

LAURA D. QUINBY

Center for Retirement Research
Boston College
Haley House
140 Commonwealth Avenue
Chestnut Hill, MA 02467
(617) 552-2407 | Fax (617) 552-0191
laura.quinby@bc.edu

EDUCATION:

- 2017** **Harvard University, John F. Kennedy School of Government**
Ph.D. in Public Policy
Research Fields: Labor Economics, Public Finance
- 2009** **Dartmouth College**
B.A. with major in Economics, *summa cum laude*, *Phi Beta Kappa*
- 2007-2008** **Institut d'études politiques de Paris (Sciences Po)**
Diplôme du programme international
Félicitations du jury (Honors)

EMPLOYMENT:

- 2017-present** **Center for Retirement Research at Boston College**
2020-present Senior Research Economist
2017-2020 Research Economist
- 2009-2012** **Center for Retirement Research at Boston College**
Research Associate

PUBLICATIONS:

Refereed Journal Articles

“How Has COVID-19 Affected the Labor Force Participation of Older Workers in the First Year of the Pandemic?” with Owen Davis, Matthew S. Rutledge and Gal Wettstein. 2023 (forthcoming). *Journal of Pension Economics and Finance*.

“Are Older Workers Capable of Working Longer?” with Gal Wettstein. 2023. *Journal of Pension Economics and Finance* First View: 1-18.

“State and Local Government Employees Without Social Security Coverage: What Percentage Will Earn Pension Benefits That Fall Short of Social Security Equivalence?” with Jean-Pierre

Aubry, Siyan Liu, Alicia H. Munnell, and Glenn R. Springstead. 2022. *Social Security Bulletin* 82(3): 1-20.

“Do Deferred Benefit Cuts for Current Employees Increase Separation?” with Gal Wettstein. 2021. *Labour Economics* 73: 1-14.

“Do Pensions Matter for Recruiting State and Local Workers?” with Geoffrey T. Sanzenbacher. 2020. *State and Local Government Review* 52(1): 6-17.

“Participation and Pre-Retirement Withdrawals in Oregon’s Auto-IRA,” with Alicia H. Munnell, Wenliang Hou, Anek Belbase, and Geoffrey T. Sanzenbacher. 2020. *The Journal of Retirement* 8(1): 8-21.

“Pensions for State and Local Government Workers Not Covered by Social Security: Do Benefits Meet Federal Standards?” with Alicia H. Munnell and Jean-Pierre Aubry. 2020. *Social Security Bulletin* 80(3): 1-29.

“Do Deferred Retirement Benefits Retain Government Employees?” 2020. *Journal of Policy Analysis and Management* 39(2): 469-509.

“How Would GASB Proposals Affect State and Local Pension Reporting?” with Alicia H. Munnell, Jean-Pierre Aubry, and Josh Hurwitz. 2012. *Journal of Government Financial Management* 61(2): 18-24.

“Public Pension Funding in Practice,” with Alicia H. Munnell and Jean-Pierre Aubry. 2011. *Journal of Pension Economics and Finance* 10(2): 247-268.

Working Papers

“Are Older Workers Good for Business?” with Gal Wettstein and James Giles. 2023. Working Paper 2023-19. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Does Temporary Disability Insurance Reduce Older Workers’ Reliance on Social Security Disability Insurance?” with Siyan Liu and James Giles. 2023. Working Paper 2023-13. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Can Social Security Children’s Benefits Help Grandparents Raise Grandchildren?” with Siyan Liu. 2023. Working Paper 2023-9. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“What Factors Explain the Drop in Disability Insurance Rolls from 2015 to 2019?” with Siyan Liu. 2023. Working Paper 2023-7. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Why Do Late Boomers Have So Little Wealth and How Will Early Gen-Xers Fare?” with Anqi Chen and Alicia H. Munnell. 2023. Working Paper 2023-6. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“What Drives the Racial Housing Wealth Gap for Older Homeowners?” with Siyan Liu. 2023. Working Paper 2023-3. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Does Local Cost-of-Living Affect Retirement for Low and Moderate Earners?” with Gal Wettstein. 2022. Working Paper 2022-15. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“What Share of Noncovered Public Employees Will Earn Benefits that Fall Short of Social Security?” with Jean-Pierre Aubry, Siyan Liu, Alicia H. Munnell, Glenn Springstead. 2022. Working Paper 2022-4. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Employer Concentration and Labor Force Participation,” with Anqi Chen and Gal Wettstein. 2022. Working Paper 2022-3. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Will COVID-19 Affect Pensions for Noncovered Workers?” with Jean-Pierre Aubry and Kevin Wandrei. 2021. Working Paper 2021-19. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Has COVID-19 Affected the Labor Force Participation of Older Workers?” with Matthew S. Rutledge and Gal Wettstein. 2021. Working Paper 2021-13. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Does Media Coverage of the Social Security Trust Fund Affect Claiming, Saving, and Benefit Expectations?” with Gal Wettstein. 2021. Working Paper 2021-10. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Does Social Security Serve as an Economic Stabilizer?” with Robert L. Siliciano and Gal Wettstein. 2021. Working Paper 2021-9. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Are Older Workers Capable of Working Longer?” with Gal Wettstein. 2021. Working Paper 2021-8. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Do State and Local Government Employees Save Outside of Their Defined Benefit Plans When They Need To?” with Geoffrey T. Sanzenbacher. 2020. Working Paper 2020-17. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Participation and Pre-Retirement Withdrawals in Oregon’s Auto-IRA,” with Alicia H. Munnell, Wenliang Hou, Anek Belbase, and Geoffrey T. Sanzenbacher. 2019. Working Paper 2019-15. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Do States Adjust Medicaid Enrollment in Response to Capitation Rates? Evidence from the Medicare Part D Clawback,” with Gal Wettstein. 2019. Working Paper 2019-9. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Do Pension Cuts for Current Employees Increase Separation?” with Gal Wettstein. 2019. Working Paper 2019-3. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Would Greater Awareness of Social Security Survivor Benefits Affect Claiming Decisions?” with Anek Belbase. 2018. Working Paper 2018-12. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Spillovers from State and Local Pensions to Social Security: Do Benefits for Uncovered Workers Meet Federal Generosity Standards?” with Alicia H. Munnell and Jean-Pierre Aubry. 2018. Working Paper 2018-9. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Public Plans and Short-Term Employees,” with Alicia H. Munnell, Jean-Pierre Aubry, and Josh Hurwitz. 2012. Working Paper 18448. Cambridge, MA: National Bureau of Economic Research.

“How Prepared Are State and Local Workers for Retirement?” with Alicia H. Munnell, Jean-Pierre Aubry, and Josh Hurwitz. 2011. Working Paper 2011-15. Chestnut Hill, MA: Center for Retirement Research at Boston College.

Issue Briefs

“Are Older Workers Good for Business?” with Gal Wettstein and James Giles. 2023. *Issue in Brief* 23-24. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Could Social Security Child Benefits Help Grandparent Caregivers?” with Siyan Liu. 2023. *Issue in Brief* 23-22. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Why Did Disability Insurance Rolls Drop from 2015 to 2019?” with Siyan Liu. 2023. *Issue in Brief* 23-18. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“What Happened to Late Boomers’ Retirement Wealth?” with Anqi Chen and Alicia H. Munnell. 2023. *Issue in Brief* 23-16. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“What Drives the Racial Housing Wealth Gap for Older Homeowners?” with Siyan Liu. 2023. *Issue in Brief* 23-7. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Does Local Cost-of-Living Affect Retirement?” with Gal Wettstein. 2022. *Issue in Brief* 22-21. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“After 50 Years of Progress, How Prepared Are Women for Retirement?” with Alicia H. Munnell and Siyan Liu. 2022. *Issue in Brief* 22-15. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Does Employer Concentration Reduce Labor Force Participation?” with Anqi Chen and Gal Wettstein. 2022. *Issue in Brief* 22-7. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Many Public Workers without Social Security Could Fall Short?” with Jean-Pierre Aubry, Alicia H. Munnell, and Glenn Springstead. 2022. *State and Local Plans Issue in Brief* 82. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Has COVID-19 Affected Older Workers’ Labor Force Participation?” with Matthew S. Rutledge and Gal Wettstein. 2021. *Issue in Brief* 21-20. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Does Media Coverage of Social Security Affect Worker Behavior?” with Gal Wettstein. 2021. *Issue in Brief* 21-17. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Are Older Workers Capable of Working Longer?” with Gal Wettstein. 2021. *Issue in Brief* 21-12. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Do Public Workers Without Social Security Get Comparable Benefits?” with Jean-Pierre Aubry and Alicia H. Munnell. 2021. *State and Local Plans Issue in Brief* 77. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Do Smaller Public Employer Pensions Spur More Saving?” with Geoffrey T. Sanzenbacher. 2021. *State and Local Plans Issue in Brief* 76. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Could State and Local DI Programs Shed Light on Trends in SSDI?” with Anek Belbase and James Giles. 2020. *State and Local Plans Issue in Brief* 72. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Do DI Benefits for Uncovered Public Workers Compare to SSDI?” with Anek Belbase. 2020. *State and Local Plans Issue in Brief* 71. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Auto-IRA Rollout Gradually Speeding Up,” with Anek Belbase and Geoffrey T. Sanzenbacher. 2020. *Issue in Brief* 20-5. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Medicaid Enrollment and Capitation Rates: Evidence from Medicare Part D,” with Gal Wettstein. 2019. *Issue in Brief* 19-13. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Do Benefit Cuts Encourage Public Employees to Leave?” with Gal Wettstein. 2019. *State and Local Pension Plans Issue in Brief* 65. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Have Pension Cuts Affected Public Sector Competitiveness?” with Geoffrey T. Sanzenbacher and Jean-Pierre Aubry. 2018. *State and Local Pension Plans Issue in Brief* 59. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Retirement Provisions Affect Tenure of State and Local Workers,” with Alicia H. Munnell, Jean-Pierre Aubry, and Josh Hurwitz. 2012. *State and Local Pension Plans Issue in Brief* 27. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“The Impact of Long Vesting Periods on State and Local Workers,” with Alicia H. Munnell, Jean-Pierre Aubry, and Josh Hurwitz. 2012. *State and Local Pension Plans Issue in Brief* 26. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Legal Constraints on Changes in State and Local Pensions,” with Alicia H. Munnell. 2012. *State and Local Pension Plans Issue in Brief* 25. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“The Funding of State and Local Pensions: 2011-2015,” with Alicia H. Munnell, Jean-Pierre Aubry, Josh Hurwitz, and Madeline Medenica. 2012. *State and Local Pension Plans Issue in Brief* 24. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“What’s the Tax Advantage of 401(k)s?” with Alicia H. Munnell and Anthony Webb. 2012. *Issue in Brief* 12-4. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Prepared Are State and Local Workers for Retirement?” with Alicia H. Munnell, Jean-Pierre Aubry, and Josh Hurwitz. 2011. *State and Local Pension Plans Issue in Brief* 22. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Comparing Wealth in Retirement: State-Local Versus Private Sector Workers,” with Alicia H. Munnell, Jean-Pierre Aubry, and Josh Hurwitz. 2011. *State and Local Pension Plans Issue in Brief* 21. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Comparing Compensation: State-Local versus Private Sector Workers,” with Alicia H. Munnell, Jean-Pierre Aubry, and Josh Hurwitz. 2011. *State and Local Pension Plans Issue in Brief* 20. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Unions and Public Pension Benefits,” with Alicia H. Munnell, Jean-Pierre Aubry, and Josh Hurwitz. 2011. *State and Local Pension Plans Issue in Brief* 19. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“An Update on Locally-Administered Pension Plans,” with Alicia H. Munnell, Jean-Pierre Aubry, and Josh Hurwitz. 2011. *State and Local Pension Plans Issue in Brief* 18. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“The Funding of State and Local Pensions in 2010,” with Alicia H. Munnell, Jean-Pierre Aubry, and Josh Hurwitz. 2011. *State and Local Pension Plans Issue in Brief* 17. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“A Role for Defined Contribution Plans in the Public Sector,” with Alicia H. Munnell, Jean-Pierre Aubry, and Josh Hurwitz. 2011. *State and Local Pension Plans Issue in Brief* 16. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Can State and Local Pensions Muddle Through?” with Alicia H. Munnell, Jean-Pierre Aubry, and Josh Hurwitz. 2011. *State and Local Pension Plans Issue in Brief* 15. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“The Impact of Pensions on State Borrowing Costs,” with Alicia H. Munnell and Jean-Pierre Aubry. 2011. *State and Local Pension Plans Issue in Brief* 14. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“The Impact of Public Pensions on State and Local Budgets,” with Alicia H. Munnell, and Jean-Pierre Aubry. 2010. *State and Local Pension Plans Issue in Brief* 13. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Valuing Liabilities in State and Local Plans,” with Alicia H. Munnell, Richard W. Kopcke, and Jean-Pierre Aubry. 2010. *State and Local Pension Plans Issue in Brief* 11. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“The Funding of State and Local Pensions: 2009-2013,” with Alicia H. Munnell and Jean-Pierre Aubry. 2010. *State and Local Pension Plans Issue in Brief* 10. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Why Did Some Employers Suspend Their 401(k) Match?” with Alicia H. Munnell. 2010. *Issue in Brief* 10-2. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Pension Coverage and Retirement Security,” with Alicia H. Munnell. 2009. *Issue in Brief* 9-26. Chestnut Hill, MA: Center for Retirement Research at Boston College.

Reports

“After 50 Years of Progress, How Prepared Are Women for Retirement?” with Alicia H. Munnell and Siyan Liu. 2022. Special Report. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Implications of Allowing U.S. Employers to Opt Out of a Payroll-Tax-Financed Paid Leave Program,” with Robert L. Siliciano. 2021. Special Report. Chestnut Hill, MA: Center for Retirement Research at Boston College.

GRANTS:

- 2022 “Who Pays the Employer Share of the Payroll Tax?”
Funded by the Social Security Administration
- 2022 “What Factors Explain the Decline in DI Awards from 2010 to 2020?”
Funded by the Social Security Administration
- 2022 “How Can Social Security Children's Benefits Help Grandparents Raising Grandchildren?”
Funded by the Social Security Administration
- 2022 “Would Auto-IRAs Affect How Low-Income Households Cope with Emergency Expenses?”
Funded by Pew Charitable Trusts
- 2021 “Is the Scarring from Unemployment Worse for Black Workers?”
Funded by the Social Security Administration
- 2021 “How Do Cost-of-Living Differences Affect Retirement for Low/Moderate Earners?”
Funded by the Social Security Administration
- 2020 “Does Social Security Serve as an Economic Stabilizer?”
Funded by the Social Security Administration
- 2020 “How Will COVID-19 Affect State and Local Pensions for Non-covered Workers?”
Funded by the Social Security Administration
- 2020 “What Share of Non-Covered Public Employees Will Earn Pension Benefits that Fall Short of Social Security?”
Funded by the Social Security Administration
- 2020 “Do Future Beneficiaries Understand the Consequences of Actuarial Projections?”
Funded by the Social Security Administration
- 2020 “How Has COVID-19 Affected the Labor Force Participation of Older Workers?”
Funded by the Social Security Administration
- 2020 “Are Older Workers Healthy Enough to Delay Retirement?”
Funded by the Social Security Administration
- 2019 “Disability Insurance for State and Local Employees: A Lay of the Land”
Funded by the Social Security Administration
- 2019 “Do State and Local Government Employees Save Outside of Their Defined Benefit Plans When They Need To?”
Funded by the Social Security Administration
- 2019-2021 “A Forensic Analysis of Poorly Funded State Pension Plans”
Funded by the Arnold Foundation
- 2019 “Does Employer Concentration Affect Labor-Force Participation?”
Funded by the Social Security Administration
- 2018-2019 “How Has the Medicare Part D ‘Clawback’ Affected State Finances?”
Funded by the Commonwealth Fund
- 2018-2019 “The Intended and Unintended Consequences of Pension Reform”
Funded by the Smith Richardson Foundation

- 2018 “Would Greater Awareness of Social Security Survivor Benefits Affect Claiming Decisions?”
Funded by the Social Security Administration
- 2018 “Spillovers to Social Security from Underfunded State and Local Pensions”
Funded by the Social Security Administration
- 2015 “Pay For Seniority: Do Civil Servants Value Deferred Compensation?”
Funded by the Lab for Economic Applications and Policy, Harvard University

FELLOWSHIPS AND HONORS:

- 2020 Elected to the National Academy of Social Insurance
- 2017 Taubman Center Urban Prize
Taubman Center for State and Local Government, Harvard University
- 2015 Taubman Center Urban Dissertation Fellowship
Taubman Center for State and Local Government, Harvard University

CONFERENCE AND SEMINAR PRESENTATIONS:

- 2023 Panel on an Integrated System of Household Income, Wealth, and Consumption
Data and Statistics to Inform Policy and Research, National Academy of Sciences
- 2022 Applied Microeconomics Study Group, Federal Reserve Bank of Boston
- 2021 Retirement and Disability Research Consortium Annual Meeting, Social Security Administration
- 2021 Work in Progress Seminar, Social Security Administration
- 2020 Working Longer and Retirement Conference, Stanford University
- 2020 Employer Challenges in Financing and Managing Pension Plans, NBER
- 2020 Retirement Research Consortium Annual Meeting, Social Security Administration
- 2020 Work in Progress Seminar, Social Security Administration
- 2020 National Institute on Retirement Security Policy Conference, Washington, DC
- 2019 Employee Benefits and Social Insurance Conference, Boston College
- 2019 Brookings Municipal Finance Conference, Washington, DC
- 2019 American Society for Public Administration Annual Meeting, Washington, DC
- 2019 Seminar on the *Public Plans Database*, Social Security Administration
- 2018 Retirement Research Consortium Annual Meeting, Social Security Administration
- 2018 Implications of the Changes and Challenges Facing State Retirement Systems,
Social Security Administration and NBER
- 2018 Teacher Pension Workshop: Connecting Evidence-Based Research to Pension Reform, RAND Corporation
- 2017 APPAM Fall Research Conference, Chicago, IL
- 2016 Center for Retirement Research Aging Seminar, Boston College
- 2016 Public Economics Seminar and Labor Economics Workshop, Harvard University

OTHER PROFESSIONAL ACTIVITIES:

- 2023-present Designee of Group Member Alicia H. Munnell, State of Rhode Island Pension Advisory Working Group, Providence, RI

- 2018-present Referee, Social Security Administration Steven H. Sandell Grantees and
Dissertation Fellows
- 2019-2021 Editorial Board Member, *State and Local Government Review*
- 2011 Primary Assistant to Participant Alicia H. Munnell, Governmental Accounting
Standards Board User Forum, New York, NY
- 2011 Primary Assistant to Group Member Alicia H. Munnell, State of Rhode Island
Pension Reform Advisory Group, Providence, RI

Referee: *Demography, Economics of Education Review, Journal of the European Economic Association, Journal of Pension Economics and Finance, Journal of Public Economics, Journal of Risk and Insurance, National Tax Journal, Public Finance Review, Quarterly Journal of Economics, Review of Economics and Statistics, Rowman & Littlefield, Social Security Bulletin*

Media coverage: *Forbes, MarketWatch, The New York Times, The Economist, Pensions and Investments, The Washington Post*