

Curriculum Vitae
OLIVIA S. MITCHELL

<u>Current Position:</u>	International Foundation of Employee Benefit Plans Professor Professor of Insurance and Risk Management 3000 SH-DH - 3620 Locust Walk Univ. of Pennsylvania - The Wharton School Philadelphia, PA 19104-6302 mitchelo@wharton.upenn.edu www.wharton.upenn.edu/faculty/mitchelo.html www.pensionresearchcouncil.org	<u>Tel:</u> 215/898-0424 <u>Fax:</u> 215/898-0310
<u>Internet:</u>		
<u>Other Current Positions:</u>	Executive Director, Pension Research Council Director, Boettner Center on Pensions and Retirement Research Professor, Department of Business and Public Policy (2ndry appointment) Board of Directors, Population Aging Research Center, Univ. of Penn. Senior Fellow, Leonard Davis Institute, Univ. of Penn. Fellow, Wharton Financial Institutions Center, Univ. of Penn. Research Associate, Population Studies Center, Univ. of Penn. Trustee, Wells Fargo Advantage Trust Boards Research Associate, National Bureau of Economic Research Senior Fellow, EBRI Institute Fellow, TIAA-CREF Institute Executive Board, Michigan Retirement Research Center, Univ. of Michigan Co-PI, Health and Retirement Study, Institute for Survey Research, Univ. of Michigan Netspar Scientific Council, University of Tilburg, The Netherlands Advisory Committee, Centre for Pensions and Superannuation, Univ. of New South Wales Advisory Panel, Central Provident Fund of Singapore CEBS Committee, Int'l Foundation of Employee Benefit Plans Editorial Board, <i>Wharton School Publishing</i> Board of Editors & Book Review Editor, <i>Journal of Pension Economics and Finance</i> Board of Editors, <i>Industrial and Labor Relations Review</i> Board of Editors, <i>Journal of Pensions Management</i> Advisory Board, <i>Journal on Social Security, Pensions, & Retirement</i> , Social Ins Res Network	
<u>Education:</u>		
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	
1993	M.A., (Honorary), University of Pennsylvania	
2006	PhD Economics (Honorary), University of St. Gallen	
<u>Past Positions:</u>		
2003-07	Executive Committee, American Economic Association	
2005	Advisory Board on Social Security, Congressional Budget Office	
2004	Senior Fellow, China Center for Insurance & 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, Government Accountability Office	
2001	Commissioner, President's Commission to Strengthen Social Security	
1999	Distinguished Visiting Professor, School of Economics, UNSW, Sydney, Australia.	
1995 - 1999	Board of Directors, National Academy of Social Insurance	
1999	Advisor, Committee for Economic Development	
1996 - 1997	Board of Directors, Alexander and Alexander Services Inc.	
1996 - 1997	Associate Editor, <i>Journal of Risk and Insurance</i>	
1990 - 1993	Professor of Labor Economics, Cornell University	
1984 - 1990	Associate Professor of Labor Economics, Cornell University	
1986 - 1987	ERISA Advisory Council, US Department of Labor	
1981 - 1985	Faculty Research Fellow, National Bureau of Economic Research	
1978 - 1984	Assistant Professor of Labor Economics, Cornell University	
1981 - 1982	Visiting Scholar, Harvard University, Department of Economics	
1975 - 1978	Research Assistant, University of Wisconsin, Department of Economics	

1974 Research Assistant, Joint Economic Committee, U.S. Congress
 1973 Research Associate, Peruvian government, CENCIRA

Expertise: Retirement Risk Management; Private and Social Insurance; Health and Retirement Analysis and Policy; International Social Security and Pensions; Public and Labor Economics; Risk and Crisis Management

Other Honors and Awards

2006 TIAA-CREF Paul Samuelson Award Committee
 2005-06 TIAA-CREF research grant on annuitization
 2005-06 Alexander von Humboldt-Stiftung Trans-Coop Program Research Award grant
 2005-07 Research grant, Singapore Management University
 2004-09 Co-PI, NIA-funded study on Chilean Pension Reform
 2004-06 Various Mellon-PopStudies-Boettner grant for research on Latin American issues
 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 aequo* Elsa Fornero.
 2001, 1995-97 Boettner Center Conference and research awards
 2000-pres. Various research awards, Economic and Social Research Institute, Cabinet Level, Government of Japan
 1999 Paul A. Samuelson Award for Scholarly Writing on Lifelong Financial Security, TIAA-CREF
 1997-pres. Various MRRC Conference and Research grant
 1997-pres. NIA/Michigan subcontracts on data linkages
 1996-pres. Various NIA/Penn Aging Research Center (PARC) Awards
 1995-pres. Various Wharton Impact Conference Awards
 1992-pres. Various World Bank Awards for conferences and research
 1991-2004 Various US Department of Labor Conference and Research Awards
 1998 AARP Research Award on Determinants of Retirement Income
 1998 Wharton Financial Institutions Center Award on retirement accumulation & decumulation
 1997-8, 2000 TIAA-CREF Paul Samuelson Award Committee
 1997 Wharton Undergraduate Award for Excellence in 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
 1994-5 Social Security Advisory Council Co-Chair Trends in Income and Retirement Saving Panel
 1994-5 AARP Research Award on women's retirement preparedness
 1994-5 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 & 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

Personal: U.S. Citizen with many years' residence in Pakistan, Italy, and Latin America (Peru, Chile, Brazil, Colombia, Guatemala, Mexico); travel in Asia, Latin America, and Europe. Languages: excellent Spanish, good Portuguese, fair French.

Professional Activities:

Teaching: Employee Benefits, Social Insurance, Risk & Crisis Management, Economics of Aging

Committee Work:

At the University of Pennsylvania: Wharton School – various tenure and promotion reading committees; MBA Executive Committee (2005-6); Dept. Computer Committee (1994-99); Dept. Doctoral Committee (1996-); Wharton School International Alliances Task Force (Chair, 2003-4); Wharton Quinquennial Review Committee (2002-3); Wharton School Personnel Committee (2000-2, 1993-5 member, 1994-5 Chair); Wharton School Dean’s Research Committee (2000-1), Wharton School Dean’s Advisory Council (1997-2000); Wharton School International Review Committee (1997); Wharton School Graduate Program Committee (1996-9); Wharton School Technology Committee (1996-00; Chair 1997-00); Wharton School Whitney Young Chair Search Committee (1996-7); Wharton School Phd Strategic Planning and Strategy Committee (1996-7); Wharton School Task Force on Women in the Wharton Learning Environment (Chair 1998-9); Wharton School International Committee (1999); University Disability Review Committee (1995-); University Benefit Redesign Committee (1996-8); School of Social Work Chair Search Committee (1996); Population Studies Center Research Associate and Penn Aging Advisory Committee (1996-); University 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 Search Committee for Boettner Chair (2002-03; 2006-); University Task Force on Retiree Benefits (Chair, 2004).

At Cornell University: Program Director, ILR/Cornell Institute for Labor Market Policies; Undergraduate & 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 Review, American Enterprise Institute, Australian Research Council, Cambridge University Press, Contemporary Policy Issues, Cornell U. Press, Demography, Economic Inquiry, Economic Journal, European Economic Review, Finance and Development, GAO, 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 Economic Literature, Journal of Development Economics, Journal of Econometrics, Journal of Gerontology, 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 Risk and Insurance, Kluwer Academic Publishing, Lewin/VHI, MIT Press, National Tax Journal, NIA, NIMH, NSF, Princeton University Press, Public Finance, Quarterly Review of Economics and Business, Retirement Research Foundation, Review of Economic Studies, Science Magazine, U. Chicago Press, University of New South Wales, University of Penn Press, Urban Institute, World Economic Forum.

Consultant: Asian Development Bank, AARP, Association of Flight Attendants, Caribbean Development Bank, EBRI, Economic and Social Research Institute Cabinet Office of the Government of Japan, Federal Reserve Board, IBM, InterAmerican Development Bank, KPMG Peat Marwick, Lewin/VHF, Mobil Oil Co., NY Office of Mental Health, SSRC, Social Security Administration, Univ. of Rochester Medical School, Univ. of Michigan Institute for Survey Research, USAID, US Dept. of Labor, U.S. General Accounting Office, US Treasury, World Bank.

Professional Associations: American Economic Association, Committee on the Status of Women in the Economics Profession (Board 1996-9), National Academy of Sciences panel member, National Academy on Aging panel, National Academy of Social Insurance (Board 1995-99), National Bureau of Economic Research.

Published Research:

Books:

1. Brigitte Madrian, Olivia S. Mitchell, & Beth Soldo. Redefining Retirement. Oxford University Press, *forthcoming*.
2. David Blitzstein, Olivia S. Mitchell, & Stephen P. Utkus, Eds. Restructuring Retirement Risks. Oxford University Press. 2006.
3. Robert S. Clark and Olivia S. Mitchell. Reinventing the Retirement Paradigm. Pension Research Council. Oxford, UK: Oxford University Press, 2005.
4. Olivia S. Mitchell and Stephen P. Utkus, eds. Pension Design and Structure: New Lessons from Behavioral Finance. Pension Research Council. Oxford, UK: Oxford University Press, 2004.
5. Olivia S. Mitchell and Kent Smetters, eds. The Pension Challenge: Risk Transfers and Retirement Income Security. Pension Research Council. Oxford, UK: Oxford University Press, 2003.
6. Olivia S. Mitchell, David Blitzstein, Judy Mazo, and Michael Gordon, eds. Benefits for the Future Workplace. Pension Research Council. Philadelphia, PA: University of Pennsylvania Press, 2003. Selected as “Noteworthy Book in Industrial Relations and Labor Economics” Princeton IR Section.
7. Jeffrey Brown, Olivia S. Mitchell, James Poterba, and Mark Warshawsky. The Role of Annuity Markets in Financing Retirement. MIT Press, 2001; ARIA Kulp-Wright Book Award Honorable Mention 2003.
8. Zvi Bodie, Brett Hammond, and Olivia S. Mitchell, eds. Innovations in Financing Retirement. Pension Research Council. Philadelphia, PA: University of Pennsylvania Press, 2002.

9. Olivia S. Mitchell and Hustead, Edwin. Pensions for the Public Sector. Pension Research Council. Philadelphia, PA: University of Pennsylvania Press, 2000.
10. Olivia S. Mitchell, Brett Hammond, and Anna Rappaport. Forecasting Retirement Needs and Retirement Wealth. Pension Research Council. Philadelphia, PA: University of Pennsylvania Press, 2000.
11. Olivia S. Mitchell, Robert Myers, and Howard Young. Prospects for Social Security Reform. Pension Research Council. Philadelphia, PA: University of Pennsylvania Press, 1999.
12. Olivia S. Mitchell and Sylvester Schieber, Eds. Living with Defined Contribution Pensions, Pension Research Council. Philadelphia, PA: University of Pennsylvania Press, 1998.
13. Gordon, Michael, Olivia S. Mitchell, and Marc Twinney, Eds. Positioning Pensions for the 21st Century. Pension Research Council. Philadelphia, PA: University of Pennsylvania Press, 1997.
14. Bodie, Zvi, Olivia S. Mitchell, and John Turner, Eds. Securing Employer-Provided Pensions: An International Perspective. Pension Research Council. Philadelphia, PA: University of Pennsylvania Press, 1996.
15. Mitchell, Olivia S., Ed. As the Workforce Ages: Costs, Benefits & Policy Challenges. Ithaca, NY: ILR Press, 1993. Selected as "Noteworthy Book in Industrial Relations and Labor Economics" Princeton IR Section.
16. Lewin, David, Olivia S. Mitchell and Peter Sherer, Eds. Research Frontiers in Industrial Relations. Madison, WI: Industrial Relations Research Association, 1992.
17. Fields, Gary S. and Olivia S. Mitchell. Retirement, Pensions, and Social Security. Cambridge, Mass.: MIT Press, 1984.

Articles:

1. Horneff, Wolfram, Raimond Maurer, Olivia S. Mitchell, and Ivica Dus. "Following the Rules: Integrating Asset Allocation and Annuitization in Retirement Portfolios." Insurance: Mathematics and Economics. *Forthcoming*.
2. Lusardi, Annamaria and Olivia S. Mitchell. "Baby Boomer Retirement Security: The Roles of Planning, Financial Literacy, and Housing Wealth." Journal of Monetary Economics. 54(1) January 2007 *Forthcoming*.
3. Soldo, Beth J., Olivia S. Mitchell, Rania Tfaily, and John F. McCabe. "Cross-cohort Differences in Health: A Multi-level Analysis of Aggregate and Individual Influences. In Brigitte Madrian, Olivia S. Mitchell, & Beth Soldo. Redefining Retirement. Oxford University Press. *Forthcoming*.
4. McCarthy, David & Olivia S. Mitchell. "International Adverse Selection in Life Insurance and Annuities." In Riding the Age Waves: Responses to Aging in Advanced Industrial States. Eds Shripad Tuljapurkar, Naohiro Ogawa, & Anne Gauthier. Elsevier. *Forthcoming*.
5. Yang, Tongxuan (Stella) & Olivia S. Mitchell. "Public Pension Governance, Funding, and Performance: A Longitudinal Appraisal." In Pension Fund Governance: A Global Perspective. Ed. John Evans and John Piggott. Edward Elgar. *Forthcoming*.
6. Mitchell, Olivia S. & John Piggott. "Housing Equity and Senior Security." In New Challenges for Social Security. Ed. T. Tachibanaki., Tokyo, *Forthcoming*.
7. Arenas de Mesa, Alberto, David Bravo, Jere R. Behrman, Olivia S. Mitchell, and Petra E. Todd. With assistance from Andres Otero, Jeremy Skog, Javiera Vasquez, and Viviana Velez-Grajales. "The Chilean Pension Reform Turns 25: Lessons from the Social Protection Survey." In Lessons from Pension Reform in the Americas, Eds. Stephen Kay and Tapen Sinha. Oxford University Press. *Forthcoming*.
8. Mitchell, Olivia S., John Phillips, & Andrew Au. "Lifetime Earnings Variability and Retirement Shortfalls." In Retirement Provision in Scary Markets. Ed. H. Bateman. Cheltenham, UK: Edward Elgar, 2007: 78-99.
9. Lusardi, Annamaria and Olivia S. Olivia Mitchell. "How Much Do People Know about Economics and Finance? Review of the Evidence and Implications for Financial Education Programs." Business Economics, January 2007: (35-45).
10. Jin, Henry Hongbo, Olivia S. Mitchell, and John Piggott. "Socially Responsible Investment in Japanese Pensions." Pacific-Basin Finance Journal. November 2006 14 (4): 427-438. *Lead article*.
11. Muermann, Alexander, Olivia S. Mitchell, and Jaqueline Volkman. "Regret, Portfolio Choice, and Guarantees in Defined Contribution Schemes." Insurance: Mathematics and Economics. 39 (2006) 219-229.
12. Mitchell, Olivia S., John Piggott, Michael Sherris, and Shaun Yow. "Financial Innovations for an Aging World." In Demography and Financial Markets. Eds. C. Kent, A Park, D Rees. Reserve Bank of Australia/Australian Treasury. Report of the G-20 Meetings. Pegasus Press, 2006: 299-336.
13. Mitchell, Olivia S. and John Phillips. "Social Security Replacement Rates For Alternative Earnings Benchmarks." Benefits Quarterly. 4th Q 2006: 37-47.
14. Mitchell, Olivia S., Elenita Bader, and Jack Heuer. Reforming Retiree Benefits: Recent Changes in the University of Pennsylvania's Retiree Medical Plan. TIAA-CREF Institute Monograph. www.tiaa-crefinstitute.org
15. Blitzstein, David, Olivia S. Mitchell, & Stephen P. Utkus. "Understanding the Uncertainties of Retirement." In Restructuring Retirement Risks. Eds David Blitzstein, Olivia S. Mitchell, & Stephen P. Utkus. Oxford University Press. 2006: 3-9.
16. Mitchell, Olivia S., John Piggott & Satoshi Shimizutani. "Aged-Care Support in Japan: Perspectives and Challenges." Benefits Quarterly. 1st Quarter 2006 22(1):7-18.
17. Mitchell, Olivia S., Stephen P. Utkus, & Tongxuan (Stella) Yang. "Dimensions of 401(k) Plan Design." In Restructuring Retirement Risks. Eds David Blitzstein, Olivia S. Mitchell, & Stephen P. Utkus. Oxford University Press. 2006:186-203.

18. Dus, Ivica, Raimond Maurer, & Olivia S. Mitchell, "Betting on Death and Capital Markets in Retirement: A Shortfall Risk Analysis of Life Annuities versus Phased Withdrawal Plans." Financial Services Review. *Lead article*. (14)2005 169-196.
19. Clark, Robert S. & Olivia S. Mitchell. "Changing the Retirement Paradigm." In Reinventing the Retirement Paradigm. Oxford, UK: Oxford University Press, 2005: 3-13.
20. Mitchell, Olivia S. & Derek Osborne. "Old-Age Pension System Reform in the English-Speaking Caribbean: A Policy Assessment". Workable Pension Systems: Reforms in the Caribbean. Interamerican Development Bank/Johns Hopkins. 353-388.
21. Mitchell, Olivia S. & John Piggott. "Unlocking Home Equity in Japan," Journal of the Japanese and International Economies, Dec. 2004: Vol 18/4: 466-505. *Lead article*.
22. Doyle, Suzanne, Olivia S. Mitchell, & John Piggott. "Annuity Values in Defined Contribution Retirement Systems: Australia and Singapore Compared." Australian Economic Review, Vol. 37, No. 4, pp. 402-416: December 2004.
23. Mitchell, Olivia S., & Janemarie Mulvey. "Potential Implications of Mandating Choice in Corporate Defined Benefit Plans." Journal of Pension Finance and Economics, 2004: 3 (3): 339-354.
24. Mitchell, Olivia S. & Stephen Utkus. "Lessons from Behavioral Finance for Retirement Plan Design." In Olivia S. Mitchell & Stephen P. Utkus, eds. Pension Design and Structure: New Lessons from Behavioral Finance. Oxford, UK: Oxford University Press, 2004. *Reprinted as* "How Behavioral Finance Can Inform Retirement Plan Design." In Journal of Applied Corporate Finance. 18(1) Winter 2006: 82-94
25. Bateman, Hazel, & Olivia S. Mitchell. "New Evidence on Pension Plan Design and Administrative Expenses." Journal of Pension Finance and Economics, 2004: Vol 3(1): 63-76.
26. Mitchell, Olivia S. & David McCarthy. "Annuities for an Ageing World". In E. Fornero & E. Luciano, eds. Developing an Annuities Market in Europe. Elgar, 2004: 19-68.
27. Mitchell, Olivia S. & Kent Smetters. "Developments in Risk Management for Retirement Security." In The Pension Challenge: Risk Transfers and Retirement Income Security. Olivia S. Mitchell & Kent Smetters, eds. Oxford, UK: Oxford University Press, 2003: 1-18.
28. Lachance, Marie-Eve & Olivia S. Mitchell. "Guaranteeing Individual Accounts". In Olivia S. Mitchell & Kent Smetters, eds. The Pension Challenge: Risk Transfers and Retirement Income Security. Oxford, UK: Oxford University Press, 2003: 159-186.
29. Mitchell, Olivia S. & Stephen P. Utkus. "The Role of Company Stock in Defined Contribution Plans." In The Pension Challenge: Risk Transfers and Retirement Income Security. Olivia S. Mitchell & Kent Smetters, eds. Oxford, UK: Oxford University Press, 2003: 33-70.
30. Cogan, John F. & Olivia S. Mitchell. "Perspectives from the President's Commission on Social Security Reform." Journal of Economic Perspectives. 17(2). Spring 2003.
31. Lachance, Marie-Eve & Olivia S. Mitchell. "Understanding Individual Account Guarantees". American Economic Review Papers and Proceedings, May 2003. 93(2): 257-260.
32. Lachance, Marie-Eve, Olivia S. Mitchell, & Kent Smetters. "Guaranteeing Defined Contribution Pensions: The Option to Buy Back a Defined Benefit Promise." Journal of Risk and Insurance. 70(1) 2003: 1-16.
33. McCarthy, David, Olivia S. Mitchell, & John Piggott. "Asset Rich and Cash Poor in Singapore? Retirement Provision in a National Defined Contribution Pension Fund." Journal of Pension Finance and Economics. 1(3) November 2002: 197-222.
34. Mitchell, Olivia S. "Benefits for the Workplace of the Future." In O.S. Mitchell, D. Blitzstein, M. Gordon, and J. Mazo. Benefits for the Future Workplace. Philadelphia: Univ. of Pennsylvania Press. 2003: 1-20.
35. Mitchell, Olivia S., with the assistance of Erica L. Dykes. "New Trends in US Pensions". In O. Mitchell, D. Blitzstein, M. Gordon, & J. Mazo. Benefits for the Future Workplace. Philadelphia: Univ. of Pennsylvania Press. 2003: 110-136. [Reprinted in N. Takayama, ed. Taste of Pie: Searching for Better Pension Provisions in Developed Countries. Tokyo: Maruzen Co., Ltd., 2003.]
36. McCarthy, David & Olivia S. Mitchell. "Estimating International Adverse Selection in Annuities". North American Actuarial Journal. October 2002: 38-54.
37. Mitchell, Olivia S. "The Future of Workplace Benefits." In J. Sankey, Employee Benefit Issues: The Multiemployer Perspective. Brookfield, WI: International Foundation of Employee Benefit Plans, 2002.
38. Mitchell, Olivia S. "Managing Pensions in the 21st Century: Design Innovations, Market Impact, and Regulatory Issues for Japan." In Toshihiro Ihori & Toshiaki Tachibanaki, eds. Social Security Reform in Advanced Countries. Routledge: London. 2002: 9-38.
39. Mitchell, Olivia S. "Developments in Decumulation: The Role of Annuity Products in Financing Retirement." In A. Auerbach & H. Herrman, Ageing, Financial Markets and Monetary Policy. Berlin: Springer-Verlag, 2002: 97-125.
40. Clark, Robert L. & Olivia S. Mitchell. "Strengthening Employment-Based Pensions in Japan." Benefits Quarterly, 2nd Q, 2002: 22-43. [Reprinted in The Economics of Social Security in Japan. Ed. Toshiaki Tachibanaki. Surrey, UK: Edward Elgar. 2004: 170-201.]
41. Brown, Jeffrey, Olivia S. Mitchell, & James Poterba. "Mortality Risk, Inflation Risk, and Annuity Products." In Z. Bodie, B. Hammond, & O. S. Mitchell, eds. Innovations in Financing Retirement. Philadelphia, PA: Univ. of Pennsylvania Press, 2002: 175-197.

42. Bodie, Zvi, Brett Hammond, & Olivia S. Mitchell. "A Framework for Analyzing and Managing Retirement Risks". In Z. Bodie, B. Hammond, & O. S. Mitchell, eds. Innovations in Financing Retirement. Philadelphia, PA: Univ. of Pennsylvania Press, 2002: 3-19.
43. Levine, Phillip, Olivia S. Mitchell, & John Phillips. "Worklife Determinants of Retirement Income Differentials Between Men and Women". In Innovations in Financing Retirement. Z. Bodie, B. Hammond, & O.S. Mitchell, eds. Philadelphia, PA: Univ. of Pennsylvania Press, 2002: 50-76.
44. Bodie, Zvi, Brett Hammond, & Olivia S. Mitchell. "New Approaches to Analyzing and Managing Retirement Risks." Benefits Quarterly, 2001. 4th Quarter: 72-83.
45. Mitchell, Olivia S. & David McCarthy. "State and Local Pension Plan Developments". Ed. J. Rosenbloom. The Handbook of Employee Benefits. New York: McGraw Hill, 2001: 1241-1254.
46. Mitchell, Olivia S. "Developments in Pensions". Handbook of Insurance. Ed. G. Dionne. Boston: Kluwer Academic Publishers, 2000:873-899.
47. Levine, Phillip, Olivia S. Mitchell, & John Phillips. "A Benefit of One's Own: Older Women and Social Security". Social Security Bulletin, 63(3) 2000: 47-54.
48. Mitchell, Olivia S. "Building an Environment for Pension Reform in Developing Countries". In Foundations of Pension Finance. Eds. Z. Bodie & E.P. Davis. London: Edward Elgar, 2000:480-503.
49. Brown, Jeffrey, Olivia Mitchell, & James Poterba. "The Role of Real Annuities and Indexed Bonds in an Individual Accounts Retirement Program." In Risk Aspects of Investment-Based Social Security Reform. Eds J.Y. Campbell & M. Feldstein, eds. Chicago: Univ. of Chicago Press, 2000: 321-360.
50. Mitchell, Olivia S., David McCarthy, Stanley C. Wisniewski, & Paul Zorn. "Developments in State & Local Pension Plans." In Pensions for the Public Sector. Eds. O.S. Mitchell & E. Hustead. Philadelphia, PA: Univ. of Pennsylvania Press, 2000: 11-40.
51. Hustead, Edwin & Olivia S. Mitchell. "Public Sector Pension Plans: Lessons and Challenges for the 21st Century". In Pensions for the Public Sector. Eds. O.S. Mitchell & E. Hustead. Philadelphia, PA: Univ. of Pennsylvania Press, 2000: 3-10.
52. Useem, Michael & Olivia S. Mitchell. "Holders of the Purse Strings: Governance and Performance of Public Retirement Systems". Social Science Quarterly. 81(2) June 2000: 489-506.
53. Moore, James & Olivia S. Mitchell. "Projected Retirement Wealth and Saving Adequacy". In Forecasting Retirement Needs and Retirement Wealth. Eds. O.S. Mitchell, B. Hammond, & A. Rappaport. Philadelphia, PA: Univ. of Pennsylvania Press, 2000: 68-94.
54. Mitchell, Olivia S., James Moore, & John Phillips. "Explaining Retirement Saving Shortfalls". In Forecasting Retirement Needs and Retirement Wealth. Eds. O.S. Mitchell, B. Hammond, & A. Rappaport. Philadelphia, PA: Univ. of Pennsylvania Press, 2000: 139-166.
55. Levine, Phillip, Olivia S. Mitchell, & James F. Moore. "Women on the Verge of Retirement: Predictors of Retiree Well-being". In Forecasting Retirement Needs & Retirement Wealth. Eds. O.S. Mitchell, B. Hammond, & A. Rappaport. Philadelphia, PA: Univ. of Pennsylvania Press, 2000: 167-207.
56. Gustman, Alan L., Olivia S. Mitchell, Andrew A. Samwick, & Thomas L. Steinmeier. "Evaluating Pension Entitlements." In Forecasting Retirement Needs and Retirement Wealth. Eds. O.S. Mitchell, B. Hammond, & A. Rappaport. Philadelphia, PA: Univ. of Pennsylvania Press, 2000: 309-326.
57. Mitchell, Olivia S., Jan Olson & Thomas Steinmeier. "Earnings and Projected Benefits". In Forecasting Retirement Needs and Retirement Wealth. Eds. O.S. Mitchell, B. Hammond, & A. Rappaport. Philadelphia, PA: Univ. of Pennsylvania Press, 2000: 68-94.
58. Lumsdaine, Robin & Olivia S. Mitchell. "New Developments in the Economics of Retirement". In Handbook of Labor Economics. Eds. Orley Ashenfelter & David Card. Amsterdam: North Holland, 1999: 3261-3308.
59. Mitchell, Olivia S., James Poterba, Mark Warshawsky, & Jeffrey Brown. "New Evidence on the Money's Worth of Individual Annuities". American Economic Review. December 1999: 1299-1318.
60. Brown, Jeffrey, Olivia Mitchell, James Poterba, & Mark Warshawsky. "Taxing Retirement Income: Nonqualified Annuities and Distributions from Qualified Accounts". National Tax Journal. LII,3, September 1999: 563-592.
61. Gustman, Alan, Olivia S. Mitchell, Andrew A. Samwick, & Thomas L. Steinmeier. "Pension and Social Security Wealth in the Health and Retirement Study". In Wealth, Work, and Health: Innovations in Survey Measurement in the Social Sciences. Ed. R. Willis. Ann Arbor: University of Michigan Press, 1999: 150-208.
62. Dwyer, Debra & Olivia S. Mitchell. "Health Problems as Determinants of Retirement: Are Self-Rated Measures Endogenous?" Journal of Health Economics (18) 1999:173-193.
63. Mitchell, Olivia S. & James Moore. "Can Americans Afford to Retire? New Evidence on Retirement Saving Adequacy". Journal of Risk and Insurance, 65 (3) December 1998: 371-400.
64. Geanakoplos, John, Olivia S. Mitchell, & Stephen Zeldes. "Social Security Money's Worth". In Prospects for Social Security Reform. Eds. O.S. Mitchell, R. Myers, & H. Young. Philadelphia, PA: Univ. of Pennsylvania Press, 1999: 79-151
65. Geanakoplos, John, Olivia S. Mitchell, & Stephen Zeldes. "Would a Privatized Social Security System Really Pay a Higher Rate of Return?" In Framing the Social Security Debate. Eds. D. Arnold, M. Graetz, & A. Munnell. Brookings Institution, 1998:137-156. Reprinted as "Private Accounts, Prefunding, and Equity Investment under Social Security", in Policies for an Aging Society, Eds. A. Altman & David Shactman, Baltimore: Johns Hopkins University Press, 2002: 266-292.

66. Mitchell, Olivia S. "Administrative Costs of Public and Private Pension Plans". In Privatizing Social Security, Ed. M. Feldstein. NBER. Chicago: University of Chicago Press, 1998: 403-456.
67. Mitchell, Olivia S. "Social Security Reform in Latin America". Federal Reserve Bank of St. Louis Review: March/April 1998: 15-18.
68. Mitchell, Olivia S., & Sylvester Schieber, "Defined Contribution Pensions: New Opportunities, New Risks". In Living with Defined Contribution Pensions. Eds. O. Mitchell & S. Schieber. Philadelphia, PA: Univ. of Pennsylvania Press, 1998: 1-13.
69. Mitchell, Olivia S. & Flavio Barreto. "After Chile, What? Second-Round Social Security Reforms in Latin America". Revista de Analisis Economico, 12(2) November 1997: 3-36.
70. Mitchell, Olivia S. & Ping-Lung Hsin. "Managing Public Sector Pensions". In Public Policy Toward Pensions, Eds. J. Shoven & S. Schieber, eds. Twentieth Century Fund. Cambridge, MA: MIT Press, 1997: 247-266.
71. Barreto, Flavio A. & Olivia S. Mitchell. "Privatizing Latin American Retirement Systems". Benefits Quarterly, 13(3) 1997: 83-85.
72. Mitchell, Olivia S. "Work and Family Benefits in the Corporate Setting." In Gender and Family Issues in the Workplace,. Eds. F.D. Blau & R. Ehrenberg. New York: Russell Sage Foundation: 1997: 269-276.
73. Mitchell, Olivia S., Michael Gordon, & Marc Twinney. "Assessing the Challenges to the Pension System" In Positioning Pensions for the 21st Century. Eds. M. Gordon, O.S. Mitchell, & M. Twinney, eds. Philadelphia, PA: Univ. of Pennsylvania Press, 1997: 1-14.
74. Hsin, Ping Lung & Olivia S. Mitchell. "Public Pension Plan Efficiency" In Positioning Pensions for the 21st Century. Eds. M. Gordon, O.S. Mitchell, & M. Twinney, eds. Philadelphia, PA: Univ. of Pennsylvania Press, 1997: 187-208. [Reprinted in Foundations of Pension Finance. Eds. Zvi Bodie & E Phillip Davis. London: Edward Elgar, 2000.]
75. Bone, Chris & Olivia S. Mitchell. "Building Better Retirement Income Models: Challenges and Opportunities". North American Actuarial Journal. Vol. 1 (1) January 1997: 1-13.
76. Mitchell, Olivia S. & Ping-Lung Hsin. "Public Sector Pension Governance and Performance". In The Economics of Pensions: Principles, Policies, and International Experience. Ed. S. Valdes-Prieto. Cambridge: Cambridge Univ. Press, 1997: 92-126.
77. Mitchell, Olivia S. "Exporting Chilean Social Security Reform". In The Coming Global Pension Crisis: The Aging of the World's Population and Its Implication for Capital Flows. Council on Foreign Relations. November 1996, NY.
78. Dwyer, Deborah, Olivia S. Mitchell, Robert Cole, & Sylvia Reed. "Evaluating Mental Health Capitation Treatment: Lessons from Panel Data". Research in Labor Economics. Ed. S. Polachek. Greenwich Ct: JAI Press, 1996: 329-352.
79. Mitchell, Olivia S. & Rod Carr. "State and Local Pension Plans". In Handbook of Employee Benefits. Ed. J. Rosenbloom. Chicago, IL: Irwin, 1996: 1207-1222.
80. Mitchell, Olivia S. & Joseph Quinn. "The Hard Facts About Social Security". Challenge. 1996.
81. Mitchell, Olivia S. & Steven P. Zeldes. "Social Security Privatization: A Structure For Analysis," American Economic Review, 86(2) May 1996: 363-367.
82. Quinn, Joseph & Olivia S. Mitchell. "Prospects for Social Security Reform". American Prospect, May-June 1996 (26): 76-81. Abstracted in Perspectives on Work, IRRA, 1997.
83. Bodie, Zvi & Olivia S. Mitchell. "Pension Security in an Aging World". In Securing Employer-Provided Pensions: An International Perspective, Eds Z. Bodie, O.S. Mitchell & J. Turner. Philadelphia, PA: Univ. of Pennsylvania Press, 1996: 1-30.
84. Mitchell, Olivia S. & Zvi Bodie. "Pensions in an Aging World". Benefits Quarterly. v12(1). First Quarter 1996: 17-22.
85. Gustman, Alan, Olivia S. Mitchell, & Thomas Steinmeier. "Retirement Measures in the Health and Retirement Survey". Journal of Human Resources 30, Supplement (1995): S57-S83.
86. Gustman, A.L., Olivia S. Mitchell, & T.L. Steinmeier. "Older Union and Nonunion Workers in the Health and Retirement Survey". Industrial Relations Research Association Proceedings, 1995.
87. Hsin, Ping-Lung & Olivia S. Mitchell. "Public Sector Pensions: Can They Meet the Challenge?" Industrial Relations Research Association Proceedings, 1995.
88. Mitchell, Olivia S. & Robert Smith "Public Sector Pension Funding". Review of Economics and Statistics. May 1994: 278-290.
89. Reed, Sylvia, Kevin Hennessey, Olivia S. Mitchell, & Haroutun Babigian. "A Mental Health Capitation Program: II. Cost-benefit Analysis". Hospital & Community Psychiatry 45(11). Nov. 1994: 1097-1103.
90. Barringer, Melissa & Olivia S. Mitchell. "Workers' Preferences Among Company-Provided Health Insurance Plans". Industrial and Labor Relations Review 48 (1) October 1994: 141-152.
91. Hsin, Ping-Lung & Olivia S. Mitchell. "The Political Economy of Public Pensions: Pension Funding, Governance, and Fiscal Stress". Revista de Analisis Economico. Special Issue on Pension Systems & Reform. Eds P. Arrau & K. Schmidt-Hebbel. 9 (1) June 1994: 151-168.
92. Gustman, Alan S., Olivia S. Mitchell & Thomas Steinmeier. "The Role of Pensions in the Labor Market" Industrial and Labor Relations Review 47 (3) (1994): 417-438.
93. Mitchell, Olivia S., Annika Sunden, & Ping-Lung Hsin. "An International Comparison of Social Security Administration Costs." International Compensation and Benefits, 1994.
94. Hanratty, Maria & Olivia Mitchell. (1994). "Health Care and the Labor Market." Industrial and Labor Relations Review 48(1):65-67.

95. Mitchell, Olivia S. & Anna Rappaport. "Innovations and Trends in Pension Plan Coverage, Type and Plan Design." In The Future of Pensions in the United States, Ed. R. Schmidt. Philadelphia: Univ. of Pennsylvania Press, 1993.
96. Fields, Gary S. & Olivia S. Mitchell. "Reforming Social Security and Social Safety Net Programs in Developing Countries". Joint Ministerial Committee of the Boards of Governors of the World Bank & the International Monetary Fund, Annual Report of the Joint Ministerial Committee, 1993.
97. Mitchell, Olivia S. & Melissa Barringer. "Health Insurance and Older Workers" In As the Workforce Ages: Costs, Benefits and Policy Challenges. O. Mitchell, ed. Ithaca, NY: ILR Press, 1993.
98. Levine, Philip & Olivia S. Mitchell. "Expected Changes in the Workforce and Implications for Labor Markets". In Demography and Retirement: The 21st Century. A. Rappaport and S. Schieber, eds. Philadelphia, PA: Pension Research Council and Praeger, 1993: 73-96.
99. Lewin, David, Olivia S. Mitchell & P. Sherer. "IR and HR: An Overview." Research Frontiers in Industrial Relations, D. Lewin, O. Mitchell & P. Sherer, eds. Industrial Relations Research Association, 1992: 1-42.
100. Mitchell, Olivia S. & Robert S. Smith. "Public Sector Pensions: Benefits, Funding and Unionization". Industrial Relations Research Association Proceedings. Madison, WI. 1992: IRRA, 126-133.
101. Mitchell, Olivia S., Haroutan Babigian, Phyllis Marshall, & Sylvia Reed. "Evaluating a Mental Health Capitation Experiment". In The Economics of Mental Health. Eds. R. Frank & W. Manning. Baltimore: Johns Hopkins Press, 1992: 307-331.
102. Gustman, Alan, & Olivia S. Mitchell. "Pensions and the US Labor Market." In Pensions and The Economy, Eds Z. Bodie & A. Munnell. Philadelphia, PA: Univ. of Pennsylvania Press, 1992: 39-87.
103. Mitchell, Olivia S. "Trends in Pension Benefit Formulas and Retirement Provisions". In Trends in Pensions 1992. J. Turner & D. Beller, eds. Washington, D.C.: US Dept. of Labor, PWBA, 1992: 177-216.
104. Luzadis, Rebecca & Olivia S. Mitchell. "Explaining Pension Dynamics". Journal of Human Resources 26 (Fall 1991): 679-703.
105. Mitchell, Olivia S. "Social Security Reforms and Poverty Among Dual-Earner Couples." Journal of Population Economics 4(4), (1991): 281-293.
106. Mitchell, Olivia S. "Pensions Reflect Employer and Employee Preferences." In Retirement and Public Policy, Ed A. Munnell. Washington, D.C.: National Academy of Social Insurance, 1991: 197-208.
107. Mitchell, Olivia S. "The Effect of Mandatory Benefits Packages." In Research in Labor Economics. Eds. L. Bassi, D. Crawford, & R. Ehrenberg. Greenwich, Ct: JAI Press, 1991: 297-320.
108. Mitchell, Olivia S. "Aging, Job Satisfaction, and Job Performance." In An Aging Workforce, Eds. I. Bluestone, R. Montgomery, & J. Owen. Detroit, MI: Wayne State University Press, 1990: 242-272.
109. Mitchell, Olivia S. & Silvana Pozzebon. "Married Women's Retirement Behavior." Journal of Population Economics 2 (1), 1989: 39-53.
110. Mitchell, Olivia S. & Rebecca Luzadis. "Changes in Pension Incentives Through Time." Industrial and Labor Relations Review 42, October 1988: 100-108.
111. Mitchell, Olivia S. "The Relation of Age to Workplace Injury." Monthly Labor Review 111, July 1988: 8-13.
112. Mitchell, Olivia S., P. Levine & S. Pozzebon. "Retirement Differences by Occupation and Industry." The Gerontologist 28, August, 1988: 545-51.
113. Mitchell, Olivia S. "Pensions and Older Workers." In The Older Worker, H. Parnes, ed. Madison, WI: IRRA, 1988: 151-166.
114. Mitchell, Olivia S. "Employee Benefits in the U.S. Labor Market." IRRA Proceedings. Madison, WI: IRRA, 1987: 213-219.
115. Mitchell, Olivia S. & Philip Levine. "The Baby Boom's Legacy: Relative Wages in the Twenty-first Century." American Economic Review Papers & Proceedings 78 (May 1988): 66-69.
116. Mitchell, Olivia S. "The Future of Employer Provided Pensions." Journal of Compensation and Benefits Management Review 4 (Spring 1988): 207-210.
117. Mitchell, Olivia S. "Worker Knowledge of Pension Provisions." Journal of Labor Economics 6 (January, 1988): 21-39.
118. Mitchell, Olivia S. & Angela Mikalauskas. "The Impact of Government Regulation on the Labor Market." In Mandating Benefits. Ed. D. Salisbury. Washington, DC: EBRI, 1988.
119. Mitchell, Olivia S. & Gary Fields. "Restructuring Social Security: How Will Retirement Ages Respond?" In The Problem Isn't Age: Work and Older Americans. S. Sandell, ed. New York: Praeger, 1987.
120. Mitchell, Olivia S. & Emily Andrews. "The Current and Future Role of Pensions in Old-Age Economic Security." Benefits Quarterly 2 (Second Quarter, 1986): 25-36.
121. Fields, Gary S. & Olivia S. Mitchell "Effects of Social Security Reforms: An Empirical Life Cycle Model for the United States." Proceedings of the 1985 General Congress, International Union for the Scientific Study of Population, 1985.
122. Mitchell, Olivia S. & Gary S. Fields. "Rewards for Continued Work: The Economic Incentives for Postponing Retirement." In Horizontal Equity, Uncertainty, and Economic Well-Being. Eds. M. David & T. Smeeding. Chicago: Univ. of Chicago Press, 1985.

123. Mitchell, Olivia S. & Gary S. Fields. "The Effects of Social Security Reforms on Retirement Ages and Retirement Incomes." Journal of Public Economics 25 (November 1984): 143-159.
124. Duncan, Greg, Olivia S. Mitchell & James Morgan. "A Framework for Setting Retirement Savings Goals." Journal of Consumer Affairs 18 (Summer 1984): 22-46.
125. Fields, Gary & Olivia S. Mitchell. "Economic Determinants of the Optimal Retirement Age: An Empirical Investigation." Journal of Human Resources 19 (Spring 1984): 245-262.
126. Mitchell, Olivia S. & Gary S. Fields. "The Economics of Retirement Behavior." Journal of Labor Economics 2 (January 1984): 84-105.
127. Mitchell, Olivia S. "Fringe Benefits and the Costs of Changing Jobs." Industrial and Labor Relations Review 37 (October 1983): 70-78.
128. Mitchell, Olivia S. & Gary S. Fields. "The Effects of Pensions and Earnings on Retirement: A Review Essay." With G. Fields. In Research in Labor Economics Vol. 5. R. Ehrenberg, ed. Greenwich, Conn: JAI Press, 1982.
129. Mitchell, Olivia S. "Fringe Benefits and Labor Mobility." Journal of Human Resources 17 (Spring 1982): 286-298.
130. Mitchell, Olivia S. "The Labor Market Impact of Federal Regulation: OSHA, ERISA, EEO, and Minimum Wage." In Industrial Relations Research in the 1970's: Review and Appraisal. Eds. T. Kochan, D. Mitchell, & L. Dyer. Madison, WI: IRRA, 1982.
131. Andrews, Emily S. & Mitchell, Olivia S. "Evaluating A National Pension Plan Data Base While Testing for Economies of Scale." In Statistics of Income & Related Administrative Record Research, Selected Papers, 1981 Annual Meeting of the American Statistical Association. Eds W. Alvey & B. Kilss. Washington, DC: US Department of Treasury, October 1981.
132. Mitchell, Olivia S. & Emily Andrews. "Scale Economies in Private Multi-Employer Pension Systems." Industrial and Labor Relations Review 34 (July 1981): 522-530.
133. Mitchell, Olivia S. "The Cyclical Responsiveness of Married Females' Labor Supply: Added & Discouraged Worker Effects." IRRA 32nd Annual Proceedings, Madison, WI: IRRA, 1979.

In Progress:

- Au, Andrew, Olivia S. Mitchell, John Phillips, and Syl Schieber. "Replacement Rates and Social Security." *In progress*.
- Bei Lu, Olivia S. Mitchell, and John Piggott. "Notional Defined Contribution Pension and Public Reserve Funds in Ageing Economies." Presented at the ESRI International Collaborators Conference, Tokyo. *In progress*.
- Brown, Jeffrey R., Marcus Casey, and Olivia S. Mitchell. Who Values the Annuity from Social Security? New Evidence from the Health and Retirement Study. *In Progress*.
- Coronado, Julia, Steven Sharpe, Olivia S. Mitchell, and S. Blake Nesbitt. "Footnotes Aren't Enough: The Impact of Pension Accounting on Stock Values." *In progress*.
- Horneff, Wolfram, Raimond Maurer, Olivia S. Mitchell, and Ivica Dus. "Money in Motion: Asset Allocation and Annuitization in Retirement." Working Paper. 2006. *submitted*.
- Horneff, Wolfram, Raimond Maurer, Olivia S. Mitchell, and Ivica Dus. "Following the Rules: Integrating Asset Allocation and Annuitization in Retirement Portfolios. Working Paper 2007. *In progress*.
- Fong, Joelle, Benedict S. K. Koh, and Olivia S. Mitchell. "Developments in Mandatory Defined Contribution Plans: The Cost of Investment Options under Singapore's Central Provident Fund." *In progress*.
- Iwaisako, Tokyo, Olivia S. Mitchell, and John Piggott. "Strategic Asset Allocation in Japan: An Empirical Evaluation." Presented at the 2004 ESRI International Conference, Tokyo, Japan. *In progress*.
- Jin, Henry Hongbo, John Piggott, and Olivia S. Mitchell. "Demographic Shifts, Long Term Care, and Social Security Income Benefits: An Inter-country Comparison and Implications for Japan." *In progress*.
- Koh, Benedict, Olivia S. Mitchell, and Toto Tanuwidjaja. "Developments in Mandatory Defined Contribution Plans: Investment Patterns in Singapore's CPF System." *In progress*.
- Lusardi, Annamaria and Olivia S. Mitchell. "Financial Literacy and Retirement Planning: Implications for Retirement Wellbeing." *In progress*.
- Maurer, Raimond, Olivia S. Mitchell and Ralph Rogalla. "The Victory of Hope over Angst? Funding, Asset Allocation, and Risk-Taking in German Public Sector Pension Reform." *In progress*.
- Mitchell, Olivia S., Gary Mottola, Steve Utkus, and Takeshi Yamaguchi. "The Inattentive Participant: Trading Behavior in 401(k) Plans." *In progress*.
- Mitchell, Olivia S., Gary Mottola, Steve Utkus, and Takeshi Yamaguchi. "Winners and Losers: 401(k) Trading and Portfolio Performance." *In progress*.
- Mitchell, Olivia S. and John Phillips. "Disability, Early, and Normal Retirement". Presented at the 2nd Joint Conference for the Retirement Research Consortium, "The Outlook for Retirement Income," May 2000, Washington, DC. *In progress*.
- Mitchell, Olivia S. and John Phillips. "Eligibility for Social Security Disability Insurance." *In progress*.
- Mitchell, Olivia S. and John Phillips. "Retirement Responses to Early Social Security Benefit Reductions". Pension Research Council Working Paper, September 2000. [NBER WP7963]; *in progress*.
- Mitchell, Olivia S., John Phillips, and Andrew Au. "Modeling Lifetime Earnings Paths: Hypothetical versus Actual Workers." *In progress*.

- Mitchell, Olivia S., John Piggott, and Satoshi Shimizutani. "Developments in Long-Term Care Insurance In Japan." *In progress*.
- Mitchell, Olivia S., Steve Utkus, and Tongxuan (Stella) Yang. "Turning Workers into Savers? Incentives, Liquidity, and Choice in 401(k) Plan Design." *In progress*.
- Pauly, Mark, Olivia Mitchell, and Peter Zeng. "Death Spiral or Euthanasia? The Demise of Generous Group Health Insurance Coverage." *Submitted*.
- Phillips, John and Olivia S. Mitchell. "Eligibility for Social Security Disability Insurance". *In progress*
- Piggott, John, Michael Sherris, Olivia S. Mitchell and Shaun Yow. "Demographic Shift and Financial Risk." Presented at the Monetary Stability Foundation conference, Frankfurt, 2006.
- Turra, Cassio and Mitchell, Olivia S. "The Impact of Health Status and Out-of-Pocket Medical Expenditures on Annuity Valuation." *In progress*.
- Yamaguchi, Takeshi, Mitchell, Olivia S., Gary Mottola, and Stephen Utkus. "Finding the Right Balance: Investment Behavior and Portfolio Performance in 401(k) Plan." *In progress*.

Other Reports:

- 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)
<http://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
- Chorney, Harris R., Jill Goldman, Olivia Mitchell and Anthony M. Santomero. "The Competitive Performance of Life Insurance Firms in the Retirement Asset Market," Wharton Financial Institutions Center WP, April 1997.
- Mitchell, Olivia S. "Benefits for an Older Workforce." Prepared for Wharton/AARP Impact Conference "Maximizing Your Investment: Employees Over 50 in Today's Global Workforce."
- Mitchell, Olivia S. "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. 1999.
- Mitchell, Olivia S. "Evaluating Administrative Costs in Mexico's AFORES System". WB-LCSF, Pension Research Council Working Paper, rev November 1998.
- Mitchell, Olivia S. "Global Social Security Reform: The Challenge of the Millennium". Prepared for the Center for Financial Studies, Frankfurt, Germany, 1998.
- Mitchell, Olivia S. "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 1998.
- Mitchell, Olivia S. "Issues in Public Sector Pension Design and Management". Report to the InterAmerican Development Bank. 2001.
- Mitchell, Olivia S. "Linked Data in the HRS/AHEAD Study: A Summary of Current and Ongoing Efforts". Briefing to the HRS Project. University of Michigan and University of Pennsylvania. May 1999.
- Mitchell, Olivia S. "Reforming the US Retirement System: Issues and Lessons." Prepared for the AIOS pension conference, Santo Domingo, 2005.
- Mitchell, Olivia S. "Retirement Systems in the Developed and Developing World: Institutional Structure, Economic Effects, and Lessons for Economies in Transition." Pension Research Council WP 1999.
- Mitchell, Olivia S. "Saving and Spending Retirement Wealth". NBER Reporter, Spring 2002.
- Mitchell, Olivia S. "Saving Shortfalls for Older Americans: New Evidence from the HRS." Policy Briefing, HRS Project. University of Michigan and University of Pennsylvania. April 1999.
- Mitchell, Olivia S. "Social Security Reform in Uruguay: An Economic Assessment." Prepared for the InterAmerican Development Bank. Pension Research Council WP 1997.
- Mitchell, Olivia S. "Strengthening Pension Plan Management: An International Perspective". Prepared for the World Bank Pension Fund Seminar in Colombo, Sri Lanka, May 1999.
- Mitchell, Olivia S. "The Value of Annuities." Presentation for the Accademia Nazionale dei Lincei, Rome, Italy, March 2004.
- Mitchell, Olivia S. and Gary Fields. "Designing Pension Systems for Developing Countries." Prepared for World Bank ESP Division, Oct. 1994, revised. Pension Research Council WP.
- Mitchell, Olivia S., Phillip Levine, and John Phillips. "The Impact of Pay Inequality, Occupational Segregation, and Lifetime Work Experience on Retirement Income of Women and Minorities," Report to the AARP, August 1999.
- Mitchell, Olivia S. and James Moore. "Report to PARC: Computing Components of Wealth in the Health and Retirement Study." August 1997.
- Mitchell, Olivia S. and Annika Sunden. "An Examination of Social Security Administration Costs in the United States." Pension Research Council WP 1994.

Mitchell, Olivia S., Annika Sunden, P.L. Hsin, and G. Reid." An International Appraisal of Social Security Administration Costs." Prepared for the Public Sector Management Division, LAC Technical Department, The World Bank, 1994, revised.

President's Commission to Strengthen Social Security. *Strengthening Social Security and Creating Personal Wealth for All Americans, the Final Report*. Released December 21, 2001. www.csss.gov.

Reid, Gary and Olivia S. Mitchell. "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 1995.

Silverman, Dan and Olivia S. Mitchell. "Crime and Retirement Among Older Americans". PARC 2000-01 Pilot Research Project Report.

Woodbury, Richard, Alan Gustman, Lee Lillard, Olivia Mitchell, and Robert Willis. "The Value of Linked Data in Aging Research." 1999. Rev May 2001.

Notes, Editorials, Abstracts and Comments:

Mitchell, Olivia S. Comment on "The Impact of DC Plans on Bequests." In Munnell, A. and A. Sunden. Death and Dollars. Washington, DC: Brookings, 2003: 312-316.

King, Gwen and Olivia S. Mitchell. "Reform Plans to Aid Women". DMN, Aug 14, 2001.

Mitchell, Olivia S. and Thomas R. Saving. "The Truth About the Social Security Trust Fund." Washington Post, July 31, 2001.

Mitchell, Olivia S. and Thomas R. Saving. "Dollars, Sense and Social Security." LA Times, Dec 13, 2004.

Mitchell, Olivia S. "Why Reforming Social Security is So Difficult." TIAA-CREF Investment Forum, 2000.

Mitchell, Olivia S. "Commentary on "Administrative Expenses" by Sylvester Schieber and John Shoven, in Administrative Costs and Social Security Privatization, ed. John Shoven, NBER. 2000:69-72.

Mitchell, Olivia S. CSWEP Summary, AEA Sessions of January 2000. CSWEP Newsletter.

Piggott, John and Olivia Mitchell. "Preservation Rules and Investment Restrictions for Superannuation Funds." A Submission to the Senate Select Committee on Superannuation and Financial Services, Canberra, Australia - November 1999.

Mitchell, Olivia S. "International Models for Pension Reform." Testimony for the Social Security Committee, House of Commons, UK Parliament, London. January 1998. PRC Working Paper 98-5.

Quinn, Joseph and Olivia S. Mitchell. "A New Look at Social Security Reform." Perspectives on Work. IRRA: University of Wisconsin, 1997: 70-73.

Comment on Retiree Health in Providing Health Care in Retirement. Eds. A. Rappaport and S. Schieber, Pension Research Council, The Wharton School, 1994.

Comment on The Uncertain Promise of Retiree Health Benefits by M. Warshawsky. American Enterprise Institute, 1991.

"Public Sector Pension Policy". Current Deferrals (Winter 1991).

"Pension Responses to Changes in Social Security: Research Summary." With R. Luzadis. Social Security Bulletin (August, 1989).

Comment on "Trends in the Labor Force Activity of the Aged in the United States, 1940-1980," by N.Tuma and G. Sandefur. In Issues in Contemporary Retirement. Eds. R. R. Campbell and E. Lazear. Stanford: Hoover Institution Press, 1988.

"Planning for Retirement: What Do Workers Know?" ILR Report 25 (May 1988).

Comment on "Uncertain Lifetime Pensions and Individual Savings," by R. G. Hubbard. In Issues in Pension Economics. Eds. Z. Bodie, J. Shoven, and D. Wise. Chicago: Univ. of Chicago Press, 1987.

"Estimating the Effects of Changing Social Security Benefit Formulas." With G. Fields. Monthly Labor Review 108 (July 1985).

"More for Your Pension Dollar?" With E. Andrews. Aging and Work 5, 2. (1982).

"Labor Force Activity of Married Women as a Response to Changing Jobless Rates." Monthly Labor Review 103 (June 1980).

Book Reviews:

For Pensions (2005) *Ageing and Pension Reform Around the World*. Eds. Giuliano Bonoli and Toshimitsu Shinkawa.

For Journal of Economic Literature (2005) *Private Pensions and Public Policies*. Eds. William G Gale, John B Shoven, and Mark J Warshawsky

For Industrial and Labor Relations Review (2004). *Retiring the State: The Politics of Pension Privatization in Latin America and Beyond*. Raul L. Madrid.

For Industrial and Labor Relations Review (2002). *Themes in the Economics of Aging*. Ed. David Wise.

For Finance and Development (1997) *Can We Afford to Grow Older?* R. Disney

For Journal of Economic Literature (Fall 1996) *Aging and Old Age*, R. Posner.

For Journal of Economic Literature (Fall 1993) *Labor's Capital*, Theresa Ghilarducci.

For Industrial and Labor Relations Review (Fall 1992) *Employment Law in Europe: A Country by Country Guide for Employers*, Eds. T. Johnson and M. O'Culachain.

For Journal of Economic Literature (Fall 1991), *Bridges to Retirement*. Ed. P. Doeringer.

For Industrial and Labor Relations Review (1990), *The Economics of Pension Insurance*. R. Ippolito.

For Journal of Economic Literature (Sept. 1988), *Pensions in the U.S. Economy*. Eds. Z. Bodie, J. Shoven, & D. Wise.

For *Journal of Human Resources* (Summer 1988), *Gender In the Workplace*. Eds. C. Brown & J. A. Pechman.
 For *Industrial and Labor Relations Review* (Dec.1986), *Pensions, Economics & Public Policy*. R. Ippolito.
 For *Journal of Economic Literature* (Sept. 1986), *Retirement Causes and Consequences*. E. Palmore et al.
 For *Industrial and Labor Relations Review* (Jan. 1986), *Why Tax Employee Benefits?* Ed. D. Salisbury.
 For *Industrial and Labor Relations Review* (July 1985), *Retirement & Economic Behavior*. Eds. H. Aaron & G. Burtless.
 For *Journal of Economic Literature* (Dec. 1984), *Financial Aspects of the US Pension System*. Eds. Z. Bodie & J. Shoven.

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 & Performance in the Public Sector" PPM, Wharton.
 Feb. 1994: "The Health & 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 & 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." Pension Research Council, 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 Annual 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", J Wharton Scholars Program, Wharton.
 Apr. 2003: "Decision Making Under Uncertainty and Implications for Pensions", Conference CoChair,, 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", for 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?" Univ. of Pennsylvania Academy, Las Vegas.
 Feb. 2007: "Retirement Challenges in the 21st Century," UPenn Medical School.

Presentations for National/International Scholarly Audiences:

Apr. 1978: "The Labor Supply of Women" Cornell Labor Economics Workshop.
 Fall 1978: "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 & Pensions" & "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". National 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 & 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, & 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 & 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 & Univ. of Maryland.

- Oct. 1991: "Funding Behavior in Public Sector Pensions". Economics, CMU & 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/APPWP 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 & 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", Festschrift 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", at 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 Paulo, 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 and Senior Security." Presented at the 2003 ESRI International Conference, Tokyo Japan.
- Sept. 2003: "Global Pensions Challenges." ACPM meetings, Canada.
- Nov. 2003: "Educating the Pension Participant", World Bank Contractual Saving and Insurance Conference, Washington, DC
- Jan. 2004: "Betting on Death and Capital Markets", with R. Maurer; and "Pension Guarantees", with Alex Muerman; 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 Conference, 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 on the Evaluation of the 2004 Pension Reforms and the Direction of 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 on Demography and Financial Markets, Sydney
- Sept 2006: "The Inattentive Participant," SMU Dept of Finance, Singapore.
- Sept. 2006: "Financial Products for Global Aging," Shibusawa Seminar, University of Pennsylvania & 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.

Other Conference Participation:

- Oct. 1979: US AID Conference on Employment Planning, Rio de Janeiro, Brazil.
- Apr. 1980: HHS Conference, Harvard, Cambridge.
- Sum. 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 & 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 at EDI/World Bank Conference on "Pension Systems: From Crisis to Reform", Washington, D.C.
- Nov. 1996: "Assessing Social Security Reform Alternatives" Conference, 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 & 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: TAPES conference, Uppsala

Testimony and Extension Activity:

Fall 1979, 85: Sp 80,85: "Women, Work, and Development," Trade Unions & Development, Cornell, Ithaca.
 Fall 1979, 85: Research Report for Cornell University Council Members and Trustees, Ithaca.
 Sep. 1980: Discussion with 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 & Pension Reform, Div. of Extension/ Public Service, ILR NYC.
 Oct. 1982: Research Report to ILR Associates, Ithaca.
 Jan. 1983: "Social Security in the 1980'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 1980'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 1986-87: 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" Conference, 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 & 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 & 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 and 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 & 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 & 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 Plans", 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". 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", "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 & Social Security Reform"& "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 on the future
- Mar. 2000: "Developments in Retirement Accumulation & Decumulation", and "Changes in Pensions", Securities Industry Institute, Wharton.
- June 2000: "Pension Design Fundamentals", "International Annuities Markets", 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 Paulo, 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 and 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, session on "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" with Pres. George W. Bush: Tampa, FL; Blue Bell, PA; Westerfield NJ; Falls Church VA.
- Feb. 2005: "What's Going On with Social Security?" for the 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.
- 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 & 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" for the 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.
- Oct. 2006: "Global Retirement Marketplace," AXA ELC, Chantilly.
- 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.
- 2006-2008: Academic Director, Wharton Exec Education for AXA-Wharton program.