Gopi Shah Goda

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Citizenship: USA
Gender: Female

Professional Experience

2009 –	Research Scholar, Stanford Institute for Economic Policy Research (SIEPR), Stanford University
2009 –	Postdoctoral Fellow Program Coordinator, SIEPR, Stanford University
2010 –	Faculty Research Fellow, National Bureau of Economic Research
2007 – 2009	Robert Wood Johnson Scholar in Health Policy Research, Harvard University
2000 – 2002	Actuarial Associate, Northwestern Mutual Life Insurance Company, Milwaukee, WI

Education

2002 – 2007	Ph.D., Economics, Stanford University
1996 – 2000	B.S., Mathematics and Actuarial Science, Highest Distinction, University of Nebraska-Lincoln

Fields of Interest

Primary:	Public Finance, Health Economics, Economics of Aging
Secondary:	Labor Economics, Economic Demography, Actuarial Science

Research

Publications in Journals

"Incorporating Employee Heterogeneity into Default Options for Retirement Plan Selection" (with Colleen Manchester), forthcoming, *Journal of Human Resources*. Previous version: NBER Working Paper w16099.

"Does Stock Market Performance Influence Retirement Expectations?" (with John Shoven and Sita Slavov), forthcoming, *Journal of Human Resources*. Previous version: NBER Working Paper w16211.

"The Impact of State Tax Subsidies for Private Long-Term Care Insurance on Coverage and Medicaid Expenditures," *Journal of Public Economics*, 95 (7), pp. 744-757, August 2011. Previous version: NBER Working Paper w16406.

"Income and the Utilization of Long-Term Care Services: Evidence from the Social Security Benefit Notch" (with David Grabowski and Ezra Golberstein), *Journal of Health Economics*, 30 (4), pp. 719-729, July 2011. Previous version: NBER Working Paper w16076.

"How Well Are Social Security Recipients Protected from Inflation?" (with John Shoven and Sita Slavov), *National Tax Journal*, 64 (2), pp. 429-450, June 2011. Previous version: NBER Working Paper w16212.

"Fertility and the Personal Exemption: Comment" (with Kevin Mumford and Richard Crump), *American Economic Review*, 101 (3), June 2011. Previous version: NBER Working Paper w15984.

"What Explains Changes in Retirement Plans during the Great Recession?" (with John Shoven and Sita Slavov), *American Economic Review, Papers and Proceedings*, 101 (2), May 2011.

"Do Consumers Respond to Quality Information? The Case of Fertility Clinics" (with M. Kate Bundorf, Natalie Chun, and Daniel Kessler), *Journal of Health Economics*, 28 (3), pp. 718-727, May 2009. Previous version: NBER Working Paper w13888.

"Determining the Optimum Guarantee Period for a One-Life Retirement Annuity" (with Colin Ramsay), *North American Actuarial Journal*, 11 (3), pp. 100-112, July 2007.

Research (continued)

Papers Under Review

"Does Widowhood Explain Gender Differences in Out-of-Pocket Medical Spending Among the Elderly?" (with John Shoven and Sita Slavov), NBER Working Paper w17440.

"Why Don't Retirees Insure Against Long-Term Care Expenses? Evidence from Survey Responses" (with Jeffrey Brown and Kathleen McGarry)

Publications in Books

Discussion of John Beshears, James J. Choi, David Laibson, and Brigitte Madrian, "The Availability and Utilization of 401(k) Loans," in *Investigations in the Economics of Aging*, ed. David A. Wise, University of Chicago Press, forthcoming.

"Implicit Taxes on Work from Social Security and Medicare" (with John Shoven and Sita Slavov), in *Tax Policy and the Economy*, ed. Jeffrey Brown, forthcoming.

"Differential Mortality by Income and Social Security Progressivity" (with John Shoven and Sita Slavov), in *Explorations in the Economics of Aging*, ed. David A. Wise, University of Chicago Press, 2011.

"Adjusting Government Policies for Age Inflation" (with John Shoven), in *Demography and the Economy*, ed. John Shoven, University of Chicago Press, 2010. Previous version: NBER Working Paper w14231.

Discussion of Samuel Preston and Caroline Sten Hartnett, "The Future of American Fertility," in *Demography and the Economy*, ed. John Shoven, University of Chicago Press, 2010.

"Removing the Disincentives in Social Security for Long Careers" (with John Shoven and Sita Slavov), in *Social Security Policy in a Changing Environment*, ed. Jeffrey Brown, Jeffrey Liebman, and David A. Wise, University of Chicago Press, 2009. Previous version: NBER Working Paper w13110.

Putting Our House in Order: A Guide to Social Security and Health Care Reform, by George Shultz and John Shoven (with Matthew Gunn and Gopi Shah Goda), W.W. Norton & Company, 2008.

Working Papers

"Social Security and the Timing of Divorce" (with John Shoven and Sita Slavov), NBER Working Paper w13382.

"A Tax on Work for the Elderly: Medicare as a Secondary Payer" (with John Shoven and Sita Slavov), NBER Working Paper w13383.

"What's My Account Really Worth? The Effect of Lifetime Income Disclosure on Retirement Savings" (with Colleen Manchester and Aaron Sojourner)

Work in Progress

"Does Private Long-Term Care Insurance Increase Utilization?"

"Employee Mobility and Employer-Provided Retirement Plans" (with Damon Jones and Colleen Manchester)

Teaching

Spring 2011	Lecturer, Stanford University: Economic Policy Analysis
Fall 2009	Lecturer, Stanford University: Public Policy Senior Seminar
Winter 2004	Teaching Assistant, Stanford University: Risk and Insurance
Fall 2003	Teaching Assistant, Stanford University: Introduction to Statistical Methods
1998–2000	Teaching Assistant, University of Nebraska: Honors Calculus I and II

Honors and Fellowships

2007	Robert Wood Johnson Scholar in Health Policy Research, Harvard University
2006	Karasz Graduate Student Fellowship, Stanford Institute for Economic Policy Research (SIEPR)
2006	Hawley-Shoven Graduate Student Fellowship, SIEPR
2005	George P. Shultz Graduate Student Fellowship in Economic Policy, SIEPR
2004	Completed actuarial exams and achieved professional designation of Fellow of the Society of Actuaries
2003	Outstanding Teaching Assistant Award, Stanford Economics Department
2002	First Year Economics Department Fellowship, Stanford Economics Department

Honors and Fellowships (continued)

2002	National Science Foundation, Honorable Mention
2000	University Honors Program Graduate, University of Nebraska-Lincoln
2000	Phi Beta Kappa
1997	National Merit Scholar

Research Grants

2011-12 "Employee Mobility and Employer-Provided Retirement Plans" (with Damon Jones and Colleen Manchester)
Social Security Administration (through the Sandell Grant Program, Center for Retirement Research, Boston College)

2010-11 "What's My Account Really Worth? The Effect of Lifetime Income Disclosure on Retirement Savings" (with Colleen Manchester and Aaron Sojourner)
TIAA-CREF Institute, Social Security Administration (through the Financial Literacy Center)

"Why Don't Retirees Insure Against Long-Term Care Expenses? Evidence from Survey Responses" (with Jeffrey Brown and Kathleen McGarry)
Social Security Administration (through the NBER Retirement Research Center)

"Out-of-Pocket Medical Expenses Amongst Elderly Social Security Recipients: Gender and Living Arrangements" (with John Shoven and Sita Slavov)
Social Security Administration (through the NBER Retirement Research Center)

2009-10 "Incorporating Employee Heterogeneity into Default Options for Retirement Plan Selection" (with Colleen Manchester)
Social Security Administration (through the Sandell Grant Program, Center for Retirement Research, Boston College)

"Does Stock Market Performance Influence Retirement Expectations?" (with John Shoven and Sita Slavov)
Social Security Administration (through the NBER Retirement Research Center)

2008-09 "How Well Are Social Security Recipients Protected from Inflation?" (with John Shoven and Sita Slavov)
Social Security Administration (through the NBER Retirement Research Center)

2007-08 "Differential Mortality by Income and Social Security Progressivity"(with John Shoven and Sita Slavov)
National Institute on Aging Pilot Award (through NBER Program on Economics of Aging)

2006-07 "Social Security and the Timing of Divorce" (with John Shoven and Sita Slavov)
Social Security Administration (through the NBER Retirement Research Center)

"A Tax on Work for the Elderly: Medicare as a Secondary Payer" (with John Shoven and Sita Slavov)
Social Security Administration (through the NBER Retirement Research Center)

2005-06 "Removing the Disincentives in Social Security for Long Careers" (with John Shoven and Sita Slavov)
Social Security Administration (through the NBER Retirement Research Center)

Professional Activities

Affiliations	American Economic Association, National Bureau of Economic Research, Association of Public Policy and Management, Society of Labor Economists, National Tax Association, American Society of Health Economists, Fellow of the Society of Actuaries
Reviewer	*American Economic Journal: Applied Economics, International Journal of Health Care Finance and Economics, International Tax and Public Finance, Journal of Health Economics, Journal of Human Resources, Journal of Public Economics, Journal of Pension Economics and Finance, National Tax Journal, Quarterly Journal of Economics*
Presentations	2012: AEA Annual Meetings; University of Chicago Population Research Center
	2011: AEA Annual Meetings; Boston University, School of Management; University of California-Berkeley; Financial Literacy Center Workshop; NBER Conference on Aging (discussant); NBER Summer Institute; Retirement Research Consortium Annual Conference; American Risk and Insurance Annual Conference ; University of Illinois-Urbana; APPAM Fall Conference; National Tax Association Annual Conference
	2010: AEA Annual Meetings; University of Minnesota; Stanford University; American Society of Health Economist Biannual Meeting; NBER Summer Institute; Retirement Research Consortium Annual Conference; National Tax Association Annual Conference (discussant)
	2009: Urban Institute; RAND; Boston College; Society of Labor Economists Annual Meeting; Robert Wood Johnson Scholars in Health Policy Research Annual Meeting; University of Michigan School of Public Health; APPAM Fall Conference; National Tax Association Annual Conference
	2008: Temple University, Department of Risk, Insurance, and Healthcare Management; U.S. Treasury, Office of Tax Analysis; APPAM Fall Conference; National Tax Association Annual Conference; Harvard University; Stanford University; Northwestern Mutual; Robert Wood Johnson Scholars in Health Policy Research Annual Meeting; NBER Demography and the Economy Conference (discussant)
	2007: Federal Reserve Board of Governors; George Mason University, School of Public Policy; Government Accountability Office; Urban Institute; Congressional Budget Office; Mathematica Policy Research; University of Maryland, Baltimore County; Public Policy Institute of California
	2006: Stanford University; NBER Retirement Research Center; Nineteenth Annual Summer Economic Institute for Teachers; Society of Actuaries Re-envisioning Work and Retirement Symposium
	2005: Society of Actuaries Fertility Projections for Social Insurance Symposium

References

Professor John Shoven, Stanford University, shoven@stanford.edu, (650) 723-3273
Professor David Cutler, Harvard University, dcutler@fas.harvard.edu, (617) 496-5216
Professor David Grabowski, Harvard University, grabowski@hcp.med.harvard.edu, (617) 432-3369

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