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EDUCATION

2000	Ph.D. Economics, University of California, Los Angeles, CA
1998	M.A. Economics, University of California, Los Angeles, CA
1993	M.A. International and Public Affairs, Columbia University, New York, NY
1991	B.A. Political Science and Spanish, Boston College, Boston, MA, <i>summa cum laude</i>

Appointments

2011 – Present	Research Associate Professor, University of Southern California, School of Pharmacy, Los Angeles
2011 – Present	Associate Director, Leonard D. Schaeffer Center for Health Policy and Economics, University of Southern California, Los Angeles
2010 – 2011	Senior Economist, RAND Corporation, Santa Monica
2007 – Present	Professor of Economics, Pardee RAND Graduate School, Santa Monica
2006 – 2011	Director, RAND Postdoctoral Training Program in the Study of Aging, Santa Monica
2004 – 2011	Director, RAND Summer Institute, Workshop in the Demography, Economics and Epidemiology of Aging
2002 – Present	Affiliated Researcher, Michigan Retirement Research Center
2004 – 2010	Economist, RAND Corporation, Santa Monica
2000 – 2004	Associate Economist, RAND Corporation, Santa Monica
1996 – 2000	Consultant, RAND Corporation, Santa Monica

FIELDS OF INTEREST

Economics of Aging, Labor Economics, Health Economics

TEACHING

Economics of Aging, Pardee RAND Graduate School

PUBLICATIONS

Fairlie, Rob, Harry Krashinsky, Julie Zissimopoulos, Krishna Kumar (forthcoming), “Indian Entrepreneurial Success in the United States, Canada and the United Kingdom,” *Research in Labor Economics*.

Fonseca, Raquel, Kathleen Mullen, Gema Zamarro and Julie Zissimopoulos (2012), “What Explains the Gender Gap in Financial Literacy? The role of Household Decision-Making,” *Journal of Consumer Affairs* 5 January.

- Fonseca, Raquel, Jinkook Lee, Gema Zamarro and Julie Zissimopoulos (2011), "Poverty of the Aging Population: a Cross-country Analysis" Editors Fréchet, Guy, Danielle Gauvreau et Jean Poirier in *Social Statistics, Poverty and Social Exclusion: Perspectives from Quebec, Canada and Abroad*. Presses de l'Université de Montréal.
- Fonseca, Raquel, Kathleen Mullen, Gema Zamarro and Julie Zissimopoulos (2012), "What Explains the Gender Gap in Financial Literacy? The role of Household Decision-Making," *Journal of Consumer Affairs* 5 January.
- Zissimopoulos, Julie and James P. Smith (2011), "Unequal Giving: Monetary Gifts to Children Across Countries and Over Time" Persistence, Privilege, and Parenting: The Comparative Study of Intergenerational Mobility, Russell Sage Foundation; pp. 289-328.
- Goldman, Dana, Julie Zissimopoulos and Yang Lu (2011), "Medical Expenditure Measures in the Health and Retirement Study," *Forum for Health Economics and Policy*.
- Zissimopoulos, Julie and James P. Smith (2011), "Unequal Giving: Monetary Gifts to Children Across Countries and over Time," in *The Comparative Study of Intergenerational Mobility*, eds. Robert Erikson, Markus Jantti and Timothy Smeeding; Russell Sage Foundation.
- Gu, Qian, Lynn Karoly and Julie Zissimopoulos (2010), "Small Business Assistance Programs in the United States: An Analysis of What They Are, How Well They Perform, and How We Can Learn More About Them," *International Review of Entrepreneurship* 8(3).
- Maestas, Nicole and Julie Zissimopoulos (2010), "How Longer Work Lives Ease the Crunch of Population Aging," *Journal of Economic Perspectives* 24(1): 139-60.
- Zissimopoulos, Julie and Lynn Karoly (2010), "Employment and Self-employment in the Wake of Hurricane Katrina," *Demography* 47(2): 345-356.
- Fairlie, Robert, Julie Zissimopoulos and Harry Krashinsky (2010), "The International Asian Business Success Story: A Comparison of Chinese, Indian and Other Asian Businesses in the United States, Canada and United Kingdom," in *International Differences in Entrepreneurship*, eds. Josh Lerner and Antoinette Shoar, Cambridge: National Bureau of Economic Research Press.
- Asch, Beth, Steven Haider and Julie Zissimopoulos (2009), "The Effects of Workforce Shaping Tools on Retirement: The Case of the Department of Defense Civil Service," *Journal of Public Health Management and Practice* 15(6): S64-S72.
- Loughran, David and Julie Zissimopoulos (2009). "Why Wait? The Effect of Marriage and Childbearing on the Wages of Men and Women," *Journal of Human Resources* 44(2): 326-349.
- Zissimopoulos, Julie and Lynn Karoly (2008), "Labor Force Dynamics at Older Ages: Movements in Self-employment for Workers and Nonworkers" in *Research on Aging* Vol. 31(1).
- Dixon, Lloyd, James Macdonald and Julie Zissimopoulos (2007) "Commercial Wind Insurance in the Gulf States: Developments Since Hurricane Katrina and Challenges Moving Forward," RAND Occasional Paper OP-190-ICJ.
- Zissimopoulos, Julie and Lynn Karoly (2007) "Work and Well-Being Among the Self-Employed at Older Ages," Washington, D.C.: AARP Public Policy Institute.
- Zissimopoulos, Julie and Lynn Karoly (2007). "Transitions to Self-Employment at Older Ages: The Role of Wealth, Health, Health Insurance and Other Factors" *Labour Economics*: 14 269-295.
- Asch, Elizabeth, Steven Haider, and Julie Zissimopoulos (2005). "Financial Incentives and Retirement: Evidence from Federal Civil Service Workers" *Journal of Public Economics*: 89(3) 427-440.
- Karoly, Lynn and Julie Zissimopoulos (2004), "Self-Employment and the 50+ Population," Washington, D.C.: AARP Public Policy Institute.
- Karoly, Lynn and Julie Zissimopoulos (2004), "Self-Employment Trends and Patterns Among Older U.S. Workers," *Monthly Labor Review* 27(7), July.
- Hurd, Michael, James P. Smith, Constantijn Panis and Julie Zissimopoulos (2004). "Pension Annuitization and Social Security Claiming." in *Developing an Annuity Market in Europe*. Edward Elgar Publishing, April.

- Hurd, Michael, James P. Smith and Julie Zissimopoulos (2003). "The Effects of Subjective Survival on Retirement and Social Security Claiming." *Journal of Applied Econometrics*: 18(0).
- Goldman, Dana and J. Zissimopoulos (2003). "'Out-of-Pocket Medical Expenditures of Medicare Beneficiaries" *Health Affairs* 22(3) May/June.
- Hurd, Michael, Constantijn Panis and Julie Zissimopoulos "Workers Who Take Early Social Security Retirement Benefits," RAND PM-1281-SSA, January 2002.

WORKING PAPERS

- "Gain and Loss: Marriage and Wealth Changes Over Time," MRRC WP2009-213, RAND WR724, 2010, *under review*.
- "Liquidity Constraints, Household Wealth and Self-employment: The Case of Older Workers," (with Lynn Karoly and Qian Gu), RAND WR725, 2010, *under review*.
- "Labor Market and Immigration Behavior of Middle-Aged and Elderly Mexicans," (with Emma Aguila), MRRC Working Paper WP2008-192, RAND WR726, 2010, *under review*.
- "Marital Histories and Economic Well-Being," (with Benjamin Karney and Amy Rauer), MRRC Working Paper WP2008-180, 2008 *under review*.
- "Does Family Care for the Young Come at the Expense of the Old" (with Daphna Gans) to be presented at the Population Association of American 2010.
- "A Cross-Country Comparison of Simultaneous Multigenerational Support: The "Sandwich Generation" Revisited (with Daphna Gans), RAND working paper and presented at the Population Association of America Meeting 2008.
- "Marital Status and History: Implications for Health in Older Adults," (with Amy Rauer and Benjamin Karney), mimeo, 2008.
- "Using Stated Preferences Data to Analyze Preferences for Full and Partial Retirement" (with Arthur vanSoest and Arie Kapteyn). IZA Discussion Paper No. 2785 and *Revise and Resubmit, Journal of the European Economic Association*, 2008.
- "Inter-vivos Giving Over the Lifecycle," (with Michael Hurd and James Smith). RAND WR 524, 2007.
- "Retirement Transitions of the Self-employed in the United States and England" (with Lynn Karoly and Nicole Maestas). *MRRC WP2007-155, RAND WR 528*, 2006.
- "Changes in Care to Elderly Parents: The Role of Health Shocks" Manuscript. RAND, Santa Monica, CA 2004.
- "Saving for Retirement: Wage Growth and Unexpected Events," (with Michael Hurd) MRRC WP 2003-045, 2003.
- "An Economic Analysis of a Couple's Provision of Resources to Elderly Parents and Parents-in-Law." *Manuscript* Santa Monica: RAND, 2002.
- "Self-assessed Savings Adequacy and Savings Plans," (with Michael Hurd) Manuscript RAND, 2001.
- "Recovering True Distributions from Bracketed Responses" (with Michael Hurd and Arie Kapteyn). Manuscript. RAND, Santa Monica, CA, 2001.
- "Resource Transfers to the Elderly: Do Adult Children Substitute Financial Transfers for Time Transfers?" DRU-2542. RAND, Santa Monica, CA, 2001.
- "Siblings and Siblings-in Law: How Far Does Family Resource Allocation Extend?" Manuscript. Santa Monica: RAND, 2000.
- "Do the Intergenerational Transfers Between Parents and Children Link the Resources of Parents and Parents-In-Law?" Manuscript. Santa Monica: RAND, 2000.

REPORTS

- "Inadequate Retirement Savings: An Experimental Approach to Understanding Savings Behavior," (with Michael Hurd), AARP Andrus Foundation Final Report, October 2001.

“The Effect of Workforce Shaping Incentives on Civil Service Retirement: Evidence from the Department of Defense” (with Beth Asch and Steven Haider) Santa Monica: RAND, DB-404-RC

SURVEYS

“Retirement: Stated Preferences and Perceived Flexibility,” (with Arie Kapteyn and Arthur van Soest).

“Gender, Marriage and Financial Literacy,” (with Raquel Fonseca, Kathleen Mullen, Gema Zamarro).

“HRS 2010 Module on Altruism,” (with Daphna Gans and Michael Hurd).

PRESENTATIONS

MacArthur Network on an Aging Society, Vancouver B.C., 2012

USC and Harvard, The Science of Medicare Reform, USC, 2012

NBER Cohort Conference, UCLA, 2011

Population Association of America Annual Meeting 2011

University of California, Riverside, 2011

Federal Reserve Bank of San Francisco Conference on Unexpected Lifecycle Events and Economic Security, 2011

HRS and PSID Workshop on Spatial Distance Between Family Members, 2010

Intergenerational Mobility Within and Across Nations, Madison, WI, 2009

American Economic Association Annual Meeting, 2009, 2001

Michigan Retirement Research Workshop, 2009

Retirement Research Consortium Conference, 2002, 2007, 2008

Population Association of America Meetings, 2010, 2008, 2007, 2006, 2002, 2001, 2000, 1999

NBER International Differences in Entrepreneurship, 2008, 2007

Ohio State, Columbus, Ohio, 2007, 2006

RTN Conference, Venice, Italy, 2005

St. Louis Federal Reserve Bank, 2005

Economic and Health Determinants of Retirement Behavior Meeting, 2004

NBER Summer Institute, Session on Aging, 2002

Claremont Institute for Economic Policy Studies, 2002.

TMR Savings and Pensions Workshop, Evian, France, 2001

International Atlantic Economic Conference, Athens, Greece, 2001

University of California, Los Angeles / RAND Labor Seminar, 1999

GRANTS CURRENT

MacArthur Foundation “Measuring the Costs and Benefits of an Aging Society,” Role: Co-Investigator, 2010 – 2011.

National Institutes on Aging IRC4AG039036-01 “The Science of Medicare Reform” Role : Co-Investigator, 2010-2013.

National Institute on Aging P01 AG022481-06 “International Comparison of Well-Being Health and Retirement,” Project “Well-being of the Aging Population and the Role of Institutions.” Role: Co-Investigator, 2010-2015.

National Institute on Aging R24 AG037866-01 “Harmonization of Cross-National Studies of Aging to the HRS,” Role: Co-Investigator, 2010-2015.

GRANTS COMPLETED

National Institute on Aging U01 AG09740 “Development and Dissemination of Family HRS Data”

Role: PI, 2010-2012.

National Institute on Aging 2P30AG024962 “Financial Decision-Making and Specialization Within Marriage,” Role: PI, 2009-2011.

National Institute on Aging “Continued Development and Public Dissemination of RAND HRS”
Role: Co-PI, 2010-2011.

National Institute on Aging T32 AG000244-16 “Postdoctoral Training in the Study of Aging,”
Role: PI, 2010-2015.

National Institute on Aging R01 AG024047 - 05 “Intergenerational Financial Transfers.”
Role: Co-PI, 2003-2011.

National Institute on Aging R01 AG025552 “Self-Employment in Older Ages.”
Role: Co-PI, 2005-2011.

Michigan Retirement Research Center (SSA) “Marriage and Savings Over the Lifecycle,”
Role: PI, 2008-2009.

Michigan Retirement Research Center (SSA) “Labor Market and Immigration Behavior of Middle Age and Elderly Mexicans.” Role: PI, 2007-2008.

Michigan Retirement Research Center (SSA) “Marital Histories and Economic Well-Being.”
Role: PI, 2007-2008.

National Institute on Aging, RAND Center for the Study of Aging Pilot Grant “Implication of Marital Status and Marital Quality for Health Among Older Adults in The HRS and AHEAD.”

Role: PI, 2006-2007.

RAND Institute for Civil Justice “Self-Employment Assistance Programs.”

Role: PI, 2006-2007.

Michigan Retirement Research Center (SSA) “A Cross-national Comparison of Self-employment Dynamics at Older Ages.” Role: PI, 2006-2007.

RAND “Employment and Self-employment in the Wake of Hurricane Katrina.”

Role: PI, 2006-2007.

National Institute on Aging, RAND Center for the Study of Aging Pilot Grant “A Cross-national Comparison of Self-employment at Older Ages.” Role: PI, 2005-2006.

AARP “Self-Employed Older Workers.” Role: PI, 2005-2006.

National Institute of Child Health and Human Development “Delayed Childbearing and Childlessness: Choice or Chance.” Role: Co-PI, 2004-2006.

National Institute on Aging, RAND Center for the Study of Aging Pilot Grant “Changes in Care to Elderly Parents: The Role of Shocks.” Role: PI, 2003.

AARP “Self-Employment and the 50+ Population.” Role: PI, 2003.

National Institute on Aging, RAND Center for the Study of Aging Pilot Grant “Co-residency of Adult Children and Parents in the HRS and AHEAD.” Role: PI, 2003.

Michigan Retirement Research Center (SSA) “Saving for Retirement: Wage Growth and Unexpected Events.” Role: PI, 2002.

RAND Institute for Civil Justice “Labor Supply and the Family and Medical Leave Act.” Role: PI, 2001.

HONORS AND AWARDS

1991 Summa Cum Laude, Boston College

1991 Phi Beta Kappa

1997-2000 Graduate Teaching Assistantship, UCLA
1997-1999 Outstanding Teaching Assistant Award, Department of Economics, UCLA

PROFESSIONAL ACTIVITIES

Referee, *Journal of Human Resources*, *Journal of Public Economics*, *Labour Economics*, *Economic Inquiry*, *Journal of Policy Analysis and Management*, *Review of Economics of the Household*, *Journal of Gerontology*, *Social Security Bulletin*, *Research on Aging*, *Education Finance and Policy*, *Journal of Population Economics*, *Oxford Economic Papers*. National Academy of Sciences, *Economica*, Forum for Health Economics and Policy, Sloan Foundation Grants, RAND Quality Assurance program.

Member, American Economic Association, Population Association of America

Reviewer, NIA, Scientific Review Groups 2010/01 ZRG1 PSE-C(90)S; 2010/10 ZAG1 ZIJ-3 J2

Committee member, RAND Population Research Center Steering Committee, Pardee RAND Graduate School Committee on Curriculum and Appointments.

Conference Organizer, Conference on Unexpected Lifecycle Events and Economic Well-Being: The Role of Job Loss, Disability and Changing Family Structure, San Francisco Federal Reserve Bank, 2011; Science of Medicare Reform, 2012.