

Nicole A. Maestas

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EDUCATION

Ph.D. Economics, University of California, Berkeley, 2002.

M.P.P. Goldman School of Public Policy, University of California, Berkeley, 1997.

B.A. English and Spanish, Wellesley College, Wellesley, MA, *magna cum laude*, 1991.

EMPLOYMENT and POSITIONS

Senior Economist, RAND, 2011-present

Director, RAND Post-Doctoral Training Program in the Study of Aging, 2011-present

Director, Center for Disability Research, RAND Labor and Population, 2010-present

Acting Director, Bing Center for Health Economics, RAND Health, 2010-present

Manager, Economics and Statistics Research Group, RAND, 2010-present

Director, RAND Summer Institute Mini-Medical School Workshop, 2009-present

Associate Director, Health Economics, Finance and Organization, RAND, 2009-2010

Economist, RAND, 2007-2011

Professor of Economics, Pardee RAND Graduate School, 2006-present

Affiliated Researcher, Michigan Retirement Research Center, 2002-present

Associate Economist, RAND, 2002- 2007

Visiting Associate Researcher, Institute of Business and Economic Research, UC Berkeley, 2003-2004

FIELDS of INTEREST

Health Economics, Labor Economics, Economics of Aging

TEACHING

Microeconomics II, Pardee RAND Graduate School

Core Microeconomic Theory Course for Ph.D. Students in Public Policy

AWARDS, HONORS, FELLOWSHIPS

Medal Award, RAND Corporation, 2011

Best Paper Award, Annual Paris Conference on Money, Economy and Management, 2011.

Finalist, National Institute for Health Care Management Foundation Research Award, 2010.

Burch Center Dissertation Fellowship, Department of Economics, UC Berkeley, 2001-2002.

Phi Beta Kappa Graduate Fellowship, Alpha Chapter, UC Berkeley, 2001-2002.

National Institute on Aging Pre-Doctoral Traineeship, 1997-2001.

Virginia McCrossin Fellowship, UC Berkeley, 1995-1996.

Phi Beta Kappa, 1991.

GRANTS

Michigan Retirement Research Center (SSA) UM12-17, Role: PI, 2011-2012.

Michigan Retirement Research Center (SSA) UM12-08, Role: Co-PI, 2011-2012.

Sloan Foundation Research Grant, Role: PI, 2011-2013.

National Institute on Aging T32AG000244, Role: PI, 2011-2015.

Michigan Retirement Research Center (SSA) UM11-Q1, Role: Co-PI, 2011-2012.

Michigan Retirement Research Center (SSA) UM11-14, Role: PI, 2010-2011.

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Michigan Retirement Research Center (SSA) UM11-01, Role: Co-PI, 2010-2011.
National Institute on Aging R13 AG018327-10, Role: PI, 2009-2013.
Social Security Administration SSDI Induced Entry Task Order SS00-09-31428, Role: PI, 2009-2010.
Michigan Retirement Research Center (SSA) UM10-01, Role: PI, 2009-2010.
Michigan Retirement Research Center (SSA) UM10-04, Role: PI, 2009-2010.
Michigan Retirement Research Center (SSA) UM08-13, Role: PI, 2007-2008.
Michigan Retirement Research Center (SSA) UM08-21, Role: PI, 2007-2008.
National Institute of Child Health & Human Development R03 HD054417-01A1, Role: PI, 2007-2010.
National Institute on Aging P01 AG022481-04S1 (Competing Supplement), Role: Co-PI, 2007-2009.
Michigan Retirement Research Center (SSA) UM07-03, Role: PI, 2006-2007.
Michigan Retirement Research Center (SSA) UM07-18, Role: Co-PI, 2006-2007.
National Institute on Aging R01 AG026290-01, Role: Co-Investigator.
Michigan Retirement Research Center (SSA) UM06-21, Role: PI, 2005-2006.
RAND-NIH Population Research Center Pilot Grant, Co-PI, 2005-2006.
RAND-NIH Roybal Center Pilot Grant, Role: PI, 2005-2007.
National Institute on Aging R01 AG025552, Role: Co-Investigator, 2005-2009.
National Institute on Aging R03 AG025155-01, Role: PI, 2005-2007.
National Institute on Aging P01 AG022481-01, Role: Co-Investigator, 2004-2009.
National Institute on Aging R03 AG023108-01, Role: PI, 2003-2005.
National Institute on Aging P30 AG12815-10 Supplemental Grant, Role: PI, 2003-2004.
National Institute on Aging P30 AG12839-09 Supplemental Grant, Role: Co-PI, 2003-2004.
Michigan Retirement Research Center (SSA) UM03-15, Role: PI, 2002-2003.

PUBLICATIONS

“Medical Expenditure Risk and Household Portfolio Choice,” with Dana Goldman, *Journal of Applied Econometrics*, forthcoming.
“Household Portfolio Choices, Health Status and Health Care Systems: A Cross-Country Analysis Based on SHARE,” with Vincenzo Atella and Marianna Brunetti, *Journal of Banking and Finance*, forthcoming.
“How Longer Work Lives Ease the Crunch of Population Aging,” with Julie Zissimopoulos, *Journal of Economic Perspectives*, 24(1):139-160.
“Back to Work: Expectations and Realizations of Work after Retirement,” *Journal of Human Resources*, 45(3), 2010.
“Does Medicare Save Lives?” with David Card and Carlos Dobkin, *Quarterly Journal of Economics*, 124(2): 597-636, 2009.
“The Impact of Nearly Universal Insurance Coverage on Health Care Utilization and Health: Evidence from Medicare,” with David Card and Carlos Dobkin, *American Economic Review*, 98(5): 2242–58, 2008.
“Cohort Differences in Retirement Expectations and Realizations,” in *Redefining Retirement: How Will Boomers Fare?*, eds. Brigitte Madrian, Olivia Mitchell, and Beth Soldo, Oxford University Press, 2007.
Invited Book Review of Perspectives on the Economics of Aging, Edited by David A. Wise. NBER Conference Report Series. *Journal of Economic Literature*, vol. 44, no. 1, March 2006.

WORKING PAPERS

“Does Disability Insurance Receipt Discourage Work? Using Examiner Assignment to Estimate Causal Effects of SSDI Receipt,” with Kathleen Mullen and Alexander Strand, MRRC Working Paper #2010-241, 2011. *Revise and Resubmit*, *American Economic Review*.

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- “Price Variation in Markets with Homogeneous Goods: The Case of Medigap,” with Mathis Schroeder and Dana Goldman, NBER Working Paper # 14679, November 2008. *Revise and Resubmit, Review of Economics and Statistics.*
- “Does Delay Cause Decay? The Effect of Administrative Decision Time on the Labor Force Participation and Earnings of Disability Applicants,” with David Autor, Kathleen Mullen, and Alexander Strand, mimeo, September 2011.
- “The Evolution of Self-Reported Health,” with Moshe Buchinsky and Iliana Reggio, mimeo, March 2011.
- “The Labor Supply Effects of Disability Insurance Work Disincentives: Evidence from the Automatic Conversion to Retirement Benefits at Full Retirement Age,” with Na Yin, MRRC Working Paper #194, September 2008.
- “Does the Rise in the Full Retirement Age Encourage Disability Benefits Applications? Evidence from the Health and Retirement Study,” with Xiaoyan Li, MRRC Working Paper #198, September 2008.
- “Peer Groups and Employment Outcomes: Evidence Based on Conditional Random Assignment in the U.S. Army,” with Seo Yeon Hong and Pinar Karaca-Mandic, March 2008.
- “Burnout and the Retirement Decision,” with Xiaoyan Li, MRRC Working Paper #166, October 2007.
- “Discouraged Workers? Job Search Outcomes of Older Americans,” with Xiaoyan Li, MRRC Working Paper #133, October 2006.
- “The Effect of Retirement Incentives on Retirement Behavior: Evidence from the Self-Employed in the United States and England,” with Julie Zissimopoulos and Lynn Karoly, MRRC Working Paper #2007-155 and RAND Working Paper #WR-528, July 2006.
- “The Impact of Annuity Selection on the Income of Elderly Widows,” mimeo, UC Berkeley, Department of Economics, 2002.
- “Labor, Love & Leisure: Complementarity and the Timing of Retirement by Working Couples,” mimeo, UC Berkeley, Department of Economics, 2001.

PEER-REVIEWED REPORTS

- “Research Designs for Estimating Induced Entry into the SSDI Program Resulting from a Benefit Offset,” with Kathleen Mullen and Gema Zamarro. Report prepared for the Social Security Administration. Santa Monica, CA: RAND Corporation, TR908, 2010.
http://www.ssa.gov/disabilityresearch/documents/RAND%20Final%20Induced%20Entry%20Report%20TR908_508.pdf
- “An Outcome Evaluation of the Spirituality for Kids Program,” with Sarah Gaillot, Santa Monica, CA: RAND Corporation, TR-575, 2008.

RESEARCH IN PROGRESS

- “Labor Market Shocks and the Timing of Social Security Benefit Claims,” with David Card.
- “The Economic Cost of Joint Retirement.”
- “Bargaining Power and the Allocation of Pension Income by Couples.”
- “Retirement Behavior in the US and UK,” with Pierre-Carl Michaud, Xiaoyan Li, and Yuyan Shi.

PRESENTATIONS

- NBER Summer Institute, Aging Workshop, 2011.
- NBER Public Economics Spring Meetings, 2011.
- MRRC Researcher Workshop, April 2011.
- UCLA-California Health Interview Survey Workshop on Aging Research, 2011.
- AEA Meetings, January 2010.
- University of Illinois, Urbana-Champaign Center for Business and Public Policy, October 2010.
- Social Security Retirement Research Consortium, August 2010.

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NBER Summer Institute, Aging Workshop, July 2010.
American Society of Health Economists, June 2010.
MRRC Researcher Workshop, April 2010.
MRRC Researcher Workshop, April 2009.
AEA Meetings, January 2009.
Duke/UNC Triangle Health Economics Workshop, 2008
Eleventh International Conference on Social Stress Research, 2008
1st National Research Conference on Child and Family Programs and Policy, 2008
Society of Labor Economists, May 2008
UCLA Department of Economics, March 2008.
Society of Labor Economists, May 2007.
MRRC Researcher Workshop, April 2007.
NBER Universities Research Conference, December 2006.
NBER Summer Institute, Healthcare Workshop, July 2006.
Wharton Pension Research Council Symposium, April 24-25, 2006.
AEA Meetings, January 2006.
NBER Summer Institute, Aging Workshop, July 2005.
Society of Labor Economists, June 2005.
MRRC Researcher Workshop, May 2005.
Population Association of America Conference, March 2005.
UC Irvine School of Business, March 2005.
UCLA Applied Microeconomics Conference, April 2005.
Southern Economic Association Meetings, November 2004.
NBER Fall Health Care Meetings, October 2004.
NBER Summer Institute, Health Economics Workshop, August 2004.
UCLA Department of Economics, April 2004.
Human Mortality Database Symposium, Max Plank Institute, June 2004.
UC Berkeley Department of Demography Brown Bag, November 2003.
UC Berkeley Department of Economics Labor Lunch, November 2003.
Gerontology Association of America Annual Meetings, November 2003.
Society of Labor Economists, May 2002.
International Atlantic Economics Society Conference, March 2001.
Population Association of America Conference, March 2001.
Princeton University Labor Lunch, April 2001.

PROFESSIONAL ACTIVITIES

Reviewer, NIH Social Science and Population Studies Review Panel ZRG1 PSE-H 80 (June 2010);
Economic and Social Research Council (UK); Alfred P. Sloan Foundation

Referee: *American Economic Review*, *Quarterly Journal of Economics*, *Journal of Economic Literature*,
Journal of Applied Econometrics, *American Economic Journal: Economic Policy*, *American Economic
Journal: Applied Economics*, *Journal of Human Resources*, *Journal of Labor Economics*, *Industrial &
Labor Relations Review*, *Economic Journal*, *Labour Economics*, *Berkeley Electronic Press*, *Journal of
Policy Analysis and Management*, *The Journal of Economic Inequality*.

GRADUATE STUDENT ADVISING

Dissertation Committee Chair, Adam Gailey, Pardee RAND Graduate School, current.

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Dissertation Committee Chair, Xiaoyan Li, Pardee RAND Graduate School, 2010.
Adhoc Dissertation Committee Member for Mathis Schroeder, Cornell University 2006.

MEDIA INTERVIEWS

McClatchy/Sacramento Bee (2011), New York Times (2011), Bloomberg News (2011), Bloomberg TV (2011), Reader's Digest (2011), USA Today (2010), US News (2010), National Public Radio Affiliate in Los Angeles (2010), Dow Jones (2010), Associated Press (2005), CBS News Radio Affiliate (2005)

CONGRESSIONAL TESTIMONY

U.S. Senate Finance Committee Hearing, "Choosing to Work During Retirement and the Impact on Social Security, July 15, 2010. Written Testimony: <http://www.rand.org/pubs/testimonies/CT350.html>; Oral Testimony on CSPAN: <http://www.cspan.org/Watch/Media/2010/07/15/HP/A/35562/Senate+Finance+Cmte+Hearing+on+Work+After+Retirement.aspx>.