

MATTHEW S. RUTLEDGE

Center for Retirement Research
Boston College
140 Commonwealth Ave
Chestnut Hill, MA 02467
(617) 552-1874 Fax: (617) 552-0191
email: rutledma@bc.edu

EDUCATION:

- 2010** **University of Michigan**
Ph.D. in Economics
- 2007** **University of Michigan**
M.A. in Economics
- 2001** **Boston College**
B.A. with major in Economics, *summa cum laude*

EMPLOYMENT:

- 2010-present** **Boston College, Center for Retirement Research**
Research Economist
- 2008-2009** **ICPSR Summer Program**
Team Leader and Computing Consultant
- 2005-2009** **University of Michigan**
2007-2009 Graduate Student Instructor, School of Public Health
2005-2008 Graduate Student Research Assistant, Economic Research Initiative on the Uninsured
- 2008** **Institute of Medicine**
Consultant
- 2001-2004** **Federal Reserve Bank of Boston**
Research Associate

HONORS:

- 2009-2010 University of Michigan, Gail Roggin Wilensky Fellowship
2001 Boston College, Alice E. Bourneuf Award
2000 Boston College, Phi Beta Kappa

TEACHING EXPERIENCE:

Fall 2017 Public Policy in an Aging Society (Undergraduate); Boston College
Spring 2017 Microeconomic Theory (Undergraduate); Boston College
Fall 2016 Public Policy in an Aging Society (Undergraduate); Boston College
Spring 2016 Microeconomic Theory (Undergraduate); Boston College
Fall 2015 Public Policy in an Aging Society (Undergraduate); Boston College
Spring 2014 Public Policy in an Aging Society (Undergraduate); Boston College
Fall 2014 Public Policy in an Aging Society (Undergraduate); Boston College
Spring 2014 Public Policy in an Aging Society (Undergraduate); Boston College
Fall 2013 Public Policy in an Aging Society (Undergraduate); Boston College
Spring 2013 Microeconomic Theory (Undergraduate); Boston College
Spring 2012 Microeconomic Theory (Undergraduate); Boston College

PUBLICATIONS:

Refereed Journal Articles

“What Causes Workers to Retire Before They Plan?” with Alicia H. Munnell and Geoffrey T. Sanzenbacher, revise and resubmit at *Industrial and Labor Relations Review*.

“How Does Occupational Access for Older Workers Differ by Education?” with Steven A. Sass and Jorge D. Ramos-Mercado, *Journal of Labor Research* 38(3): 283-305.

“The Labor Supply of Disabled Veterans, 1995-2014,” with Geoffrey T. Sanzenbacher and Caroline V. Crawford. 2016. *Monthly Labor Review*, October: 1-19.

“How Do Financial Resources Affect the Timing of Retirement After a Job Separation?” 2016. *Industrial and Labor Relations Review* 69(5): 1249-1279.

“The Effects of the Great Recession on the Retirement Security of Older Workers,” with Alicia H. Munnell. 2013. *Annals of the American Academy of Political and Social Science* 650(1): 124-142.

“Hispanics and Health Insurance Coverage: The Rising Disparity” with Catherine G. McLaughlin. 2008. *Medical Care* 46(10): 1,086-1,092.

“Higher Income and Uninsured: Common or Rare?” with Hanns Kuttner. 2007. *Health Affairs* 26(6): 1,745-1,752.

“Stock Prices and the Equity Premium during the Recent Bull Market,” with Richard W. Kopcke. 2004. *New England Economic Review* 2004(1): 63-85.

Working Papers

“Social Security and Total Replacement Rates in Disability and Retirement,” with Mashfiqur R.

Khan and Geoffrey T. Sanzenbacher. 2017. Working Paper 2017-6. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Do Health Insurance Premium Restrictions Improve Older Workers’ Labor Market Outcomes by Socioeconomic Status?” with Caroline V. Crawford. 2016. Working Paper 2016-17. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“The Impact of Massachusetts Health Insurance Reform on Labor Mobility,” with Norma B. Coe, Wenliang Hou, Alicia H. Munnell, and Patrick J. Purcell. Working Paper 2016-16. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Do Late-Career Wages Boost Social Security More for Women than Men?” with John E. Lindner. 2016. Working Paper 2016-13. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Does Student Debt Affect Early-Career Retirement Saving?” with Geoffrey T. Sanzenbacher and Francis M. Vitagliano. 2016. Working Paper 2016-9. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“The Labor Supply of Disabled Veterans: 1995-2014,” with Geoffrey T. Sanzenbacher and Caroline V. Crawford. 2016. Working Paper 2016-8. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“The Interconnected Relationships of Health Insurance, Health, and Labor Market Outcomes.” 2016. Working Paper 2016-2. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“The Impact of Temporary Assistance Programs on the Social Security Claiming Age,” with Geoffrey T. Sanzenbacher and April Yanyuan Wu. 2015. Working Paper 2015-27. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Job Polarization and Labor Market Outcomes for Older, Middle-Skilled Workers,” with Qi Guan. 2015. Working Paper 2015-23. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“What Causes Workers to Retire Before They Plan?” with Alicia H. Munnell and Geoffrey T. Sanzenbacher. 2015. Working Paper 2015-22. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Does Occupational Access for Older Workers Differ by Education?” with Steven A. Sass and Jorge D. Ramos-Mercado. 2015. Working Paper 2015-20. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“The Transition from Defined Benefit to Defined Contribution Pensions: Does It Influence Elderly Poverty?” with Natalia S. Orlova and April Yanyuan Wu. 2015. Working Paper 2015-17. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Will the Average Retirement Age Continue to Increase?” with Christopher M. Gillis and Anthony Webb. 2015. Working Paper 2015-16. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Improving Employees’ Life and Disability Insurance Benefit Decisions: Results of an Employer Survey,” with Anek Belbase and Norma B. Coe. 2015. Working Paper 2015-6. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Do Tax Incentives Increase 401(k) Saving? Evidence from the Adoption of Catch-Up Contributions,” with April Yanyuan Wu and Francis M. Vitagliano. 2014. Working Paper 2014-17. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Are Retirees Falling Short? Reconciling the Conflicting Evidence,” with Alicia H. Munnell and Anthony Webb. 2014. Working Paper 2014-16. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Why do SSI and SNAP Enrollments Rise in Good Economics Times and Bad?” with April Yanyuan Wu. 2014. Working Paper 2014-10. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Lower-Income Individuals Without Pensions: Who Misses Out and Why?” with April Yanyuan Wu. 2014. Working Paper 2014-2. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Do Subjective Longevity Expectations Influence Retirement Plans?” with Mashfiqur R. Khan and April Yanyuan Wu. 2014. Working Paper 2014-1. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Point of No Return: How Do Financial Resources Affect the Timing of Retirement After a Job Separation?” 2013. Working Paper 2013-21. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Will Older Workers Who Lose Their Jobs During the Great Recession Fare in the Long-Run?” with Natalia Orlova and Anthony Webb. 2013. Working Paper 2013-9. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Does the Composition of Disability Insurance Applicants Change Across Business Cycles?” with Norma B. Coe. 2013. Working Paper 2013-5. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“What is the Long-Term Impact of *Zebley* on Adult and Child Outcomes?” with Norma B. Coe. 2013. Working Paper 2013-3. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Sticky Ages: Why is Age 65 Still a Retirement Peak?” with Norma B. Coe and Mashfiqur

Khan. 2013. Working Paper 2013-2. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Holding Out or Opting Out? Deciding Between Retirement and Disability Applications in Recessions.” 2012. Working Paper 2012-26. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Great Recession-Induced Early Claimers: Who Are They? How Much Do They Lose?” with Norma B. Coe. 2012. Working Paper 2012-12. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“The Impact of Unemployment Insurance Extensions on Disability Insurance Application and Approval Rates.” 2011. Working Paper 2011-17. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Long-Run Earnings Volatility and Health Insurance Coverage: Evidence from the SIPP Gold Standard File.” 2011. Working Paper 11-35. Washington, DC: Center for Economic Studies, U.S. Census Bureau.

“Asymmetric Information and the Generosity of Employer-Sponsored Health Insurance.” 2010. Working Paper. Ann Arbor, MI: University of Michigan.

“Another Moment to Consider: Health Plan Choice and the Distribution of Out-Of-Pocket Medical Spending.” 2010. Working Paper. Ann Arbor, MI: University of Michigan.

“Measuring the Incidence of the Personal Income Tax Through Pre-Tax Wage Changes,” with Shanthi P. Ramnath. 2010. Working Paper. Ann Arbor, MI: University of Michigan.

“Decomposing the Growing Disparity in Health Insurance Coverage between Hispanics and Non-Hispanic Whites,” with Catherine G. McLaughlin. 2008. *Economic Research Initiative on the Uninsured Working Paper* 56.

Issues in Brief

“Do Health Insurance Reforms Boost Demand for Older Workers by SES?” with Caroline V. Crawford. 2017. *Issue in Brief* 17-7. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Job Options Narrow for Older Workers by Socioeconomic Status,” with Steven A. Sass and Jorge D. Ramos-Mercado. 2016. *Issue in Brief* 16-13. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Do Catch-Up Contributions Increase 401(k) Saving?” with Qi Guan, April Yanyuan Wu, and Francis M. Vitagliano. 2015. *Issue in Brief* 15-10. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Are Retirees Falling Short? Reconciling the Conflicting Evidence,” with Alicia H. Munnell and Anthony Webb. 2015. *Issue in Brief* 15-5. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Why Don’t Lower-Income Individuals Have Pensions?” with April Yanyuan Wu and Jacob Penglase. 2014. *Issue in Brief* 14-8. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Do Longevity Expectations Influence Retirement Plans?” with Mashfiqur R. Khan and April Yanyuan Wu. 2014. *Issue in Brief* 14-6. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Long Do Unemployed Older Workers Search for a Job?” 2014. *Issue in Brief* 14-3. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Why Did Disability Allowance Rates Rise in the Great Recession?” with Norma B. Coe. 2013. *Issue in Brief* 13-11. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Important is Medicare Eligibility in the Timing of Retirement?” with Norma B. Coe and Mashfiqur R. Khan. 2013. *Issue in Brief* 13-7. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Who Claimed Social Security Early Due to the Great Recession?” with Norma B. Coe and Kendrew Wong. 2012. *Issue in Brief* 12-14. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Disability Insurance: Does Extending Unemployment Benefits Help?” 2011. *Issue in Brief* 11-14. Chestnut Hill, MA: Center for Retirement Research at Boston College.

GRANTS:

- 2016-2017 How Much Does Motherhood Cost Women in Social Security Income?
Funded by the Social Security Administration
- 2016-2017 How Much Does Out-of-Pocket Medical Spending Eat Away at Social Security
Benefits?
Funded by the Social Security Administration
- 2016-2017 How Secure is the Retirement of Contingent Workers?
Funded by AARP
- 2015-2016 Do Late-Career Wages Boost Social Security More for Women than Men?
Funded by the Social Security Administration
- 2015-2016 How Does Health Insurance Coverage Affect Health and Labor Market
Outcomes?
Funded by the Social Security Administration
- 2015-2016 Social Security and Total Replacement Rates in Disability and Retirement
Funded by the Social Security Administration through the Disability Research
Consortium (NBER)

2015-2016 The Impact of Student Debt on Early-Career Retirement Saving
Funded by the Social Security Administration

2015-2016 How Much Would Reducing the Price of Older Workers Increase Their
Attractiveness?
Funded by the Alfred P. Sloan Foundation

2014-2015 How Does Occupational Segregation Differ for High- and Low-Educated Older
Workers?
Funded by the Alfred P. Sloan Foundation

2014-2015 Constructing a Nationwide Dataset on the Availability of Home and Community-
based Services for the Elderly
Funded by Boston College

2014-2015 What Causes Workers to Retire Before They Plan? Analyzing the Relative
Importance of Health, Financial, and Employment Shocks
Funded by the Social Security Administration

2014-2015 Job Polarization and Labor Market Outcomes for Older Workers
Funded by the Social Security Administration

2014-2015 The Impact of Temporary Assistance Programs on Social Security Claiming Age
Funded by the Social Security Administration

2014-2015 The Relationship between the VA Disability Rating and the Ability to Work:
1995-2013
Funded by the Social Security Administration through the Disability Research
Consortium (NBER)

2013-2015 Can Today's Pension System Serve the Low Income?
Funded by the Ford Foundation

2013-2014 Will the Average Retirement Age Continue to Increase?
Funded by the Social Security Administration

2013-2014 Are Retirees Falling Short? Reconciling the Conflicting Evidence
Funded by the Social Security Administration

2013-2014 Estimating the Effect of a Refundable Tax Credit on the Labor Supply Elasticity
of Impaired Adults
Funded by the Social Security Administration through the Disability Research
Consortium (NBER)

2013-2014 Are Younger Disability Beneficiaries Unhealthier than Ever?
Funded by the Social Security Administration through the Disability Research
Consortium (NBER)

2013-2014 Does the Catch-Up Contribution Provision Increase 401(k) Retirement Saving?
Funded by the Social Security Administration

2012-2013 Point of No Return: How Does the Duration of a Jobless Spell Affect Retirement
Timing?
Funded by the Social Security Administration

2012-2013 Why Do SSI and SNAP Enrollments Rise in Good Economic Times and in Bad?
Funded by the Social Security Administration

2012-2013 How Does Increased Longevity for Men Affect Well-Being for Older Women?
Funded by the Social Security Administration

- 2012-2013 Death's Anchor: How do Updated Longevity Expectations Influence Retirement Plans?
Funded by the Social Security Administration
- 2011-2012 Sticky Ages: Why is Age 65 Still a Retirement Peak?
Funded by the Social Security Administration.
- 2011-2012 How Will Older Workers Who Lose Their Jobs During the Great Recession Fare in the Long-Run?
Funded by the Social Security Administration
- 2011-2012 The Trend in Disability Insurance Coverage Rates and its Effect on SSI and SSDI Application
Funded by the Social Security Administration
- 2011-2012 Early Retirement or Disability? Projecting Social Security Application Activity in the Current Business Cycle
Funded by the Social Security Administration
- 2010-2012 How Has The Composition of Disability Insurance Applicants Changed Across and Within Business Cycles?
Funded by the Russell Sage Foundation
- 2010-2011 Who Are the Early Claimers? How Much Do They Lose?
Funded by the Russell Sage Foundation.
- 2010-2011 The Impact of Unemployment Benefits Extensions on DI Applications and Approval Rate
Funded by the Social Security Administration
- 2010-2011 What is the Long-Term Impact of Zebley on SSI and SSDI Rolls?
Funded by the Social Security Administration.
- 2010 The Effect of Long-Run Earnings Volatility on Static and Dynamic Health Insurance Coverage
Funded by the U.S. Census Bureau

PROFESSIONAL ACTIVITIES:

- Coordinator The Seminar Series on Aging at Boston College
- Program Committee National Tax Association 2016 Annual Conference on Taxation
- Elected Member National Academy of Social Insurance
- Member AEA, APPAM, SOLE, NTA
- Contractor Special Sworn Status, US Census Bureau, 2008-present
- Journal Referee *Journal of Policy Analysis and Management, Review of Economic Studies, Journal of Labor Economics, Social Security Bulletin, Journal of Health Economics, National Tax Journal, IZA Journal of Labor Policy, Economics Letters, Labour Economics, Journal of Population Ageing, LABOUR, Journal of Gerontological Social Work, Disability and Health Journal, Public Finance Management, Journal of Economic and Social Geography*
- Grant Referee Social Security Administration Steven H. Sandell Grantees and Dissertation Fellows, Russell Sage Foundation

Doctoral Committees	Mashfiqur R. Khan, 2017 (placement: Tulane University post-doc) John E. Lindner, 2018 (expected)
Senior Thesis Advising	Garred Greenberg, 2013 Angela Petrone, 2015 Emma Dawley, 2017 James Ahle, 2017 Mark Sullivan, 2018 (expected)

Presentations (*invited speaker)

- 2006 *Economic Research Initiative on the Uninsured Fall Conference, Ann Arbor, MI
- 2008 Midwest Economics Association Annual Conference, Chicago, IL
*ISR Quantitative Methodology Program Seminar, Ann Arbor, MI
- 2009 Midwest Economics Association Annual Conference, Cleveland, OH
*University of Michigan ISR-Zwerdling Labor Seminar, Ann Arbor, MI
APPAM Fall Conference, Washington, DC
- 2010 *Urban Institute, Washington, DC
*U.S. Treasury Office of Tax Analysis, Washington, DC
*Bryn Mawr College, Bryn Mawr, PA
*RAND, Santa Monica, CA
*Columbia University Mailman School of Public Health, New York, NY
*U.S. Bureau of Economic Analysis, Washington, DC
*Center for Retirement Research at Boston College, Chestnut Hill, MA
*Mathematica Policy Research, Cambridge, MA
*American Society of Health Economists Biennial Conference (poster), Ithaca, NY
*U.S. Census Bureau SIPP Analytic Research Workshop, Ann Arbor, MI
*U.S. Census Bureau SIPP Analytic Research Conference, Washington, DC
- 2011 Society of Labor Economics Annual Conference, Vancouver, BC
*Social Security Administration RRC Annual Meetings, Washington, DC
U.S. Census Bureau Research Data Center Annual Conference, Minneapolis, MN
APPAM Fall Conference, Washington, DC
- 2012 Society of Labor Economics Annual Conference, Chicago, IL
*Social Security Administration, Washington, DC
Western Economics Association Annual Conference, San Francisco, CA
*Social Security Administration RRC Annual Meetings, Washington, DC
APPAM Fall Conference, Baltimore, MD
U.S. Census Bureau Research Data Center Annual Conference, Chicago, IL
*Russell Sage Foundation Great Recession Initiative Conference, New York, NY
- 2013 *ANNALS Special Issue Conference, Ann Arbor, MI
*U.S. Census Bureau SIPP Workshop, Ann Arbor, MI
*Social Security Administration RRC Annual Meetings, Washington, DC
APPAM Fall Conference, Washington, DC
- 2014 *National Academy of Social Insurance Annual Conference, Washington, DC
*U.S. Census Bureau SIPP Workshop, Durham, NC
Midwest Economics Association Annual Conference, Evanston, IL

- Society of Labor Economics Annual Conference, Arlington, VA
 Netspar International Pension Workshop, Venice, Italy
 *U.S. Census Bureau SIPP Workshop, Ann Arbor, MI
 *Social Security Administration RRC Annual Meetings, Washington, DC
 *Social Security Administration DRC Annual Meetings, Washington, DC
 APPAM Fall Conference, Albuquerque, NM
- 2015 *Brandeis University, Waltham, MA
 *Social Security Administration, Washington, DC
 Society of Labor Economists Annual Conference, Montreal, PQ
 *Social Security Administration RRC Annual Meetings, Washington, DC
 APPAM Fall Conference, Miami, FL
 National Tax Association Annual Conference on Taxation, Boston, MA
- 2016 ASSA Annual Conference, San Francisco, CA
 *Federal Reserve Bank of Boston, Boston, MA
 Society of Labor Economists Annual Conference, Seattle, WA
 *Western Economics Association International Conference, Portland, OR
 *Social Security Administration RRC Annual Meetings, Washington, DC
 *U.S. Census Bureau SIPP Workshop, Ann Arbor, MI
 *University of Massachusetts-Boston, Boston, MA
 APPAM Fall Conference, Washington, DC
 *National Tax Association Annual Conference on Taxation, Baltimore, MD
- 2017 *Pensions and Investments Global Future of Retirement Conference, New York, NY
 *Social Security Administration RRC Annual Meetings, Washington, DC

Invited Discussant

- 2013 NBER: Labor Market in the Aftermath of the Great Recession, Cambridge, MA
 2016 Social Security Administration RRC Annual Meetings, Washington, DC
 National Tax Association Annual Conference on Taxation, Baltimore, MD
 2017 Social Security Administration RRC Annual Meetings, Washington, DC

Interviews and Media Mentions

Brandon, Emily. 2015. "Jobs that Welcome Older Workers." *U.S. News and World Report*. (September 14). Available at:
<http://money.usnews.com/money/retirement/articles/2015/09/14/jobs-that-welcome-older-workers>

Brandon, Emily. 2015. "10 Jobs Hiring Older Workers." *U.S. News and World Report*. (September 14). Available at:
<http://money.usnews.com/money/retirement/slideshows/10-jobs-hiring-older-workers>

Bui, Quoc Trung. 2016. "More Older People are Finding Work, but What Kind?" *New York Times* (August 18). Article and interactive infographic available at:
https://www.nytimes.com/2016/08/18/upshot/as-more-older-people-seek-work-they-are-put-into-old-person-jobs.html?_r=0

Clark, Meagan. 2014. "Minimum Pension Law Proposed to Pad Americans' Retirement Savings." *International Business Times*. (September 16). Available at: <http://www.ibtimes.com/minimum-pension-law-proposed-pad-americans-retirement-savings-1690104>

Davidson, Paul. 2012. "What Do Jobless Do When Unemployment Checks Run Out?" *USA Today*. (August 3). Available at: <http://usatoday30.usatoday.com/money/economy/employment/story/2012-08-01/unemployment-benefits-ending/56720856/1>

Edleson, Harriet. 2015. "After Years Out of a Job, Older Workers Find a Way Back In." *New York Times*. (November 6). Available at: http://www.nytimes.com/2015/11/07/your-money/after-years-out-of-a-job-older-workers-find-a-way-back-in.html?_r=1

Gallegos, Demetria. 2017. "Why Women Gain More Than Men by Working Longer." *Wall Street Journal*. (June 12). Available at: <https://www.wsj.com/articles/why-women-gain-more-than-men-by-working-longer-1497232980>

Gordon, Claire. 2013. "More Than 1 Million Baby Boomers Are Secretly Unemployed." *AOL Jobs*. (May 3). Available at: <http://jobs.aol.com/articles/2013/05/03/older-americans-forced-retirement-unemployed/>

Grigg, Brian. 2014. "Conversations with Matthew S. Rutledge, CRR Research Economist." *Fidelity and Guaranty Life*. (March 12). Available at: <https://www.youtube.com/playlist?list=PLEcbB4MnexasQVVXbGRF1mU9DpwvyGd8dy>

Hartman, Mitchell. 2015. "Many Boomers Can't Afford to Retire." *American Public Media's Marketplace*. (August 3). Available at: <http://www.marketplace.org/topics/economy/many-boomers-cant-afford-retire>

MarksJarvis, Gail. 2013. "Older Workers Hit by Recession Will Continue to Struggle." *The Chicago Tribune*. (June 7). Available at: http://articles.chicagotribune.com/2013-06-07/business/sc-cons-0606-marksjarvis-20130606_1_retirement-savings-older-workers-great-recession

Paletta, Damian and Dionne Searcey. 2011. "Jobless Tap Disability Fund." *The Wall Street Journal*. (December 28). Available at: <http://www.wsj.com/articles/SB10001424052970204296804577121392750460030>

Path, Simone. 2014. "A Better-Than-Expected Birthday Present for U.S. in June Jobs Report." *PBS Newshour*. (July 3). Available at: <http://www.pbs.org/newshour/making-sense/a-better-than-expected-birthday-present-for-u-s-in-june-jobs-report/>

Peters, Mark. 2014. "Older Job Seekers Quick to Give Up Regardless of Labor Market

Conditions.” *The Wall Street Journal*. (February 4). Available at: <http://blogs.wsj.com/economics/2014/02/04/older-job-seekers-quick-to-give-up-regardless-of-labor-market-conditions/>

Polyak, Ilana. 2015. “Quite a Dilemma: Too Young to Retire, Too Old to Rehire.” *CNBC*. (January 11). Available at: <http://www.cnbc.com/2015/01/10/quite-a-dilemma-too-young-to-retire-too-old-to-rehire.html>

Schlegel, Jeff. 2013. “Medicare, Obamacare and Retirement Age.” *Financial Advisor Magazine*. (July 3). Available at: <http://www.fa-mag.com/news/medicare--obamacare-and-retirement-age-14719.html>

Solman, Paul. 2014. “What’s Driving the Good Jobs News for the Month of June?” *PBS Newshour*. (July 3). Available at: <http://www.pbs.org/newshour/bb/whats-driving-good-jobs-news-month-june/>

Tergesen, Anne. 2016. “Five Myths About Landing a Good Job Later in Life.” *Wall Street Journal*. (November 29). Available at: <http://www.wsj.com/articles/five-myths-about-landing-a-good-job-later-in-life-1480302842>

Wargo, Buck. 2015. “401(k) Pitfalls and Practical Investing Advice for Americans Around That Crucial Age of 50.” *The Huffington Post*. (July 30). Available at: http://www.huffingtonpost.com/buck-wargo/exclusive-401k-pitfalls-a_b_7866292.html

White, Martha C. 2013. “Born at the Right Time? Seniors Avoided the Economy’s Worst.” *NBC News*. (October 23). Available at: <http://www.nbcnews.com/business/born-right-time-seniors-avoided-economys-worst-8C11479970>

White, Martha C. 2014. “Disabled Recipients of Social Security Fund Face Hefty Benefits Cut.” *NBC News*. (June 22). Available at: <http://www.nbcnews.com/business/economy/disabled-recipients-social-security-fund-face-hefty-benefits-cut-n127981>