

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

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**Thursday, August 3, 2017**

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

**8:30-8:45 Welcoming Remarks**

**8:45-10:15 Panel 1: What Is the Impact of Health on Retirement Decisions?**

*'If I Am in Good Health': Using Subjective Conditional Expectations Relating Health to Retirement with Lesson for Social Security Claiming and Sustainability*

Pamela Giustinelli and Matthew D. Shapiro, University of Michigan

*Characterizing the Role of Health on Early Retirement Decisions: A Multi-State Approach*

Mark Cullen, Stanford University and NBER and Amal Harrati, Stanford University

*The Role of Health Expectations in Retirement Behavior*

Feiya Shao, University of Michigan (Dissertation Fellow)

**10:15-10:30 Break**

**10:30-12:00 Panel 2: How Do Retiree Health Costs Affect People and Programs?**

*How Much Does Out-of-Pocket Medical Spending Eat Away at Social Security Benefits?*

Matthew S. Rutledge, Boston College and Melissa McInerney, Tufts University

*Late Enrollment Penalties, Medicare Enrollment and Medicare Costs of Older Americans*

Yuanyuan Deng, State University of New York at Stony Brook (Dissertation Fellow)

*Financial Well-Being in Late Life: Understanding the Impact of Adverse Health Shocks and Spousal Deaths*

James Poterba, MIT and NBER and Steven Venti, Dartmouth College and NBER

**12:00-1:15**    **Box Lunch**

**Luncheon Speaker: Peter A. Diamond, Institute Professor of Economics, MIT**

**1:15-2:45**    **Panel 3: What Challenges Do Retirees Face in Managing Their Money?**

*Sources of Financial Assistance for Retirees with Dementia*  
Geoffrey T. Sanzenbacher and Anek Belbase, Boston College

*The Potential Role of Social Insurance in Financing Long-Term Services and Supports*  
Melissa M. Favreault and Richard W. Johnson, Urban Institute

*Social Security Benefits and Household Budgeting*  
Jialan Wang, University of Illinois and Consumer Financial Protection Bureau

**2:45-3:00**    **Break**

**3:00-4:30**    **Panel 4: How Do Family Ties Affect Retirement Security?**

*How Much Does Motherhood Cost Women in Social Security Income?*  
Matthew S. Rutledge and Alice Zulkarnain, Boston College

*Parental Transfers to Unemployed Children: Savings, Consumption, and Retirement Effects*  
Kathryn Edwards and Jeffrey Wenger, RAND Corporation

*Intergenerational Transfers, Wealth Accumulation and Inequality*  
Eric French, University College London and Andrew Hood and Cormac O’Dea, Institute for Fiscal Studies

**Friday, August 4, 2017**

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

**8:30-10:00 Panel 5: What Factors Affect Asset Accumulation?**

*Homeownership, Social Insurance, and Old-Age Security in the United States and Europe*

Barbara Butrica and Stipica Mudrazija, Urban Institute

*Optimal Illiquidity in the Retirement Savings System, Part II*

John Beshears, Harvard University and NBER, James Choi, Yale and NBER, Christopher Harris, University of Cambridge, and David Laibson and Brigitte Madrian, Harvard University and NBER

*Can Knowledge Empower Women to Save More for Retirement?*

Drew Anderson, University of Wisconsin-Madison (Steven H. Sandell Scholar)

**10:00-10:15 Break**

**10:15-11:45 Panel 6: Would Social Security Changes Prompt People to Alter Their Plans?**

*How Do Various Social Security Reforms Affect Retirement Timing and Household Welfare?*

Geoffrey T. Sanzenbacher and Wenliang Hou, Boston College

*How to Delay Pension Claiming and Labor Force Exit? A Structural Analysis of Financial Incentives with Defaults*

Rafael Lalive, University of Lausanne and Stefan Staubli, University of Calgary and NBER

*Labor Force Participation Effects of the Social Security Earnings Test*

Alexander Gelber, University of California, Berkeley and NBER, Damon Jones, University of Chicago and NBER, Daniel Sacks, Indiana University, and Jae Song, U.S. Social Security Administration

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

**Luncheon Speaker: Keith Hall, Director, Congressional Budget Office**

**1:00-2:30**      **Panel 7: How Do Labor Policies and Job Characteristics Influence Retirement?**

*Understanding Earnings, Labor Supply, and Retirement Decisions*

Xiaodong Fan, University of New South Wales and Ananth Seshadri and Christopher Taber, University of Wisconsin-Madison

*Understanding Job and Retirement Transitions*

Kathleen Mullen and David Powell, RAND Corporation and Nicole Maestas, Harvard University

*Work-Life Balance and Labor Force Attachment at Older Ages*

Marco Angrisani, University of Southern California, Maria Casanova, California State University, and Erik Meijer, University of Southern California

**2:30**              **Closing Remarks**