# 16<sup>th</sup> Annual Meeting of the Retirement Research Consortium National Press Club, Washington, DC

### Thursday, August 7, 2014

8:00-8:30 Registration and Coffee

8:30-8:45 Welcoming Remarks

### 8:45-10:15 Panel 1: Social Security Provisions

Does Social Security Continue to Favor Couples? Alicia H. Munnell and April Yanyuan Wu, Boston College and Nadia Karamcheva, Urban Institute

The Social Security Earnings Test and Retirement: Evidence and Implications Alexander Gelber, University of California, Berkeley and Damon Jones, University of Chicago

How Progressive Are the Combined Social Security and Employer-Sponsored Retirement Systems?

Karen Smith and Eric Toder, Urban Institute

#### 10:15-10:30 Break

# 10:30-12:00 Panel 2: Social Security and Vulnerable Populations

Sources of Increasing Differential Mortality among the Aged by SES Barry Bosworth and Gary Burtless, The Brookings Institution

Understanding Participation in SSI

Robert F. Schoeni, University of Michigan and Kathleen McGarry, University of California, Los Angeles

Differential Mortality Trends and Social Security Policy
John Bound and Arline Geronimus, University of Michigan and Timothy A.
Waidmann, Urban Institute

#### 12:00-1:15 Box Lunch

**Luncheon Speaker (TBD)** 

### 1:15-2:45 Panel 3: Social Security Claiming

The Psychology of SSA Claiming Decisions: Toward the Understanding and Design of Interventions

Suzanne Shu, University of California, Los Angeles and John Payne, Duke University

The Insurance Role of Household Labor Supply around Retirement Victoria Prowse, Cornell University

The Effect of Social Security Auxiliary Spouse and Survivor Benefits on the Household Retirement Decision
David Knapp, University of Michigan (Dissertation Fellow)

#### 2:45-3:00 Break

### 3:00-4:30 Panel 4: 401(k)s: Saving and Investing Decisions

How Automatic Enrollment Affects the Likelihood and Distribution of 401(k) Contributions: Evidence from a National Survey
Barbara A. Butrica and Nadia Karamcheva, Urban Institute

Present-Biased Preferences, Procrastination and Retirement Preparedness Jeffrey Brown, University of Illinois at Urbana-Champaign and Alessandro Previtero, University of Western Ontario

Individual Allocations and the Quality of the Investment Options in 401(k)s Enrichetta Ravina, Columbia Business School (Steven H. Sandell Scholar)

### Friday, August 8, 2014

#### 8:00-8:30 Registration and Coffee

### 8:30-10:00 Panel 5: Retirement Saving: Adequacy and Risks

Are Retirees Falling Short? Reconciling the Conflicting Evidence Alicia H. Munnell, Matthew S. Rutledge, and Anthony Webb, Boston College

Optimal Illiquidity in the Retirement Savings System
John Beshears, Harvard University, James Choi, Yale University, Christopher
Harris, University of Cambridge, and David Laibson and Brigitte Madrian,
Harvard University

The Causes and Consequences of Financial Fraud Victimization Among Older Americans

Keith Jacks Gamble, DePaul University (Steven H. Sandell Scholar)

#### 10:00-10:15 Break

## **10:15-11:45 Panel 6: Working Longer**

Is Working Longer Good for You? A Simultaneous Equations Approach Arie Kapteyn, Jinkook Lee, and Gema Zamarro, University of Southern California

How Do Subjective Longevity Expectations Influence Retirement Plans? Mashfiqur R. Khan, Matthew S. Rutledge and April Yanyuan Wu, Boston College

Americans' Willingness to Voluntarily Delay Retirement
Raimond H. Maurer, University of Michigan, Olivia S. Mitchell, The Wharton
School, and Tatjana Schimetschek and Ralph Rogalla, Goethe University

#### 11:45-1:00 Box Lunch

**Luncheon Speaker (TBD)** 

## 1:00-2:30 Panel 7: Lessons from Other Nations

Social Security Benefits, Income, and Poverty: Evidence from Canada Kevin Milligan, University of British Columbia and David Wise, National Bureau of Economic Research

Labor Market Effects from Raising the FRA: Evidence from Switzerland Rafael Lalive, University of Lausanne and Stefan Staubli, University of Calgary

Behavioral Responses to Wealth Shocks: Evidence from Sweden László Sándor, Harvard University (Dissertation Fellow)

# 2:30 Closing Remarks