



Disrupting Disparities:

Retirement Savings and Food Security

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Introduction

AARP and its coalition partners have long sought to address disparities impacting Michigan's older adults. In 2018, the coalition released a report for Michigan's gubernatorial candidates and other elected officials titled *Disrupting Disparities: The Continuum of Care*. Public Sector Consultants (PSC) has since partnered with AARP on research to advance policies recommended in this and subsequent *Disrupting Disparities* reports. Building upon this work, AARP seeks to highlight the challenges older adults in Michigan face in two policy areas: ensuring savings for retirement through employment and ensuring physical, social, and economic access to sufficient, safe, and nutritious food that meets older adults' dietary needs and food preferences for an active and healthy life (food security).

As Michiganders age, they deserve the peace of mind in knowing that their financial and dietary needs will be met. To better understand the challenges they face, this informational brief explores food insecurity and the availability of workplace retirement savings programs. Moreover, this report identifies inequalities of retirement access and food security facing women and people of color.

Beyond the number of Michiganders who are struggling to secure their financial and dietary needs, this report also highlights the lack of quality data necessary to transparently investigate retirement savings programs. Without publicly available data, the challenges facing Michiganders will remain overlooked.

Retirement Savings

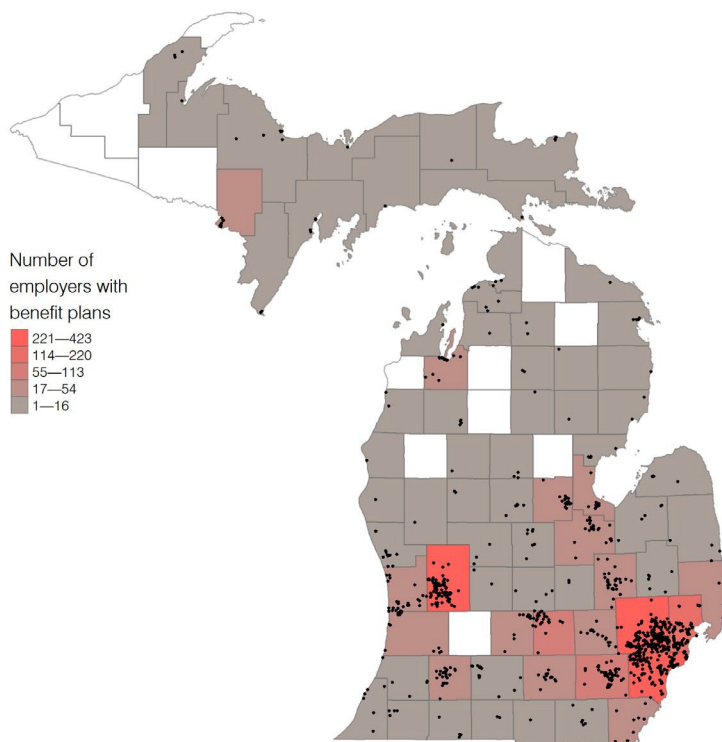
According to the U.S. Government Accountability Office, roughly 30 percent of U.S. households with individuals over the age of 55 have no retirement savings (U.S. Government Accountability Office n.d.). Moreover, roughly half of all low-income older workers have no retirement savings (Ghilarducci, Papadopoulos, and Webb 2017). Lack of retirement preparation leads to heavier reliance on social security income, which typically only amounts to 40 percent of employment income for the average 65-year-old. Thus, without adequate retirement savings programs, older populations may be disproportionately more likely to struggle with poverty, food insecurity, and physical and mental health issues (Ju et al. 2017; Burton et al. 2021).

At present, there is limited clear data on workplace retirement savings programs available to Michiganders. PSC examined two primary sources of data to help assess the state of retirement savings programs in Michigan—the U.S. Department of Labor’s (DOL) Form 5500 datasets and the U.S. Census Bureau’s Current Population Survey (CPS) Annual Social and Economic (ASEC) Supplement. The findings here suggest that workplace retirement savings programs are not serving most Michiganders and show there is a lack of equality in inclusion of workplace retirement savings programs, particularly for women of color.

Form 5500

The DOL collects data on employee benefit plans from employers via Form 5500, which includes information on plan names, active participants in or recipients of benefit plans, and other benefit plan details. It is unclear how many employers are proactive in accurately filling out these forms on a regular basis. Employers can also have multiple plans per business (not all of them retirement oriented), multiple employees across

EXHIBIT 1. Form 5500 Data: Employers with Benefits Plans



Note: Black dots represent employer geolocations
Source: U.S. Department of Labor n.d.

multiple plans, employees outside the state benefiting from said plans, or retirement plans that do not require filing a Form 5500. Moreover, Michiganders who work multiple jobs might be on several benefit plans through different employers. Despite these caveats, Form 5500 data can be used as an approximation of the number of employers offering retirement benefit plans.

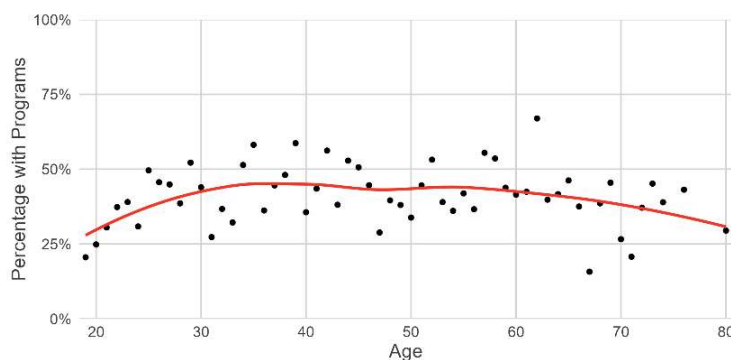
Form 5500 data were collected for every year from 2009 through present from the DOL and divided such that all employers were located in Michigan and all plans were still active as of 2019. These data account for 1,362 unique employers; 1,838 unique benefits plans; and 2,124,222 benefit accounts for individuals that are actively participating in or receiving benefits from said plan. General Motors, Dow Chemical Company, and Whirlpool were the top three companies with the largest number of benefit accounts.

Current Population Survey

To better understand Michiganders' living conditions, PSC gathered data from the CPS ASEC Supplement. In tradition with prior research, these estimates were collected for the three most recent years of publicly available data (2020, 2021, and 2022). The data were then subset to individuals over the age of 18 living in Michigan during analysis periods and were then further broken down and analyzed by race and sex.

The ASEC asks individuals whether they were employed in the last year, if their employer had a workplace savings program, if they were included in said program, and if the respondent had retirement contributions. The question language provided in the ASEC could be perceived as unclear or problematic; for instance, the retirement savings program questions asked: "Other than social security did the employer or union that . . . worked for in 20 . . . have a pension or other type of retirement plan?" Research suggests that placing "pension" before "retirement plan" likely leads respondents to incorrectly answer "no" at the phrase "pension plan" before hearing the full question, and it is likely many respondents do not consider a 401(k)/403(b) plan to be captured by the phrase "other retirement plan" (Sabelhaus 2022).

EXHIBIT 2. Michiganders with Workplaces Savings Programs Grouped, by Age, Among Employed



N = 4,891

Note: Estimates represent prior year's employment for respondents 18+.

Points at 80 and 85 years old represent ages 80–84 and 85+, respectively.

Source: U.S. Census Bureau 2020b; U.S. Census Bureau 2021c; U.S. Census Bureau 2022b

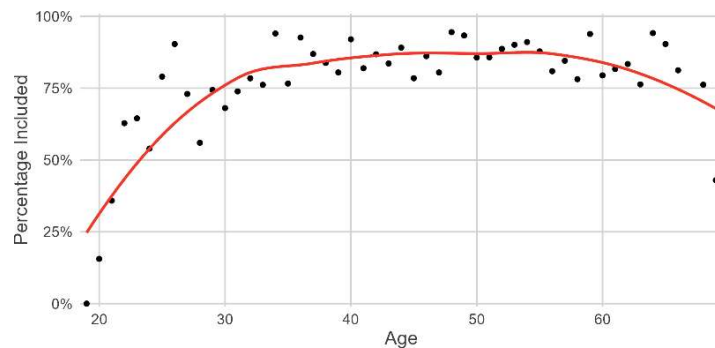
Moreover, the follow-up question regarding employee plans asks whether the respondent was *included*, but does not inquire as to whether their exclusion was voluntary or if inclusion was not offered. Thus, a respondent might indicate that their workplace has retirement savings programs and also indicate that they were not included in said program (due to their role or voluntary exclusion).

Age and Workplace Retirement Savings

Only 41.7 percent of employed Michiganders said their employer's offered a workplace savings program; this number was consistent among all employed Michiganders under the age of 65 (42.4 percent) and among Michiganders under the age of 65 with full time employment specifically in private industries (45.6 percent).¹ Exhibit 3 demonstrates that the rate of availability of these programs is fairly consistent across varying age groups.

Of the 41.7 percent of Michiganders who reported having an available workplace retirement program, 78.6 percent (79.2 percent under the age of 65) indicated being part of the plan. Exhibit 3 shows that Michiganders under the age of 30 and over the age of 85 are least likely to be included in retirement programs. Despite the lack of coverage of these programs, roughly 64.1 percent of all Michiganders (79.2 percent under the age of 65) reported making retirement contributions.

EXHIBIT 3. Michiganders Included in Workplace Savings Programs Grouped, by Age, Among Employed with Available Programs



N = 1,967

Note: Estimates represent prior year's employment for respondents 18+.
Source: U.S. Census Bureau 2020b; U.S. Census Bureau 2021c; U.S. Census Bureau 2022b

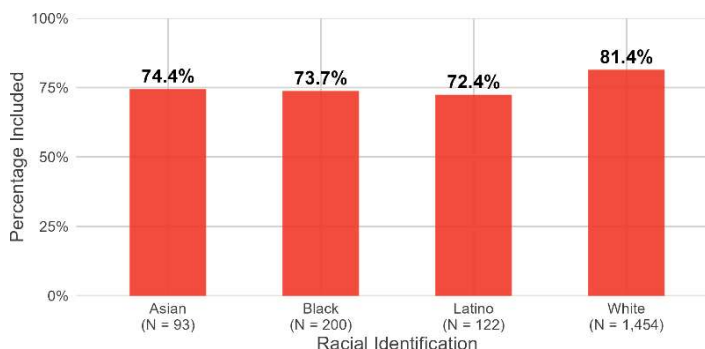
¹ Roughly 63.3 percent of Michiganders (77.4 percent under the age of 65) reported having been employed; 84.5 percent of Michiganders reported having been employed or retired.

Race and Workplace Retirement Savings

The largest samples (and therefore most representative) among ASEC measures for race in Michigan are primarily among individuals who identify only as Asian, Black, or white. The ASEC data also include a separate measure for individuals who identify as Latino.² Michiganders of differing racial and ethnic backgrounds vary in their likelihood of being employed and being included in workplace retirement savings programs.³

When analyzed by race, the data show no significant difference between Michiganders under 65 indicating availability of workplace retirement savings programs (all groups varied between 37 and 44 percent). However, analysis of inclusion in said plans shows large disparities among Michiganders under 65. White respondents were much more likely to be included in their workplace retirement savings plans than all others; this difference was statistically significant $\chi^2 (1, N = 1,898) = 21.6, p < .01$. This finding remains significant even when controlling for amount of personal income and age.⁴ However, there was no significant difference in frequency at which members of any race under 65 indicated they were contributing to retirement savings (all groups varied between 79 and 84 percent). Thus, minorities are equally likely to be employed in workplaces with retirement savings programs, are less likely to be included in said programs, but are equally likely to make retirement contributions (likely through programs outside of what their employer provides).

EXHIBIT 4. Michiganders Included in Workplace Savings Programs, by Racial Identification, Among Employed with Available Programs



Note Estimates represent respondents between the ages of 18 and 64.
Source: U.S. Census Bureau 2020b; U.S. Census Bureau 2021c; U.S. Census Bureau 2022b

² This measure was then used to create non-Latino Asian, Black, and white categories used in the data presented in this report.

³ Only 69 percent of Black respondents under the age of 65 reported being employed (compared to 79.8 percent of all others); these frequencies were significantly different, $\chi^2 (1, N = 5,809) = 58.2, p < .01$.

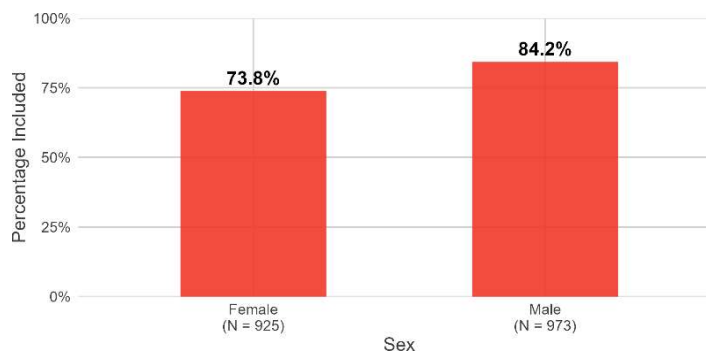
⁴ To include control variables, logistic regression was used. Being white, higher in age, and having higher income each significantly ($p < 0.01$) increased the likelihood of being included in a workplace retirement savings program.

Gender and Workplace Retirement Savings

At this time, the ASEC does not robustly collect data on gender and solely classifies sex on a binary scale (male or female).⁵ Thus, while any analysis of workplace retirement savings programs through the lens of gender and sex are incomplete, the data that do exist reflect retirement disparities between male and female Michiganders across a host of measures.

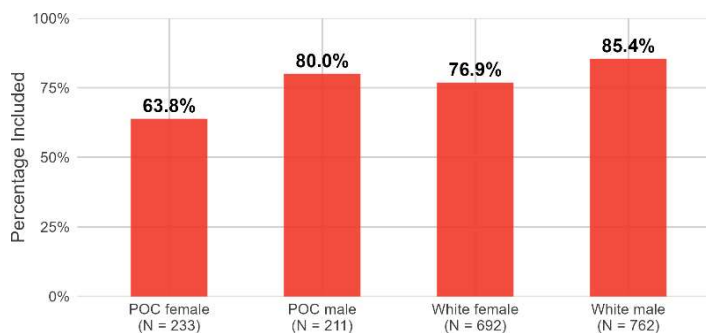
Both male and female Michiganders under 65 said their employers offered workplace retirement savings programs at similar rates (42.3 percent and 41.3 percent, respectively).⁶ However, female Michiganders under 65 were far less likely (73.8 percent) than males (84.2 percent) to be included in their workplace retirement savings programs; these frequencies were significantly different, $\chi^2 (1, N = 1,898) = 16.1, p < .01$. Even when controlling for age and personal income level, males were still significantly more likely to be included in their workplace retirement savings program.⁷ Additionally, male Michiganders under 65 were also more likely

EXHIBIT 5. Michiganders Included in Workplace Savings Programs, by Sex, Among Employed with Available Programs



Note: Estimates represent respondents between the ages of 18 and 64.
Source: U.S. Census Bureau 2020b; U.S. Census Bureau 2021c; U.S. Census Bureau 2022b

EXHIBIT 6. Michiganders Included in Workplace Savings Programs, by Racial Identification and Sex, Among Employed with Available Programs



Note: Estimates represent respondents between the ages of 18 and 64.
Source: U.S. Census Bureau 2020b; U.S. Census Bureau 2021c; U.S. Census Bureau 2022b

⁵ The ASEC also asks individuals whether they are in a same-sex partnership. This measure strongly undercounts the spectrum of sexual/gender minorities that exist and is limited solely to individuals in a partnership. Across the aggregated three years of data collected in this study, the ASEC only captured 20 same-sex partnered individuals in Michigan.

⁶ Male Michiganders under 65 were more likely to be employed (81.7 percent) than female Michiganders (74.9 percent); this difference was statistically significant, $\chi^2 (1, N = 5,809) = 38.7, p < .01$.

⁷ To include control variables, logistic regression was used. Being male ($p < 0.05$), higher in age ($p < 0.01$), and having higher income ($p < 0.01$) all significantly increased the likelihood of being included in a workplace retirement savings program.

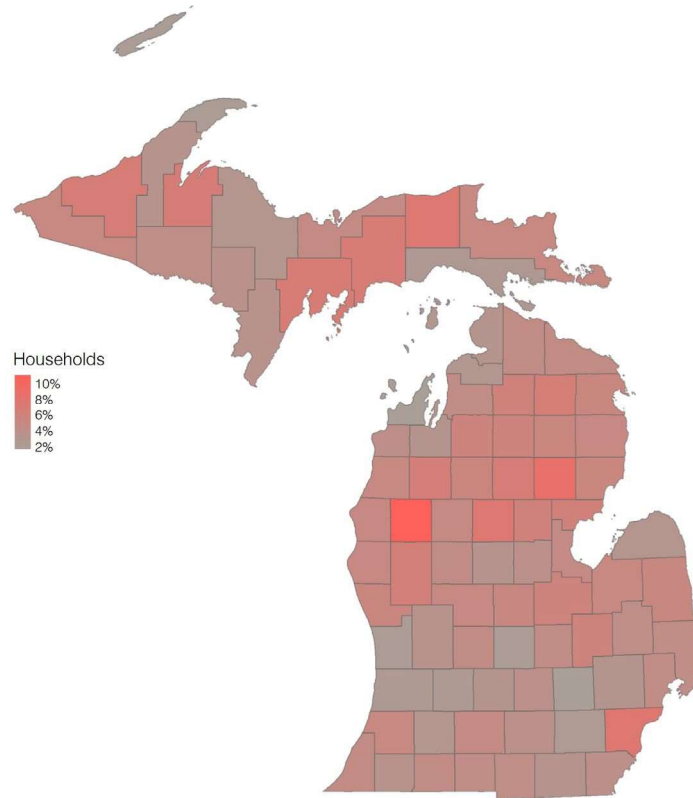
to report having contributed (81.8 percent) toward retirement than female Michiganders (76.6 percent); this difference was also statistically significant $X^2(1, N = 2,358) = 9.6, p < .01$, though not when controlling for age and amount of personal income.

Despite the fact that white and POC Michiganders, both female and male, report similar rates of workplace retirement savings program availability (ranging from 40.7 to 43.8 percent), Female Michiganders of color under 65 are the least likely (63.8 percent) to be included in their workplace retirement savings programs; this finding was statistically significant, even while controlling for age and personal income levels.⁸

Food Insecurity

The U.S. Department of Agriculture (USDA) defines food insecurity as a household-level economic and social condition of limited or uncertain access to adequate food. PSC examined three primary sources of data to help assess food security in Michigan—U.S. American Community Survey, Feeding America’s Map the Meal Gap study, the U.S. Census Bureau’s CPS Food Security Supplement. Food security as measured by CPS is conducted per household via a series of questionnaire items about the last 12 months prior to the survey; items are categorized in five key topics: food expenditures, minimum food

EXHIBIT 7. Households Using Food Stamps by County, Over 60 Years Old



Source: U.S. Census Bureau 2022a

⁸ To include control variables, logistic regression was used. Being a female of color ($p < 0.01$) significantly decreased the likelihood of being included in a workplace retirement savings program, whereas increases in age ($p < 0.01$) and having higher income ($p < 0.01$) significantly increased the likelihood. Dummy variables were also included for white female and male respondents of color, meaning that white men were left as the reference group for comparison. No significant relationship was found for white females nor males of color.

spending needs, food program/donation participation, concerns about food sufficiency, and coping strategies for not having enough food (U.S. Census Bureau 2021b). Households experiencing food insecurity are categorized as either having “low food security” or “very low food security.” Those who are food insecure report reduced quality, variety, or desirability of diet, but have little or no indication of reduced food intake. Those with very low food security report multiple indications of disrupted eating patterns and reduced food intake (USDA 2022).

Seniors in Michigan, particularly those living in poverty and without adequate financial security (retirement savings), are at an increased risk of food insecurity. While the census does not measure food insecurity outside the supplement, data on food stamp recipients are recorded and available for geographic analysis of locations where individuals are potentially struggling to meet dietary needs. Lake (10.9 percent), Ogemaw (8.5 percent), and Wayne (7.4 percent) Counties had the greatest number of seniors receiving food stamps.

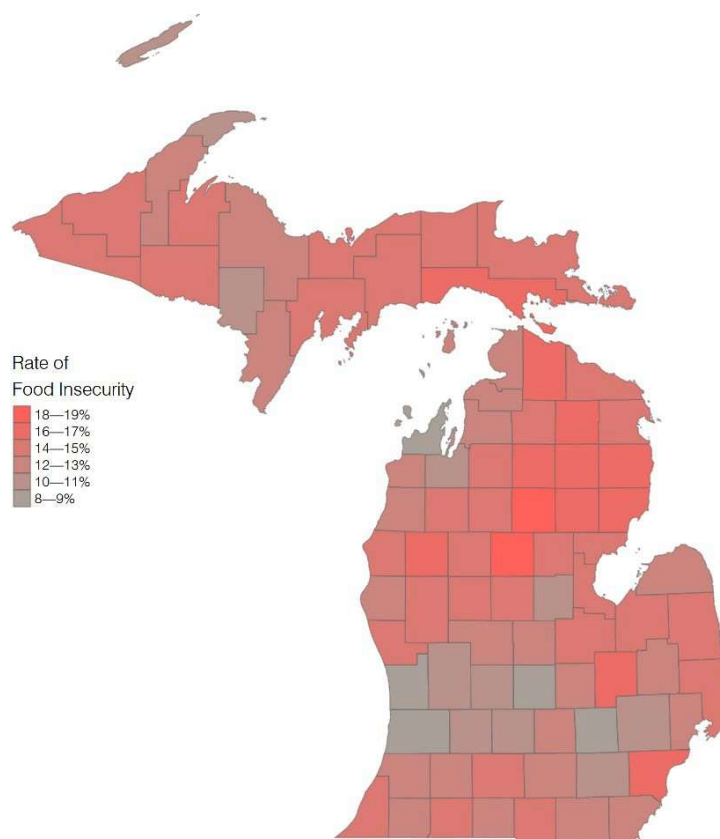
Food insecurity can lead to lower overall diet quality, lower self-reported physical and mental health, an increase in cognitive decline, and increased healthcare costs and cost-related medication underuse (Leung and Wolfson 2021; Malani et al. 2020; Na et al. 2023; Hartline-Grafton 2019). The findings presented here suggest that older Michiganders of color are suffering from food insecurity and are therefore more likely to endure many associated conditions.

Feeding America: Map the Meal Gap

Feeding America produces annual reports and accompanying data through the Map the Meal Gap study. This program estimates the number of food insecure individuals across several geographic regions, including each U.S. county. As of 2022, Feeding America has begun to include estimates from the CPS to identify seniors and people of color struggling with food insecurity. The data that exist, while likely the best publicly available data, still contain gaps due to small sample sizes per geographic entity. According to the 2020 Map the Meal Gap data, in the average Michigan county, 13.9 percent of individuals are food insecure, and an estimated 131,881 seniors living in Michigan

(roughly 5.3 percent of seniors) had some form of food insecurity. Relative to other states, this means Michigan has the 36th highest rate of food insecurity among seniors. The Detroit-Warren-Dearborn area in particular is estimated to contain over half of the seniors struggling with food insecurity in Michigan (75,675 seniors).

EXHIBIT 8. Overall Food Insecurity Rate, by County



Source: Hake, Engelhard, and Dewey 2022

Current Population Survey

Using these survey items, the CPS classifies households as having low or very low food security. These estimates were collected for the three most recent years of publicly available data (2019, 2020, and 2021). The data were then subset to individuals living in Michigan during the periods of analysis and were then further broken down and analyzed by race, sex, and age (50 years and older).

Age and Food Insecurity

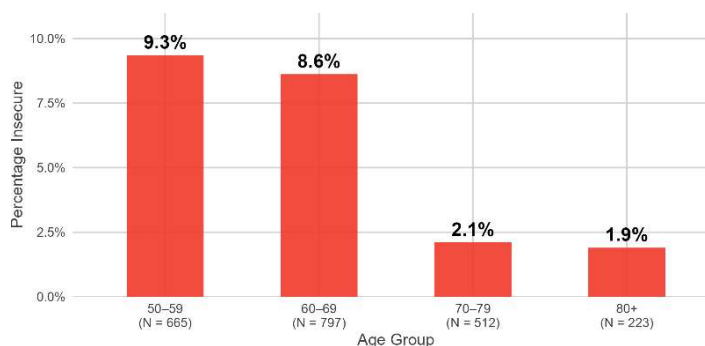
Approximately 11.9 percent of all Michiganders are food insecure in some way. Specifically, 6.8 percent of individuals over the age of 49 are food insecure (3 percent have very low food security). Of CPS respondents 185 percent under the poverty line, seniors (60 years and older) were the least likely to take advantage of food stamps (23.5 percent, compared to 42.6 percent of respondents under 60).

Race and Food Insecurity

Like the ASEC, CPS Food Supplement measures for race in Michigan primarily exist for individuals who identify only as Asian, Black, or white. These data also include a separate ethnicity measure for individuals who identify as Latino; Latino respondents can be of any race.⁹ Analysis demonstrates that Michiganders of differing racial and ethnic backgrounds vary in their likelihood to be food insecure.

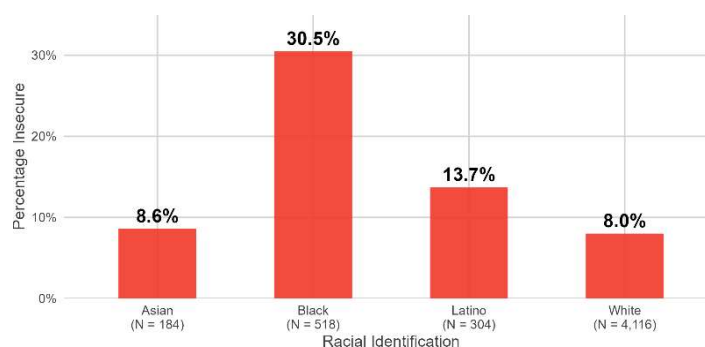
Michiganders of color are at the greatest risk of food insecurity. Black Michiganders are over three times more likely to suffer from food insecurity than white residents. Roughly 30.5 percent of Black Michiganders reported having experienced some form of food insecurity in the past 12 months, compared to 9.1 percent of all other races on average; this difference was statistically significant $\chi^2(1, N = 5,237) = 202.9, p < .01$. Moreover, Latino Michiganders were

EXHIBIT 9. Michiganders with Food Insecurity, Grouped by Age Over 49



Source: U.S. Census Bureau 2019; U.S. Census Bureau 2020a; U.S. Census Bureau 2021a

EXHIBIT 10. Michiganders with Food Insecurity, by Racial Identification



Source: U.S. Census Bureau 2019; U.S. Census Bureau 2020a; U.S. Census Bureau 2021a

⁹ This measure was then used to create non-Latino, Asian, Black, and white categories used in the data presented in this report.

nearly two times more likely to be food insecure in some way than non-Latinos on average, though this difference was only slightly outside the range of statistical significance ($p = .056$).

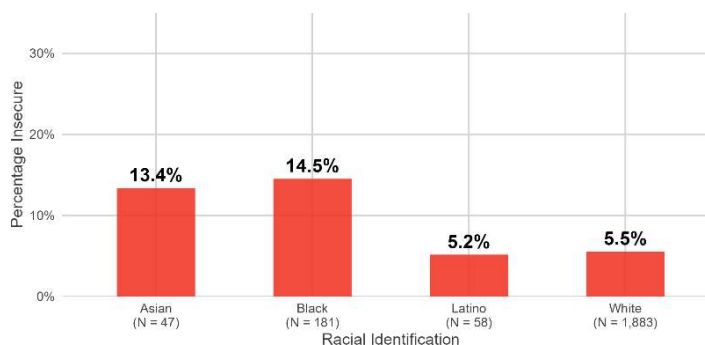
An intersectional analysis by age reveals racial disparities remain for Michiganders over the age of 49, though with some variation. While members of most racial groups have decreased risk of food insecurity over 49, Asian Michiganders over the age of 49 (13.4 percent) have an increased risk of food insecurity relative to Asian Michiganders under 50 (6.9 percent). Black Michiganders 50 and over were two times less likely (14.5 percent) to be food insecure than Black Michiganders under 50 (38.3 percent); this difference was statistically significant $X^2(1, N = 518) = 30.6, p < .01$.

Food Insecurity by Sex

Also like the ASEC, the CPS Food Supplement survey does not robustly collect data on gender, solely classifying sex on a binary scale (male or female).¹⁰ Therefore, any analysis of food which disaggregates gender and sex are incomplete.

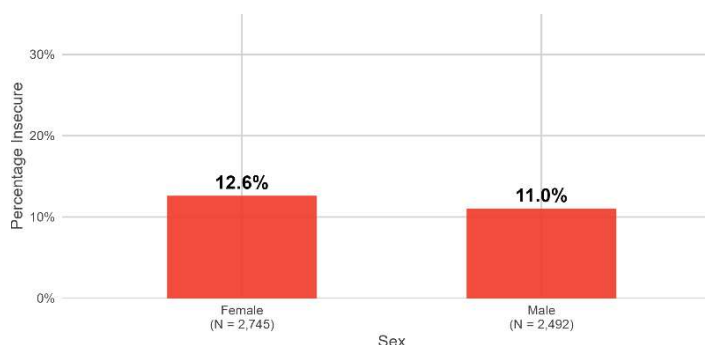
The data do not suggest any meaningful differences between male and female respondents with regards to food security, neither while disaggregated by age group nor when analyzed at any level of food insecurity. Generally, female Michiganders (12.6 percent) are slightly more likely to be at risk of food

EXHIBIT 11. Michiganders with Food Insecurity, by Racial Identification, Over 49



Source: U.S. Census Bureau 2019; U.S. Census Bureau 2020a; U.S. Census Bureau 2021a

EXHIBIT 12. Michiganders with Food Insecurity, by Sex



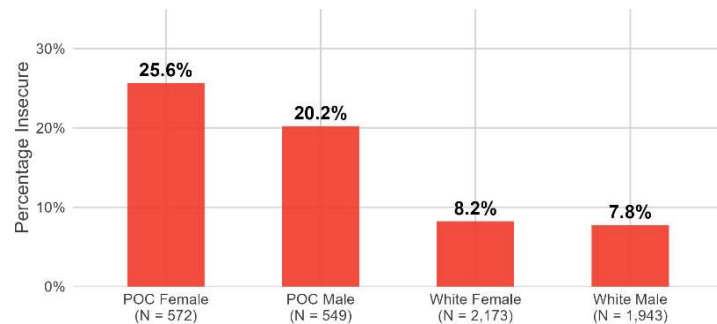
Source: U.S. Census Bureau 2019; U.S. Census Bureau 2020a; U.S. Census Bureau 2021a

¹⁰ The only measure within the ASEC that could help classify sex/gender minorities asks individuals only whether they are in a same-sex partnership. Thus, this measure strongly undercounts the spectrum of sexual/gender minorities that exist and is limited solely to individuals in a partnership. Across the aggregated three years of data collected in this study, the ASEC only captured 20 same-sex partnered individuals in Michigan.

insecurity than males (11 percent), but this difference is not technically statistically significant (though trending, $p = .08$).

Intersectional analysis reveals that female Michiganders of color are the most likely to be food insecure (25.6 percent). Black females, among females of color, are the most likely to report risk of food insecurity (33.5 percent). However, this relationship appears to mostly be driven by race and less so sex.¹¹

**EXHIBIT 13. Michiganders with Food Insecurity, by
Racial Identification and Sex**



Source: U.S. Census Bureau 2019; U.S. Census Bureau 2020a; U.S. Census Bureau 2021a

Research Note: Data Availability and the Welfare of Michiganders

Addressing Michiganders' needs requires an understanding of those needs, and the present work by PSC and the few studies cited might be the only research conducted on workplace retirement savings programs specific to Michigan. Of note, the majority of research conducted on Michigan prior to this study typically used regional data that included states surrounding Michigan. As state and local representatives of Michigan craft policy directed to improve the unique lives and circumstances of aging Michiganders, their constituents should ask how those decisions are being informed. Without publicly available data and reports, it's unclear whether the fortunes of Michiganders are changing, potentially leaving millions of lives at risk.

Fortunately, the solution to this problem can be attained with some effort. More data need to be regularly collected, by census or representative survey sample, on access to retirement savings programs across Michigan. Data of this sort need to be collected on two fronts: among individuals working in Michigan and across employers operating in Michigan with Michigan employees. At a basic level, these data need to include the number of Michiganders with and without access to workplace retirement savings programs at their current position(s)

¹¹ When analyzed via logistic regression with an interaction term between race (dichotomously analyzed as Person of Color or not) and sex, only race remained statistically significant. This analysis produced the same outcome when race was replaced with Black identity.

of employment, the number of employers with and without retirement savings programs, the number of employees per employer with and without access to retirement savings accounts, the number of retirement savings programs utilized (by Michiganders) per employer, and the amount saved per employee. Though, to address the needs of Michiganders more accurately, data should also disaggregate based on geographic location and demographic information. As representatives work to improve the lives of aging Michiganders, more robust data collection efforts should be at the forefront of those efforts.

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