

17<sup>th</sup> Annual RRC Conference  
National Press Club, Washington, DC 20045  
August 6-7, 2015

**Thursday, August 6th**

**8:00-8:30 am COFFEE AND REGISTRATION**

**8:30-8:45 am WELCOME: VIRGINIA P. RENO**, Deputy Commissioner for Retirement and Disability Policy  
Social Security Administration

**INTRODUCTION OF CENTER DIRECTORS**

John Laitner, University of Michigan Retirement Research Center  
Alicia H. Munnell, Center for Retirement Research at Boston College  
David A. Wise, NBER Retirement Research Center

**MORNING SESSION CHAIR:** David Wise, NBER Retirement Research Center

**8:45-10:15 PANEL 1: RETIREMENT INCENTIVES**

*The Effects of Increasing the Early Retirement Age on Employment of Older Workers*

**Dayanand Manoli** (University of Texas, Austin) and Andrea Weber (University of Mannheim)

Discussant: Debra Whitman, AARP

*What Causes Workers to Retire Before They Plan?*

Alicia H. Munnell, **Geoffrey Sanzenbacher**, and Matthew Rutledge (Boston College)

Discussant: John Scott, Pew Trusts

*Does Eliminating the Earnings Test Increase Old-Age Poverty of Women?*

Theodore Figinski (U.S. Department of the Treasury) and **David Neumark** (UCI and IZA)

Discussant: Howard Iams, Social Security Administration

**10:15-10:30 BREAK**

**10:30-12:00 PANEL 2: ASSET ACCUMULATION**

*What Determines End-of-Life Assets? A Retrospective View*

**James Poterba** (MIT), Steven Venti (Dartmouth), and David Wise (Harvard)

Discussant: John Sabelhaus, Federal Reserve System

*Do Tax Incentives Increase 401(k) Retirement Saving? Evidence from the Adoption of Catch-Up Contributions*

**Matthew Rutledge** (Boston College), April Yanyuan Wu (Mathematica Policy Research) and Francis Vitagliano (Boston College)

Discussant: Patrick Purcell, Social Security Administration

*The Effect of the Affordable Care Act on the Labor Supply, Savings, and Social Security of Older Americans*

**Eric French** (University College of London), Hans-Martin von Gaudecker (University of Bonn) and John Bailey Jones (SUNY at Albany)

Discussant: Paul N. Van de Water, Center on Budget and Policy Priorities

**Thursday, August 6<sup>th</sup> (continued)**

**12:00**      **BOX LUNCH**

**12:30**      **LUNCHEON SPEAKER: JASON FURMAN**, Chairman, Council of Economic Advisers

**AFTERNOON SESSION CHAIR:** Alicia Munnell, Center for Retirement Research at Boston College

**1:15-2:45**      **PANEL 3: HEALTH**

*Mortality-Income Gradients in the United States: New Evidence from Tax Records*

Raj Chetty (Harvard University), Sarah Abraham (MIT), and Shelby Lin (Harvard University), Michael Stepler (MIT), **Nicholas Turner** (US Department of the Treasury), and Augustin Bergeron (Harvard University)

Discussant: Jeffrey Liebman, Harvard Kennedy School

*Do Working Conditions at Older Ages Shape the Health Gradient?*

**Lauren Schmitz**, Dissertation Fellow (New School for Social Research)

Discussant: Barbara Bovbjerg, US Government Accountability Office

*The Impact of Social Security Income on Cognitive Function at Older Ages*

**Padmaja Ayyagari**, Steven H. Sandell Scholar and David Frisvold (University of Iowa)

Discussant: Nancy Altman, Social Security Works

**2:45-3:00**      **BREAK**

**3:00-4:30**      **Panel 4: IMMIGRATION**

*The Labor Supply of Undocumented Immigrants: Towards an Assessment of the Impact of Status Regularization*

**George Borjas** (Harvard Kennedy School)

Discussant: Stephen Goss, Social Security Administration

*The Comprehensive Wealth of Immigrants and Natives*

**David Love** and Lucie Schmidt (Williams College)

Discussant: María E. Enchategui, Senior Fellow, Urban Institute

*Social Security Contributions and Return Migration Among Older Mexican Immigrants*

**Emma Aguila** (University of Southern California) and Alma Vega (University of Pennsylvania)

Discussant: Dalmer Hoskins, Social Security Administration

Friday, August 7th

**8:00-8:30 Registration and Coffee**

**MORNING SESSION CHAIR:** John Laitner, University of Michigan Retirement Research Center

**8:30-10:00 Panel 5: EMPLOYMENT AND RETIREMENT**

*Non-Monetary Job Characteristics and Employment Transitions at Older Ages*

**Marco Angrisani**, Arie Kapteyn and Erik Meijer (University of Southern California)

Discussant: David R. Weir, University of Michigan

*The Great Recession, the Social Safety Net, and Economic Security for 50+ Americans*

**Richard W. Johnson** and Karen Smith (The Urban Institute)

Discussant: Paul Davies, Social Security Administration

*Changing Work Demands and Compositional Changes in Occupations: Effects on Expected Retirement*

**Brooke Helppie McFall**, Amanda Sonnega, and Robert Willis (University of Michigan)

Discussant: Joshua Mitchell, U.S. Census Bureau

**10:00-10:15 BREAK**

**10:15-11:45 Panel 6: HEALTH REFORM AND RETIREMENT**

*How Would Social Security Changes Affect Medicare Costs and Seniors' Out-of-Pocket Spending?*

**Melissa Favreault** (Urban Institute)

Discussant: Jason Fichtner, George Mason University Mercatus Center

*Does Age-Related Decline in Ability Correspond with Retirement Age?*

Anek Belbase and **Geoffrey Sanzenbacher** (Boston College)

Discussant: Padmaja Ayyagari, Steven H. Sandell Scholar

*The Effect of Health Reform on Retirement*

**Helen Levy**, Thomas C. Buchmueller and Sayeh Nikpay (University of Michigan)

Discussant: Kevin Whitman, Pew Trusts

**11:45 BOX LUNCH**

**Luncheon Speaker:** **JOSEPH F. COUGHLIN**, Massachusetts Institute of Technology AgeLab

(continued on next page)

**Friday, August 7<sup>th</sup> (continued)**

**AFTERNOON SESSION CHAIR:** David Wise, NBER Retirement Research Center

**1:00-2:30 Panel 7: SAVING BEHAVIOR**

*The Role of Time Preferences and Exponential-Growth Bias in Retirement Savings*

Gopi Shah Goda (Stanford University); Matthew Levy (London School of Economics);

Colleen Manchester and **Aaron Sojourner** (University of Minnesota); and

Joshua Tasoff (Claremont Graduate University)

Discussant: Melissa A. Z. Knoll, Consumer Financial Protection Bureau

*Do Households Increase Their Savings When the Kids Leave Home?*

Irena Dushi (Social Security Administration) and Alicia H. Munnell, Geoffrey Sanzenbacher, and

**Anthony Webb** (Boston College)

Discussant: William Gale, Brookings Institution

*Who is Easier to Nudge?*

John Beshears (Harvard), **James Choi** (Yale), and David Laibson and Brigitte Madrian (Harvard),

and Sean Wang (NBER)

Discussant: Jack VanDerhei, Employee Benefit Research Institute

**2:30 CLOSING REMARKS: David Wise**

The NBER Retirement Research Center, the Center for Retirement Research at Boston College (CRR), and the University of Michigan Retirement Research Center (MRRC) gratefully acknowledge financial support from the Social Security Administration (SSA) for this meeting. The findings and conclusions are solely those of the authors and do not represent the views of SSA, any agency of the federal government, the NBER Retirement Research Center, CRR, or MRRC.