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Curriculum Vitae

Olivia S. Mitchell

Expertise: Pensions and Social Security; Household Financial Decision-making; Public Finance; Private/Social Insurance; Risk Management; Health/Retirement Evaluation and Policy

Primary Position: International Foundation of Employee Benefit Plans Professor
Professor of Insurance/Risk Management and Business Economics/Policy
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Univ. of Pennsylvania - Philadelphia, PA 19104-6302

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https://bepp.wharton.upenn.edu/profile/719/ • www.pensionresearchcouncil.org
https://scholar.google.com/citations?user=0VxIeTAAAAAJ&hl=en (h index 93; Erdös 4)

Other Current Positions:

Executive Director, Pension Research Council, Wharton School, Univ. of Penn.
Director, Boettner Center on Pensions & Retirement Research, Wharton School, Univ. of Penn.
Department of Economics, Univ. of Penn, Courtesy Appointment
Graduate Group in Demography, Uiniv. of Penn.
Penn Aging Research Center, Univ. of Penn. Steering Committee
Population Studies Center, Univ. of Penn. Research Associate
Leonard Davis Institute, Univ. of Penn. Senior Fellow
Center for Improving Care Delivery for the Aging, Internal Advisory Board
Population Studies Council, Univ. of Penn. Executive Committee
Wharton/Penn Public Policy Institute, Univ. of Penn. Advisory Board
Behavioral Change for Good Initiative, Univ. of Penn. Scientific Team
Analytics at Wharton, Univ. of Penn., Fellow
Allspring Funds Boards Independent Trustee
NBER Research Associate
TIAA Institute Fellow
EBRI Senior Fellow
Philadelphia Federal Reserve Academic Advisory Council, Consumer Finance Institute
Leibnitz Institute for Financial Research, Goethe University Frankfurt Research Fellow
Inaugural Executive Board, International Pension Research Association (IPRA)
Special Issue Editor, *Journal of Pension Economics & Finance*
Board of Editors, *Journal of Financial Literacy and Wellbeing*
Advisory Boards: *Journal of Retirement*, *SSRN Financial Literacy eJournal, SSRN Household Finance eJournal, SSRN Social Security, Pensions, and Retirement eJournal*
G53 Network (www.g53network.org)

Education:

2017	Doctor *Rerum Publicarum Honoris Causa*, Goethe University of Frankfurt
2006	Doctor *Oeconomiae Honoris Causa*, University of St. Gallen
1993	M.A. (*Honorary*), University of Pennsylvania
1978	Ph.D. Economics, University of Wisconsin-Madison
1976	M.A. Economics, University of Wisconsin-Madison
1974	B.A. Economics, *magna cum laude*, Harvard University

Past Positions:

2025	US GAO Retirement Security Advisory Panel
2014-2024	Advisory Committee, Centre of Excellence in Population Aging Research, Univ. of New South Wales
1991-2023	Co-PI, Health & Retirement Study, ISR University of Michigan
2022-23	Scientific Advisory Committee for the Census-Enhanced Health and Retirement Study (CenHRS)
2020-21	Vice President, American Economic Association
1999-2020	Sr. Research Fellow, Centre for Research on Aging, Singapore Mgmt. University

2005-21 Independent Trustee, Wells Fargo Funds Boards
2017 Retirement Security Core Advisory Committee, Harkin Institute
2015-16 Retirement Security Study Group, NY City Comptroller
2014-15 Commissioner, Chilean Pension Reform Commission
2010-16 Netspar Scientific Council, University of Tilburg, The Netherlands
2012-16 Steering Committee, Wharton/Penn Risk and Insurance Program
2011-12 National Academy of Sciences Panel on Macroeconomic Impacts of Population Aging
2011-12 Technical Expert Panel: LTC Survey to Inform CLASS Implementation, U.S. HHS
2010-11 Metzler Bank Visiting Professor Goethe Universitat, Frankfurt
(Metzler Stiftungsgastprofessur für internationale Finanzwirtschaft)
2011-12 Senior Research Fellow, Silver Security Centre, Sim Kee Boon Inst., SMU, Singapore
2009-25 Senior Editor, *Journal of Pension Economics and Finance*
2007-10 Co-Director, Silver Security Centre, Singapore Management University
2009 National Academy of Sciences Panel on the Fiscal Future of the United States
2008-11 Department Chair, Insurance and Risk Management, Wharton
2004-09 Book Review Editor, *Journal of Pension Economics and Finance*
2006-08 Advisory Panel, Central Provident Fund Board of Singapore
2005-08 Editorial Board, *Wharton School Publishing*
2007 Celia Moh Visiting Professorial Chair, Singapore Management University
2003-07 Executive Committee, American Economic Association
2006-2021 Independent Trustee & Governance Chair, Wells Fargo Trust Boards
2005 Advisory Board on Social Security, Congressional Budget Office
2004 Senior Fellow, China Center for Insurance and Social Security Research, Beijing University
2002 Metzler Bank Visiting Professor Goethe Universitat, Frankfurt
(Metzler Stiftungsgastprofessur für internationale Finanzwirtschaft)
2002 Advisory Board for the Comptroller General, U.S. Government Accountability Office
2001 Commissioner, President's Commission to Strengthen Social Security
1999 Distinguished Visiting Professor, School of Economics, UNSW, Sydney, Australia.
1995-99 Board of Directors, National Academy of Social Insurance
1999 Advisor, Committee for Economic Development
1996-97 Board of Directors, Alexander and Alexander Services Inc.
1996-97 Associate Editor, *Journal of Risk and Insurance*
1990-93 Professor of Labor Economics, Cornell University
1990-2011 Board of Editors, *Industrial and Labor Relations Review*
1984-90 Associate Professor of Labor Economics, Cornell University
1986-87 ERISA Advisory Council, US Department of Labor
1981-85 Faculty Research Fellow, National Bureau of Economic Research
1978-84 Assistant Professor of Labor Economics, Cornell University
1981-82 Visiting Scholar, Harvard University, Department of Economics and NBER
1975-78 Research Assistant, University of Wisconsin, Department of Economics
1974 Research Assistant, Joint Economic Committee, U.S. Congress
1973 Research Associate, Government of Peru, CENCIRA

Personal: U.S. citizen with many years' residence around the world (Pakistan, Italy, Peru, Chile, Brazil, Colombia, Guatemala, Mexico); extensive travel in Asia, Australia, Latin America, and Europe. Excellent Spanish, good Portuguese, some French.

Honors and Awards:
2025 Distinguished Fellow, School of Business Administration, Hebrew University of Jerusalem
2024 CIO Lifetime Achievement Award
2024 Forbes "50>50: Investment" list
2023 Distinguished Fellow, American Economic Association
2023 Best Paper Award, Cherry Blossom Financial Literacy Conference, George Washington Univ., for "Household Investment in 529 College Savings Plans and Information Processing Frictions."
2022 American Risk and Insurance Association Kulp-Wright Book Award for best 2022 book in risk management and insurance, *Remaking Retirement: Debt in an Aging Economy*.

2021	Top Women Economists, International Monetary Fund
2021	Robert C. Witt Best Paper Award in the *Journal of Risk and Insurance*, American Risk and Insurance Association, for “Narrow Framing and Long-Term Care Insurance.”
2019	FINRA Investor Education Foundation 2019 Ketchum Prize
2019	*Worth.com* Powerhouse Female Economist
2017	ICA 2018 Best Paper Award on Behavioral Aspects of Insurance.
2017	Robert C Witt Best Paper Award in the *Journal of Risk and Insurance*, ARIA
2017	EBRI Lillywhite Award
2017, 2008	Roger F. Murray First Prize - Institute for Quantitative Research in Finance
2016	CRAIN Top 100 Innovators, Disruptors, and Change-Makers in Business
2015	Top 10 Women Economists, World Economic Forum
2011	*Investment Advisor Magazine* “25 Most Influential People in 2011” and “50 Top Women in Wealth”
2010	Retirement Income Industry Association Award for Achievement in Applied Retirement Research
2010	*Wealth Management Magazine* “50 Top Women in Wealth”
2005-2022	Bradley Foundation Awards for doctoral student support
2009-12	Financial Literacy Center Research Awards
2005-pres	TIAA Institute research grants
1997-2022	MRRC/MRDRC/FLRC Research/Conference grants
1997-2017	NIA/HRS/Michigan subcontracts on data linkages
1996-2010	NIA/Penn Aging Research Center (PARC) Awards
1995-pres.	Boettner Center Conference and research awards
1995-2011	Wharton Impact Conference Awards
1992-2010	World Bank Awards for conferences and research
2000-2008	ESRI/Cabinet Level, Government of Japan Research Awards (various)
2008	Carolyn Shaw Bell Award of the Committee on the Status of Women in the Economics Profession
2007	Fidelity Pyramid Research Institute Award
2005-10	Wharton-Singapore Management University Research Awards on retirement security (various)
2005-06	Alexander von Humboldt-Stiftung Trans-Coop Program Research Award grant
2004-09	Co-PI, NIA-funded study on Chilean Pension Reform
2004-08	Mellon/PopStudies/Boettner grants for retirement research
2004	“Noteworthy Book in Industrial Relations and Labor Economics” Princeton IR Section
2003	Premio Internazionale Dell'Istituto Nazionale Delle Assicurazioni, INA, Accademia Nazionale dei Lincei, Rome, Italy, ex aqueo Elsa Fornero.
1999	Paul A. Samuelson Award for Scholarly Writing on Lifelong Financial Security, TIAA-CREF
1991-2004	US Dept of Labor Conference and Research Awards (various)
1998	AARP Research Award on determinants of retirement income
1998	Wharton Financial Institutions Center Award on retirement accumulation and decumulation
1997-8, 2000	TIAA-CREF Paul Samuelson Award Committee
1997	Wharton Undergraduate Award for Outstanding Teaching
1996-8	NASI Panel on Social Security Reform Member
1993-6	NAS Panel on Retirement Income Modeling
1996	PBGC-PIMS Technical Panel Award
1995	NIA/Univ. of Michigan HRS Early Results Research Award
1995	Society of Actuaries Oversight Panel on Retirement Income
1994-95	Social Security Advisory Council Co-Chair, Trends in Income and Retirement Saving Panel
1994-95	AARP Research Award on women's retirement preparedness
1994-95	National Academy on Aging Advisory Panel on retirement in the 21st century
1993	“Noteworthy Book in Industrial Relations and Labor Economics” Princeton IR Section
1991	Cornell Advanced Human Resource Center Award on retirement benefits
1990	Cornell/ILR Faculty Research Incentive Award
1989	Cornell Advanced Human Resource Study Grant on pensions
1989	Lawrence R. Klein Award for best academic paper in *Monthly Labor Review*
1989	USDOL Comm. on Workforce Quality and Labor Market Efficiency Award
1986	US Dept. of HHS Grant for study of pensions and social security
1986	Univ. of Wisconsin Institute for Research on Poverty Award on women's retirement
1985	“Noteworthy Book in Industrial Relations and Labor Economics”, Princeton IR Section

1984	NIA Award for Study on the economics of pensions
1984	US Dept. of HHS Grant for study of delayed retirement
1982	National Commission for Employment Policy Contract on Social Security reform
1979-83	USDOL Research Awards for studies of pensions, mobility, and retirement
1978	NIMH Graduate Student Trainee
1977	Woodrow Wilson Dissertation Fellowship
1976	Sloan Foundation Fellowship
1974	Distinguished Teaching Assistant - Dept. of Economics, Univ. of Wisconsin

Professional Activities:

Teaching: Consumer Financial Decision-making; Risk Management; Managerial Economics; Employee Benefits and Pensions; Social Insurance.

Committee Service:

At the University of Pennsylvania:

Department: Department Diversity Coordinator (2024-5); Department Undergraduate Committee (2024-6); Departmental Workshop (2023-4); Department Computer Committee (1994-99); Department Doctoral Committee (1996-2007); Department Chair (2008-11); Junior Recruiting Committee (Chair 2015-6, 2019-20; member 2011-18); Dept. Diversity Search Advisor (2012-15); Senior Recruiting Committee (2022-23)

Wharton School: Undergraduate Studies Committee (2024-25; Chair 2025-6); Executive Education Advisory Board (2017-20; Chair 2020-21); K@W Advisory Board (2017-20); Fellow, Wharton Analytics (2020-22); Advisory Committee on Global Initiatives (2014-15); Wharton Digital Press Committee (2013-16); Wharton School Dean Search Committee (2007, 2013); MBA Curriculum Review Committee (2009-11); MBA Executive Committee (2005-8; 2014-16; 2018-20; Chair 2015-16, 2019-21; 2025-6); International Alliances Task Force (Chair, 2003-4); Wharton Quinquennial Review Committee (2002-3); Wharton School Personnel Committee (2012; 2000-2, 1994-5; Chair; 1993-4; 2016-17); Dean's Research Committee (2000-1); Dean's Advisory Council (1997-2000; 2007-8); International Review Committee (1997); Graduate Program Committee (1996-9); Technology Committee (1996-00; Chair 1997-00); Whitney Young Chair Search Committee (1996-7); Phd. Strategic Planning and Strategy Committee (1996-7); Task Force on Women in the Wharton Learning Environment (Chair 1998-9); International Committee (1999); Q-review for Zicklin Center (2011-12).

University: Personnel Benefits Committee (2017-19; Chair 2023-); Leonard Davis Institute of Health Economics Search committee for Executive Director (2018-19); Q Review for Leonard Davis Institute of Health Economics (2017-18); Disability Review Committee (1995-99); Benefit Redesign Committee (1996-98); Boettner Chair Search Committee (1996; 2002-3, 2007-8); Population Studies Center Research Associate and Penn Aging Advisory Committee (1996-); Search Committee for Financial VP (1997); Provost's Academic Planning and Budget Committee (1998-2002); University Research and Scholarly Activity Committee (2001); University Committee on Academic Freedom and Responsibility (2002-3); University Task Force on Retiree Benefits (Chair, 2004); University Council Committee on Honorary Degrees (2012-2013); University Committee for MidStates Accreditation Review (2012-13).

At Cornell University: Program Director, ILR/Cornell Institute for Labor Market Policies; Undergraduate and Graduate Program Committees; Curriculum Review Committee; Employee Benefits Advisory Committee; Program on Comparative Economic Development Board; Center for Behavioral and Decision Research; Cornell Institute for Social and Economic Research; Flexible Benefits Committee; Program on Participation and Labor Managed Studies; Committee on Day Care; Subcommittee on Faculty Retirement Policy, Faculty Council of Representatives.

Referee/Reviewer: American Economic Journal: Policy, American Economic Review, American Enterprise Institute, ARIA Program Committee, Australian Research Council, Cambridge University Press, Canadian Research, Contemporary Policy Issues, Cornell Univ. Press, Dartmouth Economics Dept., Delaware Economics Department, Demography, Economic Inquiry, Economic Journal, Economic Letters, European Economic Review, European Journal of Health Economics, Finance and Development, GAO, Finance Research Letters, Financial Services Review, Geneva Association, Harper Collins, Handbook of Insurance series, Harvard Business School Press, ICF/Commonwealth Fund, ILR Press, Industrial and Labor Relations Review, Industrial Relations, Johns Hopkins Press, Journal of Banking and Finance, Journal of Behavioral and Experimental Economics, Journal of Behavioral and Experimental Finance, Journal of Development Economics, Journal of Economic Behavior & Organizations, Journal of Economic Literature, Journal of Econometrics, Journal of the European Economic Association, Journal of Economic Behavior & Organization, Journal of Financial Literacy and Wellbeing, Journal of Gerontology, Journal of Finance, Journal of Financial Literacy and Wellbeing, Journal of Human Capital, Journal of Human Resources, Journal of Labor Economics, Journal of Pension Economics and Finance, Journal of Political Economy, Journal of Population Economics, Journal of Public Economics, Journal of Public Economic Theory, Journal of Retirement, Journal of Risk and Insurance, Kluwer Academic Publishing, Lewin/VHI, MIT Press, National Tax Journal, Netspar, NIA, NIMH, NSF, Oxford Bulletin of Economics and Statistics, Oxford University Press, Pew Foundation, Princeton University Press, Public Finance, Quarterly Journal of Economics, Quarterly Review of Economics and Business, Retirement Research Foundation, Review of Economic Studies, Review of Finance, Review of Financial Studies, Science Magazine, Sloan Foundation, Smith Richardson Foundation, U. Chicago Press, University of Pennsylvania Press, Urban Institute, World Bank, World Economic Forum.

Consultant: Asian Development Bank, Atlanta Federal Reserve, AARP, Association of Flight Attendants, Caribbean Development Bank, EBRI, Japan's Economic and Social Research Institute Cabinet Office, OEB Federal Reserve Board, Japan's Ministry of Health Labor and Welfare, GIC, IBM, InterAmerican Development Bank, KPMG Peat Marwick, Lewin/VHF, Mobil Oil Co., Nationwide, Nomura Research Institute, NY Office of Mental Health, RAND, SSRC, Social Security Administration, UNSW Centre of Excellence on Population Aging, Univ. of Rochester Medical School, Univ. of Michigan Institute for Survey Research, USAID, US Dept. of Labor, U.S. Government Accountability Office, US Treasury, World Bank.

Professional Associations: American Economic Association (Executive Board 1996-99; 2020-21), AEA Committee on the Status of Women in the Economics Profession (Board 1994-96), American Finance Association, National Academy of Social Insurance (Board 1995-99), National Bureau of Economic Research (1980-pres.), American Risk and Insurance Association.

Media mentions: https://bepp.wharton.upenn.edu/profile/719/news

Published Research:

Volumes:

1. Kolluri, Surya, Mitchell, Olivia S., and Roussanov, Nikolai, eds. *(forthcoming)*. *The Future of Healthy Aging and Successful Retirement. New Lessons from Behavioral Research*. Oxford, UK: Oxford University Press. [Refereed].
2. Mitchell, Olivia S. and Nicolai Roussanov, eds. (*forthcoming*). *Retirement Saving, Investment, and Spending: New Lessons from Behavioral Research*. Oxford, UK: Oxford University Press. [Refereed].
3. Mitchell, Olivia S. and Nicolai Roussanov, eds. (2025). *Reducing Retirement Inequality: Building Wealth and Old-Age Resilience*. Oxford, UK: Oxford University Press. [Refereed].
4. Mitchell, Olivia S., John Sabelhaus, and Steve Utkus, eds. (2024). *Real-World Shocks and Retirement System Resiliency.* Oxford, UK: Oxford University Press. [Refereed].
5. Hammond, P. Brett, Raimond Maurer, and Olivia S. Mitchell, eds. (2023). *Pension Funds and Sustainable Investment: Challenges and Opportunities*. Oxford, UK: Oxford University Press. [Refereed].
6. Mitchell, Olivia S., ed. (2021). *New Models for Managing Longevity Risk: Public/Private Partnerships*. Oxford, UK: Oxford University Press. [Refereed].
7. Mitchell, Olivia S. and Annamaria Lusardi, eds. (2020). *Remaking Retirement: Debt in an Aging Economy*. Oxford, UK: Oxford University Press. [Refereed]. Winner of the 2022 Kulp-Wright Book Award from the American Risk and Insurance Association.
8. Agnew, Julie and Olivia S. Mitchell, eds. (2019) *The Disruptive Impact of FinTech on Retirement Systems.* Oxford, UK: Oxford University Press [Refereed].
9. Clark, Robert, Raimond Maurer, and Olivia S. Mitchell, eds. (2018) *How Persistent Low Returns Will Shape Saving and Retirement*. (2018). Oxford: Oxford University Press [Refereed].
10. Hammond, P. Brett, Olivia S. Mitchell, and Stephen P. Utkus, eds. (2017). *Financial Decision Making and Retirement Security in an Aging World*. Oxford: Oxford University Press. [Refereed].
11. Mitchell, Olivia S., Raimond Maurer, and J. Michael Orszag, eds. (2016). *Retirement System Risk Management: Implications of the New Regulatory Order*. Oxford: Oxford University Press. [Refereed].
12. Mitchell, Olivia S. and Richard Shea, eds. (2016). *Reimagining Pensions: The Next 40 Years*. Oxford: Oxford University Press. [Refereed].
13. Mitchell, Olivia S., Brett Hammond, and Raimond Maurer, eds. (2014). *Recreating Sustainable Retirement: Resilience, Solvency, and Tail Risk*. Oxford: Oxford University Press. [Refereed].
14. Mitchell, Olivia S. and Kent Smetters, eds. (2013). *The Market for Financial Advice*. Oxford: Oxford University Press. [refereed]
15. Maurer, Raimond, Olivia S. Mitchell, and Mark Warshawsky, eds. (2012). *Reshaping Retirement Security: Lessons from the Global Financial Crisis*. Oxford: Oxford University Press. [Refereed].

16. Committee on the Long-Run Macro-Economic Effects of the Aging (2012). *U.S. Population. Aging and the Macroeconomy: The Long-Term Implications of an Older Population*. For the National Research Council of the National Academy of Science. National Research Council.
17. Mitchell, Olivia S., and Annamaria Lusardi, eds. (2011). *Financial Literacy: Implications for Retirement Security and the Financial Marketplace*. Oxford: Oxford University Press. [Refereed].
18. Mitchell, Olivia S., John Piggott, and Noriyuke Takayama, eds. (2011). *Revisiting Retirement Payouts: Market Developments and Policy Issues*. Oxford: Oxford University Press. [Refereed].
19. Clark, Robert, and Olivia S. Mitchell, eds. (2010). *Reorienting Retirement Risk Management*. Oxford University Press. [refereed]
20. Committee on the Fiscal Future of the United States. (2010). *Choosing the Nation's Fiscal Future*. National Research Council and National Academy of Public Administration, Behavioral and Social Sciences and Education. National Academy Press.
21. Anderson, Gary, and Olivia S. Mitchell, eds. (2009). *The Future of Public Employee Retirement Systems*. Oxford: Oxford University Press. [Refereed].
22. Ameriks, John, and Olivia S. Mitchell, eds. (2008). *Recalibrating Retirement Spending and Saving*. Oxford: Oxford University Press. [Refereed].
23. Madrian, Brigitte, Olivia S. Mitchell, and Beth Soldo, eds. (2007). *Redefining Retirement.* Oxford: Oxford University Press. [refereed] *Noteworthy Book in Industrial Relations and Labor Economics. Princeton IR Section.*
24. David Blitzstein, Olivia S. Mitchell, and Stephen P. Utkus, eds. (2006). *Restructuring Retirement Risks*. Oxford: Oxford University Press. [Refereed].
25. Clark, Robert S., and Olivia S. Mitchell, eds. (2005). *Reinventing the Retirement Paradigm*. Pension Research Council. Oxford: Oxford University Press. [Refereed].
26. Mitchell, Olivia S., and Stephen P. Utkus, eds. (2004). *Pension Design and Structure: New Lessons from Behavioral Finance*. Oxford University Press. [Refereed].
27. Olivia S. Mitchell and Kent Smetters, eds. (2003). *The Pension Challenge: Risk Transfers and Retirement Income Security*. Oxford University Press. [Refereed].
28. Mitchell, Olivia S., David Blitzstein, Judy Mazo, and Michael Gordon, eds. (2003). *Benefits for the Future Workplace*. Pension Research Council. University of Pennsylvania Press. [refereed] *Noteworthy Book* in Industrial Relations and Labor Economics. Princeton IR Section.
29. Bodie, Zvi, Brett Hammond, and Olivia S. Mitchell, eds. (2002). *Innovations in Financing Retirement*. Philadelphia: University of Pennsylvania Press. [Refereed].
30. Brown, Jeffrey, Olivia S. Mitchell, James Poterba, and Mark Warshawsky. (2001). *The Role of Annuity Markets in Financing Retirement*. Cambridge, MA: MIT Press. [Refereed].
31. Mitchell, Olivia S., and Edwin Hustead, eds. (2000). *Pensions for the Public Sector*. Philadelphia: University of Pennsylvania Press. [Refereed]
32. Mitchell, Olivia S., Brett Hammond, and Anna Rappaport, eds. (2000). *Forecasting Retirement Needs and Retirement Wealth.* Philadelphia: University of Pennsylvania Press. [Refereed]
33. Mitchell, Olivia S., Robert Myers, and Howard Young, eds. (1999). *Prospects for Social Security Reform*. Philadelphia: University of Pennsylvania Press. [Refereed]
34. Mitchell, Olivia S., and Sylvester Schieber, eds. (1998). *Living with Defined Contribution Pensions*. Philadelphia: University of Pennsylvania Press. [Refereed]
35. Michael, Gordon, Olivia S. Mitchell, and Marc Twinney, eds. (1997). *Positioning Pensions for the 21st Century*. Philadelphia: University of Pennsylvania Press. [Refereed]
36. Bodie, Zvi, Olivia S. Mitchell, and John Turner, eds. (1996). *Securing Employer-Provided Pensions: An International Perspective*. Pension Research Council. Philadelphia: University of Pennsylvania Press. [Refereed]
37. Mitchell, Olivia S., ed. (1993). *As the Workforce Ages: Costs, Benefits and Policy Challenges.* Ithaca, NY: ILR Press. Noteworthy Book in Industrial Relations and Labor Economics, Princeton IR Section.
38. Lewin, David, Olivia S. Mitchell and Peter Sherer, eds. (1992). *Research Frontiers in Industrial Relations*. Ithaca, NY: IRRA.
39. Fields, Gary S. and Olivia S. Mitchell. (1984). *Retirement, Pensions, and Social Security*. Cambridge, MA: MIT Press [Refereed].

Published Papers:

1. Mitchell, Olivia S. and Nikolai Roussanov. (*forthcoming*). "Lessons from Behavioral Research for Retirement Saving, Investment, and Spending: An Overview." In *Retirement Saving, Investment, and Spending: New Lessons from Behavioral Research*. Eds Olivia S. Mitchell and Nikolai Roussanov. Oxford, UK: Oxford University Press.

2. Fong, Joelle and Olivia S. Mitchell. *(forthcoming)*. "Financial Literacy and Financial Market Participation Outside and Inside Retirement Accounts." *Borsa Istanbul Review.*
3. Lusardi, Annamaria, Olivia S. Mitchell, and Noemi Oggero. (2025). "Understanding Debt in the Older Population." *Journal of Pension Economics and Finance.* doi:10.1017/S1474747225100024
4. Chalmers, John, Olivia S. Mitchell, Jonathan Reuter, and Mingli Zhong. (2025). "Evidence on Auto-Enrollment Retirement Plan Efficacy from OregonSaves." *Journal of Public Economics.* 246: 1016/j.jpubeco.2025.105379
5. Hurwitz, Abigail, and Olivia S. Mitchell. (2025), "Financial Regret at Older Ages and Longevity Awareness." *Journal of Risk and Insurance*. 92(3): 719-735. 10.1111/jori.70008
6. Horneff, Vanya, Daniel Liebler, Raimond Maurer, and Olivia S. Mitchell. (2025). "Money-Back Guarantees in Individual Retirement Accounts: Are They Good Policy?" *Journal of Pension Economics and Finance.* 10.1017/S1474747225000022
7. Hurwitz, Abigail, Olivia S. Mitchell, and Orly Sade. (2025). "Racial and Ethnic Differences in Longevity Perceptions and Implications for Financial Decision-Making." In *Reducing Retirement Inequality: Building Wealth and Old-Age Resilience*, Eds Olivia S. Mitchell and Nikolai Roussanov. Oxford, UK: Oxford University Press: 153-170.
8. Mitchell, Olivia S. and Nikolai Roussanov. (2025). "Diversity, Inclusion, and Inequality in Retirement Wellbeing: An Overview." In *Reducing Retirement Inequality: Building Wealth and Old-Age Resilience*, Eds Olivia S. Mitchell and Nikolai Roussanov. Oxford, UK: Oxford University Press: 1-16.
9. Lusardi, Annamaria, Olivia S. Mitchell, Alessia Sconti, and Sticha, Andrea. (2025). "Understanding Financial Vulnerability Among Asians, Blacks, and Hispanics in the United States." In *Reducing Retirement Inequality: Building Wealth and Old-Age Resilience*, Eds Olivia S. Mitchell and Nikolai Roussanov. Oxford, UK: Oxford University Press: 242-282.
10. Clark, Robert. Lusardi Annamaria, Mitchell Olivia S. (2025). "Does Being Financially Resilient Lead to Better Economic Outcomes?´ *Journal of Financial Literacy and Wellbeing.* 10.1017/flw.2024.23
11. Clark, Robert, L. Chuanhao Lin, Annamaria Lusardi, Olivia S. Mitchell, and Andrea Sticha. (2025). "Evaluating the Effects of a Low-Cost, Online Financial Education Program." *Journal of Economic Behavior and Organization*. 232. 10.1016/j.jebo.2025.106952.
12. Boyle, Patricia, Olivia S Mitchell, Gary R Mottola, Lei Yu. (2025). "Declining Financial and Health Literacy among Older Men and Women." *Journal of the Economics of Ageing.* 30: doi.org/10.1016/j.jeoa.2025.100547.
13. Li, James, Olivia S. Mitchell, and Christina Zhu. (2025). "Household Investment in 529 College Savings Plans and Information Processing Frictions." *Journal of Financial Literacy and Wellbeing.* 2(2) 142-170. doi:10.1017/flw.2024.19
14. Clark, Robert, Annamaria Lusardi, and Olivia S. Mitchell. (2024). "A Competing Risk Analysis of Poverty Entry and Exit Patterns of Older Americans." *Social Security Bulletin* 84(3): 11-27.
15. Clark, Robert and Olivia S. Mitchell. (2024). "Financial Fragility, Financial Resilience, and Pension Distributions." *Journal of Retirement*. 10.3905/jor.2024.1.153.
16. Anantanasuwong, Kanin, Roy Kouwenberg, Olivia S. Mitchell, Kim Peijnenburg. (2024)."Ambiguity Attitudes for Real-World Sources: Evidence from a Large Sample of Investors." *Experimental Economics*. 27: 548-581. 10.1007/s10683-024-09825-1.
17. Clark, Robert and Olivia S. Mitchell. (2024). "Factors Influencing the Choice of Pension Distribution at Retirement." *Journal of Pension Economics and Finance*. 23: 72-88. 10.1017/S1474747222000130
18. Lusardi, Annamaria and Olivia S. Mitchell. (2023). "The Importance of Financial Literacy: Opening a New Field." *Journal of Economic Perspectives* 37(4): 137-154. 10.1257/jep.37.4.137
19. Mitchell, Olivia S., Catherine Reilly, and John Turner. (2023). "The Pros and Cons of Remaining in a 401(k) Plan after Retirement." *Financial Services Review* 31(1): 1-21. 10.61190/fsr.v31i1.3191
20. Fuentes, Olga, Olivia S. Mitchell, and Felix Villatoro. (2023). "Early Pension Withdrawals in Chile During the Pandemic." *Journal of Pension Economics and Finance.* 1-26. 10.1017/S1474747223000112
21. Horneff, Vanya, Raimond Maurer, Olivia S. Mitchell. (2023). "Fixed and Variable Longevity Annuities in Defined Contribution Plans: Optimal Retirement Portfolios Taking Social Security into Account." *Journal of Risk and Insurance* 90(4): 831-860. 10.1111/jori.12440 Finalist 2024 TIAA Samuelson Award. Top 10-cited papers in JRI.
22. Mitchell, Olivia S. and Annamaria Lusardi. (2023). "Financial Literacy and Financial Behavior at Older Ages." In *The Handbook on the Economics of Ageing*, Eds David E. Bloom, Alfonso Sousa-Poza, and Uwe Sunde. Oxfordshire, UK: Routledge: 553-761. 10.4324/9781003150398.
23. Horneff, Vanya, Raimond Maurer, and Olivia S. Mitchell. (2023). "Do Required Minimum Distribution 401(k) Rules Matter, and For Whom? Insights from a Lifecycle Model." *Journal of Banking and Finance*, 154 106941. 10.1016/j.jbankfin.2023.106941

24. Horneff, Vanya, Raimond Maurer, and Olivia S. Mitchell. (2023). "How Would 401(k) 'Rothification' Alter Saving, Retirement Security, and Inequality?" *Journal of Pension Economics and Finance. 22:* 265-283. 10.1017/S1474747222000105
25. Hasler, Andrea, Annamaria Lusardi, and Olivia S. Mitchell. (2023). "How the Pandemic Altered Americans' Debt Burden and Retirement Readiness." *Financial Services Review*. 10.1002/cfp2.1156
26. Mitchell, Olivia S., Robert Clark, and Annamaria Lusardi. (2022). 'Income Trajectories in Later Life: Evidence from the Health and Retirement Study.' *Journal of the Economics of Aging*. 22: 10.1016/j.jeoa.2022.100371
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261. Mitchell, Olivia S. and Angela Mikalauskas. (1988). “The Impact of Government Regulation on the Labor Market.” In D. Salisbury, ed. *Mandating Benefits*. Washington, DC: EBRI.
262. Mitchell, Olivia S. and Gary Fields. (1987). “Restructuring Social Security: How Will Retirement Ages Respond?” In *The* S. Sandell, ed. *Problem Isn't Age: Work and Older Americans*. New York: Praeger.
263. Mitchell, Olivia S. and Emily Andrews. (1986). “The Current and Future Role of Pensions in Old-Age Economic Security.” *Benefits Quarterly* 2: 25-36.
264. Fields, Gary S. and Olivia S. Mitchell (1985). “Effects of Social Security Reforms: An Empirical Life Cycle Model for the United States.” *Proceedings of the l985 General Congress*, International Union for the Scientific Study of Population.
265. Mitchell, Olivia S. and Gary S. Fields. “Rewards for Continued Work: The Economic Incentives for Postponing Retirement.” (1985). In M. David and T. Smeeding, eds. *Horizontal Equity, Uncertainty, and Economic Well-Being*. Chicago: Univ. of Chicago Press.
266. Mitchell, Olivia S. and Gary S. Fields. (1984). “The Effects of Social Security Reforms on Retirement Ages and Retirement Incomes.” *Journal of Public Economics* 25: 143-159.
267. Duncan, Greg, Olivia S. Mitchell and James Morgan. (1984). “A Framework for Setting Retirement Savings Goals.” *Journal of Consumer Affairs* 18: 22-46.

268. Fields, Gary and Olivia S. Mitchell. (1984). “Economic Determinants of the Optimal Retirement Age: An Empirical Investigation.” *Journal of Human Resources* 19: 245-262.
269. Mitchell, Olivia S. and Gary S. Fields. (1984). “The Economics of Retirement Behavior.” *Journal of Labor Economics* 2: 84-l05.
270. Mitchell, Olivia S. (1983). “Fringe Benefits and the Costs of Changing Jobs.” *Industrial & Labor Relations Review* 37: 70-78.
271. Mitchell, Olivia S. and Gary S. Fields. (1982). “The Effects of Pensions and Earnings on Retirement: A Review Essay.” With G. Fields. In R. Ehrenberg, ed. *Research in Labor Economics*. Vol. 5. Greenwich, Conn: JAI Press.
272. Mitchell, Olivia S. (1982). “Fringe Benefits and Labor Mobility.” *Journal of Human Resources* 17 1982: 286-298.
273. Mitchell, Olivia S. (1982). “Labor Market Impact of Federal Regulation: OSHA, ERISA, EEO, and Minimum Wage.” In T. Kochan, D. Mitchell, & L. Dyer, eds. *Industrial Relations Research in the l970's: Review and Appraisal.* Madison, WI: IRRA.
274. Andrews, Emily S. and Mitchell, Olivia S. (1981). “Evaluating a National Pension Plan Data Base While Testing for Economies of Scale.” In W. Alvey and B. Kilss, eds. *Statistics of Income and Related Administrative Record Research*. American Statistical Association Selected Papers. Washington, DC: US Dept. of Treasury.
275. Mitchell, Olivia S. and Emily Andrews. (1981). “Scale Economies in Private Multi-Employer Pension Systems.” *Industrial and Labor Relations Review* 34: 522-530.
276. Mitchell, Olivia S. (1979). “The Cyclical Responsiveness of Married Females' Labor Supply: Added and Discouraged Worker Effects.” *IRRA P&P*. Madison, WI: IRRA.

Work in Progress:

Brown, Jeffrey, Hal Hershfield, Abigail Hurwita, Moshe Milevsky, Olivia S. Mitchell, Suzanne Bliven Shu, and Tamiko Toland. 2026. “The Annuity Puzzle Revisited: Barriers, Behavior, and Policy Paths to Lifetime Income.” *In progress.*

Clark, Robert and Olivia S. Mitchell. 2025. “Awareness of and Behavioral Responses to Potential Social Security Benefit Cuts.” *Submitted..*

Clark, Robert and Olivia S. Mitchell. 2025. “Discount Rates and Financial Frailty.” *Submitted..*

Fong, Joelle and Olivia S. Mitchell. 2025. “Financial Literacy, Emergency Saving, and Financial Resilience.” *R&R*

Gemmo, Irina, Pierre-Carl Michaud, and Olivia S. Mitchell. 2025. “Selection into Financial Education and Effects on Portfolio Choice.” *R&R.*

Gotbaum, Joshua and Olivia S. Mitchell. 2026. “A Proposal to Restore Lifetime Income in Retirement Plans by Default.” *In progress.*

Haran Rosen, Maya, Annamaria Lusardi, and Olivia S. Mitchell. 2026. “Trust, Financial Literacy, and Financial Behavior: Building Retirement Security.” *In progress.*

Horneff, Vanya, Raimond Maurer, and Olivia S. Mitchell. 2026. “Employer 401(k) Matches for Student Debt Repayment: Killing Two Birds with One Stone?” *R&R.*

Horneff, Vanya, Raimond Maurer, and Olivia S. Mitchell. 2025. “Defaulting 401(k) Assets into Payout Annuities for ‘Pretty Good’ Lifetime Incomes.” *Submitted.*

Horneff, Vanya, Raimond Maurer, Olivia S. Mitchell, and Julius A. Odenbreit. 2026. “Optimizing Retirement Financial Strategies: Integrating Annuities, Defined Contribution Plans, and Long-Term Care Costs.” *In progress.*

Hurwitz, Abigail, and Olivia S. Mitchell. 2026. “How Longevity and Health Information Shape Retirement Advice.” *In revision.*

Hurwitz, Abigail, Olivia S. Mitchell, and Orly Sade. 2026. “Selection Effects in the Life Insurance Market: Evidence from COVID-19**.** *Submitted.*

Kaiser, Tim, Lusardi, Annamaria, Mitchell, Olivia S., and Oberrauch, Luis. Measuring Financial Literacy with the Big Three: Why It Works. *In progress*.

Kolluri, Surya, Mitchell, Olivia S. and Roussanov, Nikolai. 2026. “Insights Into the Future of Healthy Aging and Successful Retirement: An Overview. *Submitted.*

Utkus, Stephen P., and Olivia S. Mitchell. 2025. “Extending Healthspans in an Aging World .” *Submitted.*

Other Reports:

Behrman, Jere, Maria Cecilia Calderon, Olivia S. Mitchell, Javiera Vasquez and David Bravo. 2010. “First-Round Impacts of the 2008 Chilean Pension System Reform.*”* PRC Working Paper.

Bravo, David, Jere Behrman, Olivia S. Mitchell, and Petra Todd. 2004. "Análisis y Principales Resultados: Primera Encuesta de Protección Social (Historia Laboral y Seguridad Social, 2002)" www.proteccionsocial.cl/english/docs/AnalisisPrincipalesResultadosPrimeraEncuestaProteccionSocial.pdf

Bravo, David, Jere Behrman, Olivia S. Mitchell, and Petra Todd. 2006. "Encuesta de Protección Social 2004: Presentación General y Principales Resultados." http://www.proteccionsocial.cl/english/docs/Encuesta_Protección_Social%2020041.pdf

Brown, Jeffrey R., Arie Kapteyn, Olivia S. Mitchell, and Teryn Mattox. 2012. "Framing the Social Security Earnings Test." Final Report to RAND/FLC.

Jeffrey, Hal Hershfield, Abigail Hurwitz, Moshe Milevsky, Olivia S. Mitchell, Suzanne Bliven Shu, and Tamiko Toland. The Anuity Puzzle Revisited.

Chai, Jingjing, Raimond Maurer, Olivia S. Mitchell, and Ralph Rogalla. 2013. "Exchanging Delayed Social Security Benefits for Lump Sums: Could This Incentivize Longer Work Careers?" NBER WP 19032.

Chorney, Harris R., Jill Goldman, Olivia Mitchell and Anthony M. Santomero. 1997. "The Competitive Performance of Life Insurance Firms in the Retirement Asset Market," Wharton Financial Institutions Center WP, April.

Clark, Rob, and Olivia S. Mitchell. 2017. "Risk Tolerance, Financial Literacy, and Investment Management: An Analysis of Federal Reserve Employee Thrift Plan Behavior." Report to the OEB.

Clark, Bob, Annamaria Lusardi, and Olivia S. Mitchell. 2014. "Financial Literacy and Retirement Plan Savings among Federal Reserve Employees." Report to the Federal Reserve Office of Employee Benefits.

DeLiema, Marguerite, Martha Deevy, Annamaria Lusardi, and Olivia S. Mitchell. 2017. "Exploring the Risks and Consequences of Elder Fraud Victimization: Evidence from the Health and Retirement Study." Report to the TIAA Institute.

Greenwald, Mathew, Arie Kapteyn, Olivia S. Mitchell, and Lisa Schneider. 2010. "What Do People Know about Social Security?" RAND Working paper WR-792-SSA October 2010.

Horneff, Vanya, Raimond Maurer, and Olivia S. Mitchell. "Automatic Enrollment in 401(k) Annuities: Boosting Retiree Lifetime Income." Report to the Brookings Institution.

Hu, Wei-Yin, Olivia S. Mitchell, Cynthia Pagliaro, and Stephen P. Utkus. 2013. "Evaluating Web-based Savings Interventions: A Preliminary Assessment." MRRC Working Paper, October.

Iwaisako, Tokyo, Olivia S. Mitchell, and John Piggott. 2004. "Strategic Asset Allocation in Japan: An Empirical Evaluation." Presented at the ESRI International Conference, Tokyo, Japan.

Jin, Henry Hongbo, John Piggott, and Olivia S. Mitchell. 2005. "Demographic Shifts, Long Term Care, and Social Security: An Inter-country Comparison and Implications for Japan." Presented at the ESRI International Collaborators Conference, Tokyo.

Koh, Benedict and Olivia S. Mitchell. "Financial Wellbeing, Retirement Preparedness, and Financial Literacy in Singapore: How Do the Self-Employed Fare?"

Lusardi, Annamaria and Olivia S. Mitchell. 2007. "Financial Literacy and Retirement Planning: New Evidence from the Rand American Life Panel." PRC Working Paper.

Maurer, Raymond, Olivia S. Mitchell, Ralph Rogalla, and Jingjing Chai. 2012. "Trading Off Delayed Social Security Benefits for a Lump-Sum: Impacts on Work and Retirement Behavior, Saving, and Wellbeing." PRC WP.

Mitchell, Olivia S. "Benefits for an Older Workforce." Report for Wharton/AARP Impact Conference "Maximizing Your Investment: Employees over 50 in Today's Global Workforce."

Mitchell, Olivia S. 2020. "Building Better Retirement Systems in the Wake of the Global Pandemic." NBER WP 27261.

Mitchell, Olivia S. 2008. "Pensions for the Future: Developing Individually Funded Programs." Presented at the FIAP Conference, Lima, Peru.

Mitchell, Olivia S. 1999. "Developments in US Pensions and Retirement Income." Presented at Conference on Public and Social Security Reform in Advanced Countries, Nat'l Institute for Social Security and Population Aging, Tokyo, Sept.

Mitchell, Olivia S. 1998. "Evaluating Administrative Costs in Mexico's AFORES System." WB-LCSF, Pension Research Council Working Paper, November.

Mitchell, Olivia S. 1998. "Global Social Security Reform: The Challenge of the Millennium." Prepared for the Center for Financial Studies, Frankfurt, Germany.

Mitchell, Olivia S. 1998. "Insulating Old-Age Systems from Political Risk". Presented at the 1997 Conference on "Nine Challenges to Pension Reform" of the Secretaria de Hacienda y Credito Publico, Gobierno de Mexico, Oaxaca, Mexico December. Revised as Pension Research Council Working Paper.

Mitchell, Olivia S. 2001. "Issues in Public Sector Pension Design and Management." Report to the InterAmerican Development Bank.

Mitchell, Olivia S. 1999. "Linked Data in the HRS/AHEAD Study: A Summary of Current and Ongoing Efforts." Briefing to the Health and Retirement Study Project. University of Michigan and University of Pennsylvania. May.
Mitchell, Olivia S. 2005. **"**Reforming the US Retirement System: Issues and Lessons." Prepared for the AIOS pension conference, Santo Domingo.
Mitchell, Olivia S. 1999. "Retirement Systems in the Developed and Developing World: Institutional Structure, Economic Effects, and Lessons for Economies in Transition." Pension Research Council WP, Wharton School.
Mitchell, Olivia S. 2002. "Saving and Spending Retirement Wealth." *NBER Reporter*, Spring.
Mitchell, Olivia S. 1999. "Saving Shortfalls for Older Americans: New Evidence from the HRS." Policy Briefing, HRS Project. University of Michigan and University of Pennsylvania. April.
Mitchell, Olivia S. 1997. "Social Security Reform in Uruguay: An Economic Assessment." Prepared for the InterAmerican Development Bank. Pension Research Council WP, Wharton School.
Mitchell, Olivia S. 1999. "Strengthening Pension Plan Management: An International Perspective". Prepared for the World Bank Pension Fund Seminar in Colombo, Sri Lanka, May.
Mitchell, Olivia S. 2004. "The Value of Annuities." Presented to the Accademia Nazionale dei Lincei, Rome, Italy, March.
Mitchell, Olivia S., Bob Clark, and Annamaria Lusardi, 2021. "Factors Associated with Low Old-Age Income by Age in Health and Retirement Study." Report to ICMM.
Mitchell, Olivia S. and Gary Fields. 1994. "Designing Pension Systems for Developing Countries." Prepared for World Bank ESP Division. Pension Research Council WP Wharton School.
Mitchell, Olivia S., Phillip Levine, and John Phillips. 1999. "The Impact of Pay Inequality, Occupational Segregation, and Lifetime Work Experience on Retirement Income of Women and Minorities," Report to the AARP, August.
Mitchell, Olivia S. and James Moore. 1997. "Report to PARC: Computing Components of Wealth in the Health and Retirement Study." August.
Mitchell, Olivia S., Gary Mottola, Steve Utkus, and Takeshi Yamaguchi. 2009. "Default, Framing and Spillover Effects: The Case of Lifecycle Funds in 401(k) Plans." NBER Working Paper 15108.
Mitchell, Olivia S., Gary Mottola, Steve Utkus, and Takeshi Yamaguchi. "The Inattentive Participant: Trading Behavior in 401(k) Plans." MRRC Working Paper 2006-115.
Mitchell, Olivia S., Gary Mottola, Steve Utkus, and Takeshi Yamaguchi. "Winners and Losers: 401(k) Trading and Portfolio Performance." PRC Working Paper
Mitchell, Olivia S. and John Phillips. 2000. "Disability, Early, and Normal Retirement". Presented at the 2nd Joint Conference for the Retirement Research Consortium on The Outlook for Retirement Income. Washington, DC, May.
Mitchell, Olivia S. and John Phillips. "Retirement Responses to Early Social Security Benefit Reductions." PRC Working Paper.
Mitchell, Olivia S. and John Phillips. Retirement in Japan and the United States: Cross-national Comparisons using the Japanese Study of Aging and Retirement (JSTAR) and the U.S. Health and Retirement Study (HRS). Final Report to the MRRC, 2012.
Mitchell, Olivia S. and Annika Sunden. 1994. "An Examination of Social Security Administration Costs in the US." Pension Research Council WP, Wharton School.
Mitchell, Olivia S., Annika Sunden, P.L. Hsin, and G. 1994. Reid. "An International Appraisal of Social Security Administration Costs." Prepared for the Public Sector Management Division, LAC Technical Department, The World Bank.
Mitchell, Olivia S. and John Phillips. 2001. "Eligibility for Social Security Disability Insurance." Pension Research Council Working Paper No. 2001–11, Philadelphia, PA: Wharton School of the University of Pennsylvania.
New York City Retirement Security Study Group. 2016. Analysis of Options to Increase Retirement Security for New York City Workers. Report to New York City Treasurer.
President's Commission to Strengthen Social Security. 2001. *Strengthening Social Security and Creating Personal Wealth for All Americans: The Final Report.* December 21. www.csss.gov.
Reid, Gary and Olivia S. Mitchell. 1995. "Social Security Administration in Latin America and the Caribbean," Paper prepared for Public Sector Modernization and Private Sector Development Unit WP, The World Bank, March.
Retirement Security Study Group, NY City Comptroller's Office, 2016. *An Analysis of Options to Increase Retirement Security for New York City Private Sector Workers*. October.
Silverman, Dan and Olivia S. Mitchell. 2000. "Crime and Retirement among Older Americans." PARC 2000-01 Pilot Research Project Report.
Utkus, Stephen and Olivia S Mitchell. (2025). "Extending Healthspans in an Aging World." *Submitted.*

Woodbury, Richard, Alan Gustman, Lee Lillard, Olivia Mitchell, and Robert Willis. 1999. "The Value of Linked Data in Aging Research." Report to the HRS, rev. May 2001.
Yamaguchi, Takeshi, Mitchell, Olivia S., Gary Mottola, and Stephen Utkus. "Finding the Right Balance: Investment Behavior and Portfolio Performance in 401(k) Plan." PRC Working Paper.

Academic Conferences and Presentations:

At the University of Pennsylvania (presently on faculty):

Apr. 1986: "Explaining Patterns in Old Age Pensions", Economics, Penn.
Mar. 1990: "Pensions and Labor Market Activity", PRC, Wharton.
May 1991: "Expected Changes in the Workforce and Implications for Labor Markets," PRC, Wharton.
May 1992: "Innovations and Trends in Pensions", PRC, Wharton.
Nov. 1992: "Public Sector Pension Funding," IRM, Wharton.
Nov. 1993: "Pensions in the Public Sector," Economics, Penn.
Nov. 1993: "Retirement Research Using the HRS," Management, Wharton.
Feb. 1994: "Pension Governance and Performance in the Public Sector," PPM, Wharton.
Feb. 1994: "The Health and Retirement Survey," Population Studies Center, Penn.
Oct. 1994: "Research on the HRS," Leonard Davis Institute, Wharton.
Nov. 1994: "Pensions for Developing Countries," Population Studies Center, Penn.
Feb. 1995: "Reforming Public and Private Pensions", Wharton.
Jan. 1996: "Social Security Privatization," PARC, Penn.
Apr. 1996: "Social Security Reform", PPM and IRM Departments, Wharton.
Mar. 1997: "Social Security Privatization," Household Financial Decision Making Conference, Wharton.
Apr. 1997: "Retirement Asset Markets," Financial Institutions Center, Wharton.
May 1997: "Social Security Money's Worth," PRC, Wharton.
May 1997: "Research on HRS and AHEAD at Penn," PARC, Penn.
Mar. 1998: "Prospects for Social Security Reform," School of Social Work, Penn.
Feb. 1999: "What is the Social Security Problem?" PPM, Wharton.
Mar. 1999: "Adequacy of Retirement Wealth," Rodney White Center, Wharton.
Jan. 2000: "Developments in Retirement Decumulation," Financial Institutions Center, Wharton.
Mar. 2000: "Annuity Market Developments," IRM Department, Wharton.
May 2000: "Mortality Risk, Inflation Risk, and Annuity Products," PRC, Wharton.
Apr. 2001: "Asset Rich and Cash Poor," Real Estate Dept, Wharton.
Jan. 2002: "Global Retirement System Reform," Population Studies, Demography.
Mar. 2002: "Company Stock and Retirement Saving," Rodney White Conference on Household Portfolio Choice
Mar. 2002: "Reforming Social Security," IRM Department, Wharton.
April 2002: "Risk Transfers and Retirement Income," Impact Conference co-hosted by Pension Research Council and Financial Institutions Center, Wharton.
Sept. 2002: "Understanding Social Security Challenges," Wharton Scholars Program, Wharton.
Apr. 2003: "Decision Making Under Uncertainty and Implications for Pensions," Conference Co-Chair, Wharton Pension Research Council Conference.
Sept. 2003: "Betting on Death and Capital Markets," with R. Maurer, IRM Dept., Wharton.
June 2004: "Developments in Annuity Markets," Financial Institutions Center, Wharton
Nov. 2004: "Benefits for an Aging Workforce," Wharton/AARP Impact Conference 'Maximizing Your Workforce'
Jan. 2005: "Challenges of Retirement Financing." Wharton Alumni Association.
Mar. 2005: "Social Security Personal Accounts," Rodney White Seminar, Wharton.
Nov. 2006: "Global Aging: Will We Leave a Better World for the Next Generation?" U Penn Academy, Las Vegas.
Feb. 2007: "Retirement Challenges in the 21st Century," UPenn Medical School.
Jan. 2012: "Retirement in the 21st Century," Wharton School Alumni Webinar.
Mar. 2012: "Women and Money: How to Grow It, Stretch It, and Have Enough to Last a Lifetime," Moderator, Penn Forum for Women Faculty Symposium, UPenn, Philadelphia.
Apr. 2012: "The Economics of Financial Literacy," Wharton School doctoral seminar.
June 2013: "Optimal Household Portfolios with Longevity Protection," Applied Economics Seminar, Wharton.
July 2015: "Evaluating the Effectiveness of Workplace Financial Literacy Programs," Applied Economics Seminar, Wharton.
Nov. 2015: "Financial Literacy: A Research Journey," The Research Process. PhD AEW program, Wharton.
Apr. 2016: "The Future of the American Workforce," IFEBP/Wharton Conference.

June 2016: "Will They Take the Money and Work?" Applied Economics Seminar, Wharton.
Oct 2016: "The Outlook for Retirement Security: City-based Pension Options," PRC/Boettner/AARP, City of Philadelphia, Univ. of Pennsylvania.
July 2017: "Annuitization, Complexity, and 'Putting the Pension Back' into Retirement Plans," Applied Economics Seminar, Wharton.
Mar. 2018: "Financial Literacy and Wealth Inequality," The Research Process. PhD AEW program. Wharton.
Nov. 2018: "The Challenge of Public Pensions." Zell/Lurie Real Estate Center presentation, Wharton.
Oct. 2020: Faculty panel on the economy, Members' meeting, Zell/Lurie Real Estate Center
Mar. 2022: "The New Reality of Retirement Spending," Guest lecture for Prof Hans-Peter Kohler, Dept of Demography, UPenn.
Mar. 2023: "The Economics of Financial Literacy," The Research Process. PhD AEW program, Wharton.
May 2023: "Financial Regret at Older Ages and Longevity Awareness," PARC Aging Retreat, UPenn.
April 2024: "Longevity Awareness and Financial Decision Making in Later Life," PASEF, UPenn.
April 2024: "Wharton Center for Education & Scholarly Impact," for UPenn Provost Jackson and Dean James.
April 2024: "Understanding and Managing Longevity Risk," PASEF, University of Pennsylvania.
May 2024: Discussant, PRC Conference on "Retirement Saving, Investment and Spending."
Aug. 2024: "Killing Two Birds with One Stone," AEW Workshop, Wharton.
Mar. 2025: "Retirement Risk Management," Dept of Demography, UPenn.

Presentations for National/International Scholarly Audiences:
Apr. l978: "The Labor Supply of Women" Cornell Labor Economics Workshop.
Fall l978: "The Economics of Female Labor Supply," Cornell Labor Economics Workshop.
May 1979: "Labor Supply and Fertility of Married Women" Eastern Economic Meetings, Boston.
Dec. 1979: "The Labor Supply of Nonmarried Women" Econometric Society, Atlanta.
Dec. 1979: "The Cyclical Responsiveness of Married Females' Labor Supply" IRRA, Atlanta.
Apr. 1980: "Fringe Benefits, Human Capital and Labor Supply," Syracuse Univ., Syracuse.
May 1980: "Scale Economies and Pensions" and "The Value of Non-market Time" Eastern Econ. Meetings, Montreal.
Spr. 1980: "Female Labor Supply," Cornell Labor Economics Workshop.
Oct. 1980: "Life Cycle Employment Patterns," Cornell Labor Economics Workshop.
Sum. 1980: Lecturer, Employment and Training Institute, John F. Kennedy School, Harvard.
Aug. 1980: "Scale Economies and Private Pensions" Society of Government Economists; "Fringe Benefits and Labor Mobility" Econometric Society Meetings, Denver.
Oct. 1980: Minnowbrook Conference on Social Science Research and Policy, Minnowbrook, NY.
Nov. 1980: "Fringe Benefits and Labor Mobility," NBER Compensation Conference, Cambridge.
Jan. 1980: "Retirement in a Life Cycle Context," NBER Pensions Conference, Palo Alto, CA.
Mar. 1981: "Life Cycle Employment Patterns," Population Association Meetings, Washington, DC.
Mar. 1981: "Retirement Economics," Department of Economics, University of Rochester.
Spr. 1981: "Affirmative Action and Economics" Labor Economics Workshop.
Fall 1981: "Economic Determinants of the Optimal Retirement Age" Harvard University, Brandeis and Econometric Society, Washington, DC.
Fall 1981: "The Labor Market Impact of Federal Regulation", Sloan School, MIT.
Dec. 1981: "Economic Determinants of Retirement" Econometric Society, Washington, DC.
Spr. 1982: Roundtable on retirement policy, Wellesley College, Center for Research on Women.
Sum.1982: "A Qualitative Choice Model of Retirement" NBER Summer Institute, Cambridge.
Dec. 1982: Organized/chaired session on "The Economics of Pensions" AEA Meetings in New York. Also presented "Earnings, Pensions, Social Security and Retirement".
Fall 1982: "Retirement and Social Security Reform" Labor Economics Workshop.
Spr. 1983: "The Economics of Retirement Behavior" Labor Economics Workshop.
Jan. 1983: "Reforming Social Security," Nat'l Commission for Employment Policy. Conference on Older Workers, Washington, DC.
Aug. 1983: "Why Do Retirement Ages Differ?" NBER Summer Institute, Cambridge.
Nov. 1983: "Retirement Economics" SUNY Binghamton.
Dec. 1983: "Economic Incentives for Postponing Retirement" NBER Conf. on Income and Wealth, Balt, MD.
Dec. 1983: "The Economics of Retirement Behavior" Econometric Society, San Francisco. Discussant at the Econometric Society and American Economic Association Meetings.

Dec. 1984: Organized a session entitled “Empirical Evidence on Long Term Contracts” for AEA Meetings in Dallas; presented “Firm-Level Policy Toward Older Workers”.
Jan. 1985: “Pensions and Older Workers” University of North Carolina, Chapel Hill.
Spr. 1985: “Pensions and Older Workers” Labor Economics Workshop.
Apr. 1986: “Pensions and Incentives”. Labor Economics Workshop.
Apr. 1986: “Explaining Patterns in Old Age Pensions.” Columbia University, NBER, and Eastern Assn.
Oct. 1986: “Married Women's Retirement Behavior.” Univ. of Western Ontario and McMaster.
Dec. 1986: “Wages, Pensions, and the Wage-Pension Tradeoff.” Econometric Society, New Orleans.
Apr. 1987: “Social Security Reforms and Poverty among Dual Earner Couples.” Univ. of Wisconsin, Madison.
Aug. 1987: “Poverty and Social Security Reforms.” NBER Summer Institute, Cambridge.
Fall 1987: “Married Women's Retirement Behavior.” Univ. of Michigan and BLS, Washington, DC.
Dec. 1987: Organized AEA session on “The Economics of the Baby Boom” in Chicago. Presented “The Baby Boom's Legacy” and “Employee Benefits in the U.S. Labor Market”.
Mar. 1988: “Social Security Policy.” Economics Department, Bryn Mawr College.
Mar. 1988: “Women and the Aging Economy.” Distinguished Lecture Series, Bryn Mawr College.
May 1988: “Social Security Reforms and Poverty.” Labor Economics Workshop.
Nov. 1988: “Pension Incentives for Retirement.” Gerontology Association Meetings, San Francisco.
Dec. 1988: “Pensions and the Older Worker.” IRRA Meetings, New York.
Jul. 1989: “Explaining Pension Dynamics.” NBER Summer Institute, Cambridge.
Jul. 1989: “Company Personnel Policies in an Aging Society.” Duke Univ., Durham, NC.
Nov. 1989: “Public Sector Pensions.” National Council of State Legislators, Honolulu, Hawaii.
Nov. 1989: “Retirement and Social Security Policy.” Labor Economics Workshop.
Jan. 1990: “Pension Incentives for Retirement: Explaining Structural Change.” NASI, Washington, D.C.
Mar. 1990: “Social Security and Retirement.” Economics, MIT.
Mar. 1990: “State Pensions and Unionization.” Labor Economics Workshop.
Apr. 1990: “State Pensions and Unionization.” Economics, North Carolina State University.
May 1990: “Monroe Livingston Experiment: Preliminary Findings.” 5th Biennial Conf. on the Economics of Mental Health, National Institute of Mental Health, Annapolis, Md.
Nov. 1990: “Mandated Employee Benefits.” Graduate Labor Economics Brownbag.
Feb. 1991: “Retiree Health Insurance: Views from the Labor Market” AEI, Washington, D.C.
May 1991: “Public Sector Pensions.” Economics, Georgetown and Univ. of Maryland.
Oct. 1991: “Funding Behavior in Public Sector Pensions.” Economics, CMU and University of Pittsburgh.
Oct. 1991: “New Jobs for Older Workers.” Conference organized and hosted.
Oct. 1991: “Health Insurance and Older Workers.” Conference on the Aging Workforce, Institute for Labor Market Policy, Cornell University, Ithaca. Organized and hosted conference.
Oct. 1991: “Health Care Coverage: Gaps and Needs.” Cornell Policy Makers seminar.
Dec. 1991: “Public Sector Pension Funding.” Cornell Labor Economics Workshop.
Jan. 1992: “Keeping and Breaking Pension Promises.” IRRA New Orleans.
Jan. 1992: Hosted “Research Frontiers in Industrial Relations Research.” IRRA New Orleans.
Apr. 1992: “Cost-Benefit Analysis.” Cornell Graduate Labor Economics Brownbag lecture.
May 1992: “The Economics of Retirement,” Luncheon Lecture Series, Senior Research Scientists, Univ. of Michigan Institute for Social Research.
May 1992: “The Role of Pensions in the Labor Market.” Institute for Research on Gerontology Distinguished Lecture Series, University of Michigan.
July 1992: “The Role of Pensions in the Labor Market.” Distinguished Scholar Lecture, Federal Reserve Bd, Washington, D.C.
Nov.1992: “Retirement Systems in the Developed and Developing World.” World Bank conference on Social Safety Nets for Economies in Transition, Annapolis MD.
Jan. 1993: “Aging and Health Insurance Choice.” AEA, Anaheim, CA.
Mar. 1993: “Pension Fund Governance and Performance.” Cornell Grad Labor Economics seminar.
Apr. 1993: “Health Insurance and Older Workers.” Cornell Life Course Institute.
June 1993: “The Demand for Health Insurance.” Cornell ILR Health Insurance and the Labor Market Conference.
July 1993: “Public Pension Funding and Investment Performance.” NBER, Cambridge, MA.
Sept. 1993: “Retirement Research in the HRS.” ISR, Univ. of Michigan, Ann Arbor.
Nov. 1993: “Are US State and Local Pensions Financially Sound?” APPAM, Washington, D.C.
Nov. 1993: “Retirement Research Using the HRS.” Gerontological Society, New Orleans.

Nov. 1993: "Public Pensions." CEPR/APPWBP Pension Policy Conf., Washington, D.C.
Jan. 1994: "Public Pension Governance and Performance." AEA Meetings, Boston, MA.
Jan. 1994: "Public Pension Governance and Performance." Conference on Mandatory Pensions, Universidad Catolica, Santiago, Chile.
May 1994: "Evaluating a Capitation Program." Cornell/Princeton Conference, Ithaca, NY.
May 1994: International Pension Security Conference. Wharton, Philadelphia, PA.
June 1994: "Public Pension Management and Performance." Fundacao Getulio Vargas Conference, Rio de Janeiro, Brazil.
Oct. 1994: World Bank Conference on Social Safety Nets. Williamsburg, VA.
Jan. 1995: "Public Pension Plans: Can They Meet the Challenge?" IRRA Meetings; "Physical Health, Mental Health, and Retirement in the HRS." AEA, Wash., D.C.
Apr. 1995: "Work and Family Benefits." Cornell University.
May 1995: "Public Sector Pension Plans." University of Minnesota.
Nov. 1995: "The Workplace of the 21st Century." GSA, Los Angeles.
Jan. 1996: "Social Security Privatization." AEA, Los Angeles.
Feb. 1996: Two panels on health/social insurance, World Economic Forum, Davos, Switzerland.
July 1996: "Reforming Social Security." Federal Reserve Board, Washington, D.C.
Aug. 1996: "Social Security Privatization." Latin American Econometric Society, Rio de Janeiro, Brazil.
Nov. 1996: "Exporting Chilean Social Security Reform." Council on Foreign Relations, Conference on the Global Pension Crisis, New York.
Nov. 1996: "Prospects for Social Security Reform." Wexler Lecture, Bryn Mawr College, Bryn Mawr, PA.
Dec. 1996: "Pension and Social Security Wealth in the Health and Retirement Study." Festchrift in Honor of F. Thomas Juster's Retirement, Ann Arbor, MI.
Jan. 1997: "Physical Health, Mental Health, and Retirement." ASSA, New Orleans, LA.
Mar. 1997: "Latin American Social Security Reform." Wharton Latin American Conference.
Apr. 1997: "Money's Worth and Individual Annuities." NBER Public Economics Program.
Apr. 1997: "Social Security Reform." Economics, Swarthmore College.
Apr. 1997: "Latin American Pension Developments." St. Louis Federal Reserve Bank.
July 1997: "Annuities and Money's Worth." NBER Summer Institute, Cambridge, MA.
Dec. 1997: "Insulating Pensions from Political Pressures." Conference on "Nine Challenges to Pension Reform", Sec. de Hacienda, Oaxaca MX
Jan.1998: "Valuing Annuities." American Finance Assn Mtgs; "Pension Research", AEA Mtgs, Chicago.
Jan. 1998: "Retirement Assets in the HRS." AEA Mtgs, Chicago.
April 1998: "Retirement Needs and Retirement Wealth." Pension Research Council, Wharton.
April 1998: "Social Security Money's Worth." MIT-Harvard Joint Public Economics Seminar, MIT.
May 1998: "Social Security Reform." Center for Financial Studies (CFS), Frankfurt, Germany
May 1998: "Challenges of State Employee Pension Funds." CFS, Frankfurt, Germany
May 1998: "Social Security Privatization." European Monetary Institute, Frankfurt, Germany
Nov. 1998: "Retirement Saving Shortfalls." Gerontology Society Meetings, Philadelphia, PA
Dec. 1998: "Evaluating Individual Accounts." NBER, Cambridge, MA
Mar. 1999: "Reforming Social Security." Swarthmore College, PA.
Apr. 1999: "Retirement Income Differentials." Yale University
Apr. 1999: "Social Security Reform and Money's Worth." CUNY
May 1999: "Data Linkages in Retirement Research." NAS roundtable, Washington, D.C.
May 1999: "Social Security Money's Worth." MRRC/SSA conference, Washington, D.C.
July 1999: "The Role of Real Annuities and Indexed Bonds in an Individual Accounts Retirement Program." NBER Summer Institute, Cambridge.
Sept. 1999: "Managing Pensions in the 21st Century: Design Innovations, Market Impact, and Regulatory Issues for Japan." CIRJE Conference on Social Security Reform in Advanced Countries, University of Tokyo.
Sept. 1999: "Developments in US Pensions and Retirement Income." Social Security Reform in Advanced Countries, National Institute for Social Security and Population Aging, Tokyo.
Nov. 1999: "Social Security Money's Worth." Australian National University, and UNSW, Sydney
Nov. 1999: "Explaining Retirement Differentials." UNSW, Sydney
Nov. 1999: "Retirement Saving Adequacy and the HRS." National Treasury, Canberra
Nov. 1999: "International Pension Developments." Reserve Bank of Australia, Sydney

Nov. 1999: "Building an Environment for Pension Reform" and "Pension Governance and Management." ADB Conference on Pension Reform in SE Asia, Singapore.
Nov. 1999: "Global Pension Challenges: Relevance to Australia." Reserve Bank of Australia, Sydney.
Nov. 1999: "Aging and Social Security Reform." Conference on Australia in the 21st Century, UNSW, Sydney.
Nov. 1999: "Workforce Determinants of Old-Age Poverty." ALMR Conference, ANU, Canberra.
Nov. 1999: "Developments in Pensions." Australian Treasury Department, Canberra.
Nov. 1999: "Social Security Reform in the Americas." ANU, Canberra.
Nov. 1999: "Adequacy of Retirement Saving." UNSW, Sydney.
Dec. 1999: "Social Security Money's Worth." UNSW, Sydney.
Jan. 2000: "A Benefit of One's Own." AEA, Boston.
Feb. 2000: "Inflation-Linked Annuities." NBER, Boston.
May 2000: "Disability, Early, and Normal Retirement." Retirement Research Conference, Washington, DC
July 2000: "Financial Innovations in Retirement Income." Singapore Management University, Singapore.
July 2000: "Assessing the Impact of Mortality Assumptions on Annuity Valuation" and "Financial Innovations in Retirement Income." 8th Annual Colloquium of Superannuation Researchers, Sydney Australia, July 2000.
July 2000: "Developments in Pensions and Retirement Income." Pension Theory Research Group, Tokyo, Japan.
Sept. 2000: "International Developments in Annuity Markets" and commentary on Burtless/Bosworth project, International Forum of the Collaboration Projects, Osaka, 2000.
Jan. 2001: "Annuities, Mortality Risk, and Inflation." AEA meetings, New Orleans.
Mar 2001: "Annuity Markets in Asia and Australia." SMU, Singapore
Mar 2001: "New Evidence on Pension Administrative Expenses." ESRI, Tokyo
Mar 2001: "Estimating International Adverse Selection in Annuity Markets", NUPRI, Tokyo.
May 2001: "Developments in Decumulation: The Role of Annuity Products in Financing Retirement." Bundesbank Conference on Aging, Financial Markets, and Monetary Policy, Frankfurt.
May 2001: "Eligibility for Social Security Disability Insurance." RRC Conference, Washington DC.
June 2001: "ABCs of Pension Reform", "Pension Decumulation," "Building Support for Pension Systems." World Bank Retreat on Pension Reform, Kennedy School, Harvard.
July 2001: "Public Pension Systems in the United States." FGV, Sao Paolo, Brazil
July 2001: "New Roles for Pensions in Development." SMU, Singapore
July 2001: "Annuities in Defined Contribution Pension Systems." UNSW, Sydney
July 2001: "New Evidence on Pension Costs." UNSW, Sydney
Sept. 2001: "Strengthening US Public Pension Management." World Bank Public Pension Fund Management Conference, DC.
Jan. 2002: ASSA Session on Retirement Policy, Atlanta.
Feb. 2002: "Pension Reform in Japan", and "Pension Governance and Performance." ESRI Conference, Tokyo
Feb. 2002: "Challenges to US Pensions." Japanese Pension Research Council, Tokyo
Feb. 2002: "Disability and Linked Data." LDI Executive Committee
Mar. 2002: "A Critique of the President's Commission to Strengthen Social Security Final Report: Comments." American Enterprise Institute, Washington, D.C.
Apr. 2002: "Company Stock and Retirement Plan Diversification." NBER, Cambridge, MA
May 2002: "Global Pension Reform." Dept of Finance, Univ. of Frankfurt
May 2002: "The Report of the President's Commission to Strengthen Social Security." Retirement Research Conference, D.C.
June 2002: "Global Pension Reform." Univ. of Mannheim
June 2002: "Annuities in an Ageing World." Turin, Italy.
July 2002: "Company Stock and Retirement Plan Diversification." UNSW Sydney.
July 2002: "Social Security Guarantees." NBER, Cambridge, MA.
July 2002: "Paths to Reforming Social Security." Harvard Social Security Project, Cambridge, MA.
Dec. 2002: "Forms of Pension Guarantees." Center for Strategic and International Studies, Washington, DC
Jan. 2003: "Understanding Pension Guarantees;" "The Option to Buy-Back a Defined Benefit Promise" and Chair/Discussant, ASSA meetings, Washington, DC.
May 2003: "Lifetime Earnings Variability and Retirement Wealth." RRC Conference, Washington, D.C.
June 2003: "Old-Age Pension System Reform in the English-Speaking Caribbean: A Policy Assessment." Barbados.
July 2003: "Earnings Variability and Retirement Wealth." UNSW Sydney
Sept. 2003: "Housing Equity & Senior Security." 2003 ESRI International Conference, Tokyo Japan.

Sept. 2003: "Global Pensions Challenges." ACPM meetings, Canada.
Nov. 2003: "Educating the Pension Participant." World Bank Contractual Saving/Insurance Conference, Washington, DC.
Jan. 2004: "Betting on Death and Capital Markets" with R. Maurer; and "Pension Guarantees" with Alex Muermann; session chair; AEA meetings, San Diego.
Jan 2004: "Global Pension Challenges" and "Developments in Retirement Research." Dept of Economics, Universidad de Chile, Santiago.
Feb. 2004: "Household Portfolio Management in Japan." ESRI International Conference of Collaborators, Tokyo.
Feb. 2004: "The Global Pension Challenge and Implications for Japan." Hosei University, Tokyo.
Mar. 2004: "The Need for Annuities." Accademia dei Lincei, Rome.
Mar. 2004: "Social Security Reform Prospects and Research Issues." Economics, Washington Univ. St. Louis.
Mar. 2004: "Prospects for Social Security Reform." Weidenbaum Center, Washington Univ. St. Louis.
June 2004: "Challenges for Global Pensions," NZ Assn of Economists, Wellington.
June 2004: "Developments in Retirement Portfolios." NZ Treasury and ORC, Wellington.
July 2004: "Pension Governance and Performance," UNSW Superannuation Conference, Sydney.
Aug. 2004: "Health and Annuities in an Aging Population." NBER Summer Institute, Cambridge.
Sept. 2004: "Pension Governance in Japan and New Zealand." World Bank Public Pension Conference, Washington.
Oct. 2004: "Challenges for Retirement Financing." 27th Engle Lecture, American College, Bryn Mawr, PA.
Jan. 2005: "Developments in Chilean Pension Reform." Universidad de Chile, Santiago.
Mar. 2005: "Challenges facing US Pensions." Netspar at Tilburg University, Netherlands.
May 2005: "Better Pensions for the Better Paid?" RAND, Santa Monica.
May 2005: "Lessons from LA Pensions for US Old-Age System Reform." AIOS-WB-IDB Conf., Santo Domingo.
June 2005: "Behavioral Finance and Pensions." Symposium 'Economics and Finance of an Aging Society, Universitat Zurich, Switzerland.
June 2005: Three lectures on pension structure and design. Netspar Conference, Amsterdam, Netherlands. Also industry lecture, "Lessons for Pension Plan Sponsors from Behavioral Finance"
July 2005: "SRI in Japanese Pension Funds." 13th Annual CPS conference, Sydney
July 2005: "401(k) Pension Plan Design." NBER Summer Institute, Cambridge.
Aug. 2005: "Financial Literacy and Retirement Planning." RRC Conference, Washington, D.C.
Sept. 2005: "Debating Social Security Reform." The Ford School of Public Policy, Univ. of Michigan, Ann Arbor.
Oct. 2005: "Do People Know Basic Economics?" Dartmouth Conference on Effective Financial Education, Hanover
Dec. 2005: RIETI International Symposium: Evaluation of the 2004 Pension Reforms and Future Reforms
Dec. 2005: "Turning Workers into Savers." SMU, Singapore.
Dec. 2005: "The Japanese Pension Reform of 2004." REITI, Tokyo Japan.
Feb. 2006: "Notional Defined Contribution Pensions in Japan." ESRI Tokyo Japan.
Feb. 2006: "The Chilean Pension Reform at 25." Atlanta Federal Reserve Conference.
July 2006: "Financial Innovations for an Aging World." G-20 Workshop, Demography & Financial Markets, Sydney
Sept 2006: "The Inattentive Participant." SMU Dept of Finance, Singapore.
Sept. 2006: "Financial Products for Global Aging." Shibusawa Seminar, UPenn and Villanova Univ.
Sept. 2006: "Pension Reform in Chile." Woodrow Wilson School, Princeton University.
Nov. 2006: "Reforming Pension Reform." IDB Washington, D.C.
Feb. 2007: "Aging and Financial Stability." IMF/DNB Seminar, Washington, D.C.
Mar. 2007: "Demographics and Finances of Baby Boomers." The Q Group, The Cloister, GA.
Mar. 2007: "Trading patterns in 401(k) Plans." MRRC and US Social Security Administration.
May 2007: "Pension Switching in Chile." NBER.
June 2007: "Choice and Costs in Provision for Retirement." SMU Singapore
July 2007: "Civil Servant Pension Reform." UNSW Superannuation Conference, Sydney.
Jan. 2008: "Planning and Financial Literacy: How Do Women Fare?" AEA meetings, New Orleans.
Jan. 2008: "Enhancing Retirement Security." Singapore Mgmt University, Singapore.
Mar. 2008: "Managing Public Investment Funds." Economic and Social Research Institute Meeting, Tokyo.
Mar. 2008: "Asset Allocation and Location over the Life Cycle." MRRC Researcher Conference, Ann Arbor.
May 2008: "Pensions for the Future: Developing Individually Funded Programs." FIAP Conference, Lima Peru.
Jan. 2009: "Annuity Markets in Chile." International Conference on Annuities Markets: Structure, Trends and Innovations, Hitotsubashi Collaboration Center, Tokyo.

Feb. 2009: "Financial Literacy in Times of Turmoil." Washington DC conference with Brookings Institution and the Retirement Security Project and discussant.
Jan. 2009: "Human Capital Risk and Pension Outcomes." World Bank/OECD/ING/BBVA/VB Research Workshop on the Performance of Privately Managed Pension Funds, Mexico City.
Mar 2009: "Pension Efficiency." MRRC Researcher Conference, Ann Arbor.
June 2009: "Extending Life Cycle Models of Optimal Portfolio Choice." Finance Dept., Goethe Univ. of Frankfurt.
Oct. 2009: "International Pension Challenges." Keynoter, IAA LIFE and AFIR Colloquium, Munich.
Jan 2010: "Retirement Research Using the HRS." SSA.
Mar 2010: "Financial Literacy and Household Wealth Accumulation" and "Identifying the Impact of Financial Literacy." Universidad de Chile, Santiago.
Mar. 2010: "Measuring Financial Literacy." Colombian Central Bank Conference, Cartagena.
Apr. 2010: "Borrowing from Yourself: Loans in 401(k) Plans" and "Reform Options for Social Security." MRRC, Michigan.
June 2010: "Financial Literacy and Retirement Accumulations." MEA SAVE conference, Deidesheim, Germany.
June 2010: "Behavioral Finance & Retirement Plan Design" and "Personal Pension Guarantees." Goethe Univ.
June 2010: "Financial Literacy and Retirement Accumulations." University of Frankfurt.
July 2010: "Longevity Risk: What's the Liability?" World Risk and Insurance Economics Congress, Singapore.
Oct. 2010: "Managing Risks in Defined Contribution Plans: What Does the Future Hold?" Brookings-Nomura-Wharton Conference on Financial Markets, Washington, D.C.
Nov 2010: "Pensions in the Wake of the Financial Crisis." UNSW, Sydney.
Nov. 2010: "Linking Financial Literacy and Retirement Wellbeing," Centre for Silver Security, SMU Singapore.
Nov 2010: "Defaulting on Yourself: 401(k) Loans," FLRC First Annual Conference, Washington, DC.
Apr. 2011: "Valuing the Social Security Annuity: A Proposal," FLC Meeting, Harvard Law School.
Apr. 2011: "First-Round Impacts of the Chilean Social Security Reform." MRRC Researcher Conference, Ann Arbor.
May 2011: "When States Go Broke." Stanford Law School.
June 2011: "Financial Literacy, Impatience, and Retirement Wealth." LMU, Munich.
July 2011: "How Financial Literacy and Impatience Shape Retirement Wealth and Investment Patterns." UNSW, Sydney.
July 2011: "Framing Effects and Expected Social Security Claiming Behavior." NBER Summer Institute.
Aug. 2011: "Lifecycle Impacts of the Financial and Economic Crisis on Household Optimal Consumption, Portfolio Choice, and Labor Supply." Retirement Research Consortium, Washington, D.C.
Sept. 2011: "Framing Effects and Expected Social Security Claiming Behavior." Financial Literacy Center Workshop, Washington, D.C.
Oct. 2011: "Financial Literacy and Impatience: Effects on Investment Behavior." Federal Reserve Board and George Washington University School of Business, Kickoff lecture for the Financial Literacy Seminar Series.
Jan. 2012: "Retirement Preparedness, Financial Literacy, and Impatience." AEA meetings, Chicago.
Jan. 2012: "Financial Literacy and Household Wealth Accumulation." AEA meetings, Chicago.
Jan. 2012: "Regulating Annuities in Competitive Markets." World Bank 5th Contractual Savings Conference, D.C.
Apr.2012: "Optimal Financial Knowledge and Wealth Inequality." MRRC, Univ. of Michigan.
May 2012: "Reinventing Retirement in Challenging Times." Economics Festival, Trento, Italy.
June 2012: "Problems in Managing Longevity Risk." NETSPAR Conference, Paris, France.
June 2012: "Optimal Knowledge and Wealth Inequality." FLC Conference, Washington, DC.
June 2012: "A Conversation about Annuities: The Storm to Come," FLC Conference, Washington, DC.
July 2012: "Economic Perspectives on Population Aging." Australian Economic Conference, Melbourne, AU.
July 2012: "Life Cycle Implications of the Financial and Economic Crisis." Australian Economic Conference, Melbourne, AU.
July 2012: "Complex Annuities." UNSW Superannuation Conference, Sydney, AU
Oct. 2012: "Financial Sophistication: What, Why, and For Whom?" CIRPEE Conference, Montreal.
Nov. 2012: "Financial Literacy and Financial Decision Making: Evidence and Implications for Financial Education." TIAA-CREF Institute, NYC.
Apr. 2013: "The Economics of Financial Literacy." Dept of Finance, Accounting, and Statistics, Vienna University of Economics and Business, Vienna, Austria.
Apr. 2013: "Retirement in the US and Japan: Early Findings from JSTAR and the HRS." MRRC University of Michigan

June 2013: "Optimal Household Portfolios with Longevity Protection." BEPP, Wharton School, Philadelphia.
July 2013: "ADLs and Nursing Home Admittance: Evidence from US." Centre for Silver Security conference on Retirement Readiness: Income Adequacy, Long-term Care and Social Well-being, SKBI/SMU, Singapore.
July 2013: "Optimal Financial Knowledge and Wealth Inequality." Superannuation Conference, UNSW, Sydney.
Aug. 2013: "How Does Retiree Health Insurance Influence Public Sector Employee Saving?" NBER, Jackson Hole.
Aug. 2013: "Debt and Debt Management among Older Adults," with A. Lusardi, RRC Conference, Washington, D.C.
Sept. 2013: "Integrating Investments, Insurance, Social Security, and the Family." Goethe University conference on Funded Pensions and Social Security over the Life Cycle. Frankfurt.
Sept. 2013: "Population Aging and Workplace-Related Pensions" with J Piggott. Harvard-CEPAR Workshop on the Economics of Population Aging. Cambridge.
Oct. 2013: "Lump Sums or Annuities?" SIEPR Conference, Stanford.
Jan. 2014: "Optimal Life Cycle Portfolio Choice with Variable Annuities Offering Liquidity and Investment Downside Protection." ARIA/ASSA.
Mar 2014: "How Family Status and Social Security Claiming Options Shape Optimal Life Cycle Portfolios." Dept of Finance, Norwegian School of Economics.
Apr 2014: "Family Status and Social Security Claiming: Impact on Optimal Portfolios." MRRC Researcher Workshop, Ann Arbor.
Apr. 2014: "The Financial Impact of Longevity Risk." NBER Insurance program.
Apr 2014: "Complexity of Choice and Defined Contribution Plan Design." PRC/TIAA-CREF Institute Conference. Washington, DC.
May 2014: "Delayed Claiming and Social Security Lump Sums." IZA, Bonn.
May 2014: "Evidence-based Information for Policy Making." NIA/NAS Conference on Longitudinal Micro Data, Mexico City.
July 2014: "Target Date Funds in the Pension Portfolio." Presentation for the CPF Advisory Board, Singapore.
July 2014: "Financial Education and Preparedness: Evidence from Singapore." Citi Foundation/SMU conference, Singapore.
July 2014: "Pension Challenges Around the World." Superannuation Conference, UNSW, Sydney.
July 2014: "How Family Status and Social Security Claiming Options Shape Optimal Life Cycle Portfolios." Superannuation Conference, CEPAR/UNSW, Sydney.
Sept. 2014: "Streamlining the DC Menu." TIAA-CREF/PRC Researcher Workshop, NY.
Nov. 2014: "Will They Take the Money and Work?" W. R. Berkley Research Seminar, St. John's University, NY.
Apr. 2015: "Narrow Framing and LTC Insurance." Univ. of Michigan, Ann Arbor.
July 2015: "Developments in Annuitization: Chile, Singapore, and the US" and "Evaluating Program Effectiveness of Financial Knowledge Programs." Superannuation Conference, CEPAR/UNSW, Sydney.
Sept. 2015: "Analyzing Peoples' Willingness to Delay Social Security Claiming." Brookings Institution, Washington, D.C.
Oct. 2015: "Public/Private Saving Challenges in an Aging Economy." NABE annual meeting, Washington, DC.
Nov. 2015: "Helping America Plan for Retirement." Brookings Institution, Washington, D.C.
Nov. 2015: "Optimal Financial Literacy, Wealth Inequality, and Program Evaluation." Temple University Dept. of Risk and Insurance.
Jan. 2016: "Evaluating the Impact of Workplace Financial Education Using a Life Cycle Model," and "Optimal Life Cycle Portfolio Choice with Variable Annuities Offering Liquidity and Investment Downside Protection." AEA meetings, San Francisco.
Feb. 2016: "Meeting East Asia's Aging Challenge." Discussion of World Bank volume on aging in East Asia and the Pacific.
May 2016: "Simplifying Choices in Defined Contribution Retirement Plan Design," MRRC Researcher Workshop, Ann Arbor.
May 2016: "Older Women's Labor Market Attachment, Retirement Planning, and Debt," NBER WWL conference, Cambridge.
May 2016: "Economic Security and Older Adults," WEF /UPenn Conference on Aging and Cognition.
June 2016: "Financial Literacy and Retirement Security: Global Developments." OECD Pension Research Network, Paris.
June 2016: "Financial Literacy around the World," SMU/CPF Singapore.
July 2016: "Simplifying Choice in the DC Environment," Superannuation Conference, UNSW Sydney.

Aug. 2016: "Time Discounting and Economic Behavior." MRRC/Treasury/SSA Financial Security Research Symposium, Washington, D.C.
Aug. 2016: "Incentivizing Delayed Retirement." World Bank Global Pension & Savings Conference, Washington, DC.
Oct. 2016: "Older Peoples' Willingness to Delay Social Security Claiming," TIAA Institute, NYC.
Oct. 2016: "Financial Literacy and Financial Markets," University of Minnesota Law School.
Nov. 2016: "Borrowing Against Your Future: 401(k) Loans and Defaults." NTA Conference, Baltimore.
Jan. 2017: "Putting the Pension Back in the Retirement System," AEA meetings, Chicago.
Apr. 2017: "Policy Challenges of Financing Longevity," Keynoter, Stanford University.
May 2016: "Putting the Pension Back in 401k Plans," Lillywhite Award Presentation, EBRI Conference, Washington DC.
June 2016: "Putting the Pension Back in 401k Plans," TIAA/PRC Researcher Symposium, Washington, DC.
July 2016: "Putting the Pension Back in 401k Plans," CEPAR Superannuation Conference, UNSW, Sydney.
July 2017: "Financial Literacy and Portfolio Complexity," SMU SLP conference, Singapore.
July 2017: "Policy Challenges of Financing Longevity," 8th China International Joint Conference between Tsinghua University and Cass Business School on Insurance and Risk Management, Guilin, China.
Sept. 2017: "Enhancing Risk Management in an Aging World." Geneva Risk Economics Lecture for the European Group of Risk and Insurance Economists, London.
Nov. 2017: "Probability Weighting and Household Portfolio Choice: Empirical Evidence" TIAA Institute, NYC.
Jan. 2018: "Putting the Pension Back into 401(k) Plans," AEA meetings, Philadelphia.
Mar. 2018: "Optimal Social Security Claiming Behavior under Lump Sum Incentives: Theory and Evidence," MRRC workshop, University of Michigan.
April 2018: "Financial Literacy and Financial Decisionmaking," Keynote GWU Cherry Blossom Institute Conference, Washington, D.C.
June 2018: "Delaying Social Security Claiming." ShanghaiTech/CEPAR conference on "Population Aging: Institutional and Policy Innovation," Shanghai.
June 2018: "Older Peoples' Willingness to Delay Social Security Claiming," NBE/SAIF Conference on Retirement Security, Jiao Tong University, Shanghai.
July 2018: "Financial Literacy and Wealth Inequality." Keynote, Superannuation Conference, CEPAR-UNSW, Sydney.
July 2018: "Retirement Preparedness of the Self-Employed in Singapore," SMU Roundtable, Singapore.
Jan. 2019: "Financial Fraud among Older Americans: Evidence and Implications." AEA meetings, Atlanta.
May 2019: "Early Results: OregonSaves." SSA, Washington DC.
May 2019: "Automatic Enrollment in 401(k) Annuities: Boosting Retiree Lifetime Income." Northwestern University.
June 2019: "Insurance Opportunities for an Aging World." Life Insurance Association of Japan, Tokyo.
June 2019: "Opportunities of the Longevity Economy." G-20 meetings, Tokyo.
Nov. 2019: Keynote address, 2019 2nd CEAR-RSI Household Finance Workshop, Montreal.
May 2020: "Better Retirement Systems Post Pandemic." Presentation to the Department of Finance, Hebrew University. Online.
June 2020: "Financial Literacy and Retirement Security" Presentation to the Committee to Understand the Aging Workforce and Employment at Older Ages, National Academies of Sciences, Engineering, and Medicine. Online.
June 2020: "How Persistent Low Expected Returns Alter Optimal Life Cycle Saving, Investment, and Retirement Behavior." Presentation to the International Pension Research Association Conference, OECD/IOPS CEPAR/Netspar/PRC joint event. Online.
June 2020: "Understanding Debt in the Older Population." Presentation to the TIAA Institute Fellows Symposium. Online.
July 2020: "Better Retirement Systems in the Wake of the Global Pandemic." Presentation to the Inter-American Development Bank, and the Pensions in Latin America and the Caribbean Network (PLAC Network). Online.
July 2020: "Rebuilding Retirement Systems Post Pandemic." Presentation for the 2020 NBER Summer Institute Aging Program. Online.
July 2020: "Building Better Retirement Systems in the Wake of the Global Pandemic." Presentation to "Wharton on the Markets." Online.

Aug 2020: "Pensions and the Pandemic." Presentation to the Dept. of Economics & Finance, Universidad del Pacifico, Lima, Peru. Online.

Aug 2020: "Rebuilding Retirement Systems post-COVID-19." Keynote Presentation, Swedish House of Finance (SHoF) at the Stockholm School of Economics conference on Consumer Behavior in Financial Markets. Online.

Sept. 2020: "The Future of Pensions Post-COVID-19." Keynote Presentation, NBER conference on 'Employer Challenges in Financing and Managing Pension Plans.' Online.

Oct. 2020: "Pensions in a Post-COVID Era." Keynote Presentation, Global Pensions Program, InterAmerican Development Bank. Online.

Dec. 2020: "2020 Pension Outlook," Working Party on Private Pensions, Directorate for Financial and Enterprise Affairs, OECD. Online.

Dec. 2020. "Pensions and COVID-19: The Global Experience." Keynote for IPRA global seminar, UNSW. Online.

Jan. 2021: "Pensiones y Seguro Social: Mitos, Realidades, y Desafiós." ICARE conference, Santiago, Chile. Online.

Feb. 2021: "Would Raising the Minimum Distribution Age for Retirement Accounts Enhance Old Age Security?" The Savings and Retirement Foundation, Washington D.C. Online.

Jul. 2021: Keynote speech, 24th International Congress on Insurance: Mathematics and Economics. "Developments in Pension Design: Guarantees & Default Annuities," Online.

Sept. 2021: Panelist, "Building a Better Retirement System," Brookings Institution. Online.

Feb. 2022: "Older Peoples' Willingness to Delay Social Security Claiming," International Pension Research Association (IPRA). Online.

Mar. 2022: "Women's Financial Literacy: What We've Learned," G53 Network, International Women's Day conference. Online.

July 2022: "Movements In and Out of Poverty at Older Ages," ICMM Conference, Jackson Hole.

Aug. 2022: "Developments in Pension Decumulation: Payout Annuities as Defaults," RAND BeFi Conference. Online.

Oct. 2022: "Information Processing Frictions and Suboptimal Investment in 529 Savings Plans," Keynote presentation, FRB and GFLEC Financial Literacy Seminar, Washington D.C.

Dec. 2022: "Fixed and Variable Longevity Annuities in Defined Contribution Plans: Optimal Retirement Portfolios Taking Social Security into Account." ICIR Conference on "Private and Social Insurance Implications of Demographic Change," House of Finance, Goethe University.

Jan. 2023: "The Importance of Financial Literacy for Financial Decision Making," Presentation for Rush University Medical College, Alzheimer's Disease Center. Online.

Jan. 2023: "Fixed and Variable Longevity Annuities in Defined Contribution Plans: Optimal Retirement Portfolios Taking Social Security into Account." Capital Group Theory Seminar. Online.

Jan. 2023: "Presentation on an Integrated System of Household Income, Wealth, and Consumption Data and Statistics to Inform Policy and Research," for the National Academy of Science Panel on Data and Statistics to Inform Policy and Research. Online.

Mar. 2023: "New Challenges for Household Finance: Making Your Money Last a Lifetime," Keynote presentation, *Finance Down Under 2023* Conference, University of Melbourne, Australia.

May 2023: "Income and Poverty Transitions in Later Life," Institute of Consumer Money Management, Washington DC.

June 2023: "How the Pandemic Altered Americans' Debt Burden and Retirement Readiness," International Pension Research Association, OECD, Paris.

Aug. 2023: "Longevity and Financial Regret," National University of Singapore.

Oct. 2023: "Teaching about Retirement, Saving, and More," Stanford University Conference on Teaching Personal Finance.

Mar. 2024: "Understanding and Managing Longevity Risk in Retirement." UNSW Conference, *Advancing the Retirement Phase of Superannuation*. Sydney, Australia.

Mar. 2024: "Employer 401(k) Matches for Student Loan Debt," NBER Aging Program, Cambridge.

Apr. 2024: "Killing Two Birds with One Stone: Employer 401(k) Matches for Student Debt Repayment," TIAA Institute Fellows Symposium, Boston.

Oct. 2024: "Lessons from Behavioral Research for Retirement System Design," Vanguard Behavioral Research Summit.

Feb. 2025: "The Outlook for Retirement Security in a New Congress," RSP Brookings, Washington D.C.

July 2025: "Pretty Good Annuities," Presentation for the Society of Insurance Research Journal Club, via zoom.

Oct. 2025: "Longevity Risk and Pension System Design," AARP/Chamber of Commerce Conference on Liquidity and Longevity in Retirement, Washington D.C.
Oct. 2025: "Aging and the Future of Retirement," Keynote address, Wharton Zell/Lurie Center, Philadelphia.
Dec. 2025: "The Future of Healthy Aging and Successful Retirement," Address to the Wharton Lifelong Learning Program.
Jan. 2026: "An Economy That Works for All," Address to the New York Federal Reserve.

Other Conference Participation:
Oct. 1979: US AID Conference on Employment Planning, Rio de Janeiro, Brazil.
Apr. 1980: HIIS Conference, Harvard, Cambridge.
June 1980: Conference on Longitudinal Data Analysis, NORC and the University of Chicago.
July 1980: NBER Conference on Pensions, Cambridge.
Oct. 1980: Latin American Studies Association Conference, Bloomington.
Spr. 1980: Economics of Aging Conference, Gerontological Society of American, Toronto.
Spr. 1982: Pensions and the National Economy Conference, NBER, Amelia Island.
May 1983: Economics of Trade Unions Conference, NBER, Cambridge.
Mar. 1984: Pensions and Retirement Conference, NBER, San Diego.
Oct. 1985: Taxing Employee Benefits Conference. EBRI, Washington, D.C.
Dec. 1985: Discussant, Session on Pensions, AEA Meetings, NY City.
Feb. 1987: Discussant, Conference on "Issues on Contemporary Retirement." Hoover, Stanford.
Dec. 1988: Discussant, Session on "The Older Worker" and "Employee Benefits," IRRA Meetings, and Chair, "Labor Market Transitions of Women." AEA, New York City.
May 1989: "Do Compensation Policies Matter?" Conference. ILR/Cornell, Ithaca.
Jul. 1989: "Company Personnel Policies in an Aging Society." Conference, Duke, Durham, NC.
Nov. 1989: "Labor Markets in the 1990's Conference." NBER, Cambridge.
Dec. 1990: Discussant, Session on "Faculty Retirement", AEA, Washington, D.C.
Oct. 1991: Frontier Research in IR Conference, Wharton.
Nov. 1991: Discussant, "New Research on the Minimum Wage." Conference. ILR/Cornell, Ithaca.
May 1992: Participant, NBER Conference on "International Labor Markets."
Jan. 1993: Chair of "Social Insurance" panel, ES meetings, Anaheim, CA.
May 1993: Discussant, PRC Retiree Health Insurance Conference, Wharton.
May 1993: Chair, Session on "Minority Education." ILR/Cornell, Ithaca.
June 1993: Hosted conference "Health Insurance in Labor Market." ILR/Cornell, Ithaca.
Nov. 1993: Workers Compensation Conference, NCCI and Wharton School, U. of Penn.
May 1994: EBRI Policy Forum, Washington, D.C.
May 1994: Hosted PRC conference on "International Pension Security." Wharton.
Oct. 1994: NAS Conference on "Retirement Income Security."
Jan. 1995: Organizer, Chair and Discussant for IRRA Session on "Retirement Trends." Wash., D.C.
Jan. 1995: Chair for AEA Session on "Pensions." Wash., D.C.
May 1995: US DOL conference on "Pensions." Wash. D.C.
May 1995: Hosted "Positioning Pensions." Conference, PRC Wharton.
May 1995: CEPR conference on "Indexed Bonds.", Wash. D.C.
July 1995: Franco-American Seminar, NBER, Cambridge
Oct. 1995: Discussant, "HRS Early Results" workshop, Ann Arbor, MI.
Mar. 1996: "Household Portfolio Behavior" Conference, Wharton.
May 1996: "Risk Management in Insurance Firms", Wharton Financial Institutions Center
May 1996: Hosted "Living with Defined Contribution Plans" Conference, PRC Wharton.
June 1996: Wharton Spencer Stuart Directors' Institute, Wharton Executive Education.
July 1996: NBER Summer Institute Programs on Aging, Public Economics, and Health Care, Cambridge, MA.
Oct. 1996: Risk Management in Banking, Wharton Financial Institutions Center.
Nov. 1996: Discussant, EDI/World Bank Conference, "Pension Systems: From Crisis to Reform." Washington, D.C.
Nov. 1996: "Assessing Social Security Reform Alternatives." EBRI Policy Forum.
Jan. 1997: Chaired three sessions at ASSA meetings, New Orleans.
May 1997: Hosted "Social Security Reform" Conference, Pension Research Council, Wharton.
May 1997: Participant, "Performance of Financial Institutions" Conference, Wharton
Aug. 1997: Discussant, Amsterdam "International Economics of Aging" Conference.

Sept. 1997: CEPR Conference on “Pension Taxation.” Washington, D.C.
Jan. 1998: Chair and organize CSWEP sessions on “Women and Retirement.” AEA Meetings, Chicago.
April 1998: Wharton Conference on “Household Portfolio Behavior.” Philadelphia, PA.
June 1998: Conference on “China’s Economic Reforms and Development.” China Center for Economic Research, NBER and Beijing University, Beijing, China
Nov. 1998: Panel on “Women and Social Security Reform.” Gerontology Society Meetings, Philadelphia, PA
Jan. 1999: Discussant, “International Pension Reform.” Session, AEA Meetings, NYC.
Sept. 1999: Discussant, World Bank Conference on “New Ideas about Old-Age Security.” Washington, DC.
Mar. 2000: Participant, “Household Financial Decision Making.” Rodney White Center for Financial Research, Wharton.
May 2000: Participant, Rethinking Estate and Gift Taxation, Brookings.
Feb. 2001: Discussant, NBER Insurance Program, Cambridge.
Mar. 2001: Participant, “Household Financial Decision Making.” Rodney White Center for Financial Research, Wharton.
Mar. 2002-4: Participant, Rodney White Center for Financial Research, Wharton.
July 2004: ASriA Conference, Singapore.
Nov. 2004: Moderator, “Risk Management in Latin America.” Wharton Latin American Business Roundtable.
Jan. 2005: Discussant, two sessions at the AEA meetings, Philadelphia.
Apr. 2005: Chair and discussant, “The Market for Annuities.” World Bank Contractual Savings Conference, DC.
Nov. 2005: “The Chilean Pension Reform at 25.” Social Security Symposium, Santiago Chile.
Nov. 2005: “Global Pension Challenges.” Society of Actuaries, NY.
June 2006: NBER/TAPES conference, Uppsala, Sweden.
Mar. 2008: Discussant, International Forum on Labor Markets in Japan, Tokyo.
Jan. 2009: Discussant, ASSA meetings.
July 2009: Session Chair and two papers presented, UNSW Superannuation Conference, Sydney.
Jan 2010: Discussant, ASSA meetings.
June 2010: Moderator, Panel on “The Future of Real Estate.” Wharton Global Alumni Reunion, Madrid.
Jan. 2011: Discussant, ASSA meetings
Mar. 2012: Wharton’s Rodney White Conference on Household Portfolio Choice, Discussion of Health and Mortality Delta
Aug. 2012: Discussant for two papers, NBER Conference on Public Pensions, Jackson, WY.
Aug. 2013: Discussant on Annuitization, RRC Conference, Washington, DC.
Jan. 2014: Chair and moderator, AEA and AFA sessions, ASSA, Philadelphia.
Mar. 2015: Adv. Board, RAND Roybal Center Meeting, Washington, DC.
April 2015: “Narrow Framing and Long-Term Care Insurance.” Univ. of Michigan.
May 2015: “Delayed Claiming and Social Security Lump Sums.” IZA, Bonn.
April 2015: “Complexity of Choice and Defined Contribution Plan Design.” TIAA-CREF Institute Conference on Today’s Choices, Tomorrow’s Opportunity: Innovations in Retirement Policy and Practice. Washington, D.C.
June 2015: “Retirement Security and Behavioral Economics.” Conference on Behavioral Economics in Asia, NUS and Civil Service College, Singapore.
Sept. 2015: “Delayed Social Security Claiming,” Brookings Institution Conference “The Power of the Nudge.” Washington, D.C.
Sept. 2015: “Older Women’s Work and Debt,” NBER symposium on “Older Women Working.” Cambridge, MA.
June 2016: Global Future of Retirement Conference, P&I, Washington, D.C.
July 2016: “Working Women and Long-Term Care in Japan,” ESRI Conference, Tokyo.
July 2017: “Comprehensive Income Products for Retirement,” CEPAR Superannuation Conference, UNSW, Sydney.
Jan 2020: Chair and Discussant, AEA meetings. Session on annuitization.
Jan. 2021: Organized & moderated AEA session on “Household Consequences of the Coronavirus and Its Aftermath: Microeconomic Outcomes. Online.
Apr. 2021: Discussant, CEPR 6th European Conference Workshop on Household Finance. Online.
Jun 2021: IPRA Conference on Pensions Emerging from COVID; Moderator for session on Climate Change and Pensions. OECD, Paris. Online.
Aug. 2021: Moderator, Panel for Retirement & Disability Research Consortium Conference, Understanding the Effects of the Pandemic on Retirement & Disability. Washington, DC. Online.

Aug. 2023: Moderator, Panel for Retirement & Disability Research Consortium Conference, Economic Security of SSA Beneficiaries, Washington, DC. Online.
Oct. 2023: Moderator, Panel on Financial Education, Stanford University. Online.
Mar. 2025: "Planning and Experiencing a Secure Retirement," Co-host for TIAA Institute/PRC Symposium, Princeton.
Apr. 2025: "The Importance of Financial Literacy for Financial Decision Making," SPARK Institute Financial Literacy Committee presentation.
Jan. 2026: Chair, AEA meetings, sessions on "Why Do Households Seek Financial Advice, and Does It Help?" and ""Reevaluating the Golden Years: Do Retirement Dreams Survive the Reality?"

Testimony and Public Service Presentations:
Fall 1979, '85; Sp '80, '85: "Women, Work, and Development." Trade Unions and Development, Cornell, Ithaca.
Fall 1979, '85: Research Report for Cornell University Council Members and Trustees, Ithaca.
Sep. 1980: Discussion. President of Federation of Dutch Trade Unions, Ithaca.
Sep. 1980: "Trends in the Labor Market." ILR Conference on Contemporary Labor Force Issues, Ithaca.
May 1981: "Comparable Worth." ILR/Women's Studies Conf., Cornell, Ithaca.
Sum. 1981: Moderator, Cornell Conf. on Social Security and Pension Reform, Div. of Extension/ Public Service, ILR NYC.
Oct. 1982: Research Report to ILR Associates, Ithaca.
Jan. 1983: "Social Security in the l980's." Cornell University Employee Benefits, Ithaca.
May 1983: "Containing Fringe Benefits Costs." ILR Extension, Albany.
Oct. 1983: "Comparable Worth." WHCU Radio, Ithaca.
Oct. 1983: "Social Security." Cornell Public Radio, Ithaca.
Oct. 1983: "Issues in Health Care." NY St. Public Employee Relations Board, Albany.
Spr. 1984: "The Economics of Retirement" and "Health Care in the l980's." ILR Extension, Rochester.
Fall 1984: Participant, Conference on "Federal Data." CISER, Cornell, Ithaca.
1984-87: Board of Directors, Cornell Community Infant Center, Ithaca.
Jul. 1985: Invited testimony on retirement income policy. House Ways and Means Committee, U.S. House of Representatives, Washington, D.C.
Fall 1986: "Pensions and Retirement." Cornell Public Radio, Ithaca.
Fall 1986-7: ERISA Advisory Council, U.S. Department of Labor, Public Member.
Mar. 1987: Cornell ILR Alumni Lecture, Dallas, TX.
Oct. 1987: "Employer-Provided Pensions: Where Do We Go from Here?" ILR/BNA "Older Americans in the Workforce." Washington, DC.
1988-90: Vice President and President, Ithaca Community Childcare Center, Ithaca.
May 1988: "Older Workers." Cornell Public Radio, Ithaca.
Oct. 1988: "The Aging American Workforce." University Council Weekend, Cornell, Ithaca.
Dec. 1988: "The Aging Workforce." Ithaca College Department of Communications.
Mar. 1990: "Child Care Problems and Solutions." WVBR Radio, Ithaca.
Mar. 1990: "Pensions and Social Security." CBS Evening News.
Apr. 1990: "Pensions and Retirement." WXXI Radio, Rochester.
Oct. 1990: "Planning for Diversity in the Labor Force." Cornell University Council Weekend, Ithaca.
Nov. 1990: "Why Employers Don't Cure Rising Health Costs." CAHRS/ILR, Cornell, Ithaca.
Nov. 1990: "Health Care Coverage and the Labor Movement." PEF Teleconference, ILR/Cornell, Ithaca.
Jan. 1991: "Vesting and Pensions." Interview for National Public Radio. Washington, D.C.
Oct. 1991: "Labor Market Policy for an Aging Workforce." Cornell University Council Weekend, Ithaca.
Nov. 1991: Invited testimony before the House Select Committee on Aging and the Subcommittee on Investment, Jobs and Prices of the Joint Economic Committee of the U.S. Congress.
Sept. 1992: Testimony to Task Force on Women and Retirement, House Committee on Aging, Subcommittee on Retirement Income and Employment, Washington, D.C.
Feb. 1993: AARP Working Group on Retirement Research, Washington, D.C.
Mar. 1993: "The Aging Workforce", WHCU, WVBR, and Cornell Public radio.
Sept. 1993: Observer, Joint Development Committee of the Board of Governors, World Bank and IMF, Washington, D.C.
Oct. 1993: "Social Security Reform." Public Sector Management Group, The World Bank.
Nov. 1993: "The Aging Workforce." Buffalo NY radio station.

Nov. 1993: "Retirement Income Institutions & Performance." Brazilian Pension Fund Managers, Wharton Exec Ed.
Mar. 1994: "Trends in Pensions." ERISA Industry Council, Washington D.C.
Mar. 1994: "Challenges to Defined Benefit Plans." Society of Consulting Actuaries, Washington, D.C.
Apr. 1994: "The Workforce of the Future." IFEB Senior Executive Strategic Benefits Forum, Washington, D.C.
June 1994: "Pensions and Social Security Reform." Wharton/Shanghai Jiao Tong Univ. Program, Shanghai, China
Oct. 1994: Interview on Jamaican Radio, "International Pension Reform." Kingston, Jamaica.
Nov. 1994: Conferment Speaker, CEBS, Denver.
Nov. 1994: "Workforce of the Future." UNUM Forum, Wharton.
Nov. 1994: "Retirement System Reform." Brazilian Pension Fund Managers, Wharton.
Dec. 1994: Business Writers' Symposium, Wharton.
May 1995: "International Social Security Reform." UNUM Forum, Wharton.
June 1995: "International Pension Issues." Advanced Management Institute, Wharton.
Oct. 1995: "Social Security Reform." Investment Company Institute, NY.
Oct. 1995: "International Trends in Social Security." UNUM Forum, Wharton.
Nov. 1995: "Pensions and Social Security." ICSS Training, Wharton.
Nov. 1995: "Developments in Pensions." TIAA/CREF Officers' meeting, NY.
Nov. 1995: "Designing Benefits for the Workforce of the Future." Midwest CEBS meeting, Minneapolis.
Mar. 1996: "Trends in Retirement Income and Saving." Testimony for US Senate Finance Comm. Washington, DC.
May 1996: "Prospects for Social Security Reform." IFEB Forum, Wharton.
June 1996: "Aging Well: Health, Wealth and Retirement." COSSA Capitol Hill Briefing, Washington, D.C.
Aug. 1996: "Reforming Social Security." Ministry of Social Security, Brasilia.
Oct. 1996: "Currents in Disability Income Policy." UNUM Forum, Wharton.
Nov. 1996: "Pensions and Social Security." ICSS Forum, Wharton.
Oct. 1996: Briefing for US Secretary of Labor, Pensions and Retirement Issues
Fall 1996-7: TIAA/CREF Awards Committee.
Mar. 1997: "Retirement of the Baby Boom." Testimony for Senate Special Committee on Aging, Washington, D.C.
Mar. 1997: Briefing for Social Security Advisory Board, Washington, DC.
Apr. 1997: "Reforming Social Security." AIDA/ARIAS Reinsurance and Arbitration Society Intl Colloquium, Miami, Fl.
Apr. 1997: "Retirement System Reform." Conference for Brazilian Congress, Brasilia.
May 1997: "Reforming Social Security." WEFA Macroeconomic Conference, Philadelphia.
June 1997: "Old-Age Reform Prospects." Philadelphia Council of Business Economists, Philadelphia.
July 1997: "Social Security and Implications for Employee Benefit Plans." Presbyterian Board of Pensions, Philadelphia.
July 1997: "The Global Pension Crisis." HIID Conference, Harvard, Cambridge, MA.
Sept. 1997: "The Future of Social Security." CEBS Philadelphia Chapter.
Sept. 1997: Briefing of Sen. Breaux on Pension Reform, Washington, DC.
Oct. 1997: "Projected Retirement Wealth and Retirement Needs." Investment Company Institute, Washington, D.C.
Nov. 1997: "Retirement and the Equity Market." Wharton Financial Institutions Center Board Meeting
Nov. 1997: "Social Security and World Capital Markets." Global Interdependence Center Conference on "The Threat to Global Markets of Unfunded Public Obligations." Philadelphia.
Nov. 1997: "Retirement Trends." Morning Edition, National Public Radio.
Dec. 1997: "Assessing Retirement Wealth and Retirement Needs." Investment Company Institute, NY
Dec. 1997: "Pensions." Business Writers' Luncheon, Wharton.
Dec. 1997: Briefing of Social Security Commissioner Apfel on the HRS and Pensions, Baltimore.
Jan. 1998: "What's New in Defined Contribution Pensions." Assn. of Invstmt. Mgmt. Sales Execs. Wharton
Jan. 1998: "International Models for Pension Reform." Testimony for Special Committee on Social Security, House of Commons, UK Parliament, London.
Feb. 1998: Two sessions on aging and pensions, World Economic Forum, Davos, Switzerland.
Mar. 1998: Wharton International Faculty Seminar, Malaysia.
Mar. 1998: "New Perspectives on Disability Income Policy." UNUM Forum, Wharton.
Mar. 1998: "Retirement Challenges." Merrill Lynch Financial Consultants, Wharton
Apr. 1998: "Social Security Reform." Testimony for the Senate Committee on Aging.
May 1998: "Social Security Study Tour." Vietnamese Social Security Dept. Officials.
June 1998: "Economics of Aging." NIA Briefing on the Economics of Aging (on C-Span), Washington, D.C.

July 1998: "Administrative Costs of Pensions" and "Annuities", Global Social Security Crisis, EDI/HIID, Cambridge, MA
July 1998: "Employer Pensions and Social Security Reform." ERIC Industry Committee, Washington, D.C.
July 1998: "Pension System Costs." World Bank Pension Conference, EDI, Washington, D.C.
Sept. 1998: "Global Social Security Reform." Global Bankers, Executive Education, Wharton
Sept. 1998: "Aging and Social Security." AMP Executive Education, Wharton
Oct. 1998: "The Workforce of the Future" and "Global Aging." AICPCU Executive Education, Wharton
Oct. 1998: "Administrative Costs in Public and Private Retirement Systems." AEI, Washington, DC
Oct. 1998: "Determinants of Women's Retirement Income." AARP, Washington, DC
Nov. 1998: GSA meetings: "Women and Social Security Reform" and "Retirement Saving Shortfalls." Philadelphia.
Nov. 1998: "Retirement Issues" and "Pension Reform." Jiangsu Program, Wharton Exec. Ed.
Dec. 1998: White House Conference on Social Security Reform, Washington, D.C.
Jan. 1999: "Trends in DC Pensions." AMP Program, Wharton Exec Ed.
Feb. 1999: "Individual Accounts and Women." Senate Special Committee on Aging, Washington, D.C.
Feb. 1999: "Social Security Reform Prospects." Sound Money, MPR
Mar. 1999: "Data Linkage in the HRS/AHEAD." SSA Data Linkage Committee, ORES.
Mar. 1999: "Trends in Disability Income." UNUM Institute, Exec Ed., Wharton.
May 1999: "International Experiences with Individual Accounts." ICI conference, Washington, D.C.
May 1999: "Public Pension Governance." Central Bank/World Bank conference, Sri Lanka.
May 1999: "Saving Social Security." ISCEBS, Milwaukee.
June 1999: "Pension Efficiency" and "Financing Old-Age Reform." AMP, Wharton.
June 1999: "Administrative Costs and Social Security Reform" and "Annuity Market Issues." HIID Global Pension Conference, Harvard University.
Sept. 1999: "Pension Challenges for the 21st Century." Brazilian Pension Fund Managers, Washington, DC.
Nov. 1999: "Preservation Rules and Investment Restrictions for Superannuation Funds." A Submission to the Senate Select Committee on Superannuation and Financial Services, Canberra, Australia with John Piggott.
Dec. 1999: "Pension Reforms around the World." Economic Society, Sydney.
Jan. 2000: "Developments in DC Pensions." AIMSE, Wharton Exec Ed.
Jan. 2000: "Pension Challenges for Japan." PRC, Wharton.
Jan. 2000: "Social Security Reform." Sound Money, MPR.
Mar. 2000: "The Simple Economics of Pension Reform" and "The Environment for Pension Reform." World Bank, Washington, DC.
Mar. 2000: "2020: A Possible Future." CNN documentary.
Mar. 2000: "Developments in Retirement Accumulation and Decumulation" and "Changes in Pensions." Securities Industry Institute, Wharton.
June 2000: "Pension Design Fundamentals", "International Annuities Markets" and "Pension Efficiency." HIID Program on Global Pensions in Crisis, Kennedy School, Harvard.
June 2000: "The ABC's of Pension Design" and "Global Pension Reform." Goldman Sachs Program for South Africans in International Banking, Wharton Exec Ed.
Sept. 2000: "Global Developments in Pensions." SEI Investments, Oaks, PA.
Oct. 2000: "Global Pension Challenges." Brazilian Pension Fund managers, TIAA-CREF.
Nov. 2000: "Annuities in Pension Systems," "Building an Environment for Pension Reform," and "Global Issues in Pension Reform." ADB Conference on Indian Pension Issues, Delhi.
Dec. 2000: "Pension Challenges for the 21st Century" and "Social Security Reform." ICSS-TELMAR, Wharton Exec Ed.
Dec. 2000: "Understanding Social Security." Wharton Business Writers Forum.
Jan. 2001: "Public Pension Plan Design and Management." Ministerio da Previdencia, Brasilia.
Mar. 2001: "Developments in the US Pension Market." Pension Fund Administrators, Tokyo.
Apr. 2001: "Public Pensions in the United States." Hay Group, DC.
July 2001: "Governance and Regulatory Issues in Pension Reform: Cross-country Experiences and Lessons." Tokyo
July 2001: "New Roles for Pensions in Developing Countries." Wharton Alumni Forum, Rio, Brazil
July 2001: "Prospects for US Social Security Reform." CPF, Singapore
July 2001: "New Roles for Pensions in Developing Countries." Wharton/Harvard Alumni Associations, Sydney, Australia.
Aug 2001: "Issues in Social Security Reform." Editorial Board presentation, Philadelphia Inquirer.

Sept. 2001: "The Future Role of Employee Benefits." CEBS Conferment Speech, Boston.
Oct. 2001: "Benefits for the Workplace of the Future." 47th Annual Employee Benefits Conference, IFEBP, San Francisco.
Dec. 2001: "Risk Management for Resilient Organizations." Wharton Exec Ed.
Dec. 2001: "Social Security Options." Wharton Business Writers Forum.
Dec. 2001: "Personal Retirement Accounts in Social Security Reform." Washington Journal, C-Span.
Dec. 2001: Interview on Social Security Reform. KBO Radio, Portland Oregon.
Jan/Mar. 02: Chubb Executive Education Program, Perpetuation Planning
Jan. 2002: "Outlook for Social Security Reform." Univ. of Penn Management Dev. Program.
Feb. 2002: "Personal Accounts in Social Security." Harvard Club of Philadelphia.
Feb. 2002: "Global Pension Developments." Japan Pension Research Council Inaugural Ceremony, Tokyo
Mar. 2002: "Prospects for Social Security Reform." ASPA of Delaware Valley
Mar. 2002: "Debating Social Security Reform." The Connection, WBUR radio
Apr. 2002: "Prospects for Social Security Reform." Quadrangle, Philadelphia PA
May 2002: "Developments in Pensions." Watson Wyatt, London.
June 2002: "Global Pension Challenges." Metzler Bank Press Conference, Frankfurt
June 2002: "Risk Transfers and Retirement Plan Design." Metzler Bank Internal Conference, Frankfurt
June 2002: "Annuities in Pension Reform", Interview Il Sole24ore, Italy
July 2002: "Brazilian Pensions." K@W
July 2002: "Global Pension Scorecard." WEF, Geneva
Aug. 2002: President's Economic Forum, Session on "Small Investors and Retirement Security." Waco, Texas.
Sept. 2002: "Reforming Social Security: The Commission Report." Temple University IRM Series.
Nov. 2002: "Pensions in an Era of Global Volatility." Address to the Society of Business Editors and Writers, Wharton
Nov. 2002: "Challenges to Pensions in the Global Environment." ABRAPP Congress, Sao Paolo, Brazil.
Nov. 2002: Four lectures on pension plan management, ICSS, Wharton.
Nov. 2002: "Challenges for Managing Retirement Risk." Texas Municipal Retirement System, Austin
Dec. 2002: "Pensions and Economic Volatility." Business Writers Meeting, Wharton.
Jan. 2003: Chubb Executive Education Program, Leadership Meeting
Feb. 2003: "Paths to Pension Reform." Wharton Real Estate Center, NYC
Feb. 2003: "Unlocking Home Equity." ESRI Conference, Tokyo
Feb. 2003: "Briefing on Social Security Reform." Pension Bureau, MHLW, Tokyo
Mar. 2003: "Global Retirement System Reform." Government Pension Fund, Bangkok.
Apr. 2003: "Remaking Retirement Security." Wharton Alumni Meeting, Boston.
May 2003: "Public Pension Fund Management." World Bank Conference, Washington, D.C.
May 2003: "Public Pension Funding Crisis." NPR.
May 2003: "The Retirement Marketplace." CNNfn.
June 2003: "Global Pension Developments." Virginia State Retirement System, Richmond.
June 2003: "Pass or Fail." ASEC/Metlife Annuity Market Meeting, Rayburn HOB & National Press Club, Washington, DC.
Aug 2003: "Global Challenges to Retirement Systems." 49th NASRA Conference, Monterrey.
Aug. 2003: Pension discussions, US Treasury.
Sept. 2003: "Saving for Retirement." CNNfn.
Sept. 2003: Faculty Research, New Faculty Orientation.
Oct. 2003: "Social Security Reform." Goldman Sachs Program for South African Officials.
Oct. 2003: Advisory Board Presentation, Exec. Ed Advisory Board, Wharton.
Dec. 2003: "Managing Pensions in a Volatile Time." Business Journalists, Wharton Executive Education
Dec. 2003: "Behavioral Finance and Pension Design." KMPG, Wharton Executive Education.
Jan. 2004: "Retirement Security: Developments." AIMSE, Wharton Executive Education.
Feb 2004: "Reforming Social Security." Penn Young Conservatives Club.
Feb 2004: "Pension Challenges." Directors' Conference, Chicago GSB.
Feb. 2004 Chair, "Women in the Global Context: Leading as Global Managers." Wharton Women in Business.
June 2004: "Developments in Health and Retirement." presentation to Feds, Washington, DC.
June 2004: "Pension Reform in Latin America." Wharton Global Alumni Meetings, Mexico.
July 2004: "Pension Governance: What, Why, and For Whom?" AMN Amro Presentation, Sydney.
Sept. 2004: Academic Director, Wharton Exec Education Course on Pension Strategy.

Oct. 2004: "Pension Challenges." Business Journalists, Wharton Executive Education.
Nov. 2004: "Concerns Facing Latin American Pension Systems." Vanguard Center for Retirement Research.
Jan. 2005: "Global Pension Developments." Meeting of Chilean Pension Fund Administrators.
Feb 2005: "Pension Strategies." Wharton/Stanford/Chicago Director's Institute, Stanford.
Feb. 2005: "The Future of PBGC," Moderator, GAO Forum, Washington, D.C.
Feb-Apr. 05: "Social Security Reform." For Pres. George W. Bush: Tampa, FL; Blue Bell, PA; Westerfield NJ; Falls Church VA.
Feb. 2005: "What's Going On with Social Security?" National Association of State Retirement Administrators (NASRA), the National Conference on Public Employee Retirement Systems (NCPERS), and the National Council on Teacher Retirement (NCTR).
Feb 2005: "Socially Responsible Investment in Japan." ESRI conference, Tokyo.
Feb. 2005: "Challenges for Retirement System Reform." RIETI, Tokyo.
Feb. 2005: "Proposals for US Social Security and Defined Benefit Pension Reform." JARIP, Tokyo.
Mar. 2005: "The Future of Social Security and Implications for Higher Education." NACUBO/TIAA-CREF webcast.
Mar 2005: "The Future of Pensions." SII/Wharton Exec Education.
Mar 2005: Voluntary Health Insurance in Developing Countries, Wharton.
Apr. 2005: "Social Security Challenges and Outlook." Wharton Exec Education Advisory Board.
Apr. 2005: "Pension Strategies." Chubb, Wharton Exec Education.
May 2005: "Reforming the US Retirement System." Merrill Lynch, San Antonio.
May 2005: "Global Pension Challenges: Evolution or Revolution?" Pimco, Newport Beach.
June 2005: Four lectures on the future of pensions. Netspar, Amsterdam, Netherlands.
June 2005: "Strengthening Social Security." Testimony before the Subcommittee on Social Security of the Committee on Ways and Means, US Congress
July 2005: "Exporting the Chilean Pension Reform." Wharton Global Alumni Forum, Santiago, Chile.
July 2005: "Behavioral Finance and Pension Plan Design." BT, Sydney.
July 2005: "Developments in Global Pensions." CPF 50th Anniversary, Singapore.
Sept. 2005: Academic Director, Wharton Exec Education Course on Pension Strategy.
Oct. 2005: "Living Longer and Paying the Price? Healthcare Costs and Longevity." Institute on Aging, Univ. of Penn.
Nov. 2005: "Youth and Aging: Penn Integrates Knowledge Locally and Globally." Faculty Senate, Univ. of Penn.
Feb. 2006: "The Future of Pensions." Global Research Council.
Feb. 2006: "The Retirement Challenge." SIA Institute, Wharton.
Feb. 2006: "Global Retirement Challenges." Wharton Directors Institute.
May 2006: "Lessons from US Social Security Reform." Chilean Pension Reform Commission, Santiago, Chile.
Oct. 2006: "Global Retirement Marketplace." AXA ELC, Chantilly, France.
Oct. 2006: "Risk Management for an Aging World." BGI Retirement in America series, NYC.
Feb. 2007: "Two Views of the Looming U.S. Fiscal Crisis: Social Security and Medicare Reforms." Wharton School.
Mar. 2007: "Baby Boomer Retirement Challenges," The Q-group, Sea Island, Ga.
Apr. 2007: "The Retirement Outlook." Prudential Leaders' College, Philadelphia.
June 2007: Public Lectures: "Research Developments in Retirement Risk Management," "Retirement Challenges for the 21st Century," and "Financial Innovation for an Aging World." SMU Singapore.
July 2007: "Money in Motion" and "Trends in US Pensions." For the Observatoire de l'Epargne Europeene, Paris.
Nov. 2007: Four lectures on retirement systems and old age security. Chinese Insurance Regulatory Commission. Wharton Exec Ed, Zhuhai, China.
Sept. 2007: "Retirement in the 21st Century." DuPont Capital.
Feb. 2008: "Lessons from Global Pension Reform." Wharton Global Alumni Assn. meeting, Lima Peru.
June 2008: "Launching the Financial Literacy Initiative." Financial Literacy Advisory Group, Social Security Administration, Baltimore.
Sept. 2008: Co-organizer, TIAA-CREF conference on "Engaging New Hires to Invest in Their Financial Security." New York.
Nov. 2008: "Challenges to Retirement," Auto Industry Executives, Detroit.
Nov. 2008: "Retirement in a Time of Financial Market Turmoil." Sim Kee Boon Conference, Silver Center Centre, Singapore.
Jan. 2009: "Retirement Challenges in the New Financial Marketplace." University of Chile, Santiago, Chile.

Mar. 2009: "Retirement Risk Management in Times of Turmoil." Ann F. Baum Memorial Lecture, University of Illinois: Champagne/Urbana.
Mar 2009: "Research Agenda." Wharton School Board of Directors
May 2009: "Retirement Risk Management in the 21st Century." Wharton Global Alumni Association Meeting, Bogota Colombia.
2006-2010: Academic Director, Wharton/AXA-Equitable Retirement Planning program, Wharton Executive Education.
July 2009: "The Impact of the Financial Crisis on Pensions." Wharton Lauder/CAN summer workshop, Wharton Executive Education.
Aug. 2009: "Pension Challenges." SHRM Wharton Executive Education.
Oct. 2009: "The Global State of Retirement," Wharton Business Journalists.
Oct. 2009: "Financial Literacy: A Progress Report," Social Security Administration.
Oct. 2009: "Financial Literacy and Worker Knowledge of Retirement Programs: A Challenge for Employers and Employees." NC State Symposium on Workplace Retirement Planning.
Oct. 2009: "Retirement Risk Management in the 21st Century: Lessons from Recent Research." Wharton Staff Assn.
Nov. 2009: "Longevity Risk: The Next Frontier." Center for Silver Security, Sim Ki Boon Institute, Singapore Management University.
March 2010: "Measuring Financial Literacy." Financial Education Workshop, Colombian National Deposit Insurance Agency, Cartagena.
June 2010: "The Outlook for Retirement Security." Wharton Global Alumni Reunion, Madrid.
June 2010: "Pension Challenges." Wharton Lauder Program Reunion, Madrid.
June 2010: "Is there a Retirement Crisis?" Metzler Exchange Program Press Conference.
July 2010: "Financial Literacy over the Life Cycle." Wharton Undergraduate Leadership Program.
July 2010: "The Value of Longitudinal Microdata for Aging Policy Analysis." CPF, Singapore.
Oct. 2010: "Retirement Challenges in Times of Crisis." Univ. Penn Senior/Emeritus Faculty
Oct. 2010: "Retirement Challenges in Times of Crisis." Business Journalists Group.
Nov. 2010: "Innovations for DC Pensions." Conference on Designing Adequate DC Pensions: Global Experience and Lessons from Asia/Pacific, OECD/IOPS Global Forum on Private Pensions. Sydney, Australia.
Jan. 2011: "Pension Challenges for the Next Generation." AIMSE Wharton Exec. Education.
Mar. 2011: "Public Pension Crises." NABE meetings, Washington DC.
Apr. 2011: "Global Aging and the Retirement Marketplace." Carlyle Group, Wharton Executive Education.
May 2010: "Financial Challenges in an Aging World," Wharton Alumni Reunion.
June 2011: "Financial Literacy around the World." Allianz Global Investors, Munich.
June 2011: "Developments in US Pensions." US State Department Bureau of International Information, DVC for Korea.
June 2011: "Behavioral Economics and Retirement Payouts." Goethe University, Frankfurt.
June 2011: "The US Pension System." U.S. Department of State/Korea Bureau of International Information Programs Videoconference
June 2011: "Developments in Retirement Security." Two Luncheon Discussions hosted by U.S. Department of State, Frankfurt Germany
July 2011: "Challenges for the Decumulation Phase." AXA/Wharton Summit.
July 2011: "Challenges for Today's Retirement Income Planning." IMCA/Wharton Exec Ed.
July 2011: "Addressing Retirement Income Challenges." Merrill Lynch/Wharton Exec Ed.
Aug. 2011: "Retirement Advice." Interview with Steve Forbes. http://www.forbes.com/fdc/welcome_mjx.shtml
Sept. 2011: "Retirement and Behavioral Finance." FLC webinar. http://www.rand.org/media/advisories/2011/09/01.html
Oct. 2011: "Retirement Income Summit." Financial Engines/PRC Program, NYC.
Oct. 2011: "Public Pension Underfunding and Implications for State Budgets." Sustainable Public Finance Panel, Penn Institute for Urban Research, Philadelphia.
Nov. 2011: "Financing Long-Term Care in Asia." Conference co-organizer, SMU, Singapore.
Dec. 2011: "State and Local Pension Challenges." Budgets on the Brink: Perspectives on Debt and Monetary Policy conference, Philadelphia Federal Reserve Symposium.
Mar. 2012: Penn Conference on Microfinance: "Financial Risk Management in Microfinance Institutions." Moderator, UPenn, Philadelphia.

Mar. 2012: "The Future of Retirement." 5th International Congress on Pension Reform, FIAP/ASOFONDOS, Cartagena.
Apr. 2012: "Global Financial Literacy: Implications for Retirement Security." DCIIA Public Policy Forum, Washington, DC.
Apr. 2012: "Financial Literacy Research." Financial Services Roundtable and the National Endowment for Financial Education; SAVE 2012: Advances in Saving Conference, Washington, DC.
June 2012: Invited Testimony, ERISA Advisory Council, US Department of Labor: "Examining Income Replacement during Retirement in a Defined Contribution System." Washington, DC.
Sept. 2012: "Implications of Demographic Aging for Financial Markets." Carlyle Group, Wharton Executive Education.
Oct. 2012: "Financial Risk Management." K@W High School Seminar for High School Educators on Business and Financial Responsibility, Wharton.
Jan. 2013: "State and Local Pension Challenges." Center for Regional Politics, Temple University.
Apr. 2013: "Financial Literacy and Retirement Planning." WU Gutmann Center Public Lecture, Vienna University, Vienna.
May 2013: "Financial Literacy, Planning, and Saving." Philadelphia Federal Reserve.
May 2013: "Lessons for Retirement System Resiliency in the Wake of the GFC." Wharton Global Alumni Association Meeting, Tokyo.
June 2013: "Restructuring Retirement Systems for Resiliency in an Aging World." ICI Global Retirement Savings Conference. Hong Kong.
Sept. 2013: "Baby Boomer Debt." Testimony for the Senate Special Committee on Aging, Washington, DC.
Oct. 2013: "Global Challenges for DC Pensions." For DCIIA, San Jose.
Oct. 2013: "Financial Literacy for the Future." Talk for K@W Conference for High School Teachers, Wharton.
Apr 2014: "Longevity Risk and Financial Literacy." ICI Retirement Summit, Washington, DC.
Apr. 2014: "Retirement Challenges for Today's Workers." Morgan Lewis, Philadelphia.
June 2014: "Retirement Security and Pensions." Social Security Advisory Board, Washington, DC.
June 2014: "Global Pension Challenges." Central Provident Fund, Singapore.
July 2014: "Global Developments in Retirement Security." IMCA, Sydney.
Aug 2014: "Financial Literacy and Retirement Security." President's Pension Reform Commission, Santiago, Chile.
Sept. 2014: "Financial Decision-making and Financial Literacy." Penn Wharton Public Policy Initiative 'Coffee Chat,' Philadelphia.
Nov. 2014: "The Economics of Financial Literacy." FDIC 4th Consumer Research Symposium, Washington DC.
Jan. 2015: Panelist on "Securing the Future", 40th Anniversary Forum of the Pension Benefit Guaranty Corporation. US Chamber of Commerce, D.C.
Feb 2015: "Financial Literacy and Financial Decision-making," Penn Association of Senior and Emeritus Faculty, Philadelphia.
Jan. 2016: "Global Aging Challenges and Opportunities," Callan Research Institute 36th Conference, San Francisco.
May 2016: "Retirement Challenges," Wharton Exec Education.
May 2016: "Global Financial Literacy," for the Wharton Reunion Class meeting.
Aug. 2016: "Aging Challenges for the Financial Sector," Nippon Finance Association/Hitotsubashi Univ., Tokyo.
Oct. 2016: "Challenges of Global Aging for the Financial Industry," The Q Group, Scottsdale.
Feb. 2017: "Women and Money," for the University of Pennsylvania Medical School FOCUS series.
Feb. 2017: "The HRS and Retirement Research," SSA, Baltimore.
June 2017: "Challenges of an Aging World for the Financial Industry and Government Policy," Lecture, Goethe University, Frankfurt.
June 2017: "Revisiting Retirement: Lessons from Around the World," Swiss Finance Institute, Zurich.
June 2017: "Financial Wellness and Financial Literacy," P&I Global Future of Retirement Conference, NYC.
Dec. 2017: Panel on "The Tenure Process." Wharton Women Faculty Forum lunch.
Jan. 2018: Roundtable on "The Tenure Process," Penn Forum for Women Faculty.
June 2018: "Consistency amid Complexity: Navigating the Future of Pensions," INPARR conference, OECD Paris.
June 2018: "Household Portfolio Underdiversification, and Probability Weighting: Evidence from the Field." TIAA/PRC Symposium, Washington, D.C.
Mar. 2021: "Debt in an Aging Environment," Presentation for the European Banking Federation, Brussels. Online.
Mar. 2021: "Retirement Advice in the Post-COVID Era," Investment and Wealth Institute. Online.

May 2021: “The Future of Pensions Post-COVID,” Keynote presentation, Superintendent of Peruvian Private Pension Fund Administrators Conference on The Pension Outlook, Lima, Peru. Online.
June 2021: “Global Pension Challenges.” FIAP ASOFONDOS Conference, Bogota, Colombia. Online.
July 2021: “The Retirement Income Ecosystem: A 360-degree View.” For *Pensions and Investments* Webinars.
Sept. 2021: “Future Proofing Pensions.” Fireside Chat with Keith Ambachtsheer for the Brazilian Pension Fund Association.
Sept 2021: “Desafios que Enfrentan los Sistemas de Pensiones Globales.” Chile CFP Society. Online.
Oct. 2022: “Global Pension Challenges in an Aging World.” Wharton Business Writers.
Oct. 2022: “Developments in Pension Decumulation: Annuities in 401(k) and other Defined Contribution Plans.” ICPM conference, Washington DC.
Mar. 2023: “The Impact of the Aging Brain on Financial Decisions.” Roundtable, FINRA Senior Investor Protection Conference, Washington DC.
June 2023: “Financial Literacy and Financial Behavior.” Wharton Global Youth Program.
Feb. 2024: “Women in Experimental Finance,” speaker at online seminar, Society for Experimental Finance.
July 2024: “Longevity Risk and Pension System Design,” Testimony before the ERISA Advisory Council, US
Apr. 2025: USGAO RSP Panel on Retirement Security, Washington, DC.
June 2025: “Changing Demographics and Implications for Retirement Products.” Dept of Labor (via zoom).
June 2025: “Changing Demographics and Implications for Retirement Products.” Presentation for the Great Gray Trust Symposium, Washington, D.C.