

LAURA D. QUINBY

Center for Retirement Research
Boston College
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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**
2025-present Associate Director of Research, Employee Benefits and Labor Markets
2020-2024 Senior Research Economist
2017-2020 Research Economist
- 2009-2012** **Center for Retirement Research at Boston College**
Research Associate

PUBLICATIONS:

Refereed Journal Articles

“Are Older Workers Capable of Working Longer?” with Gal Wettstein. 2024. *Journal of Pension Economics & Finance* 23(2): 165-182.

“How Did COVID-19 Affect the Labor Force Participation of Older Workers in the First Year of the Pandemic?” with Owen Davis, Matthew S. Rutledge, and Gal Wettstein. 2023. *Journal of Pension Economics & Finance* 22(4): 509-523.

“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

“Is the Scarring from Unemployment Worse for Black Workers?” with Gal Wettstein. 2025. Working Paper 2025-8. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Will Auto-IRA Programs Affect Medicaid Enrollment?” with Karolos Arapakis. 2024. Working Paper 2024-14. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Has Remote Work Improved Employment Outcomes for Older People with Disabilities?” with Siyan Liu. 2024. Working Paper 2024-12. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Would Auto-IRAs Affect How Low-Income Households Cope with Emergency Expenses?” with Siyan Liu. 2024. Working Paper 2024-11. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“What Risks Do Near Retirees and Retirees Face from Inflation?” with Jean-Pierre Aubry. 2024. Working Paper 2024-4. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Do Households React to Inflation? New Survey Evidence,” with Jean-Pierre Aubry. 2024. Working Paper 2024-3. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“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.

Other Publications

“Is Unemployment Worse for Black Workers?” with Gal Wettstein. 2025. *Issue in Brief* 25-12. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Economic Insecurity for Older Adults in a High-Cost State,” with Kelly Harrington and Luc Schuster. 2025. *Issue in Brief* 25-11. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Will Auto-IRA Programs Affect Medicaid Enrollment?” with Karolos Arapakis. 2024. *Issue in Brief* 24-24. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Will Auto-IRAs Help Households Cope with Emergency Expenses?” with Siyan Liu. 2024. *Issue in Brief* 24-21. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Does Remote Work Help Older People with Disabilities?” with Siyan Liu. 2024. *Issue in Brief* 24-19. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Do Older Households React to Inflation?” with Jean-Pierre Aubry. 2024. *Issue in Brief* 24-14. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Does Inflation Impact Near Retirees and Retirees?” with Jean-Pierre Aubry. 2024. *Issue in Brief* 24-12. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“A Guide to Measuring Wealth, Income, and Replacement Rates in the Health and Retirement Study,” with Nilufer Gok and Anqi Chen. 2024. Guide. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“What Risks Do Near Retirees and Retirees Face from Inflation, and How Do They React?” with Jean-Pierre Aubry. 2024. Special Report. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Does Temporary Disability Insurance Reduce Reliance on Social Security?” with Siyan Liu and James Giles. 2024. *Issue in Brief* 24-10. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“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.

“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.

“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.

“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.

“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.

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

GRANTS:

2025	Institute of Consumer Money Management
2025	Russell Sage Foundation
2024	Boston Foundation
2023	Social Security Administration Jackson National Life Insurance Company
2022	Pew Charitable Trusts Social Security Administration TIAA
2021	Social Security Administration Equitable Growth
2020	Social Security Administration
2019-2021	Arnold Foundation
2019	Social Security Administration
2018	Smith Richardson Foundation Social Security Administration Commonwealth Fund
2017	Social Security Administration
2015	Lab for Economic Applications and Policy at Harvard University

CONFERENCE AND SEMINAR PRESENTATIONS:

2025	Closing the Retirement Savings Gap: Early Results from the State Retirement Savings Programs, Harkin Institute
2025	Annual Management Training Symposium, National Association of State Treasurers
2024	Retirement and Disability Research Consortium Annual Meeting, Social Security Administration
2023	Retirement and Disability Research Consortium Annual Meeting, Social Security Administration
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 <i>Public Plans Database</i> , 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:

2024	Cited in the Economic Report of the President
2023-2024	Group Member, State of Rhode Island Pension Advisory Working Group, Providence, RI
2018-2024	Referee, Social Security Administration Steven H. Sandell Grantees and Dissertation Fellows
2019-2021	Editorial Board Member, <i>State and Local Government Review</i>
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*

CNBC, *Forbes*, *MarketWatch*, *The Atlantic*, *The BBC*, *The Economist*, *The Hill*, *The New York Times*, *The Washington Post*, *The Wall Street Journal*, *Pensions and Investments*