

## **GEOFFREY T. SANZENBACHER**

Center for Retirement Research  
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### **EDUCATION:**

- 2010**            **Boston College**  
Ph.D. in Economics
- 2006**            **Boston College**  
M.A. in Economics
- 2005**            **St. Mary's College**  
B.A. with major in Mathematics and Economics

### **EMPLOYMENT:**

#### **2006-present Center for Retirement Research at Boston College**

- 2017-present Associate Director of Research  
2014-2017 Research Economist  
2006-2010 Graduate Research Associate

#### **2008-present Boston College**

- 2013-present Adjunct Professor  
2009 Dissertation Fellow  
2008 Teaching Fellow

#### **2010-2014 Analysis Group Economic Consultants**

- 2013-2014 Manager  
2010-2013 Associate

### **TEACHING EXPERIENCE:**

#### **Boston College, Department of Economics**

- Adjunct Professor, "Econometric Methods" (Spring-Fall 2016)  
Adjunct Professor, "Economics of Inequality" (Spring-Fall 2014; Spring 2015; Spring-Fall 2016)  
Adjunct Professor, "Microeconomic Theory" (Spring-Fall 2013; Fall 2014; Fall 2015)  
Instructor, "Principles of Microeconomics" (Spring, Summer, Fall Semesters 2008)  
Teaching Assistant to Harold Petersen, "Principles of Microeconomics" (Fall 2007)

Teaching Assistant to Peter Gottschalk, “Cross-Section & Panel Data Econometrics” (Fall 2007)

## **PUBLICATIONS:**

### **Refereed Journal Articles**

“Cognitive Impairment and Social Security’s Representative Payee Program,” with Anek Belbase and Sara Ellen King. Forthcoming. *Journal of Social Policy and Aging*.

“Single Moms and Deadbeat Dads: The Role of Earnings, Marriage Market Conditions, and Preference Heterogeneity,” with Meghan Skira, Shannon Seitz, and Drew Beauchamp. 2018. *International Economic Review* 59(1): 191-232.

“Beyond Blue and White Collar: Age-Related Decline, Occupation, and Retirement Timing,” with Anek Belbase and Christopher M. Gillis. 2017. *Journal of Retirement* 5(2) 26-41.

“Default Contribution Rates and Participation in Automatic IRAs by Uncovered Workers,” with Anek Belbase. 2017. *The Geneva Papers on Risk and Insurance – Issues and Practice* 42(3): 376-388.

“The Labor Supply of Disabled Veterans: 1995-2014,” with Matthew T. Rutledge and Caroline V. Crawford. 2016. *Monthly Labor Relations Review* October.

“Evolving Provider Payment Models and Patient Access to Innovative Medical Technology,” with Genia Long and Richard Mortimer. 2014. *Journal of Medical Economics* 17(12): 883-893.

“Bridging the Gap in Pension Participation: How Much Can Universal Pension Coverage Hope to Achieve,” with Nadia Karamcheva. 2013. *Journal of Pension Economics and Finance* 13(4): 439-459.

“Pension Type, Tenure, and Job Mobility,” with Alicia H. Munnell, Kelly Haverstick, and Mauricio Soto. 2010. *Journal of Pension Economics and Finance* 9(4): 609-625.

### **Other Publications**

“National Retirement Risk Index Shows Modest Improvement in 2016,” with Alicia H. Munnell and Wenliang Hou. 2018. *Issue in Brief* 18-1. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How to Pay for Social Security’s Missing Trust Fund?” with Alicia H. Munnell and Wenliang Hou. 2017. Working Paper 2017-18. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Why Has U.S. Life Expectancy Fallen Below Other Countries?” with Anqi Chen, Alicia H. Munnell, and Alice Zulkarnain. 2017. *Issue in Brief* 17-22. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Is Working Longer a Good Prescription for All?” with Steven A. Sass. 2017. *Issue in Brief* 17-21. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Dementia, Help with Financial Management, and Well-Being,” with Anek Belbase. 2017. Working Paper 2017-11. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“The Behavioral and Consumption Effects of Social Security Changes,” with Wenliang Hou. 2017. Working Paper 2017-10. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“What’s Happening to U.S. Mortality Rates?” with Anqi Chen and Alicia H. Munnell. 2017. *Issue in Brief* 17-17. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“The Impact of Raising Children on Retirement Security,” with Alicia H. Munnell and Wenliang Hou. 2017. *Issue in Brief* 17-16. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Are Many Retirees with Dementia Lacking Help?” with Anek Belbase and Sara Ellen King. 2017. *Issue in Brief* 17-15. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Guardianship and the Representative Payee Program,” with Anek Belbase. 2017. Working Paper 2017-8. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Do Women Still Spend Most of Their Lives Married?” with Alicia H. Munnell and Sara Ellen King. 2017. *Issue in Brief* 17-14. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Social Security and Total Replacement Rates in Disability and Retirement,” with Mashfiqur R. Khan and Matthew S. Rutledge. 2017. Working Paper 2017-6. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Why Are U.S. Households Claiming Social Security Later?” with Wenliang Hou, Alicia H. Munnell, and Yinji Li. 2017. Working Paper 2017-3. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Rising Inequality in Life Expectancy by Socioeconomic Status,” with Anthony Webb, Candace M. Cosgrove and Natalia S. Orlova. 2017. Working Paper 2017-2. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Do Households Have a Good Sense of Their Retirement Preparedness?” with Alicia H. Munnell and Wenliang Hou. 2017. *Issue in Brief* 17-4. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Job Changes Affect Retirement Timing by Socioeconomic Status,” with Steven A. Sass and Christopher M. Gillis. 2017. *Issue in Brief* 17-3. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“The Effect of Job Mobility on Retirement Timing by Education,” with Steven A. Sass and Christopher M. Gillis. 2017. Working Paper 2017-1. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Cognitive Aging and the Capacity to Manage Money,” with Anek Belbase. 2017. *Issue in Brief* 17-1. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“State Auto-IRA Programs: The Keys to Financial Self-Sufficiency,” with Alicia H. Munnell and Anek Belbase. 2016. *Issue in Brief* 16-19. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Cognitive Aging and Ability to Work,” with Anek Belbase. 2016. *Issue in Brief* 16-18. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Calculating Expected Social Security Benefits by Race, Education, and Claiming Age,” with Jorge D. Ramos-Mercado. 2016. Working Paper 2016-14. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Cognitive Impairment and Social Security’s Representative Payee Program,” with Anek Belbase. 2016. Working Paper 2016-12. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Cognitive Aging: A Primer,” with Anek Belbase. 2016. *Issue in Brief* 16-17. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Much Does Housing Affect Retirement Security? An NRRI Update,” with Alicia H. Munnell and Wenliang Hou. 2016. *Issue in Brief* 16-16. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Does Student Debt Affect Early-Career Retirement Saving?” with Matthew S. Rutledge 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 Matthew S. Rutledge and Caroline V. Crawford. 2016. Working Paper 2016-8. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Feasibility Study: Oregon Retirement Savings Plan,” with Anek Belbase. 2016. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Market Research Report: Oregon Retirement Savings Plan,” with Anek Belbase. 2016. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Are Early Claimers Making a Mistake?” with Alicia H. Munnell, Anthony Webb, and Christopher M. Gillis. 2016. Working Paper 2016-5. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Do Households Save More When the Kids Leave Home?” with Irena Dushi, Alicia H. Munnell, Anthony Webb and Anqi Chen. 2016. *Issue in Brief* 16-8. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Do Job Skills That Decline With Age Affect White-Collar Workers?” with Anek Belbase and Christopher M. Gillis. 2016. *Issue in Brief* 16-6. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“State Savings Initiatives: Lessons from California and Connecticut,” with Anek Belbase, Alicia H. Munnell and Nari Rhee.” 2016. *Issue in Brief* 16-5. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“State Initiatives to Cover Uncovered Private Sector Workers,” with Alicia H. Munnell and Anek Belbase. 2016. *Issue in Brief* 16-4. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Does a Uniform Retirement Age Make Sense?” with Anthony Webb, Natalia S. Orlova, and Candace M. Cosgrove. 2016. *Issue in Brief* 16-1. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Report on the Design of Connecticut’s Retirement Security Program,” with Alicia H. Munnell and Anek Belbase. 2015. Chestnut Hill, MA: Center for Retirement Research at Boston College.

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

“Do Households Increase Their Savings When the Kids Leave Home?” with Irena Dushi, Alicia H. Munnell, and Anthony Webb. 2015. Working Paper 2015-26. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Does Age-Related Decline in Ability Correspond with Retirement Age?” with Anek Belbase and Christopher M. Gillis. 2015. Working Paper 2015-24. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“What Causes Workers to Retire Before They Plan?” with Alicia H. Munnell and Matthew S. Rutledge. 2015. Working Paper 2015-24. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Calculating Neutral Increases in Retirement Age by Socioeconomic Status,” with Anthony Webb, Candace M. Cosgrove, and Natalia S. Orlova. 2015. Working Paper 2015-21. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Does Mortality Differ Between Public and Private Sector Workers?” with Alicia H. Munnell and Jean-Pierre Aubry. 2015. *State and Local Pension Plans Issue in Brief* 44. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Recruiting and Retaining High-Quality State and Local Workers: Do Pensions Matter?” with Alicia H. Munnell and Jean-Pierre Aubry. 2015. Working Paper 2015-1. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Do Public Pensions Help Recruit and Retain High Quality Workers?” with Alicia H. Munnell and Jean-Pierre Aubry. 2014. *State and Local Pension Plans Issue in Brief* 41. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“What We Know About Health Reform in Massachusetts.” 2014. *Issue in Brief* 14-9. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Pension Participation and Uncovered Workers,” with Nadia Karamcheva. 2010. *Issue in Brief* 10-13. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Is Pension Inequality Growing?” with Nadia Karamcheva. 2010. *Issue in Brief* 10-1. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Can the Bottom Third Work Longer?” with Alicia Munnell and Steven Sass. 2009. *Issue in Brief* 9-1. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Working Wives Reduce Social Security Replacement Rates” with Alicia Munnell and Mauricio Soto. 2007. *Issue in Brief* 7-15. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Job Tenure and the Spread of 401(k)s” with Kelly Haverstick and Alicia Munnell. 2006. *Issue in Brief* 55. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Job Tenure and Pension Coverage,” with Alicia H. Munnell and Kelly Haverstick. 2006. Working Paper 2006-18. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Estimating Pension Coverage Using Different Data Sets.” 2006. *Issue in Brief* 51. Chestnut Hill, MA: Center for Retirement Research at Boston College.

### **CURRENT RESEARCH:**

“Recruiting and Retaining High-Quality State and Local Workers: Do Pensions Matter?” with Alicia H. Munnell and Jean-Pierre Aubry. (Working paper)

“What Causes Workers to Retire Before they Plan?” with Alicia H. Munnell and Matthew S. Rutledge. (Revise and Resubmit at *Industrial and Labor Relations Review*)

“Does Age-Related Decline in Ability Correspond with Retirement Age?” with Anek Belbase and Christopher M. Gillis. (Working Paper)

“Do Households Increase their Savings when the Kids Leave Home?” with Anthony Webb and Irena Dushi. (Working paper)

“The Impact of Temporary Assistance Programs on Social Security Claiming Age,” with Matthew S. Rutledge and April Wu. (Working paper)

“Calculating Neutral Increases in Retirement Age by Socioeconomic Status,” with Anthony Webb and Natalia Orlova. (Working paper)

“State and Local Pension Funding: The Role of Longevity,” with Jean-Pierre Aubry and Alicia H. Munnell. (Revise and Resubmit at the *Journal of Pension Economics and Finance*)

“What is the Impact of Late-Career Mobility on Retirement Timing,” with Steven A. Sass. (Working paper)

### **HONORS AND AWARDS:**

2017            The Lawrence R. Klein Fund Award from the *Monthly Labor Review*

### **Boston College, Graduate School of Arts and Sciences**

2008            Donald J. White Award for Excellence in Teaching

2009            Dissertation Fellowship

2005-2010     Full Tuition Remission and Stipend

### **St. Mary’s College of Maryland**

2005            Senior Award in Mathematics

2005            Deke and Beth Reynolds Scholarship for Economics

2002-2005     Paul H. Nitze Scholarship Award

### **PROFESSIONAL ACTIVITIES:**

#### **Conference Presentations**

“How Does Student Debt Affect Early Career Retirement Saving?”

2016   National Tax Association

“Results from an Employee Enrollment Experiment for a State Retirement Savings Initiative”

2016   Western Economics Association International Conference

“Does Age-Related Decline in Ability Correspond with Retirement Age?”

2016   Allied Social Sciences Association/American Economic Association

“Does Age-Related Decline in Ability Correspond with Retirement Age?”

2015   American Association of Policy Analysis and Management

“What Causes Workers to Retire Before they Plan?”  
2015 Social Security Retirement Research Consortium

“Does Age-Related Decline in Ability Correspond with Retirement Age”  
2015 Social Security Retirement Research Consortium

“Recruiting and Retaining High-Quality State and Local Workers: Do Pensions Matter?”  
2014 Annual Conference of the National Tax Association

“Deadbeat Dads”  
2009 European Centre for European Economic Research, Summer Workshop: “New Topics in Empirical Labor Economics.”

### **Invited Presentations**

“Cognitive Impairment and Social Security’s Representative Payee Program.”  
2017 Social Security Advisory Board: Joining Forces to Improve the Representative Payee Program.

“Defined Contribution Institutional Investment Association Academic Forum”  
2017 Defined Contribution Institutional Investment Association

“ASA Student Debt Summit: Impact of Debt on Unexpected Industries”  
2016 American Student Assistance

“Retirement Security Symposium.”  
2016 University of Pennsylvania and AARP

“Lessons Learned from Connecticut”  
2015 Oregon Retirement Security Board

“Results from an Employee Enrollment Experiment for a State Retirement Savings Initiative”  
2015 Aspen Institute and California Secure Choice Retirement Savings Investment Board

### **Consulting Activity**

Market Research  
2017 Illinois Secure Choice Board  
2016 Washington State Retirement Marketplace  
2016 Oregon Retirement Security Board  
2015 Connecticut Retirement Security Board

### **Referee**

*Labour: Review of Labour Economics and Industrial Relations; Journal of Aging and Social Policy*