

## **ANEK BELBASE**

Center for Retirement Research  
Boston College  
Hovey House  
140 Commonwealth Ave  
Chestnut Hill, MA 02467  
(617) 552-6392 Fax: (617) 552-0191  
email: belbase@bc.edu

### **EDUCATION:**

- 2009**            **Maxwell School of Citizenship and Public Affairs, Syracuse University,**  
Master of Public Administration
- 1998**            **Ohio Wesleyan University**  
B.A. in Economics/Management and Psychology

### **EMPLOYMENT:**

- 2009-present** **Boston College, Center for Retirement Research at Boston College**  
2016-present    Research Fellow  
2012-present    Assistant Director, Financial Security Initiative and Web Development  
2014-2015       Sr. Research Project Manager  
2009-2012       Research Associate
- 2008-2009**     **Syracuse University, Maxwell School of Citizenship and Public Affairs**  
Research Assistant
- 2007-2008**     **Hewitt Associates, Northeast Software Construction Group**  
Health Management Service Leader
- 2007**            **Automated Data Processing (ADP)**  
Implementation Consultant
- 1998-2007**     **Hewitt Associates**  
2003-2007       Lead Programmer Analyst  
2002-2003       Systems Analyst  
2001-2002       Business Systems Analyst  
1998-2001       Programmer Analyst

### **HONORS:**

- 2009            Albert B. Merrill Scholar for innovative public/private partnerships

## **PUBLICATIONS:**

### **Web Applications**

“Public Plans Data: An Online Resource for Public-Pension Data” 2015. Chestnut Hill, MA: Center for Retirement Research at Boston College. Available at: <http://publicplansdata.org/>

“Squared Away: A Comprehensive Financial Education Website” 2012. Chestnut Hill, MA: Center for Retirement Research at Boston College. Available at: <http://squaredaway.bc.edu/>

“Curious Behaviors that Can Ruin Your Retirement.” 2011. Chestnut Hill, MA: Center for Retirement Research at Boston College. Available at: <http://fsp.bc.edu/curious-behaviors-that-can-ruin-your-retirement/>

“Target Your Retirement.” 2011. Chestnut Hill, MA: Center for Retirement Research at Boston College. Available at: <http://fsp.bc.edu/target-your-retirement/>

### **Peer-Reviewed Publications**

“Are Homeownership Patterns Stable Enough to Tap Home Equity?” with Alicia H. Munnell, Abigail N. Walters, and Wenliang Hou. 2020 (forthcoming). *Journal of the Economics of Aging*.

“Participation and Pre-Retirement Withdrawals in Oregon’s Auto-IRA,” with Laura. D. Quinby, Alicia H. Munnell, Wenliang Hou, and Geoffrey Sanzenbacher. 2020. *The Journal of Retirement*.

“Dementia, Help with Financial Management, and Financial Well-Being,” with Geoffrey T. Sanzenbacher and Abigail N. Walters. 2020. *Journal of Aging and Social Policy* 32(3): 242-259.

“Cognitive Impairment and Social Security’s Representative Payee Program,” with Geoffrey T. Sanzenbacher and Sara Ellen King. 2020. *Journal of Aging & Social Policy* 32(3): 201-219.

“Beyond Blue and White Collar: Age-Related Decline, Occupation, and Retirement Timing,” with Geoffrey T. Sanzenbacher and Christopher Gillis. 2017. *Journal of Retirement* 5(2): 26-41.

“Default Contribution Rates and Participation in Automatic IRAs by Uncovered Workers,” with Geoffrey T. Sanzenbacher. 2017. *The Geneva Papers on Risk and Insurance-Issues and Practice* 42(3): 376-388.

“Overcoming Barriers To Life Insurance Coverage: A Behavioral Approach,” with Norma B. Coe and April Yanyuan Wu. 2016. *Risk Management and Insurance Review* 19(2): 307-336.

“What Do Subjective Assessments of Financial Well-Being Reflect?” with Steven S. Sass, Thomas Cooperrider, and Jorge D. Ramos-Mercado. 2015. *Journal of Personal Finance* 14(2): 21-33.

## **Working Papers**

“Are Homeownership Patterns Stable Enough to Tap Home Equity?” with Alicia H. Munnell, Abigail N. Walters, and Wenliang Hou. 2020. Working Paper 2020-7. Chestnut Hill, MA: Center for Retirement Research at Boston College.

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

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

“Dementia, Help with Financial Management, and Well-Being,” with Geoffrey T. Sanzenbacher. 2017. Working Paper 2017-11. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Guardianship and the Representative Payee Program,” with Geoffrey T. Sanzenbacher. 2017. Working Paper 2017-8. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Cognitive Impairment and Social Security’s Representative Payee Program,” with Geoffrey T. Sanzenbacher. 2016. Working Paper 2016-12. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Does Age-Related Decline in Ability Correspond with Retirement Age?” with Geoffrey T. Sanzenbacher and Christopher M. Gillis. 2015. Working Paper 2015-24. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Slowed or Sidelined? The Effect of “Normal” Cognitive Decline on Job Performance among the Elderly,” with Alicia H. Munnell, Anthony Webb, and Mashfiqur Khan. 2015. Working Paper 2015-12. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Improving Employees’ Life and Disability Insurance Benefit Decisions: Results of an Employer Survey,” with Norma B. Coe and Matthew S. Rutledge. 2015. Working Paper 2015-6. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Overcoming Barriers to Life Insurance Coverage: A Behavioral Approach,” with Norma B. Coe and April Yanyuan Wu. 2015. Working Paper 2015-5. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Do People Decide on Life Insurance and Long-Term Disability Insurance Coverage?” with Norma B. Coe. 2015. Working Paper 2015-4. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“What Do Subjective Assessments of Financial Well-Being Reflect?” with Steven A. Sass,

Thomas Cooperrider, and Jorge D. Ramos-Mercado. 2015. Working Paper 2015-3. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“The Impact of Mandatory Coverage on State and Local Budgets,” with Alicia H. Munnell and Jean-Pierre Aubry. 2014. Working Paper 2014-9. Chestnut Hill, MA: Center for Retirement Research at Boston College.

### **Other Publications**

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

“Are Homeownership Patterns Stable Enough to Tap Home Equity?” with Alicia H. Munnell, Abigail N. Walters, and Wenliang Hou. 2020. *Issue in Brief* 20-3. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Will Emerging Computers Affect Older Workers by 2040?” with Andrew D. Eschtruth. 2020. *Issue in Brief* 20-1. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Did Computerization Since the 1980s Affect Older Workers?” with Anqi Chen. 2019. *Issue in Brief* 19-19. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Is This Time Different? What History Says About Machines’ Impact on Jobs,” with Alice Zulkarnain. 2019. *Issue in Brief* 19-12. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Have Workers Responded to Oregon’s Auto-IRA?” with Geoffrey T. Sanzenbacher. 2018. *Issue in Brief* 18-22. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“An Analysis of Retirement Models to Improve Portability and Coverage,” with Alicia H. Munnell and Geoffrey T. Sanzenbacher. 2018. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Do People with Dementia Get Help Managing Their Money?” with Geoffrey T. Sanzenbacher and Abigail Walters. 2018. *Issue in Brief* 18-6. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Property Tax Deferral: A Proposal to Help Massachusetts Seniors,” with Alicia H. Munnell, Wenliang Hou, and Abigail Walters. 2017. *Issue in Brief* 17-19. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Are Many Retirees with Dementia Lacking Help?” with Geoffrey T. Sanzenbacher and Sara Ellen King.” 2017. *Issue in Brief* 17-15. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Cognitive Aging and Capacity To Manage Money.” with Geoffrey T. Sanzenbacher. 2017. *Issue in Brief* 17-1. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“State Auto-IRA Programs: The Keys to Financial Self-Sufficiency,” with Alicia H. Munnell and Geoffrey T. Sanzenbacher. 2016. *Issue in Brief* 16-19. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Cognitive Aging and Ability to Work.” with Geoffrey T. Sanzenbacher. 2016. *Issue in Brief* 16-18. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Cognitive Aging: A Primer.” with Geoffrey T. Sanzenbacher. 2016. *Issue in Brief* 16-17. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Feasibility Study: Oregon Retirement Savings Plan,” with Geoffrey T. Sanzenbacher. 2016. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Market Research Report: Oregon Retirement Savings Plan,” with Geoffrey T. Sanzenbacher. 2016. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Do Job Skills That Decline With Age Affect White-Collar Workers?” with Geoffrey T. Sanzenbacher and Christopher M. Gillis. 2016. *Issue in Brief* 16-6. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“State Savings Initiatives: Lessons from California and Connecticut,” with Alicia H. Munnell, Nari Rhee, and Geoffrey T. Sanzenbacher. 2016. *Issue in Brief* 16-5. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“State Initiatives to Cover Uncovered Private Sector Workers,” with Alicia H. Munnell and Geoffrey T. Sanzenbacher. 2016. *Issue in Brief* 16-4. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Report on the Design of Connecticut’s Retirement Security Program,” with Alicia H. Munnell and Geoffrey T. Sanzenbacher. 2015. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Dog Bites Man: Americans Are Shortsighted About Their Finances,” with Alicia H. Munnell, Jean-Pierre Aubry, and Joshua Hurwitz. 2015. *State and Local Plans Issue in Brief* 15-3. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“State and Local Pension Costs: Pre-Crisis, Post-Crisis, and Post-Reform,” with Alicia H. Munnell, Jean-Pierre Aubry, and Joshua Hurwitz. 2013. *State and Local Plans Issue in Brief* 30. Chestnut Hill, MA: Center for Retirement Research at Boston College.

**CONSULTING ACTIVITY:**

- 2019 New York Secure Choice Program  
Colorado Secure Savings Plan
- 2017 Illinois Secure Choice Savings Plan
- 2016 Oregon Retirement Savings Plan, Department of Treasury  
New York State SMART Commission  
Illinois Secure Choice Savings Plan
- 2015 Connecticut Retirement Security Board