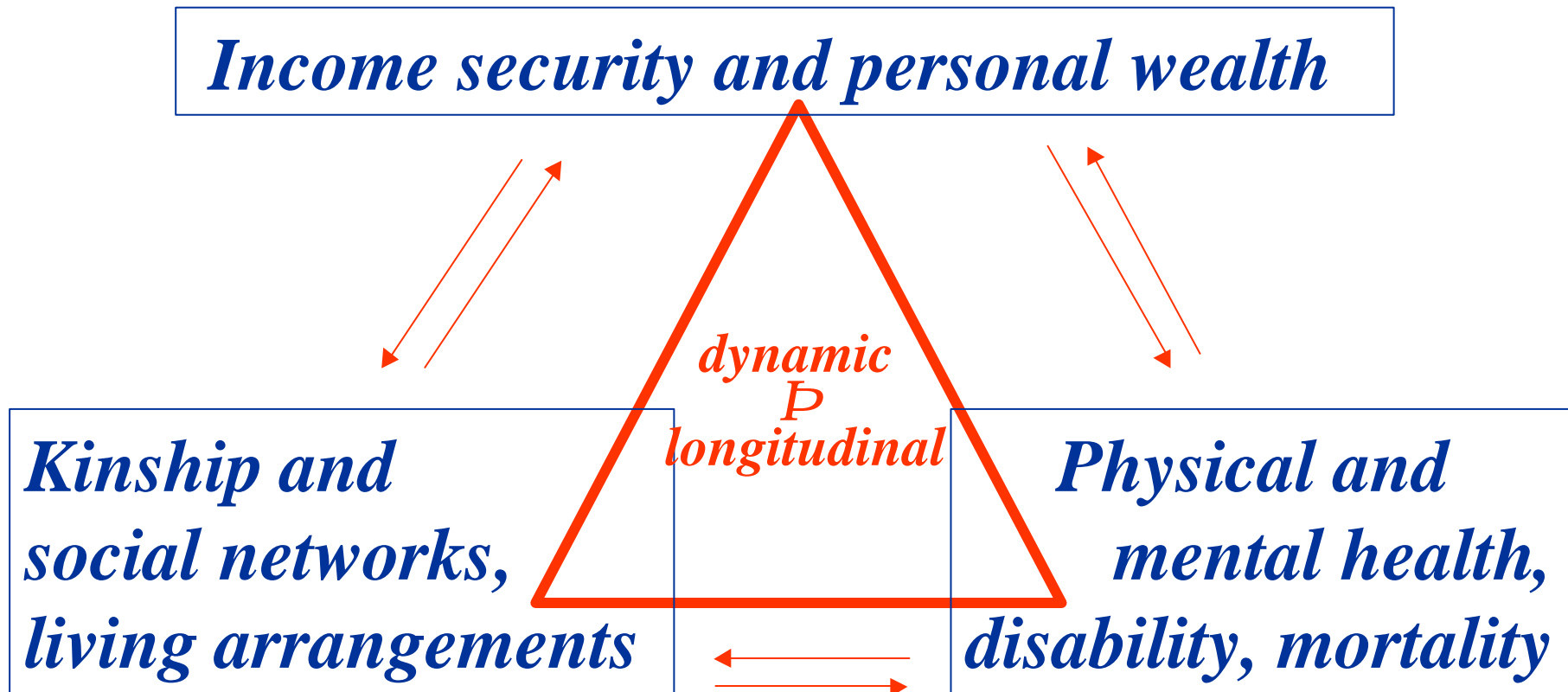


Forum Alterssicherung

- *Dank!*
- *Aktualität*
- *Ablauf: (1) Einführung (Fragestellungen)*
(2) VDR -- BMA -- DZA -- SHARE
(3) Diskussion

Begriff der Alterssicherung



Key Policy Questions 1:

- PENSIONS: Will people voluntarily fill the pension gap?
- If not, what kinds of incentives are required?
- If people save more for retirement, will they save less for everything else (e.g., housing)?
- How redistributive? Differential life expectancy!
- DISABILITY: Prevalence of disability, changes in disability, institutional context

Key Policy Questions 2:

- HEALTH: Link between socio-economic status (income and wealth) and health: How much redistribution is needed?
- Morbidity changes and health care costs
- „Pension reforms“ for health care? More?
- FAMILY: Prevalence of family help, changes in family help, institutional context
- Will bequests fill the pension gap? Bequests and intragenerational equity

Example 1: Physical Health

Stress on interactions with social and economic context

- projections of future disabilities
- impact of different rehabilitation and prevention schemes on disability and health status
- impact of disability insurance and early retirement schemes on “disability”
- life time perspective of economic and social contexts, impact of risk factors (poverty, isolation)
- Wealth mortality nexus

Example 2: Health Care Utilization

- o Measure health care utilisation in relation to system characteristics
- o Use of health services (ambulatory, institutional and home-based care; for prevention, treatment, rehabilitation, palliation and long-term care)
- o Insurance coverage and financial assistance
- o Uncovered costs
- o Unmet needs, perceived barriers, financial, non-financial

Example 3: Retirement behavior

- Cross-national differences in retirement income
- Document transition from work to retirement
- Describe employer/private pension scheme membership; expected pension wealth at retirement vis-a-vis own savings (substitution)
- Exploit cross-national differences in institutional set up to infer incentive effects on early retirement (major policy issue since Barcelona)

Datentechnische Fragestellungen

- Was kann man als “scientific use files” / “public use files” freigeben?
- Was muss man in Forschungsdatenzentren schützen?
- Wer trägt den Aufwand der faktischen Anonymisierung? ...der Aggregation?
- Rolle des Forschungsdatengeheimnisses
- Zeitschiene?



Survey of Health, Aging and Retirement in Europe

3 Dimensions:

- **cross-national:** currently 13 countries involved:
 - 8 Denmark, Sweden,
France, Germany, Netherlands
Italy, Spain, Greece
 - 3 Switzerland, Austria, Belgium
 - 2 United Kingdom, United States
- **inter-disciplinary:** health-economics-sociology
- **longitudinal:** think cross section **and** time series



What data will be collected?

Interdisciplinary: Societal and individual aspects of aging involve at least health, socio-economic, psychological, and demographic dimensions, which often cannot be studied in isolation.

- ***Health variables:*** Self-reported health, physical functioning (ADLs and IADLs), physical measurements (BMI, grip strength, walking speed), mental health, cognitive functioning, well-being, health behaviors, health care utilization.
- ***Economic Variables:*** Current work activity and job characteristics (job demands, flexibility, hours worked, opportunities to work post-retirement age), employment history, pension rights, sources and composition of current income, wealth and consumption, housing and education.



What data will be collected?

- ***Social Support:*** Assistance within families, transfers of assets, social networks, volunteer activities, time use.
- ***Data Links:*** In several countries one may hope to use administrative earnings, social security, and/or tax records. Linkages may also be developed to employer provided information.
- ***Longitudinal:*** Each cohort is different. Younger cohorts will have very different experiences from today's elderly. Need to separate age and cohort effects for sensible statements about aging processes
- ***Accessible:*** Need to have data investigated from diverse and sceptical points of view. Exploit creativity and control mechanisms of research community at large.



Survey Design

- Age 50+ plus spouse (any age)
plus coresidents 50+
- Some 2500 persons in each country
- CAPI computer-assisted personal interviews
- Common computer platform
- Resident and institutionalized (experimental?)
- Probability samples, equal probability



Organisation: Matrix

COUNTRY
TEAMS

Be - CH - DK - Fr - It - Ge - Gr - NL - Sp - Sw - UK

WORKING GROUPS:

D1: Physical health

D2: Mental health and psychological status

D3: Health care utilization

D4: The oldest-old

D5: Saving, assets, expectations and subjective probabilities

D6: Consumption, income and poverty

D7: Labour force participation, earnings and pension claims

D8: Well-being

D9: Family and social networks

D10: Intergenerational transfers

M1: Cross-national survey design

M2: Data base management and data validation

M3: Preliminary response analysis



Survey Schedule

- English pilot: September 2002
- Instrument pilot in all countries: June 2003
- Random sample pilot: November 2003
- Main test survey: March-September 2004
- Follow up waves: 2006 and 2008