# Curriculum Vitae Leora Friedberg

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# **Current Employment**

Associate Professor, Department of Economics, University of Virginia. Since August 2007.

Associate Professor, Batten School of Leadership and Public Policy, University of Virginia. Since August 2011.

# **Current Affiliations**

Junior Fellow, Max Planck International Research Network on Aging. Since 2006.

TIAA-CREF Institute Fellow. Since 2007.

#### Education

1996: Ph.D. in Economics, Massachusetts Institute of Technology. Thesis: *The Effect of Government Programs on the Labor Supply of the Elderly*. Advisors: James Poterba, Jerry Hausman, Jonathan Gruber.

1988: B.A. in Economics, The Johns Hopkins University.

# **Past Employment and Affiliations**

2000-2007: Assistant Professor, Department of Economics, University of Virginia.

July-December 2005: Visiting Assistant Professor, Department of Economics, Harvard University.

2001-2005: Visiting scholar, Federal Reserve Bank of Saint Louis, nine weeks.

May-August 2002: Visiting scholar, The Urban Institute, Income and Benefits Policy Center.

January, June 2002. Visitor, The International Longevity Center-USA, two weeks.

1996-2000: Assistant Professor, Department of Economics, University of California-San Diego.

September-December 1999: Visiting Assistant Professor, Department of Economics, Massachusetts Institute of Technology.

September 1998-August 1999: National Bureau of Economic Research Aging and Health Economics Fellow, Cambridge, Massachusetts.

1992-1996: Research Assistant for Professors Jonathan Gruber, Robert Pindyck, and James Poterba, Department of Economics, Massachusetts Institute of Technology.

1990-92: Consultant, The World Bank, Latin America Region.

#### Research

### Refereed Publications:

"Labor Market Aspects of State and Local Retirement Plans: A Review of Evidence and a Blueprint for Future Research." *Journal of Pension Economics and Finance*, Volume 10 (2), pp 337-361. April 2011.

"Labor Market Effects of Pensions and Implications for Teachers." With Sarah Turner. *Education Finance and Policy*, Volume 5 (4), pp. 463–491. Fall 2010.

"The Impact of Aggregate Mortality Risk on Defined Benefit Pension Plans." With Irena Dushi and Anthony Webb. *Journal of Pension Economics and Finance*, Volume 9 (4), pp. 481-503, October 2010.

"Life is Cheap: Using Mortality Bonds to Hedge Aggregate Mortality Risk." With Anthony Webb. *B.E. Journal of Economic Analysis and Policy, Topics*, Volume 7 (1), 2007.

"Searching For Better Prospects: Endogenizing Falling Job Tenure and Private Pension Coverage." With Michael Owyang and Tara Sinclair. *B.E. Journal of Economic Analysis and Policy, Topics*, Volume 6 (1), 2006.

"Retirement and the Evolution of Pension Structure." With Anthony Webb. *Journal of Human Resources*, Spring 2005, Volume 40 (2), 281-308.

"The Impact of Technological Change on Older Workers: Evidence from Data on Computers." *Industrial and Labor Relations Review*, April 2003, Volume 56 (3), 511-529.

"The Labor Supply Effects of the Social Security Earnings Test." *The Review of Economics and Statistics*, February 2000, Volume 82 (1), 48-63.

"The Effect of Old Age Assistance on Retirement." *Journal of Public Economics*, February 1999, Volume 71 (2), 213-232.

"Did Unilateral Divorce Raise Divorce Rates? Evidence from Panel Data." *American Economic Review*, June 1998, Volume 88 (3), 608-627.

#### Other Publications:

"New Evidence on the Labor Supply Effects of the Social Security Earnings Test." *Tax Policy and the Economy* Volume 13. 2009. National Bureau of Economic Research, The MIT Press, 1-36.

"How Much Do Older Workers Value Health Insurance?" With Wei Sun and Anthony Webb (Boston College Center for Retirement Research). Center for Retirement Research at Boston College *Issue Brief*. Number 8-9, July 2008.

"The Impact of Pensions on Non-Pension Investment Choices." With Anthony Webb (Boston College Center for Retirement Research). *Redefining Retirement: How Will Boomers Fare?*, eds., B.Madrian, O.Mitchell, and E.Soldo. Oxford University Press, 2007.

"The Recent Trend Towards Later Retirement." Center for Retirement Research at Boston College *Issue Brief.* Series 9, March 2007.

"The Economics of Marriage and Divorce." With Steven Stern (University of Virginia). In S. Bowmaker, ed., *Economics Uncut: A Complete Guide to Life, Death, and Misadventure*. Edward Elgar Publishing, 2005.

"Keep Your Résumé Current." With Kristie M. Engemann and Michael T. Owyang (Federal Reserve Bank of St. Louis). *The Regional Economist*, published by the Federal Reserve Bank of St. Louis, January 2005, 4-9.

"Not Your Father's Pension Plan: The Rise of 401(k) and Other Defined Contribution Plans." With Michael Owyang (Federal Reserve Bank of St. Louis). *Federal Reserve Bank of St. Louis Review*, January/February 2002, Volume 84 (1), 23-34.

"The Social Security Earnings Test and the Labor Supply of Older Men," *Tax Policy and the Economy* Volume 12. 1998. National Bureau of Economic Research, The MIT Press, 121-150.

"The Effect of Government Programs on the Labor Supply of the Elderly," *National Tax Association Proceedings* – 1996, 203-210

# Working Papers:

"Marriage, Divorce, and Asymmetric Information." With Steven Stern (University of Virginia). Revision requested.

"What is the Impact of Foreclosures on Retirement Security?" With Irena Dushi and Anthony Webb. Under review.

"Pensions and K-12 Teacher Retirement: An Analysis Using National Teacher Data." With Sarah Turner. TIAA-CREF Institute Research Dialogue, Issue No. 99.

"The Effect of the Medical Marijuana Program on Employment in California." With Adam Josephs.

"How Much Do Older Workers Value Employee Health Insurance? Implications for Health Insurance Reform." With Wei Sun and Anthony Webb.

"Determinants and Consequences of Bargaining Power in Households." With Anthony Webb (Boston College Center for Retirement Research). National Bureau of Economic Research Working Paper No. 12367, Boston College Center for Retirement Research Working Paper 2006-13.

"The Chore Wars: Household Bargaining and Leisure Time." With Anthony Webb (Boston College Center for Retirement Research).

"Identifying Local Differences in Retirement Patterns." With Michael Owyang (Federal Reserve Bank of St. Louis), Wei Sun (Renmin University), and Anthony Webb (Boston College Center for Retirement Research). Boston College Center for Retirement Research Working Paper No. 2008-18.

"Explaining the Evolution of Pension Structure and Job Tenure." With Michael Owyang (Federal Reserve Bank of St. Louis). National Bureau of Economic Research Working Paper No. 10714. Federal Reserve Bank of St. Louis Economics Working Paper 2002-022D (revised 2005).

"Do Households Smooth Small Consumption Shocks? Evidence from Anticipated and Unanticipated Variation in Home Energy Costs?" With Julie Berry Cullen (University of California-San Diego) and Catherine Wolfram (University of California-Berkeley). CSEM Working Paper WP-141, Center for the Study of Energy Markets, The University of California Energy Institute.

### Research in Progress:

"Why Don't People Hold Long-Term Care Insurance?" With Wei Sun and Anthony Webb.

"Worker Exits from State and Local Government Jobs: The Role of Pensions in Explaining Life Cycle Patterns."

"The Effects of Earmarked Lottery Revenue on State Budgets." With John Vande Sand

"The Trend Towards Part-time Work Among Older Workers."

#### **Professional Honors**

2003: Awarded the Brookings Institution's Andrew W. Mellon Foundation Early Career Fellowship in Economic Studies (declined).

1998-99: Awarded the National Bureau of Economic Research Aging and Health Economics Fellowship.

1996: Winner, National Tax Association Dissertation Award.

1996: Finalist, National Academy of Social Insurance Dissertation Award.

1995-1996: National Institute on Aging Pre-Doctoral Fellowship.

1992-1996: Jacob Javits Doctoral Fellowship.

1988: Phi Beta Kappa, General and Departmental Honors, Max Hochschild Award as the outstanding graduating student in economics from The Johns Hopkins University.

#### **Grants**

2011-2014: Co-PI, "The Market for Long-Term Care Insurance." National Institute on Aging, U.S. National Institutes for Health. 1 R01 AG041105-01.

2013, 2009, 2007, 2006, 2004, 2003, 2001: Bankard Fund for Political Economy, University of Virginia.

2009-2010: Co-PI, "What is the Impact of Foreclosures on Retirement Security." Social Security Administration Grant through the Boston College Center for Retirement Research.

2008-2009: PI, "Pensions and K-12 Teacher Retirement." TIAA-CREF (Teachers Insurance and Annuity Association/College Retirement Equities Fund) Institute Research Grant.

2007-2008: Co-PI, "The Impact of Local Labor Market Conditions on Retirement Transitions." Social Security Administration Grant through the Boston College Center for Retirement Research.

2007-2008: Co-PI, "What Effect Do Time Constraints Have on the Age of Retirement?" Social Security Administration Grant through the Boston College Center for Retirement Research.

2007: Junior Fellow research grant, Max Planck International Research Network on Aging, "Preferences, plans, and decision-making capacity as respondents age in the Health and Retirement Study."

2005-2006: Co-PI, "The Impact of Recent Changes in the Social Security Earnings Test on the Labor Supply of Older Americans." Social Security Administration Grant through the Boston College Center for Retirement Research.

2002: Program development award, National Bureau of Economic Research, Aging group. 2001: "The Evolution of Pension Structure in the U.S." TIAA-CREF Institute Research Grant.

1999: University of California, San Diego, Chancellor's Summer Faculty Fellowship.

1997-98: "Partial Retirement and Part-Time Work among the Elderly." National Institute on Aging (1 R55 AG14800-01).

1997, 1998: University of California, San Diego, Committee on Research.

#### **Professional Service**

Since 2012. Board of Trustees, Southern Economic Association.

Since 2009. Editorial Board, Journal of Pension Economics and Finance.

2013, 2011. Member, National Science Foundation, Graduate Research Fellowship Program Evaluation Meeting, Economics Panel.

November 2012, June 2011, May 2010, December 2008, July 2007, July 2006. Member of "Retirement Security Advisory Panel", U.S. Government Accountability Office.

2005-2012. Editorial Board, The B.E. Journals in Economic Analysis and Policy.

2008, 2007. Member of panel of judges to select the winner of the TIAA-CREF Paul A. Samuelson Award for Outstanding Scholarly Writing on Lifelong Financial Security.

2008. Co-chair (with Hilary Hoynes, University of California, Davis), CSWEP (Committee on the Status of Women in the Economics Professions) Sessions on Public Economics at the American Economic Association Annual Meeting, January 2009.

March 2007. Member of Review Committee for grant applications, National Institute on Aging, National Institutes of Health.

February 2007. Participated in CAMS Time Use Workshop, RAND, which provided guidance in revising the measurement of time use in the Health and Retirement Study.

June 2004. Panelist on "The Future of Social Security" at a forum titled, "Covering the Elderly and Veterans," sponsored by the Virginia Associated Press Managing Editors.

September 2003. Testified on "The Social Security Earnings Test and Older Workers," in the hearing, "Overcoming Obstacles and Crafting Opportunity for Older Workers," Special Committee on Aging, U.S. Senate.

August 2002. Evaluated dissertations submitted to the National Tax Association Competition for Outstanding Doctoral Dissertations in Government Finance and Taxation.

February 2000. Testified on the Social Security earnings test as part of the Expert Panel, "Hearing on Improving Social Security Work Incentives", Social Security Subcommittee, U.S. House Ways and Means Committee.

October 13, 1998, Social Security Advisory Board, Washington, D.C. Presented research results in the "Forum on Implications of Raising the Social Security Retirement Age". These were summarized in a paper produced by the Social Security Advisory Board and circulated to policy makers.

Referee for the following journals: American Economic Journal: Applied Economics, American Economic Journal: Economic Policy, American Economic Review, Berkeley Electronic Journal of Economic Analysis and Policy, Demography, Economic and Social Research Council, Economic Inquiry, Economic Journal, European Economic Review, Industrial and Labor Relations Review, Journal of Applied Econometrics, Journal of Human Resources, Journal of Labor Economics, Journal of Pension Economics and Finance, Journal of Political Economy, Journal of Public Economics, Labour Economics, Law and Social Inquiry, National Tax Journal, Quarterly Journal of Economics, Research in Labor Economics, Review of Economic Studies, Review of Economics and Statistics, Review of Economics of the Household, Southern Economic Journal, World Bank Economic Review.

Referee for grants given by the following organizations: Economic and Social Research Council (U.K.), National Science Foundation, Russell Sage Foundation, Smith Richardson Foundation, Sloan Foundation, Social Sciences and Humanities Research Council (Canada), University of California Energy Institute.

### **University and Department Service**

Since 2013. Faculty Senate, Chair of Finance Committee, Member of Executive Council.

Since 2012. Faculty Senate.

Since 2000. Organizer, Bankard Public Economics workshop.

2013-14, 2011-12, 2010. Search committee member, Economics and Public Policy Faculty Search, Batten School of Leadership and Public Policy.

2013. Judge, All-University Graduate Teaching Assistant award.

2006-2012, 2002-2003. Graduate Financial Aid Committee.

2008-2011. Director of Graduate Studies, Department of Economics.

2011. Graduate Programs Steering Committee, Graduate School of Arts and Sciences.

2010-2011. Search committee member, Politics and Public Policy Faculty Search, Batten School of Leadership and Public Policy.

2010. Ad Hoc Advisory Committee, Graduate Program Review, Graduate School of Arts and Sciences.

2008. Committee member, Economics Department Chair Search.

2007-2008. Review Committee, Bankard Fund for Political Economy.

2007-2008. Search committee chair, Economics Department Faculty Search.

## **Teaching**

# University of Virginia:

Batten PPOL 7610, Applied Policy Project – Spring 2013.

Economics 431, Public Economics – Fall 2001, Fall 2007.

Economics 433, The Economics of Taxation – Fall 2000, Spring 2001, Fall 2001, Fall 2003, Spring 2005, Fall 2006, Fall 2007.

Economics 488/4880, Seminar in Policy Analysis. Spring 2007, Spring 2008, Spring 2009, Spring 2010, Spring 2011, Spring 2012.

Economics 496, Distinguished Majors thesis – Spring 2002, Spring 2003, Spring 2004.

Economics 832/8320, Public Economics II (taxation) – Spring 2002, Spring 2003, Fall 2003, Fall 2004, Spring 2006, Spring 2007, Spring 2008, Spring 2009, Fall 2010, Fall 2011, Fall 2012, Fall 2013.

Economics 890/8991, Research Methods in Economics – Fall 2008, Fall 2009, Fall 2010, Fall 2011, Fall 2012, Spring 2014.

Economics 895/8450, Public Economics Workshop – Spring 2001, Spring 2002, Spring 2003, Fall 2003, Fall 2005, Spring 2006, Fall 2006, Fall 2007, Fall 2008, Fall 2009, Fall 2010, Fall 2011, Fall 2012, Fall 2013.

### Harvard University:

Economics 2450a, Public Economics I (taxation) – Fall 2005.

# Massachusetts Institute of Technology:

Economics 14.41, Public Economics (undergraduate) – Fall 1999.

### University of California, San Diego:

Economics 100B, Intermediate Microeconomics II – Winter 1998, Spring 2000.

Economics 100B-H, Intermediate Microeconomics II, Honors – Spring 2000.

Economics 150, Economics of the Public Sector: Taxation – Winter 1997, Winter 1998.

Economics 152, Economics of the Public Sector: Topics – Spring 1997, Spring 1998.

Economics 230A, Public Economics (graduate) – Spring 1997, Spring 1998, Spring 2000.

### **Graduate Advising**

# Chair of dissertation committee:

He, Tianying. "Do Households Make Joint Decisions about Tax Expenditures? A Case Study on the Components of Taxable Income." Proposed Fall 2013.

Heidi Schramm. "The Consumption Smoothing Benefits of Health Insurance: Evidence from the Mexican Health Care Evaluation." Proposed Fall 2011.

- Jeffrey Hulbert. "Dependent Health Insurance Mandates and Job Choices of Young Adults." Defended Spring 2013. Placed at Acumen Consulting.
- Sisir Debnath. "The Impact of Joint Households on Women and Children." Defende3d Spring 2013. Placed at Indian School of Business.
- Stephanie Demperio. "Cigarettes Taxes, Smoking Bans, and Smoking Behavior." Defended Spring 2013. Placed at NERA Economic Consulting.
- Supbhawong (Sav) Vichapund. Dissertation: "Three Essays in Applied Microeconomics." Job market paper: "The Effects of Cash Welfare on Continued Childbearing of Single Mothers." Defended Spring 2012. Placed at the National Science and Technology Development Agency, Bangkok, Thailand.
- Daniel Mackay. "Estimating the Impact of the TRA86 on Aircraft Demand". Defended Spring 2011. Adjunct at University of Richmond.
- Susmita Roy. Dissertation: "Three Essays in Applied Microeconomics Topics: Crime, Intra-Household Bargaining and Marital Dissolution." Job market paper: "Her Land and His Leisure: Using Distributional Factors to Test Alternate Household Models." Defended Spring 2010. Placed in post-doctoral position, University of Canterbury, now at Statistics New Zealand.
- Tarun Jain. Dissertation: "Institutions and Incentives in Developing Countries." Job market paper: "Where There is a Will: Bequests and Fertility in Joint Families." Defended Summer 2009. Placed at the Indian School of Business.
- Jenica Wurm. "Charter School Regulations and Their Effect on State Charter Shares." Proposed Spring 2009. ABD.
- Anthony Webb, "Savings and Retirement in the New Millenium." Defended 2001, University of California-San Diego. Placed at the International Longevity Center USA, now at Boston College Center for Retirement Research.

#### Second reader:

- Alex Smith. "The Short-Run Impacts of Mass Layoffs on Crime: Evidence from North Carolina and Virginia." Proposed Fall 2012.
- Huzeyfe Torun. "Compulsory Schooling Laws and Early Labor Market Outcomes." Proposed Fall 2012.
- Andrew Barr. "From the Battlefield to the Schoolyard: The Impact of the Post-9/11 GI Bill." Proposed Fall 2012.
- Patten Priestley Mahler. "Pensions Plans and Unintended Consequences for Teacher Retirement and Teacher Quality." Proposed Fall 2011.
- Dina Guo. "Happy Together or Home Alone: A Structural Model of The Role of Health Insurance in Joint Retirement among Married Couples." Proposed Fall 2011.
- Catherine Alford. "High Today Versus Lows Tomorrow: An Analysis of How Substance Use Affects Education and Career Paths." Proposed Spring 2011.
- Christopher Clapp. "Should My Car Move or Should We? An Intra-Household Model of Residential and Commuting Choices." Defended Summer 2013. Placed at Florida State University.
- Dusan Curcic. "Consumer Overconfidence and the Choice of Cell Phone Plans." Defended Fall 2012. Placed at Digonex.
- Ruwei Wang. "The Impact of Disability Insurance Reform in General Equilibrium. Defended Summer 2012. Placed at Capital One.

- Erin Dunlop. Dissertation: "The Impact of Financial Aid and College Quality on Educational Attainment." Job market paper: "What Do Stafford Loans Actually Buy You? The Effect of Stafford Loan Access on Community College Students." Defended Spring 2012. Placed at American Institutes for Research.
- Xiaohuan Lan. Dissertation: "Essays in Labor and Development Economics." Job market paper: "Foreign PhDs and the Wage of Postdocs in the U.S." Defended Spring 2012. Placed at Cheung Kong Business School, postdoctoral researcher.
- Svetlana Paschenko. Dissertation: "Essays on Insurance Markets." Job market paper: "Accounting for Non-Annuitization." Defended Spring 2011. Placed at Uppsala University.
- Gihoon Hong. "U.S. and Domestic Migration Decisions of Mexican Workers." Defended Fall 2010. Placed at Indiana University-South Bend.
- Yakup Asarkaya. "Risky Behaviors among Youth: A Dynamic Analysis of Smoking, Alcohol Consumption and Marijuana Use." Defended Summer 2010. Placed at the Bank of Turkey.
- Sarah Hastedt. Dissertation: "Essays on the Economics of Education." Job market paper: "Estimating the Return to a Day of Schooling." Defended Spring 2009. Placed at Center for Education Statistics, U.S. Department of Education.
- Alex Zhylevskyy. "A Bad Peace Is Better Than a Good War: A Structural Model of Marital Disagreements." Defended Spring 2008. Placed at Iowa State University.
- Erhan Artuç. "Essays on Trade Policy and Labor Mobility in the Case of Heterogeneous Agents." Defended Spring 2006. Placed at Koç University, Turkey. Now at World Bank.
- Rachna Maheshwari. "A Dynamic Analysis of Career and Family Choices of Women." Proposed Fall 2006. ABD.
- Keith Brand. "Equilibrium Product Characteristics in Health Insurance Markets: An Analysis of Medicare+Choice." Defended Fall 2006. Placed at U.S. Federal Trade Commission.
- Christina Hubbard Rennhoff. "Employee Choice of Health Plan and Consumption of Health Care under Employer-Provided Plans." Defended Summer 2005. Placed at St. Joseph's University.
- Jonathan King. "Do Rental Housing Subsidies Improve Self-Sufficiency?" Proposed Fall 2004. ABD. Employed at the Virginia Department of Taxation.

#### Third reader:

- Eggleston, Jonathan. "Spousal Labor Supply and Unemployment: Estimates from a Household Search Model." Proposed Spring 2012.
- Schreck, Michael. "Social Preferences in Voluntary Contributions Games." Defended Spring 2013. Placed at Acumen Consulting.
- Xiangjun Ma. "Organizational Boundaries, Transfer Prices and Export Prices of International Firms: Theories and Empirical Evidence." Defended Spring 2012. Placed at The University of International Business & Economics, Beijing, China.
- Uma Radhakrishnan. "A Dynamic Structural Model of Contraceptive Use and Employment Sector Choice for Women in Indonesia." Defended Spring 2010. Placed at U.S. Census Bureau.
- Dan Becker. "Non-Wage Characteristics and the Case of the Missing Margin." Defended Spring 2009. Placed at U.S. Federal Trade Commission.
- Maria Fitzpatrick. "Preschoolers Enrolled and Mothers at Work? The Effects of Universal Pre-Kindergarten." Defended Spring 2008. Placed in Postdoctoral Fellowship in Applied Economic Policy, Stanford Institute for Economic Policy Research, Stanford University.

- Now at Cornell University.
- Scott Davis. "A Structural Model of the Effects of Housing Vouchers on Housing Consumption and Labor Supply." Defended Summer 2007, placed at The CNA Corporation.
- Oyku Unal. "When Harry Met DVD: Technological Change and Product Choice in the Motion Picture Industry." Proposed Fall 2007. ABD.
- Liwayway Adkins, "Coordinating Global Trade and Environmental Policy: The Role of Pre-Existing Distortions." Defended Spring 2006. Employed at U.S. Environmental Protection Agency.
- Beth Freeborn. "An Equilibrium Search Model of the Retail Cocaine Market and Drug Law Enforcement." Defended Fall 2005. Placed at the College of William and Mary, 2004.
- Jessica Howell. "A Structural Equilibrium Model of the Market for Higher Education: Assessing the Impact of Eliminating Affirmative Action." Defended Fall 2003. Employed at California State University-Sacramento, 2004.
- Neil Seftor. "Private Schools and the Market for Education: An Analysis of Objectives, Equilibria, and Responses to Government Policy." Defended 2001. Employed at Mathematica Policy Research, 2001.

Citizenship: U.S.A., Brazil

September 2013