas with a single competitive application. The division between the consortia had limited the types of research that a center could conduct given its RRC/DRC designation, with the exception of a few topics of overlapping scope such as older workers or health. For example, an RRC center could not have funded work on a topic such as SSI child recipients, which is strictly disability-related. The first RDRC cooperative agreements were awarded in 2018 to four research centers: Boston College, the NBER, the University of Michigan, and the University of Wisconsin. Similar to the RRC and DRC, the four RDRC centers provide a comprehensive research program that benefits the public through research, evaluation, and data development; dissemination; and scholar training.

The centers strengthen SSA’s capacity to conduct necessary research, evaluation, and policy development for the OASI, DI, and SSI programs. All RDRC activities must be within the consortium program’s scope; at the broadest level, this means that they must be relevant to at least one of SSA’s programs, as outlined below:

1. **OASI.** Social Security retirement benefits are essential to the economic well-being of millions of aged Americans, supporting retired workers, their spouses and dependents, and the survivors of deceased insured workers. Policymakers rely on research that increases their understanding of the beneficiary population, assesses the effects of recent or proposed policy changes, and analyzes long-term program trends.
2. **DI.** Social Security disability benefits are paid to eligible workers who can no longer work because of a medical condition that is expected to last at least

1 year or result in death. The program also covers certain family members of DI-eligible workers. An example of research in this area is an investigation of how the disability determination factors (such as medical conditions, age, education, past work experience, and any transferable skills) interact with changes in medical science and labor markets over time.

3. **SSI.** This program provides cash payments to low-income individuals with disabilities. Research on SSI helps policymakers understand program trends and clarifies how work and other factors influence eligibility and well-being. Targeted research initiatives can evaluate the efficacy of specific program interventions or policy changes, or discover possible unmet needs and areas for program improvement.
4. **OASI and DI** (in combination or interaction). These two programs constitute what is commonly meant by “Social Security.” (These programs are funded primarily by payroll-tax contributions to dedicated trust funds; SSI payments, by contrast, are drawn from the general fund of the U.S. Treasury.) This research explores the economic and social factors that affect the Social Security programs and how reform plans may affect individual retirement planning and the U.S. economy as a whole. Research in this area also informs the Social Security Trustees and their annual trust funds analysis.
5. **DI and SSI** (in combination or interaction). Both administered by SSA, these two programs constitute the primary federal assistance programs for people with disabilities. This research requires comprehensive reviews of impairment classifications, medical developments, disability trends, and the wide array of social programs available for Americans with disabilities—including veterans’ benefits, privately organized programs, rehabilitation centers, and return-to-work initiatives. This research may also lead to better understanding of the events that precede application for disability benefits or to a focused evaluation of policy or service interventions.
6. **OASI and SSI.** Old-age income support can be provided through either of these programs. One of SSA’s objectives is to ensure that vulnerable groups have adequate income resources. This research considers retirement security, poverty measures, and sources of income for the aged and low-income populations.

7. **Cross-program topics.** None of the three SSA programs operates in a vacuum, and the obvious topical linkages between any two SSA programs are outlined in the three items listed immediately above. However, some research might cut across all three of SSA’s programs. Much of this work is forward-looking, whether in exploring and developing new data sources and improving projections or in gaining insights from social insurance program developments in other countries.

As the list above shows, some RDRC research projects directly address one or two programs, and some research topics—for example, changes in mortality, fertility, immigration, health, and marital status—are foundational and support policy evaluation relevant to all three. RDRC research activities employ multiple approaches across several disciplines—including descriptive and causal studies, simulations, and international comparisons—to contribute to the evidence base. As it did before the RRC/DRC consolidation, SSA provides annual focal areas to narrow research activities within these broader categories.<sup>5</sup>

As their predecessors did, the RDRC centers maintain websites containing their completed and in-progress work, publish quarterly newsletters, and use other means to disseminate their work. The RDRC also continues many of the RRC and DRC training programs while adding new opportunities through the RDRC center at the University of Wisconsin in Madison.<sup>6</sup>

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## **Conclusion**

From their inceptions through their merger, the RRC and DRC were vital contributors to SSA’s research portfolio and to ongoing debates on retirement and disability policy more broadly. The consortia not only supported research on important topics but also encouraged the next generation of researchers to focus their careers on matters pertaining to retirement and disability policy. With SSA’s ongoing support, the consolidated RDRC will continue to benefit the American public by expanding the knowledge base used for policymaking. Changes in the U.S. economy and labor force, and the challenges facing Social Security’s programs and its beneficiaries, make the continual improvement of such a knowledge base essential to develop evidence-driven public policy and program administration. Along with SSA’s internal research, RDRC efforts will help ensure that the agency continues to meet the evolving needs of the public.

## Notes

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<sup>1</sup> These experts have testified to Congress on matters not connected with their funded status. SSA does not provide financial support for witnesses to testify.

<sup>2</sup> That issue is available at <https://www.ssa.gov/policy/docs/ssb/v69n4/index.html>.

<sup>3</sup> For a more detailed history of the RRC, see “The Retirement Research Consortium: Past, Present, and Future” (<https://www.ssa.gov/policy/docs/ssb/v69n4/v69n4p27.html>).

<sup>4</sup> SSA researchers did not receive any funding through the RRC or DRC for their work on collaborative research projects.

<sup>5</sup> The annual focal area lists are available on SSA’s Extramural Projects web page at <https://www.ssa.gov/policy/extramural/index.html#RDRC>.

<sup>6</sup> For a list of current training programs, students and junior scholars can consult SSA’s Funding Opportunities web page at <https://www.ssa.gov/policy/about/research-funding.html>.