ALICIA HAYDOCK MUNNELL

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EDUCATION:

1973 **Harvard University**
Ph.D. in Economics

1966 **Boston University**
M.A. in Economics

1964 **Wellesley College**
B.A. with major in Economics

EMPLOYMENT:

1997-present **Boston College**
1998-present Center for Retirement Research, Director
1997-present Carroll School of Management, Peter F. Drucker Professor of Management Sciences

1995-1997 **President's Council of Economic Advisers**
Member

1993-1995 **U.S. Treasury Department**
Assistant Secretary for Economic Policy

1973-1993 **Federal Reserve Bank of Boston**
1984-1993 Senior Vice President and Director of Research

1974 **Wellesley College**
Assistant Professor of Economics

PROFESSIONAL ACTIVITIES:

2021-present ACCF Center for Policy Research, Board of Scholars Member
2017-present Actuarial Standards Board Committee, Task Force Member
2017-present Harkin Institute, Retirement Security Core Advisory Committee, Member
2004-present Challenge Magazine, Editorial Board, Member

2001-present	National Bureau of Economic Research, Board of Directors, Member
1998-present	American Academy of Arts and Sciences, Fellow
1997-present	Pension Rights Center, Board of Directors, Member
1997-present	The American Prospect, Editorial Board, Member (1988-1993)
1986-present	National Academy of Medicine, National Academy of Sciences, Member
1986-present	International Institute of Public Finance, Member
1986-present	National Academy of Social Insurance, Co-founder, President (1986-1990), Member
1981-present	Boston Economic Club, Secretary Treasurer (1986-1987), Vice President (1987-1988), President (1988-1989), Member
1979-present	Pension Research Council, Wharton School of Finance and Commerce, University of Pennsylvania, Member
2017-present	Governor's Council to Address Aging in Massachusetts, Member
1998-2023	The Century Foundation, Board of Trustees, Member
2016-2017	New York State SMART Commission, Member
2015-2017	New York City Retirement Security Study Group, Member
2014-2015	Social Security Advisory Board, 2015 Technical Panel on Assumptions and Methods, Chair
2012-2014	Longbridge Investments LLC, Board of Advisors, Member
2011	Rhode Island Pension Advisory Group, Member
2009	Massachusetts Special Commission on Pension Reform, Chair
2006	Blue Ribbon Panel on the Massachusetts Retirement Group Classification System, Chair
2003-2006	Wheeling-Pittsburgh Steel, Board of Directors, Member
1985-2006	National Academy of Public Administration, Member
2000-2002	Advisory Board of the Journal of Economic Perspectives
1997-1998	National Tax Association, Board of Directors, Member
1992-1993	U.S. Army Corps of Engineers Workshop to Consider Issues of Federal Infrastructure Investments, Economic Growth, and Productivity
1992-1993	The World Bank, Advisory Committee to the Study on Old Age Security Arrangements, Member
1987-1993	American Enterprise Institute, Advisory Council for "Economics and Politics of Fiscal Policy," Member
1984-1993	Pension Rights Center, Board of Directors, Member
1992	International Monetary Fund, Technical Assistance Program, Consultant to Armenia
1992	Subcommittee on Retirement Income and Employment of the Select Committee on Aging, U.S. House of Representatives, Congressional Study Group on Women and Retirement, Participant
1989-1992	Massachusetts Institute of Technology, Economics Visiting Committee, Member
1991	American Economic Association, Nominating Committee, Member
1990	Advisory Council on Social Security, Technical Panel of Experts, Member
1988-1989	Commission to Review Massachusetts Anti-Takeover Laws, Member
1987-1989	American Association of Retired Persons, National Steering Committee for "New Roles in Society," Member

1986-1987	Harvard University, Advisory Committee to the Consortium on Long-Term Care, Member
1985-1988	Ford Foundation, Research Advisory Committee for the Project on Social Welfare Policy and the American Future, Member
1984-1987	Institute of Medicine, National Academy of Sciences, Committee to Plan a Major Study of National Long-Term Care Policies, Member
1984-1987	Medicare Working Group, Division of Health Policy Research and Education, Harvard University, Member
1984-1986	Carnegie Commission on College Retirement, Member
1984	Supervisory Panel, The Forum Institute of the Villers Foundation, Member
1984	The Government Research Corporation, Private Sector Retirement Security and U.S. Tax Policy Roundtable Discussions, Participant
1980-1984	Advisory Board for the National Aging Policy Center on Income Maintenance, Brandeis University, Member
1980-1982	Advisory Group to the National Commission for Employment Policy, Member
1976-1982	Massachusetts Retirement Law Commission, Member
1978-1981	Advisory Committee for Urban Institute HUD Grant on State Local Pensions, Member
1978	National Planning Association, Joint Committee on Public Pensions, Staff Director
1976	Special Funding Advisory Committee for Massachusetts Pensions
1975	Governor's Task Force on Unemployment Compensation, Massachusetts, Member

HONORS:

2009	Robert M. Ball Award for Outstanding Achievements in Social Insurance, National Academy of Social Insurance
2007	International Prize for Insurance Sciences from the Instituto Nazionale Delle Assicurazioni/Accademia Nazionale dei Lincei
2007	Storrs Lecture, Yale Law School
1998	American Academy of Arts and Sciences, Fellow
1992	Pensions and the Economy: The Industrial Relations Section at Princeton University, "Noteworthy Books in Industrial Relations and Labor Economics"
1989	Wellesley College Alumnae Achievement Award
1985	Alumna Member of Phi Beta Kappa, Wellesley College
1983	The Economics of Private Pensions: The Industrial Relations Section at Princeton University, "Outstanding Books in Industrial Relations and Labor Economics."
1977	The Future of Social Security: The Library Journal, "Outstanding Business Books of the Year," The Industrial Relations Section at Princeton University
1970-1979	"Outstanding Books in Industrial Relations and Labor Economics," The Wright Kulp Book Awards Committee, University of Texas, "Honorable Mention"

Other Honors and Awards

2021	*ThinkAdvisor*, IA25: VIPs Pushing Advisors Forward

2015	*PBS*, Top 50 Influencers in Aging
2014	*Forbes*, Top 20 Best Investment Advice of All Time
2014	*401kWire*, Top 100 Influencers for 2014
2013	*Institutional Investor*, 40 Most Influential People for the Future of U.S. Pensions

PUBLICATIONS:

Books

Falling Short: The Coming Retirement Crisis and What to Do About It, with Charles D. Ellis and Andrew D. Eschtruth. 2014. Oxford, UK: Oxford University Press.

Using Your House for Income in Retirement, with Steven A. Sass and Andrew D. Eschtruth. 2014. Chestnut Hill, MA: Center for Retirement Research at Boston College.

State and Local Pensions: What Now? 2012. Washington, DC: Brookings Institution Press.

Why Target Date Funds? with Steven A. Sass and Andrew D. Eschtruth. 2011. Chestnut Hill, MA: Center for Retirement Research at Boston College.

Managing Your Money in Retirement, with Steven A. Sass and Andrew D. Eschtruth. 2010. Chestnut Hill, MA: Center for Retirement Research at Boston College.

The Social Security Fix-It Book Revised 2009 Edition, with Steven A. Sass and Andrew D. Eschtruth. 2009. Chestnut Hill, MA: Center for Retirement Research at Boston College.

The Social Security Claiming Guide, with Steven A. Sass and Andrew D. Eschtruth. 2009. Chestnut Hill, MA: Center for Retirement Research at Boston College.

Working Longer: The Answer to the Retirement Income Crisis, with Steven A. Sass. 2008. Washington, DC: Brookings Institution Press.

Social Security Fix-It Book, with Steven A. Sass and Andrew D. Eschtruth. 2007. Chestnut Hill, MA: Center for Retirement Research at Boston College.

Social Security and the Stock Market: How the Pursuit of Market Magic Shapes the System, with Steven A. Sass. 2006. Kalamazoo, MI: W.E. Upjohn.

Oxford Handbook of Pensions and Retirement Income, edited with Gordon Clark and Michael Orszag. 2006. Oxford, UK: Oxford University Press.

Coming Up Short: The Challenge of 401(k) Plans, with Annika Sundén. 2004. Washington, DC: Brookings Institution Press.

Death and Dollars: The Role of Gifts and Bequests in America, edited with Annika Sundén. 2003. Washington, DC: Brookings Institution Press.

Framing the Social Security Debate: Values, Politics and Economics, edited with R. Douglas Arnold and Michael Graetz. 1998. Washington, DC: Brookings Institution Press.

Pensions and the Economy, edited with Zvi Bodie. 1992. Philadelphia, PA: University of Pennsylvania Press.

Is There a Shortfall in Public Capital Investment? editor. 1991. Boston, MA: Federal Reserve Bank of Boston, Conference Series 34.

Retirement and Public Policy, editor. 1991. Dubuque, IA: Kendall Hunt Publishing, Proceedings of the Second Annual Conference of the National Academy of Social Insurance.

Massachusetts in the 1990s: The Role of State Government, edited with Lynn E Browne. 1990. Boston, MA: Federal Reserve Bank of Boston, Research Report 72.

Lessons from the Income Maintenance Experiments, editor. 1987. Boston, MA: Federal Reserve Bank of Boston, Conference Series 30.

The Economics of Private Pensions. 1982. Washington, DC: Brookings Institution Press.

Pensions for Public Employees. 1979. Washington, DC: National Planning Association.

The Future of Social Security. 1977. Washington, DC: Brookings Institution Press.

Options for Fiscal Structure Reform in Massachusetts, with Robert W. Eisenmenger, Joan T. Poskanzer, Richard F. Syron, and Steven J. Weiss. 1975. Boston, MA: Federal Reserve Bank of Boston, Research Report 57.

The Impact of Social Security on Personal Saving. 1974. Pensacola, FL: Ballinger Publishing Company.

Refereed Journal Articles

"Do Retirees want Constant, Increasing, or Decreasing Consumption?" with Anqi Chen. 2023. *Journal of Retirement* 10(4): 6-25.

"The Impact of Leakages from 401(k)s and IRAs," with Anthony Webb. 2022. *Journal of Retirement* 9(3): 32-54.

"How to Pay for Social Security's Missing Trust Fund?" with Wenliang Hou and Geoffrey T. Sanzenbacher. 2022. *Journal of Pension Economics & Finance* 21(3): 344-358.

"How Best to Annuitize Defined Contribution Assets?" with Gal Wettstein and Wenliang Hou. 2022. *Journal of Risk and Insurance* 89(1): 211-235.

"Do Households Save More When the Kids Leave Home?" with Irena Dushi, Anqi Chen, Geoffrey T. Sanzenbacher, and Anthony Webb. 2021. *Journal of Retirement* 9(2): 21-35.

"Are Homeownership Patterns Stable Enough to Tap Home Equity?" with Abigail N. Walters, Anek Belbase, and Wenliang Hou. 2020. *The Journal of the Economics of Ageing* 17: 1-11.

"What Factors Explain the Decline in Widows' Poverty?" with Geoffrey T. Sanzenbacher and Alice Zulkarnain. 2020. *Demography* 57(5): 1881-1902.

"Participation and Pre-Retirement Withdrawals in Oregon's Auto-IRA," with Laura D. Quinby, 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 Laura D. Quinby and Jean-Pierre Aubry. 2020. *Social Security Bulletin* 80(3): 1-29.

"Why Are U.S. Men Retiring Later?" with Wenliang Hou, Geoffrey T. Sanzenbacher, and Yinji Li. 2020. *Journal of Pension Economics & Finance* 19(3): 442-457.

"Socioeconomic Barriers to Working Longer." 2019. *Generations* 43(3): 42-50.

"Multiemployer Plans: Evaluating a Proposal to Spread the Pain," with Jean-Pierre Aubry, Wenliang Hou, and Anthony Webb. 2019. *Journal of Pension Economics & Finance*: 18(1): 124-139.

"How Does Divorce Affect Retirement Security?" with Wenliang Hou and Geoffrey T. Sanzenbacher. 2018. *Psychosociological Issues in Human Resource Management* 6(2): 44-55.

"To What Extent Does Socioeconomic Status Lead People to Retire too Soon?" with Anthony Webb and Anqi Chen. 2018. *The Journal of Retirement* 5(4): 73-85.

"An Overview of the State and Local Government Pension/OPEB Landscape," with Jean-Pierre Aubry. 2017. *The Journal of Retirement* 5(1): 117-137.

"COLA Cuts in State-Local Pensions," with Jean-Pierre Aubry, and Mark Cafarelli. 2016. *Journal of Pension Economics and Finance* 15(3): 311-332.

"National Retirement Risk Index (NRRI) Update Shows Half of Working-Age Americans Still Falling Short," with Wenliang Hou and Anthony Webb. 2015. *Journal of Retirement* 3(2): 34-42.

"How do the Changing Labor Supply Behavior and Marriage Patterns of Women Affect Social Security Replacement Rates?" with Nadia Karamcheva, April Wu, and Patrick Purcell. 2013. *Social Security Bulletin* 73(4): 1-24.

"The Effects of the Great Recession on the Retirement Security of Older Workers," with Matthew S. Rutledge. 2013. *Annals of the American Academy of Political and Social Science* 650(1): 124-142.

"Understanding Unusual Social Security Claiming Strategies," with Alex Golub-Sass and Nadia S. Karamcheva. 2013. *Journal of Financial Planning* 26(8): 40-47.

"The Economic Implications of the Department of Labor's 2010 Proposals for Broker-Dealers," with Anthony Webb and Francis M. Vitagliano. 2013. *Journal of Retirement* 1(1): 27-37.

"How Would GASB Proposals Affect State and Local Pension Reporting?" with Jean-Pierre Aubry, Joshua Hurwitz and Laura Quinby. 2012. *Journal of Government Financial Management* 61(2): 18-22.

"How the Risk of Displacement for Older Workers Has Changed," with Natalia Zhivan, Mauricio Soto, and Steven A. Sass. 2012. *LABOUR* 26(1): 90-107.

"Public Pension Funding in Practice," with Jean-Pierre Aubry and Laura Quinby. 2011. *Journal of Pension Economics and Finance* 10(2): 247-268.

"Older and Wiser? An Affective Science Perspective on Age-related Challenges in Financial Decision Making," with Mariann R. Weierich, Elizabeth A. Kensinger, Steven A. Sass, Brad C. Dickerson, Christopher I. Wright, and Lisa Feldman Barrett. 2011. *Social Cognitive and Affective Neuroscience* 6(2): 195-206.

"Pension Type, Tenure, and Job Mobility," with Kelly Haverstick, Geoffrey Sanzenbacher, and Mauricio Soto. 2010. *Journal of Pension Economics and Finance* 9(4): 609-625.

"'A Reappraisal of Social Security' – Revisited." 2008. *Journal of Economics and Finance* 32(4): 394-408.

"The Declining Players in the Retirement Income Game." 2008. *Journal of Financial Service Professionals* 62(2): 40-53.

"Why are Healthy Employers Freezing Their Pensions?" with Francesca Golub-Sass, Mauricio Soto, and Francis Vitagliano. 2007. *Journal of Pension Benefits* 14(4): 3-14.

"When Should Women Claim Social Security Benefits?" with Mauricio Soto. 2007. *Journal of Financial Planning* 7(6): 58-65.

"401(k) Plans are Still Coming Up Short," with Annika Sundén. 2007. *ICAFI Journal of Employment Law* 5(1).

"Policies to Encourage Older People to Remain in the Workforce," with Rodrigo Lluberas. 2006. *Pensions International Journal* 11(3): 165-173.

"The Outlook for Pension Contributions and Profits in the U.S.," with Mauricio Soto. 2004. *Journal of Pension Economics and Finance* 3(1): 77-97.

"What Determines 401(k) Participation and Contributions?" with Annika Sundén and Catherine Taylor. 2002. *Social Security Bulletin* 64(3): 64-75.

"Reforming Social Security: The Case against Individual Accounts." 1999. *National Tax Journal* 52(4): 803-817.

"China's Pension Decisions: From the Perspective of the U.S. Debate." 1999. *Harvard China Review* 1(2): 43-48.

"Mortgage Lending in Boston: Interpreting HMDA Data," with Geoffrey M.B. Tootell, Lynn E. Browne, and James McEneaney. 1996. *American Economic Review* 86(1): 25-53.

"Policy Watch: Infrastructure Investment and Economic Growth." 1992. *Journal of Economic Perspectives* 6(4): 189-198.

"Reassessing the Role of Wealth Transfer Taxes," with Henry J. Aaron. 1992. *National Tax Journal* 45(2): 119-143.

"Are Pensions Worth the Cost?" 1991. *National Tax Journal* 44(3): 393-403.

"Should We Fund Social Security?" 1989. *Journal of Aging & Social Policy* 1(1-2): 155-180.

"Comment on Laurence J. Kotlikoff 'Justifying Public Provision of Social Security.'" 1987. *Journal of Policy Analysis & Management* 6(4): 692-696.

"Comments on Social Security Cost Trends." 1986. *Record of the Society of Actuaries* 12(4).

"The Impact of Public and Private Pension Schemes on Saving and Capital Formation." 1986. *International Social Security Review* 39(3): 243-257.

"Ensuring Entitlement to Health Care Services." 1986. *Bulletin of the New York Academy of Medicine* 62(1): 61-74.

"ERISA The First Decade: Was the Legislation Consistent with Other National Goals?" 1985. *University of Michigan Journal of Law Reform* 19(1): 51-88.

"Paying for the Medicare Program." 1985. *Journal of Health Politics, Policy, and Law* 10(3): 489-511.

"Private or Public Schemes: Some American Issues." 1982. *Journal of Institutional and Theoretical Economics* 183(3): 493-511.

“Neutrality and Tax Treatment of the Family.” 1982. *National Tax Journal*, Proceedings of the 74th Annual National Tax Association Conference.

“The Troubled Future of Private Pension Plans.” 1979. *Journal of Portfolio Management* 5(3): 35-42.

“Private Pensions and Saving: New Evidence.” 1976. *Journal of Political Economy* 84(5): 1013-1032.

“Social Security and Saving: Time Series Analysis.” 1974. *National Tax Journal* 27(4).

<u>Chapters in Books</u>

“Property Tax Deferral: Can a Public-Private Partnership Help Provide Lifetime Income?” with Wenliang Hou and Abigail Walters. 2022. In *New Models for Managing Longevity Risk: Public-Private Partnerships*, edited by Olivia S. Mitchell, 231-257. Oxford, UK: Oxford University Press.

“How Do Older Workers Use Nontraditional Jobs?” with Geoffrey T. Sanzenbacher and Abigail N. Walters. 2020. In *Incentives and Limitations of Employment Policies on Retirement Transitions: Comparisons of Public and Private Sectors*, organized by Robert L. Clark and Joseph P. Newhouse. *Journal of Pension Economics & Finance*. Cambridge, UK: Cambridge University Press.

“The United States.” 2018. In *Towards a New Pension Settlement*, edited by Gregg McClymont and Andy Tarrant, 13-21. London, UK: Rowman & Littlefield International Ltd.

“How Important Is Asset Allocation to Americans’ Financial Retirement Security?” with Natalia Orlova and Anthony Webb. 2013. In *The Market for Retirement Financial Advice*, edited by Olivia S. Mitchell and Kent Smetters, 89-106. Oxford, UK: Oxford University Press.

“Bigger and Better: Redesigning Our Retirement System in the Wake of the Financial Collapse.” 2012. In *Shared Responsibility, Shared Risk: Government Markets and Social Policy in the Twenty-First Century*, edited by Jacob S. Hacker and Ann O’Leary, 204-228. New York, NY: Oxford University Press.

“Retirements at Risk.” 2009. In *Pensions, Social Security, and Privatization of Risk*, edited by Mitchell Orenstein. New York, NY: Colombia University Press.

“The Labor Supply of Older Americans,” with Steven A. Sass. 2007. In *Labor Supply in the New Century*, edited by Katharine Bradbury, Christopher L. Foote, and Robert K. Triest. Boston, MA: Federal Reserve Bank of Boston, Conference Series 52.

“Working Longer: A Potential Win-Win Proposition.” 2007. In *Work Options for Older Americans*, edited by Teresa Ghilarducci and John Turner. Notre Dame, IN: University of Notre Dame Press.

"Policies to Promote Labor Force Participation of Older People." 2007. In *Reshaping the American Workforce in a Changing Economy*, edited by Harry J. Holzer and Demetra Smith Nightingale. Washington, DC: Urban Institute Press.

"Female Boomers: Retirement's Brave New World." 2006. In *Baby Boomer Women: Secure Futures or Not?* edited by Paul Hodge. Cambridge, MA: Baby Boomer Media Group LLC. Reprinted in *Aging Today*. 2007.

"How Should the Private Pension System be Reformed?" with Daniel Halperin. 2005. In *The Evolving Pension System*, edited by William G. Gale, John B. Shoven, and Mark Warshawsky. Washington, DC: Brookings Institution Press.

"Social Investing: Pension Plans Should Just Say 'No,'" with Annika Sundén. 2005. In *Pension Fund Politics: The Dangers of Social Investing*, edited by Jon Entine. Washingtong, DC: American Enterprise Institute Press.

"Restructuring Pensions for the 21st Century: The United States' Social Security Debate." 2003. In *Pension Security in the 21st Century: Redrawing the Public-Private Divide*, edited by Gordon L. Clark and Noel Whiteside. Oxford, UK: Oxford University Press.

"The Impact of the Growth of Defined Contribution Plans on Bequests," with Mauricio Soto, Annika Sundén, and Catherine Taylor. 2003. In *Death and Dollars: The Role of Gifts and Bequests in America*, edited with Annika Sundén. Washington, DC: Brookings Institution Press.

"The Case for Retaining Defined Benefit Programs." 2002. In *Policies for an Aging Society*, edited by Stuart H. Altman and David I. Shactman. Baltimore, MD: Johns Hopkins University Press.

"Individual Accounts versus Social Insurance." 2001. In *Building Social Security: The Challenge of Privatization*, edited by Xenia Scheil-Adlung. Geneva, Switzerland: International Social Security Association.

"Investment Practices of State and Local Pension Plans," with Annika Sundén. 2001. In *Pensions in the Public Sector*, edited by Olivia S. Mitchell and Edwin C. Hustead. Philadelphia, PA: University of Pennsylvania Press for the Pension Research Council.

"America Can Afford to Grow Old." 1998. In *The Generational Equity Debate*, edited by John B. Williamson and Eric R. Kingson. New York, NY: Twentieth Century Fund.

"American Lessons for Korean Pensions." 1993. In *Social Issues in Korea: Korean and American Perspectives*, edited by Lawrence B. Krause and Funkoo Park. Seoul, Korea: Korea Development Institute.

"Comment on Gordon P. Goodfellow and Sylvester J. Schieber, 'Death and Taxes: Can we Fund for Retirement between Them?'" 1993. In *The Future of Pensions in the United States*, edited by

Ray Schmitt. Philadelphia, PA: University of Pennsylvania Press for the Pension Research Council.

"What is the Impact of Pensions on Saving: The Need for Good Data," with Frederick O. Yohn. 1992. In *Pensions and the Economy*, edited with Zvi Bodie. Philadelphia, PA: University of Pennsylvania Press for the Pension Research Council.

"How Does Public Infrastructure Affect Regional Economic Performance?" with assistance from Leah M. Cook. 1991. In *Is There a Shortfall in Public Capital Investment?* editor. Boston, MA: Federal Reserve Bank of Boston, Conference Series 34.

"Does a Trend towards Early Retirement Create Any Problems for the Economy?" with Gary Burtless. 1991. In *Retirement and Public Policy*, editor. Dubuque, IA: Kendall Hunt Publishing.

"Public Pension Surpluses and National Saving: Foreign Experiences," with C. Nicole Ernsberger. 1990. In *Social Security's Looming Surpluses: Prospects and Implications*, edited by C. Weaver. Washington, DC: American Enterprise Institute.

"Financing Capital Expenditures in Massachusetts," with Leah M. Cook. 1990. In *Massachusetts in the 1990s: The Role of State Government*. Boston, MA: Federal Reserve Bank of Boston.

"Social Security Surpluses: How Will They Be Used?" 1990. In *The U.S. Savings Challenge: Policy Options for Productivity and Growth*, edited by Charles E. Walker, Mark A. Bloomfield, and Margo Thorning. Boulder, CO: Westview Press.

"Medicare Financing: The Government's Share," with Nancy Altman and James Verdier. 1988. In *Renewing the Promise: Medicare & Its Reform*, edited by David Blumenthal, Mark Schlesinger, and Pamela Brown Drumheller. Oxford, UK: Oxford University Press.

"The Impact of Public and Private Pension Schemes on Saving and Capital Formation." 1987. In *Conjugating Public and Private: The Case of Pensions*. Geneva, Switzerland: International Social Security Association.

"Taxing Social Security." 1986. In *Checks and Balances in Social Security*, edited by Yung Ping Chen and George F. Rohrlich. Lanham, MD: University Press of America, Inc.

"Economic Consequences of Tax Simplification: An Overview." 1986. In *Economic Consequences of Tax Simplification*. Boston, MA: Federal Reserve Bank of Boston, Conference Series 29.

"The Outlook for Social Security in the Wake of the 1983 Amendments." 1985. In *The Economics of Aging*, edited by Myron H. Ross. Kalamazoo, MI: W.E. Upjohn Institute Press

"Social Security." 1983. In *Setting National Priorities: The 1984 Budget*, edited by Joseph A. Pechman. Washington, DC: Brookings Institution Press.

"Financing Options for Social Security." 1983. In *Policy Issues in Work and Retirement, Proceedings of a Conference at Institute of Management and Labor Relations*. Kalamazoo, MI: W.E. Upjohn Institute Press. Reprinted in *Annual Report of Social Insurance*. 1983. Taipei, Taiwan: National Social Insurance Association of Republic of China.

"Women and a Two-Tier Social Security System," with Laura E. Stiglin. 1981. In *A Challenge to Social Security: The Changing Roles of Women and Men in American Society*, edited by Richard Burkhauser and Karen Holden. Boston, MA: Academic Press. Reprinted as "Women and Social Security." 1982. In *Readings in Labor Economics and Labor Relations, 3rd Edition*, edited by L. Reynolds, Stanley H. Masters, and Colletta H. Moser. Boston, MA: Academic Press.

"Social Security, Private Pensions, and Saving." 1981. In *Saving for Retirement, Report on Conference on Saving*. Washington, DC: American Council of Life Insurance.

"The Impact of Inflation on Private Pensions." 1980. In *Retirement Policy in an Aging Society*, edited by Robert L. Clark. Durham, NC: Duke University Press.

"Pensions and Capital Accumulation." 1980. In *Capital Formation in the United States*. Washington, DC: Federal Reserve Board.

"The Couple versus the Individual under the Federal Personal Income Tax." 1980. In *The Economics of Taxation*, edited by Henry J. Aaron and Michael J. Boskin. Washington, DC: Brookings Institution Press.

"The Future of the U.S. Pension System." 1979. In *Financing Social Security*, edited by Colin D. Campbell. Washington, DC: American Enterprise Institute for Public Policy Research.

"Social Security in a Changing Environment." 1978. In *Aging and Income*, edited by Barbara R. Herzog. New York, NY: Human Sciences Press.

"Social Security." 1977. In *Setting National Priorities, the 1978 Budget*. Washington, DC: Brookings Institution Press.

Other Publications

"How Will Employer Health Insurance Affect Wages and Social Security Finances?" with Anqi Chen and Diana Horvath. 2023. Working Paper 2023-12. Chestnut Hill, MA: Center for Retirement Research at Boston College.

"What Are the Implications of Rising Debt for Older Americans?" with Anqi Chen and Siyan Liu. 2023. *Issue in Brief* 23-20. Chestnut Hill, MA: Center for Retirement Research at Boston College.

"What Are the Implications of Rising Debt for Older Americans?" with Anqi Chen and Siyan Liu. 2023. Working Paper 2023-11. Chestnut Hill, MA: Center for Retirement Research at Boston College.

"Wills, Wealth, and Race," with Jean-Pierre Aubry and Gal Wettstein. 2023. *Issue in Brief* 23-17. Chestnut Hill, MA: Center for Retirement Research at Boston College.

"Wills, Wealth, and Race," with Jean-Pierre Aubry and Gal Wettstein. 2023. Working Paper 2023-10. Chestnut Hill, MA: Center for Retirement Research at Boston College.

"What Happened to Late Boomers' Retirement Wealth?" with Anqi Chen and Laura D. Quinby. 2023. *Issue in Brief* 23-16. Chestnut Hill, MA: Center for Retirement Research at Boston College.

"Should Social Security Invest in Equities?" with Michael Wicklein. 2023. *Issue in Brief* 23-14. Chestnut Hill, MA: Center for Retirement Research at Boston College.

"How Well Do People Perceive Their Retirement Preparedness?" with Anqi Chen and Yimeng Yin. 2023. *Issue in Brief* 23-12. Chestnut Hill, MA: Center for Retirement Research at Boston College.

"Medicare Finances: A 2023 Update," with Michael Wicklein. 2023. *Issue in Brief* 23-11. Chestnut Hill, MA: Center for Retirement Research at Boston College.

"The National Retirement Risk Index: Version 2.0," with Yimeng Yin and Anqi Chen. 2023. *Issue in Brief* 23-10. 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 Laura D. Quinby. 2023. Working Paper 2023-6. Chestnut Hill, MA: Center for Retirement Research at Boston College.

"Social Security's Financial Outlook: The 2023 Update in Perspective." 2023. *Issue in Brief* 23-9. Chestnut Hill, MA: Center for Retirement Research at Boston College.

"How Did the Pandemic Affect Household Balance Sheets?" with Andrew G. Biggs and Anqi Chen. 2023. *Issue in Brief* 23-5. Chestnut Hill, MA: Center for Retirement Research at Boston College.

"How Will COVID Affect Completed Fertility?" with Anqi Chen and Nilufer Gok. 2023. *Issue in Brief* 23-2. Chestnut Hill, MA: Center for Retirement Research at Boston College.

"How Will COVID Affect the Completed Fertility Rate?" with Anqi Chen and Nilufer Gok. 2023. Working Paper 2023-1. Chestnut Hill, MA: Center for Retirement Research at Boston College.

"Why Do Some Small Businesses Offer Retirement Plans?" with Anqi Chen. 2022. *Issue in Brief* 22-22. Chestnut Hill, MA: Center for Retirement Research at Boston College.

"Did the Stimulus Checks Improve Household Balance Sheets?" with Andrew G. Biggs and Anqi Chen. 2022. Working Paper 2022-14. Chestnut Hill, MA: Center for Retirement Research at Boston College.

"Social Security Claiming: COVID-19 vs. Great Recession," with Anqi Chen and Siyan Liu. 2022. *Issue in Brief* 22-15. Chestnut Hill, MA: Center for Retirement Research at Boston College.

"How Does COVID-Induced Early Retirement Compare to the Great Recession?" with Anqi Chen and Siyan Liu. 2022. Working Paper 2022-12. Chestnut Hill, MA: Center for Retirement Research at Boston College.

"Will Survivors of the First Year of the Pandemic Have Lower Mortality?" with Gal Wettstein, Nilufer Gok, and Anqi Chen. 2022. *Issue in Brief* 22-17. Chestnut Hill, MA: Center for Retirement Research at Boston College.

"How Much Does Inflation Vary by Income? Depends on How It's Measured," with Diana Horvath. 2022. *Issue in Brief* 22-16. Chestnut Hill, MA: Center for Retirement Research at Boston College.

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