Thursday, August 2nd

8:00-8:30 am  COFFEE AND REGISTRATION

8:30-8:45 am  WELCOMING REMARKS

MORNING SESSION CHAIR: Jeffrey Brown, NBER Retirement Research Center

8:45-10:15  PANEL 1: DEFINED CONTRIBUTION PENSIONS

Understanding Withdrawals from a Large Employer-Sponsored Retirement Savings Plan
John Beshears (Harvard), James Choi (Yale), and David Laibson, Brigitte Madrian (Harvard), William Skimmyhorn (College of William and Mary ) and Stephen Zeldes (Columbia University)

How Will Workers Respond to Auto-IRAs?
Anek Belbase and Geoffrey T. Sanzenbacher (Boston College)

Effects of Changes in Default Investment Allocation on Thrift Savings Plan Contributions
Gopi Shah Goda (Stanford University), Matthew Levy (London School of Economics), Colleen Manchester (University of Minnesota), Aaron Sojourner (University of Minnesota), and Joshua Tasoff (Claremont Graduate University)

10:15-10:30  BREAK

10:30-12:00  PANEL 2: INCOME

Income, Benefits and Retirement Among Low-Income Households: New Evidence from Linked Administrative Records in Rhode Island
Justine Hastings (Brown University)

Mortality Shocks and the Protective Role of Social Security Survivors Insurance
Itzik Fadlon (UC San Diego) and Patricia Tong (RAND)

What Factors Explain the Decline in Widows' Poverty?
Alicia H. Munnell, Geoffrey T. Sanzenbacher, and Alice Zulkarnain (Boston College)

Thursday, August 2nd (continued)

12:00  BOX LUNCH

12:30  LUNCHEON SPEAKER: Brigitte Madrian, Harvard Kennedy School

AFTERNOON SESSION CHAIR: Alicia Munnell, Center for Retirement Research at Boston College

1:15-2:45  PANEL 3: PROGRAM KNOWLEDGE

Social Security Household Benefits: The Impact of Program Knowledge
Katherine Carman and Angela Hung (RAND)
The Minimum Wage and Incentives for Full-Time Work under the Social Security Retirement Earnings Test
Gary V. Engelhardt (Syracuse University) and Patrick J. Purcell (Social Security Administration)

Using Consequence Messaging to Improve Understanding of Social Security
Anya Samek (University of Southern California), Arie Kapteyn (University of Southern California), and Erzo F.P. Luttmer (Dartmouth College)

2:45-3:00 BRACK

3:00-4:30 Panel 4: LABOR SUPPLY

The Effects of Pension Reforms on the Labor Market
Matteo Paradisi (Harvard University)

The Effect of Pension Subsidies on Retirement Decisions of Older Women: Evidence from a Regression Kink Design
Han Ye (University of Mannheim)

Is the Affordable Care Act Affecting Retirement Yet?
Helen Levy (University of Michigan), Tom Buchmueller (University of Michigan), and Sayeh Nikpay (Vanderbilt University)
Friday, August 3rd

8:00-8:30  Registration and Coffee

MORNING SESSION CHAIR: James Choi, Yale University & NBER

8:30-10:00  Panel 5: SOCIAL SECURITY FINANCIAL STATUS

How Is the Taxable Share of Covered Earnings Likely to Change?
Matthew S. Rutledge (Boston College), Gal Wettstein (Boston College), and Patrick J. Purcell (SSA)

Spillovers to Social Security from Underfunded State and Local Pensions
Alicia H. Munnell, Jean-Pierre Aubry, and Laura D. Quinby (Boston College)

Addressing Social Security's Solvency While Promoting High Labor Force Participation
John Laitner (University of Michigan Retirement Research Center)

10:00-10:15  BREAK

MORNING SESSION CHAIR: John Laitner, University of Michigan Retirement Research Center

10:15-11:45  Panel 6: BENEFIT CLAIM TIMING

How Does Delayed Retirement Affect Health and Mortality?
Matthew S. Rutledge and Alice Zulkarnain (Boston College)

What Motivates Social Security Claiming Age Intentions? Testing Behaviorally-Informed Interventions Alongside Individual Differences
Adam Greenberg, Hal Hershfield, Suzanne Shu and Stephen Spiller (UCLA)

The Effect of Old Age Survivor Insurance (OASI) Program Rules and Career Histories on Claiming Behavior, Benefit Levels, and Retirement
Till von Wachter (UCLA)

11:45  BOX LUNCH

Luncheon Speaker: Katharine Abraham, University of Maryland

(continued)
**Friday, August 3rd (continued)**

**Afternoon Session Chair:** Courtney Coile, NBER Retirement Research Center

1:00-2:30  **Panel 7: Representative Payees**

*Adverse Financial Events Before & After Dementia Diagnosis: Understanding the Timing and Need for Assistance Managing Money Among Households Impacted by Dementia*

Lauren Nicholas (Johns Hopkins) and Joanne Hsu (Federal Reserve Board)

*Causes and Consequences of Financial Mismanagement at Older Ages*

Olivia S. Mitchell (University of Pennsylvania), Marguerite DeLiema (Stanford Center on Longevity), Martha Deevy (Stanford Center on Longevity), and Annamaria Lusardi (Washington University School of Business)

*How Well Can Medicare Records Identify Seniors with Cognitive Impairment Needing Assistance with Financial Management*

David Weir and Kenneth Langa (University of Michigan)

2:30  **Closing Remarks: Courtney Coile**

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