

# Susann Rohwedder, Ph.D.

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## CURRENT POSITIONS

2011–Present Professor of Economics, Pardee RAND Graduate School  
2010–Present Senior Economist, RAND, Santa Monica  
2008–Present Research Fellow of NETSPAR (Network for Studies on Pensions, Aging & Retirement)  
2005–Present Associate Director, RAND Center for the Study of Aging  
2002–Present Researcher, Michigan Retirement Disability Research Center

## PAST POSITIONS

2006-2011 Affiliate Member of the Faculty, Pardee RAND Graduate School  
2006-2010 Economist, RAND, Santa Monica  
2002-2006 Associate Economist, RAND, Santa Monica

## OTHER EXPERIENCE AND PROFESSIONAL MEMBERSHIPS

2015–Present GSOEP Survey Committee Member  
2015–Present Associate Editor, Journal of the Economics of Ageing  
2013–Present ALP Scientific Advisory Committee Member  
2013–Present Senior Research Fellow, School of Economics/CREA, Singapore Management University  
2013–2019 Visiting Professor of Economics, Singapore Management University  
2008–Present Research Fellow, Netspar (“Network for Studies on Pensions, Aging and Retirement”)  
2002–Present American Economic Association

## EDUCATION

2003 Ph.D. in Economics, University College London, U.K.  
1997-2001 Research Scholar at the Institute for Fiscal Studies, London;  
Pre-doctoral Fellow, European Network for Training and Mobility in Research (TMR)  
1997 MSc in Economics, University of Warwick, U.K.  
1996 Maîtrise d’Econométrie, “Université de Paris I, Panthéon-Sorbonne,” France, emphasis econometrics  
1995 “Vordiplom,” Christian-Albrechts-Universität Kiel, Germany

## FELLOWSHIPS AND AWARDS

2019 Financial Literacy Research Award, GFLEC & Sim Kee Boon Institute for Financial Economics, SMU (shared with J. Fong, B. Koh and O. Mitchell for best paper presentation)  
2016 Bronze Merit Award, RAND  
2010 Bronze Merit Award, RAND  
1997-2001 Training and Mobility in Research Fellowship (funded by the E.U.)  
1992-1997 German National Merit Foundation (“Studienstiftung des Deutschen Volkes”)  
1995-1996 ERASMUS fellowship for studies in Paris  
1996-1997 Fellowship from the German National Merit Foundation for MSc studies at the University of Warwick

## FIELDS OF INTEREST

Economics of aging, household consumption and saving behavior, retirement, medical expenditures, nursing home and dementia risk, expectation formation, survey methods, applied microeconomics.

## JOURNAL ARTICLES

- Hudomiet, Peter, Michael D. Hurd, Andrew Parker, and **Susann Rohwedder** (2020). "The Effects of Job Characteristics on Retirement," *Journal of Pension Economics and Finance*, 1-17. doi:10.1017/S1474747220000025.
- Hudomiet, Peter, Michael D. Hurd and **Susann Rohwedder**, 2019, "The Relationship Between Lifetime Out-of-pocket Medical Expenditures, Dementia, and Socioeconomic Status in the U.S.," *Journal of the Economics of Ageing*. PMC6874215. <https://www.sciencedirect.com/science/article/pii/S2212828X18300690#ak005>
- Hurd, Michael D., Erik Meijer, Michael Moldoff and **Susann Rohwedder**, 2019, "Reducing Cross-wave Variability in Survey Measures of Household Wealth," *Journal of Economic and Social Measurement*, 44, 117-139, <https://doi.org/10.3233/JEM-190465>. Prev. version: RAND Working Paper WR-1150: [http://www.rand.org/pubs/working\\_papers/WR1150.html](http://www.rand.org/pubs/working_papers/WR1150.html).
- Angrisani, Marco, Michael D. Hurd and **Susann Rohwedder**, 2018, "The Effect of Housing Wealth Losses on Spending in the Great Recession," *Economic Inquiry*, 57(2), 972-996. <https://doi.org/10.1111/ecin.12753> Prev. version: RAND Working Paper WR-1101:[http://www.rand.org/pubs/working\\_papers/WR1101.html](http://www.rand.org/pubs/working_papers/WR1101.html)
- Been, Jim, **Susann Rohwedder** and Michael D. Hurd, 2018, "Does Home Production Replace Consumption Spending? Evidence from Shocks in Housing Wealth in the Great Recession," *Review of Economics and Statistics*.
- Koh, Benedict S. K., Olivia S. Mitchell and **Susann Rohwedder**, 2018, "Financial Knowledge and Portfolio Complexity in Singapore," *Journal of the Economics of Ageing*, <https://doi.org/10.1016/j.jeoa.2018.11.004>
- Rhema Vaithianathan, Bryce Hool, Michael Hurd and **Susann Rohwedder**, 2018, "High-Frequency Internet Survey of a Probability Sample of Older Singaporeans: The Singapore Life Panel<sup>®</sup>," *The Singapore Economic Review*, <https://doi.org/10.1142/S0217590818420043>.
- Hudomiet, Peter, Michael D. Hurd and **Susann Rohwedder**, 2018, "Dementia Prevalence in the United States in 2000 and 2012: Estimates Based on a Nationally Representative Study," *Journals of Gerontology: Series B: Psychological Sciences and Social Sciences*, 73(S1):S10-S19. PMC6018928.
- Hudomiet, Peter, Andrew Parker and **Susann Rohwedder**, 2017, "Cognitive Ability, Personality and Pathways to Retirement: An Exploratory Study," *Work, Aging and Retirement*, 4(1), 52-66, <https://doi.org/10.1093/workar/wax030>
- Delavande, Adeline and **Susann Rohwedder**, 2017, "Changes in Spending and Labor Supply in Response to a Social Security Benefit Cut: Evidence from Stated Choice Data," *The Journal of the Economics of Ageing*, 10, 34-50. PMC5653317. doi:<https://doi.org/10.1016/j.jeoa.2017.09.001> Prev. version: Michigan Retirement Research Center Working Paper No. 2008-182.
- Hurd, Michael D., Michaud, Pierre Carl and **Susann Rohwedder**, 2017, "Distribution of Lifetime Nursing Home Use and of Out-of-pocket Spending," *Proceedings of the National Academy of Sciences*, 114(37), 9838-9842. PMC5603996. <https://doi.org/10.1073/pnas.1700618114>
- Angrisani, Marco, Hurd, Michael D., Meijer, Erik, Parker, Andrew M. and **Rohwedder, Susann**, 2017, "Personality and Employment Transitions at Older Ages: Direct and Indirect Effects through Non-Monetary Job Characteristics," *Labour*, 31(2):127-152. PMC5589165. <https://doi.org/10.1111/labr.12090> Prev. version: Michigan Retirement Research Center Working Paper No. 2013-295.
- Aguila, Emma, Michael D. Hurd and **Susann Rohwedder**, 2014, "How Do Management Fees Affect Retirement Wealth Under Mexico's Personal Retirement Accounts System?" *Latin American Policy*, 5 (2), 331-350. PMC4296734.
- Hurd, Michael D. and **Susann Rohwedder**, 2013, "Heterogeneity in Spending Change at Retirement," *Journal of the Economics of Aging*, 1, 60-71. PMC3919678.

<http://dx.doi.org/10.1016/j.jeoa.2013.09.002>. Related NBER Working papers: #9586, #12057 and #13929.

Hurd, Michael D., Pierre-Carl Michaud and **Susann Rohwedder**, 2012, "The Displacement Effect of Public Pensions on the Accumulation of Financial Assets," *Fiscal Studies*, 33(1), 107-128. PMC3630514. DOI: 10.1111/j.1475-5890.2012.00154.x.

Meijer, Erik, **Susann Rohwedder** and Tom J. Wansbeek, 2011, "Measurement error in earnings data: Using a mixture model approach to combine survey and register data," *Journal of Business and Economic Statistics*, 30(2), 191-201. DOI 10.1198/jbes.2011.08166. PMC3604906.

Hurd, Michael D. and **Susann Rohwedder**, 2011, "Trends in Labor Force Participation: How Much is Due to Changes in Pensions?" *Journal of Population Ageing*, 4(1-2), 81-96. DOI: 10.1007/s12062-011-9042-8. PMC3156463.

Delavande, Adeline and **Susann Rohwedder**, 2011, "Individuals' Uncertainty about their Future Social Security Benefits and Portfolio Choice," *Journal of Applied Econometrics*, 26, 498-519. DOI: 10.1002/jae.1235. PMC3729115.

Delavande, Adeline and **Susann Rohwedder**, 2011, "Differential Survival in Europe and the United States: Estimates Based on Subjective Probabilities of Survival," *Demography*, 48(4), 1377-1400. DOI: 10.1007/s13524-011-0066-8. PMC3609718.

**Rohwedder, Susann** and Robert J. Willis, 2010, "Mental Retirement," *Journal of Economic Perspectives*, 24(1), 119-38. DOI: 10.1257/jep.24.1.119. PMC2958696.

Hurd, Michael D. and **Susann Rohwedder**, 2009, "Methodological Innovations in Collecting Spending Data: The HRS Consumption and Activities Mail Survey," *Fiscal Studies*, 30(3/4), 435-459. DOI: 10.1111/j.1475-5890.2009.00103.x. PMC2967775.

Delavande, Adeline and **Susann Rohwedder**, 2008, "Eliciting Subjective Probabilities in Internet Surveys," *Public Opinion Quarterly*, 72(5), 866-891. DOI: 10.1093/poq/nfn062. PMC2942770.

**Rohwedder, Susann**, Steven J. Haider, and Michael D. Hurd, 2006, "Increases in Wealth among the Elderly in the Early 1990s: How Much is Due to Survey Design?" *Review of Income and Wealth*, Dec. 2006, 52(4), 509-524. DOI: 10.1111/j.1475-4991.2006.00207.x.

Attanasio, Orazio P. and **Susann Rohwedder**, 2003, "Pension Wealth and Household Saving: Evidence from Pension Reforms in the U.K.," *American Economic Review*, December (2003), 1499-1521.

Banks, James and **Susann Rohwedder**, 2001, "Life-cycle saving patterns and pension arrangements in the U.K.," *Research in Economics*, vol. 55, 83-107.

## ARTICLES IN EDITED VOLUMES

Armour, Philip, Michael D. Hurd and **Susann Rohwedder**, 2017, "Trends in Pension Cash-out at Job Change and the Effects on Long-term Outcomes," in D. Wise (ed.) *Insights in the Economics of Aging*, Chicago: University of Chicago Press, 15-39.

Hurd, Michael D. and **Susann Rohwedder**, 2015, "Wealth Dynamics and Active Saving at Older Ages," in Christopher Carroll, Thomas Crossley, and John Sabelhaus (eds.) *Improving the Measurement of Consumer Expenditures*, 388 – 413.

Hurd, Michael D. and **Susann Rohwedder**, 2015, "Measuring Total Household Spending in a Monthly Internet Survey: Evidence from the American Life Panel," in Christopher Carroll, Thomas Crossley, and John Sabelhaus (eds.) *Improving the Measurement of Consumer Expenditures*, 365 – 387.

Hurd, Michael D., Pierre-Carl Michaud and **Susann Rohwedder**, 2014, "The Lifetime Risk of Nursing Home Use," in D. Wise (ed.) *Discoveries in the Economics of Aging*, Chicago: University of Chicago Press, 81-109.

Hurd, Michael D. and **Susann Rohwedder**, 2012, "Economic Preparation for Retirement," in D. Wise (ed.) *Investigations in the Economics of Aging*, Chicago: University of Chicago Press, 77-113, also available as NBER working paper No. 17203.

- Hurd, Michael D. and **Susann Rohwedder**, 2012, "The Effects of the Economic Crisis on the Older Population," in O. Mitchell, M. Warshawsky, and R. Maurer (eds.), *How the Global Financial Crisis is Reshaping Retirement Security*, Oxford University Press: 64-80. Also accessible as Michigan Retirement Research Center Working Paper 2010-231.
- Hurd, Michael D. and **Susann Rohwedder**, (2010), "Spending Patterns in the Older Population," in A. Drolet, N. Schwarz, and C. Yoon (eds.) *The Aging Consumer: Perspectives from Psychology and Economics*, New York: Routledge, 25-49.
- Hurd, Michael D., Monika Reti and **Susann Rohwedder**, 2009, "The Effect of Large Capital Gains or Losses on Retirement," in D. Wise (ed.) *Developments in the Economics of Aging*, Chicago: University of Chicago Press, 127-163.
- Hurd, Michael D., and **Susann Rohwedder**, 2008, "Time-Use in the Older Population: Variation by Socio-economic Status and Health," in R.F. Belli, F. P. Stafford, D. F. Alwin (eds.) *Using Calendar and Diary Methodologies in Life Events Research*. Sage Publications, Inc., 207-223.
- Hurd, Michael D. and **Susann Rohwedder**, 2007, "Trends in Pension Values among Workers Near Retirement," in Madrian, Mitchell and Soldo (eds.) *Transitioning to Retirement: How Will Boomers Fare?*, Oxford University Press, 234-247.
- Banks, James and **Susann Rohwedder**, 2003, "Pensions and Life-Cycle Savings Profiles in the UK," in Börsch-Supan (ed.) *Life-Cycle Savings and Public Policy*, Academic Press, 257-313.

## OTHER PUBLICATIONS

- Maestas, Nicole, Julie Zissimopoulos, **Susann Rohwedder** and Linda G. Martin (2010), "When I'm 64 – How Aging U.S. Baby Boomers Have Begun to Carry That Weight," *RAND Review*, Summer 2010, 34(2), 16-24.
- Rohwedder, Susann**, Jinkook Lee and Craig E. Pollack, 2010, "Pooled Assets – Three Ways for Coping in Hard Times," *RAND Review*, Spring 2010, 34(1), 10-15.
- Rohwedder, Susann**, 2009, "Helping Each Other in Times of Need – Financial Help as a Means of Coping with the Economic Crisis," *RAND Occasional Paper* (OP-269).
- Beeuwkes Buntin, Melinda and **Susann Rohwedder**, 2008, "The Aging Couple," *RAND Review*, Summer 2008, 32(2), 17.

## WORKING PAPERS AND MANUSCRIPTS

- Fong, Joelle H., Benedict SK. Koh, Olivia S. Mitchell, and **Susann Rohwedder**, 2019. "Financial Literacy and Suboptimal Financial Decisions at Older Ages," Available at SSRN: <https://ssrn.com/abstract=3473614>
- Armour, Philip, Michael D. Hurd, and **Susann Rohwedder**, 2019. "How Reliant are Older Americans on State and Local Government Pensions?" Ann Arbor, MI. University of Michigan Retirement and Disability Research Center (MRDRC) Working Paper; MRDRC WP 2019-399. <https://mrdrc.isr.umich.edu/publications/papers/pdf/wp399.pdf>
- Hudomiet, Péter, Michael D. Hurd, and **Susann Rohwedder**, 2019. "Trends in Health and Mortality Inequalities in the United States." Ann Arbor, MI. University of Michigan Retirement and Disability Research Center (MRDRC) Working Paper; MRDRC WP 2019-401. <https://mrdrc.isr.umich.edu/publications/papers/pdf/wp401.pdf>
- Hurd, Michael D., Erik Meijer, Philip Pantoja and **Susann Rohwedder**, 2018, "Addition to the RAND HRS Longitudinal Files: IRA Withdrawals in the HRS, 2000-2014," Ann Arbor MI: University of Michigan Retirement Research Center (MRRC) Working Paper, WP 2018-388. <https://mrdrc.isr.umich.edu/publications/papers/pdf/wp388.pdf>
- Hurd, Michael D. and **Susann Rohwedder**, 2018, "Assessing Economic Resources in Retirement: The Role of Irregular Withdrawals from Tax-Advantaged Retirement Accounts," Ann Arbor MI: University of Michigan Retirement Research Center (MRRC) Working Paper, WP 2018-387. <https://mrdrc.isr.umich.edu/publications/papers/pdf/wp387.pdf>
- Börsch-Supan, Axel, Michael D. Hurd and **Susann Rohwedder**, 2018, "Saving Regret," NBER Working Paper #25238, <https://www.nber.org/papers/w25238.pdf> (under review).

- Hudomiet, Péter, Michael D. Hurd, **Susann Rohwedder**, 2018, "Measuring Probability Numeracy," RAND Working Paper WR-1270, [https://www.rand.org/pubs/working\\_papers/WR1270.html](https://www.rand.org/pubs/working_papers/WR1270.html)
- Hudomiet, Péter, Michael D. Hurd, **Susann Rohwedder**, 2017, "Are the Elderly Overly Optimistic about Survival Chances?" presented at MRRC researcher workshop
- Hudomiet, Péter, Michael D. Hurd, **Susann Rohwedder**, and Robert J. Willis, 2017, "The Effect of Physical and Cognitive Decline at Older Ages on Work and Retirement: Evidence from Occupational Job Demands and Job Mismatch." Ann Arbor MI: University of Michigan Retirement Research Center (MRRC) Working Paper, WP 2017-372. <http://www.mrrc.isr.umich.edu/wp372.pdf> (under review).
- Hurd, Michael D. and **Susann Rohwedder**, 2016, "Consumption Smoothing During the Financial Crisis: The Effect of Unemployment on Household Spending." Ann Arbor, MI. University of Michigan Retirement Research Center (MRRC) Working Paper, WP353. <http://www.mrrc.isr.umich.edu/publications/papers/pdf/wp353.pdf>
- Baird, Matthew, Michael D. Hurd and **Susann Rohwedder**, 2016, "Medicaid Spend-Down: The Importance of Strategic Asset Transfers in Reaching Medicaid Eligibility," manuscript, (under review).
- Rohwedder, Susann** and Jeffrey B. Wenger, 2015, "The Fair Labor Standards Act: Worker Misclassification and the Hours and Earnings Effects of Expanded Coverage." Santa Monica, CA: RAND Corporation. [http://www.rand.org/pubs/working\\_papers/WR1114.html](http://www.rand.org/pubs/working_papers/WR1114.html).
- Hurd, Michael D., **Susann Rohwedder** and Caroline Tassot, 2015, "The Impact of Employment Transitions on Subjective Well-Being: Evidence from the Great Recession and Its Aftermath. Santa Monica, CA: RAND Corporation. [http://www.rand.org/pubs/working\\_papers/WR1127.html](http://www.rand.org/pubs/working_papers/WR1127.html) .
- Hurd, Michael D. and **Susann Rohwedder**, 2015, "Measuring Economic Preparation for Retirement: Income Versus Consumption." Ann Arbor, MI. University of Michigan Retirement Research Center (MRRC) Working Paper, WP 2015-332. <http://www.mrrc.isr.umich.edu/publications/papers/pdf/wp332.pdf>.
- Been, Jim, Michael Hurd, and **Susann Rohwedder**, 2014, "Responses of Time-use to Shocks in Wealth during the Great Recession." University of Michigan Retirement Research Center (MRRC) Working Paper, WP 2014-313. Ann Arbor, MI. <http://www.mrrc.isr.umich.edu/publications/papers/pdf/wp313.pdf> .
- Michael D. Hurd and **Susann Rohwedder**, 2013, "Expectations and Household Spending," Michigan Retirement Research Center Working Paper No. 2013-300.
- Parker, Andrew M., Leandro S. Carvalho, and **Susann Rohwedder**, 2013, "Cognitive Ability, Expectations, and Beliefs about the Future: Psychological Influences on Retirement Decisions," Michigan Retirement Research Center Working Paper No. 2013-298.
- Hurd, Michael D. and **Susann Rohwedder**, 2012, "Personality Traits and Economic Preparation for Retirement," Michigan Retirement Research Center Working Paper No. 2012-279.
- Hurd, Michael D. and **Susann Rohwedder**, 2011, "Consumption and Differential Mortality," Michigan Retirement Research Center Working Paper No. 2011-254.
- Hurd, Michael D. and **Susann Rohwedder**, 2011, "The Effects of the Financial Crisis on Actual and Anticipated Consumption," Michigan Retirement Research Center Working Paper No. 2011-255.
- Hurd, Michael D. and **Susann Rohwedder**, 2010, "Effects of the Financial Crisis and Great Recession on American Households," NBER Working Paper No. 16407.
- Rohwedder, Susann**, 2006, "Self-Assessed Retirement Outcomes: Determinants and Pathways," Michigan Retirement Research Center Working Paper No. 2006-141.
- Hurd, Michael D. and **Susann Rohwedder**, 2006, "Economic Well-Being at Older Ages: Income- and Consumption-based Poverty Measures in the HRS," RAND Working Paper No. WR-410.
- Rohwedder, Susann** and Arthur van Soest, 2006, "The Impact of Misperceptions about Social Security on Saving and Well-Being," Michigan Retirement Research Center Working Paper No. 2006-118.
- Hurd, Michael D., **Susann Rohwedder** and Joachim Winter, 2005, "International Comparison of Subjective Probabilities of Survival," manuscript, September, 2005.
- Hurd, Michael D. and **Susann Rohwedder**, 2004, "Changes in Consumption and Activities at Retirement," Michigan Retirement Research Center Working Paper No. 2005-096.

Hurd, Michael D. and **Susann Rohwedder**, 2004, "Life-Cycle Spending and Saving: New Evidence from the Consumption and Activities Mail Survey," manuscript.

**Rohwedder, Susann** and Kristin J. Kleinjans, 2004, "Dynamics of Individual Information about Social Security," manuscript.

**Rohwedder, Susann**, 2003, "Measuring Pension Wealth in the HRS: Self-reports and Employer reports," manuscript.

**Rohwedder, Susann**, 2003, "Empirical Validation of HRS Pension Wealth Measures," manuscript.

**WORK IN PROGRESS**

- Studies of economic well-being of the older population in the U.S. and in Singapore; collecting high-frequency data in the Singapore Life Panel
- Lifetime risk of dementia and nursing home use and the associated financial risks for U.S. households
- Expectations, probabilistic literacy and economic decision-making

**PUBLIC SERVICE**

**Director of RAND HRS DATA DEVELOPMENT AND DISSEMINATION (2011-present)**

The suite of documented and enhanced HRS data files listed below are made available to researchers from around the world, saving analysts significant time of data work and enhancing comparability of analyses. The RAND HRS Longitudinal File has been downloaded more than 37,000 times since 2002. I direct the work of a programming team to produce the following public release data files:

RAND HRS Longitudinal File:	supporting research from multiple disciplines
RAND HRS Detailed imputations File:	companion to RAND HRS Longitudinal File
RAND HRS Fat Files:	wave-specific files combining (almost) all raw variables
RAND HRS CAMS File:	cleaned longitudinal file of the HRS spending data
RAND HRS Family Data:	longitudinal files of information on HRS respondents' children
RAND HRS Tax Calculations	federal and state taxes of HRS households based on NBER TAXSIM calculator
RAND HRS Exit/Post-Exit Interview Files	wave-specific files of HRS Exit/Post-Exit Interviews combining all raw variables

**SURVEY DESIGN OF PUBLIC USE DATA, available to the research community**

Singapore Life Panel (SLP):	Co-Designer of the majority of core modules
ALP Financial Crisis Surveys:	Lead design and management of data collection (61 waves)
ALP surveys on various topics:	Co-designer of several surveys
HRS Internet Survey:	Lead-or Co-designer of several modules
HRS-CAMS:	Responsible for survey design, joint with Michael Hurd
HRS Core Interview:	Several experimental modules

**REFEREEING**

Member, Panel of Judges for the Gerontology Award of the City of Heidelberg, 2008  
 External Reviewer, Sloan Foundation Proposals, 2014, 2017, 2018

Reviewer: *B.E. Journal of Economic Analysis & Policy, European Economic Review, Fiscal Studies, Forum for Health Economics & Policy, Journal of Applied Econometrics, Journal of the Economics of Aging, Journal of the European Economic Association, Journal of Human Resources, Journal of Monetary Economics, Journal of Public Economics, Journal of Population Economics, Journal of Risk and Insurance, National Tax Journal, Review of Economics and Statistics, Review of Income and Wealth.*

**CURRENT FUNDING**

2020 Grant from SSA via the Michigan Retirement Research Center, "Saving Regret: Self-assessed Life-cycle Saving Behavior in the U.S. and Singapore?," role: PI.

- 2020 Grant from SSA via the Michigan Retirement Research Center, "Forecasting Survival by Socioeconomic Status and Implications for Social Security Benefits, Year 2," role: Co-Investigator.
- 2018-2023 Health and Retirement Study (Sub-contract from University of Michigan); role: Co-Investigator
- 2016-2022 Grant from the National Institute on Aging: "Dementia Prevalence over Time: Proximate Causes and Consequences," role: Co-Investigator.
- 2016-2020 Grant from the Alfred P. Sloan Foundation: "Forecasting Trends in Labor Force Participation of the Older Population," role: PI.
- 2013-2020 P01 Grant from the National Institute on Aging: "Health and Economic Status in Older Populations;" role: Co-Investigator on two component projects
- 2014-2020 P30 Grant from NIA supporting the RAND Center for the Study of Aging; role: Co-PI

**PAST FUNDING**

- 2019 Grant from SSA via the Michigan Retirement Research Center, "How Reliant Are Older Americans on State and Local Government Pensions?," role: Co-Investigator.
- 2019 Grant from SSA via the Michigan Retirement Research Center, "Forecasting Survival by Socioeconomic Status and Implications for Social Security Benefits," role: Co-Investigator.
- 2018 Grant from SSA via the Michigan Retirement Research Center, "Addition to the RAND HRS Longitudinal Files: IRA Withdrawals in the HRS, 2000-2016," role: PI.
- 2018 Grant from SSA via the Michigan Retirement Research Center, "Assessing Economic Resources in Retirement: The Role of Withdrawals from Tax-Advantaged Retirement Accounts," role: Co-PI.
- 2014-2018 Grant from the Alfred P. Sloan Foundation: "Psychological Factors in Work-to-Retirement Trajectories," role: Co-PI.
- 2011-2018 R01 Grant from National Institute on Aging: "The Value of Long-Term Care Insurance to Married and Single Persons," role: Co-Investigator
- 2011-2017 R01 Grant from the National Institute on Aging: "The Great Recession: Economic and Health Effects in the U.S.;" role: PI.
- 2012-2017 Health and Retirement Study (Sub-contract from University of Michigan); role: Co-Investigator
- 2016-2017 Grant from SSA via the Michigan Retirement Research Center, "How do Changes in Health and Cognition Affect the Timing of Retirement? Evidence from Occupational Job Demands and Job Mismatch," role: PI.
- 2015-2016 Grant from SSA via the Michigan Retirement Research Center, "The Impact of Unemployment and Re-Employment on Household Consumption Measured at High Frequency over a Six-Year Period," (with Michael Hurd); role: PI
- 2014-2015 Grant from SSA via the Michigan Retirement Research Center, "Measuring Economic Preparation for Retirement: Income versus consumption," (with Michael Hurd); role: Co-PI
- 2013-2014 Grant from SSA via the Michigan Retirement Research Center, "The Effect of Wealth Shocks in the Great Recession on Time-use and Budget Shares," (with Michael Hurd); role: Co-PI
- 2012-2015 Grant from the National Institute on Aging (comp. revision to P01); role: Co-Investigator Provides (partial) funds for data collection for the ALP Financial Crisis Surveys.
- 2010-2015 P01 Grant from the National Institute on Aging: "Behavior on Surveys and in the Economy: HRS and Beyond," (with R.J. Willis); role: Co-Investigator
- 2009-2014 P30 Grant from NIA supporting the RAND Center for the Study of Aging; role: Co-PI
- 2013-2014 Grant from SSA via the Michigan Retirement Research Center, "The Effect of Wealth Shocks in the Great Recession on Time-Use and Budget Shares," (with Michael Hurd); role: Co-PI
- 2012-2013 Grant from the Social Security Administration (SSA) via the Michigan Retirement Research Center (MRRC): "Cognitive Ability, Expectations, and Beliefs about the Future: Psychological Influences on Retirement Decisions," (with A. Parker and L. Carvalho); role: Co-Investigator
- 2012-2013 Grant from SSA via MRRC: "Expectations and Consumption," (with M. Hurd); role: Co-PI

- 2011-2012 Grant from SSA via MRRC: "Personality Traits and Economic Preparation for Retirement," (with Michael Hurd, Angela Lee Duckworth and David Weir); role: Co-Investigator
- 2011-2012 Grant from SSA via MRRC: "Expectations about Social Security and Retirement Planning: The Role of Uncertainty and the Impact of Economic Shocks," (with A. Delavande); role: Co-PI
- 2010-2011 Grant from SSA via MRRC: "Consumption and Differential Mortality," (with M. Hurd); role: Co-PI
- 2010-2011 Grant from SSA via MRRC: "The Effects of the Financial Crisis on Actual and Anticipated Consumption," (with Michael Hurd); role: PI
- 2009-2010 Grant from SSA via MRRC: "The Effect of Out-of-Pocket Spending for Health Care on Economic Preparation for Retirement," (with Michael Hurd); role: Co-PI.
- 2009-2010 Grant from SSA via MRRC: "The Effects of the Economic Crisis on Retirement and Spending," (with Michael Hurd); role: Co-PI
- 2008-2009 Grant from SSA via MRRC: "International Comparisons: The Effect of Policy on Work, Disability and Wealth," (with Pierre-Carl Michaud and Michael Hurd); role: Co-PI
- 2008-2009 Grant from SSA via MRRC: "The Level and Risk of Out-of-Pocket Health Care Spending," (with Michael Hurd); role: Co-PI
- 2008-2009 Grant from NIA via the RAND Roybal Center for a Pilot Project: "The Effects of the 2008 Financial Crisis for American Households," role: PI
- 2008-2009 Grant from NIA via the RAND Aging Center for a Pilot Project: "Data Collection About the Financial Crisis," role: PI
- 2007-2008 Grant from SSA via MRRC: "Pension Reform in Mexico: The Effect of Personal Retirement Accounts on Preparation for Retirement," (with Emma Aguila and Michael Hurd); role: Co-PI
- 2007-2008 Grant from SSA via MRRC: "Individuals' Uncertainty About Their Future Social Security Benefits," (with Adeline Delavande); role: PI
- 2007-2008 Grant from SSA via MRRC: "Adequacy of Economic Resources in Retirement: Model-based Estimations," (with Michael Hurd); role: Co-PI
- 2006-2007 Grant from SSA via MRRC: "Forecasting Labor Force Participation and Economic Resources of the Early Baby-Boomer," (with PC Michaud); role: PI
- 2006-2007 Grant from SSA via MRRC: "Adequacy of Economic Resources in Retirement and Returns-to-Scale in Consumption," (with M. Hurd); role: Co-PI
- 2006-2007 Grant from NIA via RAND Center for the Study of Aging: "Differential Mortality in Europe and the U.S.: Estimates Based on the Subjective Probabilities of Survival and Their Reliability," (with Adeline Delavande); role: Co-PI
- 2005-2009 P01 Grant from the NIA: "Health and Economic Status Among Older Populations," (with Michael Hurd); role: Co-Project Leader of "Consumption Dynamics Near and After Retirement," and Co-Project Leader of "Expectations and Realizations of Retirement Benefits," and Director of the Data Core
- 2005-2007 Contract from the Department of Labor: "Responses to Changes in Retirement and Health Insurance Policy: Evidence from Cross-Country Comparisons," role: Task Leader
- 2005-2007 Contract from the Department of Labor: "Financial Security in Retirement in the Face of Rising Healthcare Costs," role: Co-Task Leader
- 2005-2006 Grant from SSA via MRRC: "Pathways to Bad Retirement Outcomes," role: PI
- 2005-2006 Grant from SSA via MRRC: "Alternative Measures of Replacement Rates," (with Michael Hurd); role: Co-PI
- 2004-2009 P01 Grant from the NIA: "Economic and Health Determinants of Retirement Behavior," (with Arie Kapteyn); role: Director of the Data Core; Co-Investigator on "Wealth and retirement;" and Co-Investigator on "Measuring Pension Outcomes"
- 2004-2006 R03 Grant from the NIA: "Dynamics of Personal Social Security & Pension Knowledge," role: PI
- 2004-2005 Contract from the Department of Labor: "Financial Decisionmaking: What Can We Learn from International Comparisons," role: Co-Investigator
- 2004-2005 Grant from SSA via MRRC: "The Impact of Misperceptions about Social Security on Saving and Well-Being," (with Arthur Van Soest); role: PI



- 2004-2005 Grant from SSA via MRRC: "Consumption and Economic Well-Being at Older Ages," (with Michael Hurd); role: Co-PI
- 2003-2005 R03 Grant from the NIA: "Comparison of Survey and Register Data: The Swedish Case," (with Arie Kapteyn and Anders Klevmarke); role: Co-Investigator
- 2003-2004 Grant from SSA via MRRC: "Consumption and Time-Use Before and After Retirement," (with Michael Hurd); role: Co-PI
- 2003-2004 Grant from SSA via MRRC: "Changes in Consumption and Activities in Retirement," (with Michael Hurd); role: Co-PI

## INVITED PRESENTATIONS AND DISCUSSIONS

- 2019 Data Monitoring Committee Meeting of the Health and Retirement Study  
SIEPR Conference on Working Longer and Retirement, *Stanford University*  
DCIIA Academic Forum, *New York*  
National Academy of Sciences Planning Meeting on Work, the Workplace and Aging  
Michigan Retirement Research Center – Researcher Workshop, *Ann Arbor*  
NETSPAR International Pension Workshop, *Leiden, Netherlands*
- 2018 SIEPR Conference on Working Longer and Retirement, *Stanford University*  
Michigan Retirement Research Center – Researcher Workshop, *Ann Arbor*  
Japan-Singapore Academic Forum on Ageing, *Singapore*  
Japan-Singapore Health & Labour Roundtable, *Singapore*
- 2017 Roundtable with Policy Makers, Centre for Research on the Economics of Ageing, *SMU, Singapore*  
Presentation to Singapore's Deputy Secretary-General of NTUC, Senior Minister of State, Prime Minister's Office, *Singapore*  
Age Boom Academy, Robert N. Butler Columbia Aging Center, *New York*  
SIEPR Conference on "Applying Research to Help Manage an Aging Workforce," *Stanford University*  
Michigan Retirement Research Center – Researcher Workshop, *Ann Arbor*
- 2016 Inaugural Conference of the Centre for Research on the Economics of Ageing, *SMU, Singapore*  
Financial Security Research Symposium, U.S. Department of the Treasury, *Washington D.C.*  
VIU Summer Institute on Ageing, *Venice, Italy* (invited lecture)  
NBER Conference on the Economics of Aging, *Boulders, Arizona*  
Michigan Retirement Research Center – Researcher Workshop, *Ann Arbor*
- 2015 Workshop on Economic Preparation for Retirement, *Singapore*  
SIEPR Conference on Working Longer and Retirement, *Stanford University*  
Symposium on 40 Years of Economic Science and Public Policy, *Munich, Germany*  
Michigan Retirement Research Center – Researcher Workshop, *Ann Arbor*  
NETSPAR International Pension Workshop, *Amsterdam, Netherlands*
- 2014 NETSPAR International Pension Workshop, *Venice, Italy*  
Paris Seminar in Demographic Economics, *Paris, France*  
VIU Summer Institute on Ageing, *Venice, Italy* (invited lecture)  
Michigan Retirement Research Center – Researcher Workshop, *Ann Arbor*  
ICI Retirement Summit on Retirement Preparedness in America, *Washington DC*  
Workshop on Subjective Expectations and Probabilities in Economics and Psychology, *University of Essex, United Kingdom*  
NETSPAR International Pension Workshop, *Amsterdam, Netherlands*
- 2013 Conference on Understanding Economic Decisionmaking, *Aspen*  
NBER Summer Institute, Aging Workshop, *Cambridge, Massachusetts*  
Working Group Meeting on "Improving the Measurement of Household Spending," *Boston*  
NETSPAR International Pension Workshop, *Frankfurt*

- VIU Summer Institute on Ageing, *Venice, Italy* (invited lecture)  
 NBER Conference on the Economics of Aging, *Boulders, Arizona*  
 Michigan Retirement Research Center – Researcher Workshop, *Ann Arbor*
- 2012  
 Conference on Economics of Aging, *Montréal*  
 Conference on Formation and Revision of Subjective Expectations, Laval University, *Québec City*  
 NBER Summer Institute, Aging Workshop, *Cambridge, Massachusetts*  
 NETSPAR International Pension Workshop, *Paris*  
 Federal Reserve Board, Microeconomics Seminar, *Washington DC*  
 Internet Interviewing Workshop, *Santa Monica*  
 HRS Workshop on Measuring Pensions in the HRS, *Santa Monica*  
 Michigan Retirement Research Center – Researcher Workshop, *Ann Arbor*  
 NETSPAR International Pension Workshop, *Amsterdam*
- 2011  
 Erich Schneider Seminar, Institute for World Economics, *Kiel, Germany*  
 Conference on Improving the Measurement of Consumer Expenditures (CRIW), *Washington, DC*  
 Internet Interviewing Workshop, *Aspen*  
 Conference on Economic Decision Making, *Aspen*  
 NBER Summer Institute, Aging Workshop, *Cambridge, Massachusetts*  
 NBER Conference on the Economics of Aging, *Boulders, Arizona*  
 Michigan Retirement Research Center – Researcher Workshop, *Ann Arbor*  
 Keynote Speaker (3 presentations) at NETSPAR International Pension Workshop, *Amsterdam*  
 Annual Meeting of the American Economic Association, *Denver*
- 2010  
 HRS Summer Workshop Lecture, *Ann Arbor*  
 National Academy of Sciences, Workshop on Recession and the Elderly, *Washington, DC*  
 Michigan Retirement Research Center – Researcher Workshop, *Ann Arbor*  
 Internet Interviewing Workshop, *Munich*
- 2009  
 ONE RAND Colloquium, *Santa Monica*  
 RAND Board of Advisory Trustees, *Santa Monica*  
 Internet Interviewing Workshop, *Santa Monica*  
 Michigan Retirement Research Center – Researcher Workshop, *Ann Arbor*  
 RAND Board of Trustees Meeting, *Washington, DC*  
 Workshop on Subjective Beliefs in Econometric Models, Laval University, *Québec*
- 2008  
 Mannheim Institute for the Economics of Ageing Seminar, *Mannheim, Germany*  
 Conference on Understanding Economic Decision-Making, *Jackson Hole*  
 NBER Summer Institute, Social Security Workshop, *Cambridge, Massachusetts*  
 “The Aging Consumer Conference: Perspectives from Psychology and Economics,” *Ann Arbor*  
 Michigan Retirement Research Center – Researcher Workshop, *Ann Arbor*
- 2007  
 Conference on “Health and Economic Determinants of Retirement,” RAND, *Santa Monica*  
 Workshop on the “Economics of Ageing,” Collegio Carlo Alberto, *Turin, Italy*  
 Michigan Retirement Research Center – Researcher Workshop, *Ann Arbor*  
 Annual Meeting of the Population Association of America, *New York*  
 Annual Meeting of the American Economic Association, *Chicago*
- 2006  
 University of Lausanne, Health Economics Seminar, *Lausanne, Switzerland*  
 NBER Summer Institute, Aging Workshop, *Boston*  
 Conference on Calendar and Diary Methods in Life Event Research, *Ann Arbor*  
 IZA Conference on Well-being of the Elderly, *Bonn, Germany*  
 National Poverty Center Conference, *Washington, DC*  
 RAND/U.S. Department of Labor Conference, *Washington, DC*  
 Wharton Conference on “Transitioning to Retirement: How Will Boomers Fare?” *Philadelphia*  
 Michigan Retirement Research Center – Researcher Workshop, *Ann Arbor*  
 Workshop on Developing Pension & Social Security Wealth Measures in the HRS, *Washington, DC*

- Workshop on Collection of Consumption Data, Bureau of Labor Statistics, *Washington, DC*  
 SHARE Conference, *Varenna, Italy*
- 2005 Department of Economics, University “Tor Vergata,” *Rome, Italy*  
 Central Bank of The Netherlands (DNB), 8<sup>th</sup> Annual Research Conference, *Amsterdam*  
 CeRP Annual Conference on Retirement Saving, *Turin, Italy*  
 RTN Conference on Aging, *Venice, Italy*  
 SHARE-First Results Conference, *Lund, Sweden*  
 NBER Summer Institute, Aging Workshop, *Cambridge, Massachusetts*  
 IZA Conference on “The Older Worker in the Labor Market,” *Lisbon, Portugal*  
 Michigan Retirement Research Center – Researcher Workshop, *Ann Arbor*  
 Annual Meeting of the American Economic Association, *Philadelphia*  
 Annual Meeting of the Population Association of America, *Philadelphia*
- 2004 Annual Meeting of the American Economic Association, *San Diego*  
 RAND Labor and Population Program, Brown Bag Seminar, *Santa Monica*  
 Annual Meeting of the Population Association of America, *Boston*  
 RTN Conference on Aging, *Edesheim, Germany*  
 NBER Summer Institute, Social Security Working Group, *Cambridge, Massachusetts*  
 SHARE Conference, *Lausanne, Switzerland*  
 Central Bank of The Netherlands (DNB), 7<sup>th</sup> Annual Research Conference, *Amsterdam*  
 SHARE Conference, *Paris*
- 2003 RTN Conference on Aging in *Naples, Italy*  
 NBER Summer Institute, Aging Workshop, *Cambridge, Massachusetts*  
 Annual Meeting of the Gerontological Society of America, *San Diego*  
 Seminar Series, Stony Brook, State University of New York, *Stony Brook*  
 Central Bank of The Netherlands (DNB), 6<sup>th</sup> Annual Research Conference, *Amsterdam*
- 2001-2002 RTN Inaugural Conference, *Copenhagen*  
 RAND Aging, Development and Population Seminar Series, *Santa Monica*  
 University of Cambridge, *Cambridge, U.K.*  
 University of Oxford, *Oxford, U.K.*  
 Institute for Fiscal Studies, *London*  
 RAND Aging, Development and Population Seminar Series, *Santa Monica*  
 RAND Seminar Presentation, *Santa Monica*
- 1998-2000 ENTER Meeting, *London*  
 University of Oxford, *Oxford, U.K.*  
 University of Cambridge, *Cambridge, U.K.*  
 TMR Conference on “Pensions and Savings,” *Deidesheim, Germany*  
 Conference on “Pensioners’ Incomes,” Institute for Fiscal Studies, *London*  
 ENTER Meeting, *Brussels, Belgium*  
 Seminar series, Institute for Fiscal Studies, *London*

#### **DISSERTATION SUPERVISION**

Member of dissertation committee of Xiaohui Zhuo (hired by CDC), Caroline Tassot (USC, then OECD)

#### **LANGUAGES**

English, German and French: Fluent  
 Spanish and Italian: Intermediate

#### **CITIZENSHIP**

United States of America and Federal Republic of Germany