

GAL WETTSTEIN

Center for Retirement Research
Boston College
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EDUCATION:

- 2016** **Harvard University**
Ph.D. in Economics
- 2012** **Harvard University**
M.A. in Economics
- 2009** **Tel Aviv University**
B.A. with major in Economics and Psychology, *summa cum laude*

EMPLOYMENT:

- 2016-present** **Boston College, Center for Retirement Research**
2020-present Senior Research Economist
2016-2020 Research Economist
- 2012-2016** **Harvard University**
Teaching Fellow
- 2007-2010** **Tel Aviv University**
Research Assistant
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 Akirov 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:

Peer Reviewed Papers

“How to Best Annuitize Defined Contribution Assets,” with Alicia H. Munnell and Wenliang Hou. *Journal of Risk and Insurance* (Revise and resubmit).

“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: 1-13.

“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.

Working Papers

“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.

“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

“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.

WORKS IN PROGRESS:

“Imports, Robots, and the Top Earners’ Share of Earnings,” with Matthew S. Rutledge and Wenliang Hou.

“The Effects of Parity on Later Life Health and Mortality: Evidence from Dutch Administrative Data,” with Alice Zulkarnain.

“The Effects of Parity on Alzheimer’s Disease and Dementia Incidence and Outcomes: Evidence from Dutch Administrative Data,” with Alison Gemmill and Alice Zulkarnain.

“The Value of Lifetime Income Products,” with Wenliang Hou and Alicia H. Munnell.

“What Jobs Do Employers Want Older Workers to Do? Evidence from an Online Jobs Board,” with Abigail N. Waters.

“Does Nontraditional Work at Older Ages Improve Retirement Security?” with Matthew S. Rutledge.

GRANTS:

2020-2021 Are Older Workers Good for Business?

2020-2021 Funded by the Alfred P. Sloan Foundation
Will the Jobs of the Future Support and Older Workforce?

2019-2020 Funded by the Alfred P. Sloan Foundation
The Value of Lifetime Income Products

2019-2020 Funded by the TIAA Institute
How to Best Annuitize Defined Contribution Assets?

2019-2020 Funded by a gift from Robert Pozen
What Jobs Do Employers Want Older Workers to Do?

2019-2020 Funded by the Alfred P. Sloan Foundation
Employers Perceptions of Older Workers

2019-2020 Funded by the Alfred P. Sloan Foundation
Are Older Non-Traditional Workers Able to Find Retirement and Health Coverage?

2019-2020 Funded by the Alfred P. Sloan Foundation
Do Financially Unprepared Workers in Their 60s Use Non-Traditional Jobs as Career Extenders?

2018-2019 Funded by the Alfred P. Sloan Foundation
Are More Older Workers Moving Toward Non-Traditional Jobs as Globalization and Automation Spread?

2018-2020 Funded by the Alfred P. Sloan Foundation
Does Employer Concentration Affect Labor-Force Participation?

2018-2019 Funded by the Social Security Administration
The Intended and Unintended Consequences of Pension Reform

2018-2019 Funded by the Smith Richardson Foundation
Understanding the Hidden Impacts of Medicare Part D

2018-2019 Funded by The Commonwealth Fund
Will Fewer Children Boost Demand for Long Term Care?

2017-2018 Funded by the Peter G. Peterson Foundation and the Ford Foundation
How Is the Taxable Share of Covered Earnings Likely to Change?

Funded by the Social Security Administration

INVITED PRESENTATIONS (including scheduled):

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, 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):

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

Journal Referee *Health Affairs, Healthcare, International Journal of Environmental Research and Public Health, Journal of Economic Behavior and Organization, Journal of Pension Economics & Finance, Journal of the Economics of Ageing, Journal of Public Economics, Public Finance Review, Sustainability*

Grant Referee Social Security Administration Steven H. Sandell Grantees and Dissertation Fellows
 Israel 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