

## **GAL WETTSTEIN**

Center for Retirement Research  
Boston College  
Haley House  
140 Commonwealth Ave  
Chestnut Hill, MA 02467  
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### **EDUCATION:**

|             |                                                                                                   |
|-------------|---------------------------------------------------------------------------------------------------|
| <b>2016</b> | <b>Harvard University</b><br>Ph.D. in Economics                                                   |
| <b>2012</b> | <b>Harvard University</b><br>M.A. in Economics                                                    |
| <b>2009</b> | <b>Tel Aviv University</b><br>B.A. with major in Economics and Psychology, <i>summa cum laude</i> |

### **EMPLOYMENT:**

|                     |                                                                        |
|---------------------|------------------------------------------------------------------------|
| <b>2016-present</b> | <b>Boston College, Center for Retirement Research</b>                  |
| 2025-present        | Associate Director, Health and Insurance                               |
| 2020-2024           | Senior Research Economist                                              |
| 2016-2020           | Research Economist                                                     |
| <b>2012-2016</b>    | <b>Harvard University</b><br>Teaching Fellow                           |
| <b>2007-2010</b>    | <b>Tel Aviv University</b><br>Research Assistant<br>Teaching Assistant |

### **HONORS:**

|           |                                                                                            |
|-----------|--------------------------------------------------------------------------------------------|
| 2019      | Member of the National Academy of Social Insurance                                         |
| 2016      | Harvard University Graduate School of Arts and Sciences Dissertation Completion Fellowship |
| 2015      | Center for Retirement Research at Boston College Dissertation Fellowship                   |
| 2010-2012 | Harvard University Graduate School of Arts and Sciences Fellowship                         |
| 2009      | Tel Aviv University Akirav Fellowship                                                      |

## **TEACHING EXPERIENCE:**

|           |                                                                                                                         |
|-----------|-------------------------------------------------------------------------------------------------------------------------|
| 2014      | Introduction to Econometrics, Harvard University, teaching fellow for Professor Eric Chaney                             |
| 2014      | Cultural Economics, teaching fellow for Professor Alberto Alesina                                                       |
| 2013      | Introduction to Econometrics, Harvard University, teaching fellow for Professor Jeffrey Zabel                           |
| 2013      | Cultural Economics, teaching fellow for Professor Alberto Alesina                                                       |
| 2012      | Economics of National Security Sophomore Tutorial, Harvard University                                                   |
| 2012      | Introduction to Econometrics, Harvard University, teaching fellow for Professor Rainer Winkelmann                       |
| 2007-2010 | Introduction to Econometrics, Tel Aviv University, teaching fellow for Dr. Chemi Gottliebovsky and Dr. Analia Schlosser |

## **PUBLICATIONS:**

### **Refereed Journal Articles**

“Are Older Workers Capable of Working Longer?” with Laura D. Quinby. 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, Laura D. Quinby, and Matthew S. Rutledge. 2023. *Journal of Pension Economics & Finance* 22(4): 509-523.

“Is Nontraditional Work at Older Ages Associated with Better Retirement Security?” with Matthew S. Rutledge. 2023. *The Journal of Retirement* 10(4): 49-68.

“How to Best Annuitize Defined Contribution Assets,” with Alicia H. Munnell and Wenliang Hou. 2022. *Journal of Risk and Insurance* 89(1): 211-235.

“Do Deferred Benefit Cuts for Current Employees Increase Separation?” with Laura D. Quinby. 2021. *Labour Economics* 73: 102081.

“Drug Insurance and the Strategic Behavior of Drug Manufacturers: Evergreening and Generic Entry after Medicare Part D,” with Geoffrey T. Sanzenbacher. 2020. *Journal of Health Economics* 72: 102332.

“Retirement Lock and Prescription Drug Insurance: Evidence from Medicare Part D.” 2020. *American Economic Journal: Economic Policy* 12(1): 389-417.

“Health Insurance and Opioid Deaths: Evidence from the Affordable Care Act Young Adult Provision.” 2019. *Health Economics* 28(5): 666-677.

“The Affordable Care Act’s Insurance Market Regulations’ Effect on Coverage.” 2018. *Health Economics* 27(3): 454-464.

## **Chapters in Books**

“Wills, Wealth, and Race,” with Jean-Pierre Aubry and Alicia H. Munnell. 2025 (forthcoming). In *Reducing Retirement Inequality: Building Wealth and Old-Age Resilience*, edited by Olivia S. Mitchell and Nikolai Roussanov. Oxford, UK: Oxford University Press.

## **Working Papers**

“How Do Retirees Cope with Uninsured Medical and Long-Term Care Costs?” with Anqi Chen and Alicia H. Munnell. 2025. Working Paper 2025-6. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Do Retirement Investors Accurately Perceive Healthcare Risks, and Do Advisors Help?” with Anqi Chen and Alicia H. Munnell. 2025. Working Paper 2025-3. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Has the Variance of Longevity Changed Over Time?” with Yimeng Yin. 2025. Working Paper 2024-18. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Much Could Will-Writing Reduce the Racial Wealth Gap?” with Jean-Pierre Aubry, Alicia H. Munnell, and Oliver Shih. 2024. Working Paper 2024-16. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Can Incentives Increase the Writing of Wills? An Experiment,” with Jean-Pierre Aubry and Alicia H. Munnell. 2023. Working Paper 2023-27. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Are Older Workers Good for Business?” with Laura D. Quinby and James Giles. 2023. Working Paper 2023-19. Chestnut Hill, MA: Center for Retirement Research at Boston College. (Revise and resubmit).

“How Much Do People Value Annuities and Their Added Features?” with Karolos Arapakis. 2023. Working Paper 2023-18. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“What Is the Insurance Value of Social Security by Race and Socioeconomic Status?” with Karolos Arapakis and Yimeng Yin. 2023. Working Paper 2023-14. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Wills, Wealth, and Race,” with Jean-Pierre Aubry and Alicia H. Munnell. 2023. Working Paper 2023-10. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“What Matters for Annuity Demand: Objective Life Expectancy or Subjective Survival Pessimism?” with Karolos Arapakis. 2023. Working Paper 2023-2. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“What Is the Risk to OASI Benefits from Unpaid Student Loans?” with Siyan Liu. 2022. Working Paper 2022-16. Chestnut Hill, MA: Center for Retirement Research at Boston College.

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

“Will Survivors of the First Year of the COVID-19 Pandemic Have Lower Mortality?” with Nilufer Gok, Anqi Chen, and Alicia H. Munnell. 2022. Working Paper 2022-10. Chestnut Hill, MA: Center for Retirement Research at Boston College.

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

“Will the Jobs of the Future Support an Older Workforce?” with Robert L. Siliciano. 2022. Working Paper 2022-2. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Would 401(k) Participants Use a Social Security ‘Bridge’ Option?” with Alicia H. Munnell. 2021. Working Paper 2021-27. Chestnut Hill, MA: Center for Retirement Research at Boston College.

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

“Can the Drawdown Patterns of Earlier Cohorts Help Predict Boomers’ Behavior?” with Robert L. Siliciano. 2021. Working Paper 2021-11. 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 Laura D. Quinby. 2021. Working Paper 2021-10. Chestnut Hill, MA: Center for Retirement Research at Boston College.

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

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

“The Value of Annuities,” with Alicia H. Munnell, Wenliang Hou, and Nilufer Gok. 2021. Working Paper 2021-5. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Is Nontraditional Work at Older Ages Associated with Better Retirement Security?” with Matthew S. Rutledge. 2020. Working Paper 2020-13. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“What Jobs Do Employers Want Older Workers to Do?” with Alicia H. Munnell and Abigail N. Walters. 2020. Working Paper 2020-11. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Employer Perceptions of Older Workers – Surveys from 2019 and 2006.” with Alicia H. Munnell. 2020. Working Paper 2020-8. Chestnut Hill, MA: Center for Retirement Research at Boston College. (Revise and resubmit)

“How to Best Annuitize Defined Contribution Assets,” with Alicia H. Munnell and Wenliang Hou. 2019. Working Paper 2019-13. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Will More Workers Have Nontraditional Jobs as Globalization and Automation Spread?” with Matthew S. Rutledge and Sara Ellen King. 2019. Working Paper 2019-10. 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 Laura D. Quinby. 2019. Working Paper 2019-9. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“The Effect of Medicare Part D on Evergreening, Generic Entry, and Drug Prices,” with Geoffrey T. Sanzenbacher. 2019. Working Paper 2019-8. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Will Fewer Children Boost Demand for Formal Caregiving?” with Alice Zulkarnain. 2019. Working Paper 2019-6. Chestnut Hill, MA: Center for Retirement Research at Boston College.

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

“How Have Automation and Trade Affected the Taxable Share of Covered Earnings?” with Matthew S. Rutledge and Wenliang Hou. 2018. Working Paper 2018-10. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Differential Crowd-Out among the Elderly by Risk Aversion.” 2016. Working Paper. Cambridge, MA: Harvard University.

### **Other Publications**

“A Review of Existing Measures of Retirement Well-being,” with Anqi Chen. 2025. *Issue in Brief* 25-6. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Do Retirees Cope with Uninsured Healthcare Costs?” with Anqi Chen and Alicia H. Munnell. 2025. *Issue in Brief* 25-4. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“An Overview of Healthcare Risks in Retirement,” with Anqi Chen and Alicia H. Munnell. 2025. Special Report. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Do Older Adults Understand Healthcare Risks, and Do Advisors Help?” with Anqi Chen and Alicia H. Munnell. 2025. *Issue in Brief* 25-2. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Has the Variance of Longevity Changed Over Time?” with Yimeng Yin. 2025. *Issue in Brief* 25-1. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Much Could Will-Writing Reduce the Racial Wealth Gap?” with Jean-Pierre Aubry, Alicia H. Munnell, and Oliver Shih. 2024. *Issue in Brief* 24-23. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Can Incentives Increase the Writing of Wills?” with Jean-Pierre Aubry and Alicia H. Munnell. 2024. *Issue in Brief* 24-9. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“What Is the Insurance Value of Social Security by Race and Education?” with Karolos Arapakis and Yimeng Yin. 2024. *Issue in Brief* 24-3. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Much Do People Value Annuities and Their Added Features?” with Karolos Arapakis. 2024. *Issue in Brief* 24-1. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Do Financial Professionals Recommend Annuities?” with Karolos Arapakis. 2023. *Issue in Brief* 23-26. Chestnut Hill, MA: Center for Retirement Research at Boston College.

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

“Longevity Risk: An Essay,” with Karolos Arapakis. 2023. Special Report. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Wills, Wealth, and Race,” with Jean-Pierre Aubry and Alicia H. Munnell. 2023. *Issue in Brief* 23-17. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“What Matters for Annuity Demand: Objective Life Expectancy or Subjective Survival Pessimism?” with Karolos Arapakis. 2023. *Issue in Brief* 23-3. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Do Unpaid Student Loans Impact Social Security Benefits?” with Siyan Liu. 2023. *Issue in Brief* 23-1. Chestnut Hill, MA: Center for Retirement Research at Boston College.

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

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

“Can We Predict Boomers’ Drawdown Behavior from Earlier Cohorts?” with Robert L. Siliciano. 2022. *Issue in Brief* 22-8. Chestnut Hill, MA: Center for Retirement Research at Boston College.

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

“Will the Jobs of the Future Support an Older Workforce?” with Robert L. Siliciano. 2022. *Issue in Brief* 22-6. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Would 401(k) Participants Use a Social Security ‘Bridge’ Option?” with Alicia H. Munnell. 2022. *Issue in Brief* 22-2. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Has COVID-19 Affected Older Workers’ Labor Force Participation?” with Laura D. Quinby and Matthew S. Rutledge. 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 Laura D. Quinby. 2021. *Issue in Brief* 21-17. Chestnut Hill, MA: Center for Retirement Research at Boston College.

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

“What Is the Value of Annuities?” with Alicia H. Munnell, Wenliang Hou, and Nilufer Gok. 2021. *Issue in Brief* 21-5. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Best to Annuitize Defined Contribution Assets?” with Alicia H. Munnell and Wenliang Hou. 2021. *Issue in Brief* 21-1. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Does Late-Career Nontraditional Work Improve Retirement Security?” with Matthew S. Rutledge. 2020. *Issue in Brief* 20-15. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“What Jobs Do Employers Want Older Workers to Do?” with Alicia H. Munnell and Abigail N. Walters. 2020. *Issue in Brief* 20-13. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Employer Perceptions of Older Workers: 2019 Survey Results,” with Alicia H. Munnell. 2020. *Issue in Brief* 20-8. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Will Imports and Robots Push Older Workers into Nontraditional Jobs?” with Matthew S. Rutledge and Sara Ellen King. 2020. *Issue in Brief* 20-6. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Big Is the Government Subsidy for Medicare Part D?” with Alicia H. Munnell and Wenliang Hou. 2019. *Issue in Brief* 19-20. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Medicare Part D’s Effect on Evergreening, Generics, and Drug Prices.” with Geoffrey T. Sanzenbacher. 2019. *Issue in Brief* 19-14. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Medicaid Enrollment and Capitation Rates: Evidence from Medicare Part D,” with Laura D. Quinby. 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 Laura D. Quinby. 2019. *State and Local Plans Issue in Brief* 65. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Could ‘Tontines’ Expand the Market for Longevity Insurance?” 2018. *Issue in Brief* 18-7. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Do Prescription Drugs Affect the Use of Other Health Services?” 2018. *Issue in Brief* 18-3. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Dodged a Bullet? ‘Rothification’ Likely to Reduce Retirement Saving,” with Alicia H Munnell. 2017. *Issue in Brief* 17-20. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Does Public Health Insurance Affect How Much People Work?” 2017. *Issue in Brief* 17-12. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Much Long-Term Care Do Adult Children Provide?” with Alice Zulkarnain. 2017. *Issue in Brief* 17-11. Chestnut Hill, MA: Center for Retirement Research at Boston College.

## **GRANTS:**

2024-2027      How Do Medicaid Policies for Home-and-Community-Based Services Impact Caregivers and Care Recipients?

Funded by the Alfred P. Sloan Foundation

2024-2025      Who Would Gain from Updating SSI?

Funded by the Social Security Administration

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|-----------|-----------------------------------------------------------------------------------------------------------------------------------|
| 2024-2025 | Decoding Retirement Research Study<br>Funded by Pacific Life                                                                      |
| 2024      | A Review of Existing Measures of Retirement Well-being<br>Funded by TIAA Institute                                                |
| 2024      | How Has the Variance of Longevity Changed Over Time?<br>Funded by TIAA Institute                                                  |
| 2022-2024 | Increasing Bequests by Incentivizing Wills<br>Funded by Wells-Fargo                                                               |
| 2022-2024 | Measuring and Mitigating Retirement Risk<br>Funded by Jackson National                                                            |
| 2021-2022 | What Is the Risk to OASI Benefits from Unpaid Student Loans?<br>Funded by the Social Security Administration                      |
| 2021-2022 | How Do Cost-of-Living Differences Affect Retirement for Low and Moderate Earners?<br>Funded by the Social Security Administration |
| 2021-2022 | Is the Scarring from Unemployment Worse for Black Workers?<br>Funded by the Social Security Administration                        |
| 2021-2022 | How Will COVID Affect the Mortality of Older Adults?<br>Funded by the Social Security Administration                              |
| 2020-2021 | Do Future Beneficiaries Understand the Consequences of Actuarial Projections?<br>Funded by the Social Security Administration     |
| 2020-2021 | Does Social Security Serve as an Economic Stabilizer?<br>Funded by the Social Security Administration                             |
| 2020-2021 | Do Retirees Draw Down Their Wealth – and If Not, Why Not?<br>Funded by the Social Security Administration                         |
| 2020-2021 | How Has COVID-19 Affected the Labor Force Participation of Older Workers?<br>Funded by the Social Security Administration         |
| 2020-2021 | Are Older Workers Healthy Enough to Delay Retirement?<br>Funded by the Social Security Administration                             |
| 2020-2021 | Are Older Workers Good for Business?<br>Funded by the Alfred P. Sloan Foundation                                                  |
| 2020-2021 | Will the Jobs of the Future Support an Older Workforce?<br>Funded by the Alfred P. Sloan Foundation                               |
| 2019-2020 | The Value of Lifetime Income Products<br>Funded by the TIAA Institute                                                             |
| 2019-2020 | How to Best Annuitize Defined Contribution Assets?<br>Funded by a gift from Robert Pozen                                          |
| 2019-2020 | What Jobs Do Employers Want Older Workers to Do?<br>Funded by the Alfred P. Sloan Foundation                                      |
| 2019-2020 | Employers Perceptions of Older Workers<br>Funded by the Alfred P. Sloan Foundation                                                |
| 2019-2020 | Are Older Non-Traditional Workers Able to Find Retirement and Health Coverage?<br>Funded by the Alfred P. Sloan Foundation        |
| 2019-2020 | Do Financially Unprepared Workers in Their 60s Use Non-Traditional Jobs as Career Extenders?                                      |

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|-----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2018-2020 | Funded by the Alfred P. Sloan Foundation<br>Does Employer Concentration Affect Labor-Force Participation?<br>Funded by the Social Security Administration |
| 2018-2019 | Are More Older Workers Moving Toward Non-Traditional Jobs as Globalization and Automation Spread?<br>Funded by the Alfred P. Sloan Foundation             |
| 2018-2019 | The Intended and Unintended Consequences of Pension Reform<br>Funded by the Smith Richardson Foundation                                                   |
| 2018-2019 | Understanding the Hidden Impacts of Medicare Part D<br>Funded by The Commonwealth Fund                                                                    |
| 2018-2019 | Will Fewer Children Boost Demand for Long Term Care?<br>Funded by the Peter G. Peterson Foundation and the Ford Foundation                                |
| 2017-2018 | How Is the Taxable Share of Covered Earnings Likely to Change?<br>Funded by the Social Security Administration                                            |

**INVITED PRESENTATIONS (including scheduled):**

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| 2024 | DCIIA Academic Forum, New York, NY                                                                                |
| 2024 | The National Tax Association Annual Conference, Detroit, MI                                                       |
| 2024 | NBER Summer Institute, Cambridge, MA                                                                              |
| 2024 | Heirs' Property and the Racial Wealth Gap Conference, Chestnut Hill, MA                                           |
| 2023 | The National Tax Association Annual Conference, Denver, CO                                                        |
| 2023 | Pension Research Council 2023 Symposium, Philadelphia, PA                                                         |
| 2023 | Allied Social Sciences Association Annual Meeting, New Orleans, LA                                                |
| 2022 | NBER Conference on Changing Labor Market for Older Workers: Short- and Long-Term Trends, Cambridge, MA            |
| 2022 | Social Security Administration Retirement and Disability Research Consortium, virtual                             |
| 2022 | TIAA Institute Roundtable: Making Retirement Work: Reducing Barriers to Guaranteed Lifetime Income, Charlotte, NC |
| 2022 | Government Accountability Office, virtual                                                                         |
| 2022 | Allied Social Sciences Association Annual Meeting, virtual                                                        |
| 2021 | The National Tax Association Annual Conference, virtual                                                           |
| 2021 | Savings and Retirement Foundation, virtual                                                                        |
| 2021 | Social Security Administration Retirement and Disability Research Consortium, Washington, DC                      |
| 2020 | Annual Scientific Meeting of the Gerontological Society of America, virtual                                       |
| 2019 | Employee Benefits Research Institute Policy Forum, Washington, DC                                                 |
| 2019 | The National Tax Association Annual Conference, Tampa, FL                                                         |
| 2019 | Tax Economists Forum, Washington, DC                                                                              |
| 2019 | The Bureau of Economic Analysis, Washington, DC                                                                   |
| 2019 | Savings and Retirement Foundation, Washington, DC                                                                 |
| 2018 | The National Tax Association Annual Conference, New Orleans, LA                                                   |
| 2018 | The Association for Public Policy Administration and Management Fall Conference, Washington, DC                   |
| 2018 | The Peter G. Peterson and Ford Foundations U.S. 2050 Authors' Conference,                                         |

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|      | Washington, DC                                                                                                          |
| 2018 | Social Security Administration Retirement Research Consortium, Washington, DC                                           |
| 2018 | Savings and Retirement Foundation, Washington, DC                                                                       |
| 2017 | Social Security Administration Retirement Research Consortium, Washington, DC                                           |
| 2017 | Social Security Administration Disability Research Consortium, Washington, DC                                           |
| 2017 | Tax Economists Forum, Washington, DC                                                                                    |
| 2017 | Savings and Retirement Foundation, Washington, DC                                                                       |
| 2016 | Center for Retirement Research at Boston College Seminar Series, Chestnut Hill, MA                                      |
| 2016 | Office of Tax Analysis – U.S. Department of the Treasury Annual Conference, Washington, DC                              |
| 2016 | Joint Committee on Taxation, Washington, DC                                                                             |
| 2016 | Office of the Assistant Secretary for Planning and Evaluation – Department of Health and Human Services, Washington, DC |
| 2016 | Social, Economic, and Housing Statistics Division – U.S. Census Bureau, Washington, DC                                  |
| 2016 | National Tax Association Annual Conference, Baltimore, MD                                                               |
| 2015 | Haifa University Economics, Haifa, Israel                                                                               |
| 2015 | Tel Aviv University Economics, Tel Aviv, Israel                                                                         |
| 2015 | Hebrew University Economics, Jerusalem, Israel                                                                          |

#### **INVITED DISCUSSANT (including scheduled):**

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| 2024 | The National Tax Association Annual Conference, Detroit, MI                                     |
| 2020 | The American Economic Association Annual Meeting, San Diego, CA                                 |
| 2019 | The National Tax Association Annual Conference, Tampa, FL                                       |
| 2018 | The Association for Public Policy Administration and Management Fall Conference, Washington, DC |
| 2017 | Social Security Administration Disability Research Consortium Annual Meetings, Washington, DC   |
| 2016 | National Tax Association Annual Conference, Baltimore, MD                                       |

#### **OTHER PROFESSIONAL ACTIVITIES:**

|                 |                                                                                                                                                                                                                                                                                                                          |
|-----------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Membership      | American Economic Association; American Risk and Insurance Association; National Tax Association; American Society of Health Economists; Association for Public Policy Analysis and Management; European Association of Labour Economists; Gerontological Society of America; Labor and Employment Relations Association |
| Journal Referee | <i>American Economic Review; American Journal of Health Economics; BMJ Open; European Journal of Health Economics; Geneva Risk and Insurance Review; Health Affairs, Health Economics; Health Services and Outcomes Research Methodology; Healthcare; Innovation in Aging;</i>                                           |

*International Review of Financial Consumers; International Journal of Environmental Research and Public Health; Journal of Aging and Social Policy; Journal of Economic Behavior and Organization; Journal of Health Economics; Journal of Pension Economics & Finance; The Journal of Retirement; Journal of Risk and Financial Management; Journal of Risk and Insurance; Journal of the Economics of Ageing; Journal of Public Economics; Labour; Public Finance Review; Research on Aging; Review of Economics and Statistics; Review of Economic Studies; Sustainability*

Grant Referee      Social Security Administration Steven H. Sandell Grant  
                          Social Security Administration Dissertation Fellowship  
                          Israel Science Foundation  
                          U.S.-Israel Binational Science Foundation

Media Coverage      *Barron's, Bloomberg, CNBC, Forbes, Nasdaq.com, Newsweek, The New York Times, Pacific Standard, Regulation, The Wall Street Journal, The Washington Post*