Gopi Shah Goda

Brookings Institution Washington D.C. 20036 ggoda@brookings.edu Citizenship: USA
Gender: Female
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Employment

10/2024 -	Director, Retirement Security Project, Economic Studies, Brookings Institution
10/2024 -	Alice M. Rivlin Chair in Economic Policy and Senior Fellow, Economic Studies, Brookings
	Institution
9/2016 - 9/2024	Senior Fellow, Stanford Institute for Economic Policy Research (SIEPR), Stanford University
	(on leave 7/2021 - 7/2022)
9/2012 - 9/2016	Sr. Research Scholar, SIEPR, Stanford University
9/2009 - 8/2012	Research Scholar, SIEPR, Stanford University
8/2007 - 8/2009	Robert Wood Johnson Scholar in Health Policy Research, Harvard University
9/2000 - 7/2002	Actuarial Associate, Northwestern Mutual Life Insurance Company, Milwaukee, WI

Other Appointments

4/2024 $-$	Research Associate, National Bureau of Economic Research
2/2024 -	Member, Federal Economic Statistics Advisory Committee, U.S. Department of Commerce
9/2022 -	Editorial Board Member, Journal of Financial Literacy and Wellbeing
9/2020 -	Editor, Journal of Pension Economics and Finance
12/2015 -	Fellow, TIAA Institute
1/2024 - 9/2024	Member, Governor's Council of Economic Advisors, State of California
1/2024 - 9/2024	Associate Professor (by courtesy), Department of Health Policy, Stanford University
9/2023 - 9/2024	Faculty Fellow, Center for Advanced Study in the Behavioral Sciences
6/2023 - 9/2024	Professor (by courtesy), Department of Economics, Stanford University
7/2021 - 7/2022	Senior Economist, Council of Economic Advisers
9/2016 - 7/2021	Deputy Director, SIEPR, Stanford University
9/2012 - 9/2024	Affiliate and Faculty Advisor, Stanford Center for Longevity, Stanford University
4/2010 - 4/2024	Faculty Research Fellow, National Bureau of Economic Research
9/2009 - 9/2016	Director of Young Scholars Program, SIEPR, Stanford University

Education

9/2002 - 6/2007	Ph.D., Economics, Stanford University
8/1996 - 5/2000	B.S., Mathematics and Actuarial Science, Highest Distinction, University of Nebraska-Lincoln

Research

Publications in Journals

- "Are Retirement Planning Tools Substitutes or Complements to Financial Capability?" (with Matthew Levy, Colleen Manchester, Aaron Sojourner, Joshua Tasoff and Jiusi Xiao), *Journal of Economic Behavior and Organization*, 214, pp. 561-573, October 2023. Previous version: NBER Working Paper 30723.
- "Family Spillovers of Long-Term Care Insurance" (with Norma Coe and Courtney Van Houtven), *Journal of Health Economics*, 90, July 2023. Previous version: NBER Working Paper w21483.
- "The Impact of Covid-19 Absences on Workers" (with Evan Soltas), *Journal of Public Economics*, 222, June 2023. Previous version: NBER Working Paper w30435.
- "Older Workers' Employment and Social Security Spillovers through the Second Year of the COVID-19 Pandemic" (with Emilie Jackson, Lauren Nicholas and Sarah Stith), *Journal of Pension Economics and Finance*, April 2023. Previous version: NBER Working Paper w30567.
- "The Prevalence and Nature of COLA Adjustments in Public Sector Retirement Plans" (with Maria Fitzpatrick),

 Journal of Pension Economics and Finance, April 2023.

Research (continued)

Publications in Journals (cont.)

- "Temporary and Permanent Effects of Withdrawal Penalties on Retirement Savings Accounts" (with Damon Jones and Shanthi Ramnath), *Journal of Public Economics*, 215, November 2022.
- "The Impact of Covid-19 on Older Workers' Employment and Social Security Spillovers" (with Emilie Jackson, Lauren Nicholas and Sarah Stith), *Journal of Population Economics*, July 2022. Previous version: NBER Working Paper w29083.
- "Who is a Passive Saver under Opt-In and Auto-Enrollment?" (with Matthew Levy, Colleen Manchester, Aaron Sojourner and Joshua Tasoff), *Journal of Economic Behavior and Organization*, 173, pp. 301-321, May 2020. Previous version: NBER Working Paper w26078.
- "Predicting Retirement Savings Using Survey Measures of Exponential-Growth Bias and Present Bias" (with Matthew Levy, Colleen Manchester, Aaron Sojourner and Joshua Tasoff), *Economic Inquiry*, 57 (3), pp. 1636-1658, July 2019. Previous version: NBER Working Paper w21482.
- "The Effects of the Affordable Care Act on Health Insurance Coverage and Labor Market Outcomes" (with Mark Duggan and Emilie Jackson), *National Tax Journal*, 72 (2), pp. 261-322, June 2019. Previous version: NBER Working Paper w23607.
- "Work Incentives in the Social Security Disability Benefit Formula" (with John Shoven and Sita Nataraj Slavov), Journal of Pension Economics and Finance, 18 (2), pp. 165-189, April 2019. Previous version: NBER Working Paper w21708.
- "The Financial Feasibility of Deferring Social Security: Evidence from Administrative Tax Data" (with Shanthi Ramnath, John Shoven and Sita Nataraj Slavov). *Journal of Pension Economics and Finance*, 17 (4), pp. 419-436, October 2018. Previous version: NBER Working Paper w21544.
- "Retirement Plan Type and Employee Mobility: The Role of Selection and Incentive Effects" (with Damon Jones and Colleen Manchester). *Journal of Human Resources*, 52 (3), pp. 654-679, Summer 2017. Previous version: NBER Working Paper w18902.
- "Heterogeneity in State-Dependent Utility: Evidence from Strategic Surveys" (with Jeffrey Brown and Kathleen McGarry), Economic Inquiry, 54 (2), pp. 847-861, April 2016.
- "What Will My Account Really Be Worth? Experimental Evidence on How Retirement Income Projections Affect Saving" (with Colleen Manchester and Aaron Sojourner), *Journal of Public Economics*, 119, pp. 80-92, November 2014. Previous version: NBER Working Paper w17927.
- "Does Widowhood Explain Gender Differences in Out-of-Pocket Medical Spending Among the Elderly?" (with John Shoven and Sita Slavov), *Journal of Health Economics*, 32 (3), pp. 647-658, May 2013. Previous version: NBER Working Paper w17440.
- "Incorporating Employee Heterogeneity into Default Options for Retirement Plan Selection" (with Colleen Manchester), *Journal of Human Resources*, 48 (1), pp. 200-237, Winter 2013. Previous version: NBER Working Paper w16099.
- "Does Stock Market Performance Influence Retirement Intentions?" (with John Shoven and Sita Slavov), *Journal of Human Resources*, 47 (4), pp. 1056-1082, Fall 2012. Previous version: NBER Working Paper w16211.
- "Long-Term Care Insurance Demand Limited by Beliefs About Needs, Concerns About Insurers, and Care Available from Family" (with Jeffrey Brown and Kathleen McGarry), *Health Affairs*, 31 (6), pp. 1294-1302, June 2012.
- "The Impact of State Tax Subsidies for Private Long-Term Care Insurance on Coverage and Medicaid Expenditures," Journal of Public Economics, 95 (7), pp. 744-757, August 2011. Previous version: NBER Working Paper w16406.
- "Income and the Utilization of Long-Term Care Services: Evidence from the Social Security Benefit Notch" (with David Grabowski and Ezra Golberstein), *Journal of Health Economics*, 30 (4), pp. 719-729, July 2011. Previous version: NBER Working Paper w16076.
- "How Well Are Social Security Recipients Protected from Inflation?" (with John Shoven and Sita Slavov), *National Tax Journal*, 64 (2), pp. 429-450, June 2011. Previous version: NBER Working Paper w16212.
- "Fertility and the Personal Exemption: Comment" (with Kevin Mumford and Richard Crump), American Economic Review, 101 (4), pp. 1616-1628, June 2011. Previous version: NBER Working Paper w15984.
- "What Explains Changes in Retirement Plans during the Great Recession?" (with John Shoven and Sita Slavov), American Economic Review, Papers and Proceedings, 101 (3), pp. 29-34, May 2011.

Research (continued)

Publications in Journals (cont.)

- "Do Consumers Respond to Quality Information? The Case of Fertility Clinics" (with M. Kate Bundorf, Natalie Chun, and Daniel Kessler), *Journal of Health Economics*, 28 (3), pp. 718-727, May 2009. Previous version: NBER Working Paper w13888.
- "Determining the Optimum Guarantee Period for a One-Life Retirement Annuity" (with Colin Ramsay), North American Actuarial Journal, 11 (3), pp. 100-112, July 2007.

Publications in Edited Volumes

- "The Distributional Implications of Itemized Medical Deductions" (with Ithai Lurie, Priyanka Parikh and Chelsea Swete) in *Tax Policy and the Economy*, forthcoming, ed. Robert Moffitt, University of Chicago Press..
- "The Effects of the Affordable Care Act on the Near-Elderly: Evidence for Health Insurance Coverage and Labor Market Outcomes" (with Mark Duggan and Gina Li), in *Tax Policy and the Economy*, 35, pp. 179-223, ed. Robert Moffitt, University of Chicago Press.
- Discussion of John Beshears, James J. Choi, David Laibson, and Brigitte Madrian, "The Availability and Utilization of 401(k) Loans," in *Investigations in the Economics of Aging*, ed. David A. Wise, University of Chicago Press, 2012.
- "Implicit Taxes on Work from Social Security and Medicare" (with John Shoven and Sita Slavov), in *Tax Policy and the Economy*, 25, pp. 69-88, ed. Jeffrey Brown, University of Chicago Press, 2011.
- "Differential Mortality by Income and Social Security Progressivity" (with John Shoven and Sita Slavov), in Explorations in the Economics of Aging, ed. David A. Wise, University of Chicago Press, 2011.
- "Adjusting Government Policies for Age Inflation" (with John Shoven), in *Demography and the Economy*, ed. John Shoven, University of Chicago Press, 2010. Previous version: NBER Working Paper w14231.
- Discussion of Samuel Preston and Caroline Sten Hartnett, "The Future of American Fertility," in *Demography and the Economy*, ed. John Shoven, University of Chicago Press, 2010.
- "Removing the Disincentives in Social Security for Long Careers" (with John Shoven and Sita Slavov), in *Social Security Policy in a Changing Environment*, ed. Jeffrey Brown, Jeffrey Liebman, and David A. Wise, University of Chicago Press, 2009. Previous version: NBER Working Paper w13110.
- Putting Our House in Order: A Guide to Social Security and Health Care Reform, by George Shultz and John Shoven (with Matthew Gunn and Gopi Shah Goda), W.W. Norton & Company, 2008.

Working Papers

"Subsidizing Medical Spending through the Tax Code: Targeting and Take-Up."

Work in Progress

- "Health Insurance and Mortality at Older Adulthood in the 21st Century," with Hannes Schwandt.
- "Alzheimer's Disease Progression and the Trajectory of Long-Term Care Use in the United States and Around the World," with Kathleen McGarry and Brian McGarry.

Resting Papers

- "Wealth Trajectories Across Key Milestones: Longitudinal Evidence from Life-Course Transitions" (with Jialu Streeter), NBER Working Paper w28329.
- "The Minimum Wage and Social Security Disability Insurance" (with Mark Duggan and Benjamin Wittenbrink).
- "Do Defaults have Spillover Effects? The Effect of the Default Asset on Retirement Plan Contributions" (with Matthew Levy, Colleen Manchester, Aaron Sojourner and Joshua Tasoff).
- "The Incidence of Mandated Health Insurance: Evidence from the Affordable Care Act Dependent Care Mandate" (with Jay Bhattacharya and Monica Farid), NBER Working Paper w21846.
- "How Much Does Access to Health Insurance Influence the Timing of Retirement?" (with Norma Coe).
- "Closed for Business: Counterparty Risk and Insurance Purchase Decisions" (with Jeffrey Brown and Kathleen McGarry).

Research (continued)

Resting Papers (cont.)

"Social Security and the Timing of Divorce" (with John Shoven and Sita Slavov), NBER Working Paper w13382.

"A Tax on Work for the Elderly: Medicare as a Secondary Payer" (with John Shoven and Sita Slavov), NBER Working Paper w13383.

Teaching

Stanford University, Department of Economics The Demographics and Economics of Aging in the U.S. (Spring

 $2011,\ Fall\ 2011,\ Spring\ 2013,\ Fall\ 2013,\ Fall\ 2014,\ Spring\ 2016,$ Winter $2017,\ Spring\ 2018,\ Fall\ 2018,\ Fall\ 2019,\ Fall\ 2020,\ Winter$

2024)

Stanford University, Public Policy Program Senior Seminar (Fall 2009), Empirical Methods in Public Policy

(Spring 2021)

Honors and Fellowships

2021	Excellence in Refereeing Award, American Economic Journal: Economic Policy
2019	Financial Literacy Research Award, Cherry Blossom Financial Education Institute
2015	Finalist, TIAA Institute Paul A. Samuelson Award
2007	Robert Wood Johnson Scholar in Health Policy Research, Harvard University
2006	Karasz Graduate Student Fellowship, Stanford Institute for Economic Policy Research (SIEPR)
2006	Hawley-Shoven Graduate Student Fellowship, SIEPR
2005	George P. Shultz Graduate Student Fellowship in Economic Policy, SIEPR
2004	Completed actuarial exams and achieved professional designation of Fellow of the Society of Actuaries
2003	Outstanding Teaching Assistant Award, Stanford Economics Department
2002	First Year Economics Department Fellowship, Stanford Economics Department
2002	National Science Foundation, Honorable Mention
2000	University Honors Program Graduate, University of Nebraska-Lincoln
2000	Phi Beta Kappa
1997	National Merit Scholar

Rosparch Crants

Research Grants		
2024	"Financing Health Care Spending in Retirement through the Tax Code" TIAA Institute	
2023-24	"Health Insurance and Mortality at Older Adulthood in the 21st Century" (with Hannes Schwandt) National Institute on Aging Pilot Award (through NBER Center for Aging and Health Research)	
	"Alzheimer's Disease Progression and the Trajectory of Long-Term Care Use in the United States and Around the World" (with Kathleen McGarry and Brian McGarry) National Institute on Aging Pilot Award (through NBER Center for Aging and Health Research)	
2022-23	"The Impacts of COVID-19 Illnesses on U.S. Workers" (with Evan Soltas) National Institute on Aging Pilot Award (through NBER Center for Aging and Health Research)	
2020-21, 2021-22	"Economic Disruption and Social Security Spillovers: Evidence from the COVID-19 Pandemic" (with Emilie Jackson, Lauren Nicholas and Sarah Stith) Social Security Administration (through the NBER Retirement and Disability Research Center)	
2019-20	"Impact of Key Life Events on Financial Wellness" (with Jialu Streeter) Prudential Insurance Company	
	"The Minimum Wage and Social Security Disability Insurance" (with Mark Duggan)	

Social Security Administration (through the NBER Retirement and Disability Research Center)

Research Grants (continued)

	"Effects of Public Sector Retirement and Health Care Changes on Social Security and Labor Supply" (with Maria Fitzpatrick) Social Security Administration (through the NBER Retirement and Disability Research Center)
2017-18	"The Effect of the Default Asset on Retirement Plan Contributions" (with Matthew Levy, Colleen Manchester, Aaron Sojourner, and Joshua Tasoff) Social Security Administration (through the NBER Retirement Research Center)
2016-17	"How Do Retirement Income Tools Affect Saving Decisions? Evidence from a Field Experiment" (with Matthew Levy, Colleen Manchester, Aaron Sojourner, and Joshua Tasoff) TIAA Institute; Social Security Administration (through the NBER Retirement Research Center)
2016-18	"The Effects of the Affordable Care Act on Older Workers' Labor Market Outcomes" (with Mark Duggan) Alfred P. Sloan Foundation Working Longer Program
2015-16	"The Responsiveness of Retirement Distributions to Early Withdrawal Penalties" (with Damon Jones) TIAA Institute/Pension Research Council; Social Security Administration (through the NBER Retirement Research Center)
2013-15	"Interactions Between Exponential Growth Bias and Procrastination: Evidence from Retirement Savings" (with Matthew Levy, Colleen Manchester, Aaron Sojourner, and Joshua Tasoff) TIAA Institute/Pension Research Council; Social Security Administration (through the NBER Retirement Research Center)
2011-14	"Family Structure, Informal Care, and Long-Term Care Insurance" (with Courtney Van Houtven and Norma Coe) National Institute of Nursing Research, National Institutes of Health
2013-14	"How Much Does Access to Health Insurance Influence the Timing of Retirement?" (with Norma Coe) Social Security Administration (through the NBER Retirement Research Center)
2012-13	"State-Dependent Utility and Insurance Purchase Decisions" (with Jeffrey Brown and Kathleen McGarry) Social Security Administration (through the NBER Disability Research Center and the NBER Retirement Research Center) "Closed for Business: Counter-party Risk and Insurance Purchase Decisions" (with Jeffrey Brown and Kathleen McGarry)
	National Institute on Aging Pilot Award (through NBER Program on Economics of Aging)
2011-12	"Employee Mobility and Employer-Provided Retirement Plans" (with Damon Jones and Colleen Manchester) Social Security Administration (through the Sandell Grant Program, Center for Retirement Research, Boston College)
2010-11	"What Will My Account Really Be Worth? An Experiement on Exponential Growth Bias and Retirement Saving" (with Colleen Manchester and Aaron Sojourner) TIAA Institute, Social Security Administration (through the Financial Literacy Center)
	"Why Don't Retirees Insure Against Long-Term Care Expenses? Evidence from Survey Responses" (with Jeffrey Brown and Kathleen McGarry)

Research Grants (continued)

Social Security Administration (through the NBER Retirement Research Center)

"Out-of-Pocket Medical Expenses Amongst Elderly Social Security Recipients: Gender and

Living Arrangements" (with John Shoven and Sita Slavov)

Social Security Administration (through the NBER Retirement Research Center)

2009-10 "Incorporating Employee Heterogeneity into Default Options for Retirement Plan Selection"

(with Colleen Manchester)

Social Security Administration (through the Sandell Grant Program, Center for Retirement

Research, Boston College)

"Does Stock Market Performance Influence Retirement Intentions?" (with John Shoven and Sita

Slavov)

Social Security Administration (through the NBER Retirement Research Center)

2008-09 "How Well Are Social Security Recipients Protected from Inflation?" (with John Shoven and

Sita Slavov)

Social Security Administration (through the NBER Retirement Research Center)

2007-08 "Differential Mortality by Income and Social Security Progressivity" (with John Shoven and Sita

Slavov)

National Institute on Aging Pilot Award (through NBER Program on Economics of Aging)

2006-07 "Social Security and the Timing of Divorce" (with John Shoven and Sita Slavov)

Social Security Administration (through the NBER Retirement Research Center)

"A Tax on Work for the Elderly: Medicare as a Secondary Payer" (with John Shoven and Sita

Slavov)

Social Security Administration (through the NBER Retirement Research Center)

2005-06 "Removing the Disincentives in Social Security for Long Careers" (with John Shoven and Sita

Slavov)

Social Security Administration (through the NBER Retirement Research Center)

Professional Activities

Affiliations American Economic Association, National Bureau of Economic Research, Association of

Public Policy and Management, Society of Labor Economists, National Tax Association,

American Society of Health Economists, Fellow of the Society of Actuaries

Service to Profession Judge for Paul A. Samuelson Award for Outstanding Scholarly Writing on Lifelong

Financial Security, 2017, 2018; Member of Organizing Committee for CSWEP sessions at 2018 AEA Annual Meeting; Member of Program Committee, National Tax Association Annual Conference, 2019; Member of Scientific Committee, Actuarial Research Conference, 2020; Member of Scientific Advisory Committee, CenHRS, 2020; Scholars Advisory Group, Retirement Income Institute, 2019-20, 2020-21; Member, Biden Policy Committees (21st Century Government Committee, Talent Subcommittee; Economic Committee, Care Subcommittee), 2020; Urban Institute/Tax Policy Center Synthetic Administrative Tax Data Advisory Board, 2022; Understanding America Study Data Monitoring Committee, 2023; Committee on Status of Women in the Economics Profession (CSWEP) CeMENT Workshop Mentor, 2023; CSWEP and ASHEcon Mentoring Workshop for women and non-

binary PhD students in health economics, 2023; Conference Organizer, NBER Longer-Term

Health and Economic Effects of COVID-19, 2024

Professional Activities (continued)

University Service

Stanford Newcomer Guide, 2017-18, 2018-19, 2019-20; Stanford-in-Government Faculty Advisor, 2017-18, 2018-19; Faculty Senate, 2019-20, 2020-21; Marsh O'Neill Award Committee, 2021; Stanford Impact Labs Investment Committee Member, 2023; Stanford Women in Politics Faculty Mentor, 2023

Reviewer

American Economic Journal: Applied Economics, American Economic Journal: Economic Policy, American Economic Review, American Economic Review: Insights, American Journal of Health Economics, Applied Economics, Applied Economics Letters, Behavioral Science and Policy, Economic Inquiry, Economic Journal, Economic Letters, Economica, Health Affairs, Health Economics, International Journal of Health Care Finance and Economics, International Journal of Health Economics and Management, International Tax and Public Finance, Journal of Aging and Social Policy, Journal of Economic Behavior and Organization, Journal of the European Economic Association, Journal of Finance, Journal of Health Economics, Journal of Human Resources, Journal of Labor Economics, Journal of Labor Policy, Journal of Policy Analysis and Management, Journal of Political Economy, Journal of Public Economics, Journal of Pension Economics and Finance, Journal of Risk and Insurance, National Science Foundation, National Tax Journal, Public Finance Review, Quarterly Journal of Economics, Review of Economics of the Household, Review of Economic Studies, Review of Economic Journal

Presentations

2024: [includes scheduled] Brown University; Stanford Health Policy Forum; University of New Mexico; Public Pensions: Past, Present, and Future (discussant); NBER Aging Program Meeting (discussant); Annual Health Economics Conference (discussant); Public Policy Institute of California; Brookings Institution; Penn Leonard Davis Institute of Health Economics; International Pension Research Association Conference; International Long-Term Care Conference; NBER Summer Institute; ERISA50 Symposium; NBER Tax Policy and the Economy; National Tax Association Annual Meeting (discussant)

2023: Federal Reserve Bank of Chicago; NBER Aging Program Meeting; University of Nebraska-Lincoln; ASHEcon; WHY Symposium; Syracuse University CAPS; Long-Term Care and Policy Gateway to Global Aging Conference (discussant)

2022: NBER Changing Labor Market for Older Workers Conference; NBER Summer Institute; Congressional Budget Office; SIEPR Working Longer Conference

2021: Social Security Administration; Federal Reserve Applied Micro Seminar; International Long-Term Care Conference; NBER Summer Institute

2020: AEA Annual Meetings (discussant); Social Security Administration; NBER Aging Program Meeting (canceled); Annual Summer Economic Institute for Teachers; Retirement and Disability Research Consortium Annual Conference; Actuarial Research Conference; Consumer Financial Protection Bureau; NBER Tax Policy and the Economy; Sloan-SIEPR Working Longer Conference; NBER Conference on Employer Challenges in Financing and Managing Pension Plans; RAND-AARP Behavioral Finance Forum

2019: AEA Annual Meetings (discussant); RAND; Cherry Blossom Financial Education Institute; NBER Conference on Incentives and Limitations of Employment Policies on Retirement Transitions (discussant); Sloan-SIEPR Working Longer Conference

2018: University of British Columbia; NBER-SSA Conference on State Retirement Systems; NBER Summer Institute; Retirement Research Consortium Annual Conference; Sloan-SIEPR Working Longer Conference

Professional Activities (continued)

2017: AEA Annual Meetings (presenter and discussant); University of Iowa; TIAA Institute Research Symposium; Sloan-SIEPR Working Longer Conference (discussant); SIEPR Postdoctoral Fellows Conference

2016: AEA Annual Meetings (discussant); NBER Summer Institute; University of Wisconsin; Sloan-SIEPR Working Longer Conference

2015: AEA Annual Meetings (discussant); DCIIA Roundtable; HelloWallet Forum; White House Conference on Aging (Regional Forum); TIAA Institute Fellows Conference; Institutional Investors Forum

2014: SCL Building Best Practices in Retirement Income Conference; American Society of Health Economists Biannual Meeting; TIAA Institute Fellows Symposium; SCL Financial Wellness Conference; Sloan-SIEPR Working Longer Conference

2013: Bay Area Colloquium in Population; NBER Summer Institute; Annual Summer Economic Institute for Teachers; Retirement Research Consortium Annual Conference; Sloan-SIEPR Working Longer Conference; DCIIA Academic Forum

2012: AEA Annual Meetings; University of Chicago Population Research Center; ShovenFest; Institutional Investors Forum

2011: AEA Annual Meetings; Boston University, School of Management; University of California-Berkeley; Financial Literacy Center Workshop; NBER Conference on Aging (discussant); NBER Summer Institute; Retirement Research Consortium Annual Conference; American Risk and Insurance Annual Conference; University of Illinois-Urbana; APPAM Fall Conference; National Tax Association Annual Conference

2010: AEA Annual Meetings; University of Minnesota; Stanford University; American Society of Health Economists Biannual Meeting; NBER Summer Institute; Retirement Research Consortium Annual Conference; National Tax Association Annual Conference (discussant)

2009: Urban Institute; RAND; Boston College; Society of Labor Economists Annual Meeting; Robert Wood Johnson Scholars in Health Policy Research Annual Meeting; University of Michigan School of Public Health; APPAM Fall Conference; National Tax Association Annual Conference

2008: Temple University, Department of Risk, Insurance, and Healthcare Management; U.S. Treasury, Office of Tax Analysis; APPAM Fall Conference; National Tax Association Annual Conference; Harvard University; Stanford University; Northwestern Mutual; Robert Wood Johnson Scholars in Health Policy Research Annual Meeting; NBER Demography and the Economy Conference (discussant)

2007: Federal Reserve Board of Governors; George Mason University, School of Public Policy; Government Accountability Office; Urban Institute; Congressional Budget Office; Mathematica Policy Research; University of Maryland, Baltimore County; Public Policy Institute of California

2006: Stanford University; NBER Retirement Research Center; Annual Summer Economic Institute for Teachers; Society of Actuaries Re-envisioning Work and Retirement Symposium

2005: Society of Actuaries Fertility Projections for Social Insurance Symposium

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