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EDUCATION

Ph.D., Economics, Columbia University, 1971
M.I.A., School of International Affairs, Columbia University, 1963
B.A., Political Science (Honors), Chatham College, 1961

EMPLOYMENT

Hunter College and The Graduate School, City University of New York

Professor, 1984 - ; Associate Professor, 1981-84
Chair, Department of Economics, Hunter College, 1981 -

University of Illinois at Champaign-Urbana

Visiting Associate Professor, Department of Economics, 1980-81
Visiting Assistant Professor, Department of Family and Consumer Economics, 1979-80

Columbia University, Center for the Social Sciences

Senior Research Associate, 1978-81
Research Associate, 1977-78

National Insurance Institute, Jerusalem, Israel

Director, Division of Basic Research, Bureau of Research and Planning, 1974-77
Senior Researcher, Division of Basic Research, Bureau of Research and Planning, 1973-74

Rutgers University, Douglass College

Assistant Professor, Department of Economics, 1970-73

PROFESSIONAL ACTIVITIES

Co-Editor, Social Security, Pensions and Retirement Income, Social Insurance Research Network (SIRN), 2005-2008
Member, Brookdale Institute on Aging, 2003-
Co-Director of Research, International Longevity Center, 2000-2005; Senior Economic Adviser, 1997-1999.
Member, Board of Outside Scholars, Michigan Retirement Research Center, University of Michigan, 1999-2006.
Member, National Academy of Social Insurance, 1999-
Chair, Economics of Aging Formal Interest Group, Gerontological Society of America, 1998-1999.
Member, Advisory Board, Brookdale National Fellowship Program, Brookdale Foundation, 1996-2003.
Member, Faculty of the Brookdale Center on Aging, 1986-
Chair, Subcommittee on Policy and Finance, Faculty Personnel and Budget Committee, Hunter College, 1982-1993
Member, Search Committee for Dean of Social Sciences, Hunter College, 1988-1989
Visiting Research Professor, Brookdale Center on Aging, Hunter College, 1987-1988
Chair, Search Committee for Dean of Sciences and Mathematics, Hunter College, 1986-1987
Co-Chair, Economics Subcommittee, Governor's Task Force on Older Women, New York State Division for Women, 1986-1987
Member, Executive Committee, Ph.D. Program in Economics, The Graduate School, City University of New York, 1981-1987
Senior Research Associate, U.S. Department of Labor, Expert Committee on Family Budget Revisions, 1979-1980
Trustee, Chatham College, 1970-1973

PROFESSIONAL AFFILIATIONS AND SERVICES

American Economic Association
Nominating Committee, 1986, 1987
Executive Board, Committee on the Status of Women in the Economics Profession, 1990-92
Eastern Economic Association
Nominating Committee, 1988, 1989
Board of Editors, *Eastern Economic Journal*, 1988-90
Board of Directors, 1991-93
Society of Labor Economists
Committee on the Status of Women in the Economics Profession
Association for Public Policy Analysis and Management
Gerontological Society of America

Referee: *Journal of Labor Economics*, *Review of Economics and Statistics*, *Journal of Human Resources*, *American Economic Review*, *Journal of Public Economics*, *Economic Inquiry*, *Journal of Policy Studies*, *Industrial Relations*, *Industrial and Labor Relations Review*, *Journal of Economic Education*, *Contemporary Economic Policy*, *Journal of Urban Economics*, *Journal of Policy Analysis & Management*, *Journals of Gerontology*, *Gerontologist*, *Journal of Population Economics*, *Southern Economic Journal*, *Journal of Health Economics*.

Reviewer: National Science Foundation, National Institute on Aging; National Institute on Aging Site Review Panel, 1997

CONSULTING/LITIGATION SUPPORT

labor market discrimination

damage estimation: wrongful-discharge, wrongful-death, personal-injury

valuation of licenses and professional activities

GRANTS AND FELLOWSHIPS

U.S. Social Security Administration. through a grant to the Michigan Retirement Research Consortium, University of Michigan, 2006-07, 2007-08, 2008-09

University of Michigan, Economic Research Initiative on the Uninsured, 2003-04

U.S. Department of Labor, Pension and Welfare Benefits Administration, 2002-04

Brookdale Foundation Group, 1997-99

State of New York, Graduate Research Technology Initiative, 1996

National Science Foundation, 1991-93, 1995-99

National Institute on Aging/University of Michigan, 1993, 1994, 1995

City University of New York, University Committee on Research, 1982-87, 1989-90, 1991-92, 1994-95

Institute for Research on Poverty, 1990-91

Lavenberg Foundation, 1989

U.S. Social Security Administration, 1987-89

Brookdale Foundation, 1987-88

City University of New York, Women's Research Development Fund, 1986-88

Ford Foundation, 1981-83

National Science Foundation and National Institute on Aging (jointly funded), 1980-82

National Institute on Aging, 1979-80

U.S. Social Security Administration, 1977-79

U.S. Department of Labor Dissertation Fellowship, 1967-71

PUBLICATIONS

"Price and Spouse's Coverage in Employee Demand for Health Insurance." (With Irena Dushi). *American Economic Association Papers and Proceedings* 93 (May 2003): 252-256.

"How Demographic Change Will Drive Benefits Design." (With Irena Dushi). In *Benefits for the Workplace of Tomorrow*, Olivia S. Mitchell, David S. Blitzstein, Michael S. Gordon, and Judith F. Mazo (eds). Philadelphia: University of Pennsylvania Press, 2003.

"Minorities Face Retirement: Worklife Disparities Repeated?" In *Forecasting Retirement Needs and Retirement Wealth*, Brett Hammond, Olivia S. Mitchell, and Anna Rappaport (eds). Philadelphia: University of Pennsylvania Press, 2000.

"Married Women's Retirement Expectations: Do Pensions and Social Security Matter?" *American Economic Association Papers and Proceedings* 88 (May 1998): 202-206.

"Retirement." *Women's Studies Encyclopedia*. Westport CN: Greenwood Press, 1998.

"Labor Supply Effects of State Maternity Leave Legislation: Discussion." In *Gender and Family Issues in the Workplace*, Francine D. Blau and Ronald G. Ehrenberg, (eds.). New York: Russell Sage, 1997.

- "Responses to Social Security by Men and Women: Myopic and Far-sighted Behavior." (With Cordelia W. Reimers). *Journal of Human Resources* 33 (Spring 1996): 359-382.
- "Retirement Expectations by Race, Ethnicity, and Gender." *The Gerontologist* 36 (June 1996).
- "Causes of Intercity Variation in Homelessness." (With Randall K. Filer). *American Economic Review* (83) March 1993: 248-255.
- "The Perceived Budget Constraint under Social Security." (With Cordelia W. Reimers). *Journal of Labor Economics* (11) January, 1993
- Policy Issues in Homelessness: Current Understanding and Directions for Research.* (With Randall K. Filer). New York: Manhattan Institute, 1990.
- "Is It Worth Eliminating the Earnings Test?" (With Cordelia W. Reimers). *American Economic Review* (79) May 1989: 103-107.
- "The Retirement Process in the United States: Mobility Among Full-Time Work, Partial Retirement, and Full Retirement." (With Cordelia W. Reimers). In *Redefining the Process of Retirement in an International Perspective*, W. Schmahl (ed.). Berlin: Springer-Verlag, 1989.
- "Discussion: 'Efficiency Wages, Women's Work and Comparable Worth,' by Mark Aldrich and Robert Buchele." In *Comparable Worth: Analyses and Evidence*, M. Anne Hill and Mark R. Killingsworth (eds.). Ithaca: ILR Press, 1989.
- "Retirement, Re-Entry, and Part-time Work." (With Cordelia W. Reimers). *Eastern Economic Journal* (13) 4, 1987: 361-371.
- "Review: 'The Economics of Women, Men, and Work,' by Francine D. Blau and Marianne A. Ferber." *Industrial and Labor Relations Review* (40) 4, 1987.
- "Review: 'The Reagan Record: An Assessment of America's Changing Domestic Priorities.' John L. Palmer and Isabel V. Sawhill (eds.)." *Journal of the American Planning Association*, Summer 1986.
- "Partial Retirement Among Women." *Journal of Human Resources* (20) 3, 1985: 613-621.
- "'True' Age Profiles of Earnings: Adjusting for Censoring and for Period and Cohort Effects." (With Giora Hanoch). *Review of Economics and Statistics* (67) 3, 1985: 383-394.
- "Partial Retirement as a Separate Mode of Retirement Behavior." (With Giora Hanoch). *Journal of Human Resources* (20) 1, 1985: 21-46.
- "Discussion: The Older Work Force: Two Sides of the Coin." *Proceedings: Columbia University Conference on Delayed Retirement*, 1983.
- "Retirement, Wages, and Labor Supply of the Elderly." (With Giora Hanoch). *Journal of Labor Economics* (1) 2, 1983: 131-151.

- "The Labor Market Behavior of Older People: A Framework for Analysis." (With Giora Hanoch). In James E. March (ed.), *Aging: Social Change*, Academic Press, 1981.
- "A General Model of Labor Market Behavior of Older Persons." (With Giora Hanoch). *Social Security Bulletin* (43), April 1980.
- "Family Policy: Israel." (with Nira Shamai). In Sheila B. Kamerman and Alfred J. Kahn (eds.), *Family Policy: Government and Families in Fourteen Countries*. New York: Columbia University Press, 1978
- "The Labor Supply Curve Under Income Maintenance Programs." (With Giora Hanoch). *Journal of Public Economics* (9) 1, 1978: 1-16.
- "Work Disincentives in Israel." In *Work Disincentives and Income Maintenance*, The Institute for Social and Labour Research, Tel Aviv University, June 1976.
- "AFDC Payments, Recipient Rates, and Family Dissolution: A Reply," *Journal of Human Resources* (11) 2, 1976: 250-260.
- "Work Disincentives in the Israeli Transfer System." (Hebrew with English Summary). *Social Security*, Jerusalem, November 1975.
- "AFDC Payments, Recipient Rates, and Family Dissolution." *Journal of Human Resources* (9) 3, 1974: 303-322.
- "The Impact of Welfare Payment Levels on Family Stability." *Studies in Public Welfare*, No.12, Part 1, Joint Economic Committee, U.S. Congress, December 1973: 37-53.
- The Impact of the Welfare System on Labor Supply and Family Stability: A Study of Female Heads of Families*. Ph.D. Dissertation, Columbia University, 1971.

WORK IN PROGRESS

Earnings and 401(k) Contribution Profiles of Three Cohorts: Evidence from Social Security Records (with Irena Dushi). Supported by a grant from the U.S. Social Security Administration to the Michigan Retirement Research Consortium.

UNPUBLISHED PAPERS

- "How Much Do Respondents in the Health and Retirement Study Know About Their 401(k)s?" (with Irena Dushi) <http://www.mrrc.isr.umich.edu/publications/2008>.
- "Are 401(k) Saving Rates Changing? Evidence from the Health and Retirement Study" (with Irena Dushi) <http://www.mrrc.isr.umich.edu/publications/2007>.
- "Offers or Take-up: Explaining Minorities' Lower Health Insurance Coverage." (With Irena Dushi).

Final report to Economic Research Initiatives on the Uninsured, University of Michigan, October, 2004. Revised August 2005.

"A Model of Endogenous Pensions in Retirement Behavior." (With Randall K. Filer). Hunter College Department of Economics Working Paper, 2005.

"Household Demand for Health Insurance: Price and Spouse's Coverage." (With Irena Dushi). Final report to U.S. Department of Labor, Pension and Welfare Benefits Administration, December, 2004. Revised November 2005.

"The Changing Mix of Benefits over the Life Cycle." (With Irena Dushi). International Longevity Center Working Paper, December 2001.

"The Incidence of Job Loss: The Shift from Younger to Older Workers, 1981-1996." (With Michele Siegel and Charlotte Muller). International Longevity Center Working Paper, February 2001.

"Retirement Expectations Over Time." HRS/AHEAD Working Paper No. 96-038. Ann Arbor: Institute for Social Research, University of Michigan, 1996.

"The Expected Retirement Functions of White, Black, and Hispanic Men and Women." Presented at the 1995 annual meetings of the American Economic Association, Washington, D.C., January, 1995.

"The Subjective Probabilities of Retirement of White, Black, and Hispanic Women." HRS/AHEAD Working Paper No. 94-008. Ann Arbor: Institute for Social Research, University of Michigan, 1994.

"Racial and Ethnic Differences in Women's Labor Force Experience and Retirement Expectations." Hunter College Department of Economics Discussion Paper. Presented at HRS Early Results Workshop, Institute for Social Research, University of Michigan, September 1993.

"Labor Supply Differences between Older Men and Women: Evidence from Re-entry Behavior." (With Cordelia W. Reimers). Hunter College Department of Economics Discussion Paper. Presented at the 1993 annual meetings of American Economic Association.

"Social Security Rules, the Time Horizon, and Labor Market Re-entry by Older Women." (With Cordelia W. Reimers). Hunter College Department of Economics Discussion Paper. Presented at the 1992 annual meetings of the Population Association of America and the Eastern Economic Association.

"Prospects for the Economic Independence of Older Women." (With Cordelia W. Reimers). Presented at the 1987 annual meeting of the American Economic Association.

"The Labor Market Mobility of Older Workers." (With Cordelia W. Reimers). Presented at the 1987 annual meeting of the Eastern Economic Association.

"Part-Time Employment among Older Workers." Testimony presented before City of New York Commission on Human Rights in hearings on age discrimination in employment of older workers, June 1987.

- "Movers and Stayers Among the Elderly: Partial Retirement, Full Retirement, and Full-time Work." (With Cordelia W. Reimers). Presented at the 1986 annual meeting of the American Economic Association.
- "Female Labor Market Behavior Under Social Security." Presented at the 1983 annual meeting of the American Economic Association.
- "Retirement, Wages, and Labor Supply of the Elderly: Male-Female Comparisons." Presented at National Institute on Aging Workshop on Work/Retirement Research, 1983.
- "Age, Period, and Cohort Effects in the Earnings of Older Women." Presented at the 1982 annual meeting of the Eastern Economic Association.
- "Estimation of Labor Supply and Retirement Behavior." Presented at the Brookings Institution Conference on Aging and Retirement, June, 1981.
- "Age, Cohort, and Period Effects in a General Model of Labor Market Behavior of Older Persons." Presented at Symposium on Emerging Retirement Patterns, 1979 annual meeting of the Gerontological Society of America.
- "The Effect of Social Security Benefits on Labor Supply." (With Giora Hanoch). Final Report to the Social Security Administration (Grant No. SSA-10-P-90544/2-01), 1979).
- "The Retirement History Survey/Social Security Microdata File: Technical Report." (With Giora Hanoch). Columbia University: Center for the Social Sciences, Discussion Paper, 1979
- "Social Security Programs and Labor Force Participation." Round Table Meeting on Implications for Social Security of Research on Aging and Retirement, International Social Security Association, The Hague, April 1976.
- "The Effect of Social Security Benefits on Labor Supply." The Falk Foundation Conference on Issues in the Israeli Economy, Jerusalem, April 1976.
- "Labor Force Participation of the Aged." National Insurance Institute, Bureau of Research and Planning Discussion Paper, Jerusalem, 1975.
- "The Structure of the Transfer System in Israel." National Insurance Institute, Bureau of Research and Planning Discussion Paper, Jerusalem, 1975.
- "The Effect of Child Allowances on Fertility." National Insurance Institute, Bureau of Research and Planning Discussion Paper, Jerusalem, February 1974.

RESEARCH AREAS

Employee saving in 401(k) pensions
 Coverage under employment-based and public health insurance
 Racial and ethnic differences in health insurance coverage
 Financial well-being in retirement
 Role of pensions and job characteristics in retirement decisions