Gopi Shah Goda

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Citizenship: USA
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Professional Experience

2016 –	Deputy Director, Stanford Institute for Economic Policy Research (SIEPR), Stanford University
2016 –	Senior Fellow, SIEPR, Stanford University
2010 –	Faculty Research Fellow, National Bureau of Economic Research
2012 –	Affiliate and Faculty Advisor, Stanford Center for Longevity, Stanford University
2013 –	Affiliate, Stanford Center for Population Research, Stanford University
2015 –	Fellow, TIAA Institute
2012 – 2016	Sr. Research Scholar, SIEPR, Stanford University
2009 – 2016	Director of Young Scholars Program, SIEPR, Stanford University
2009 – 2012	Research Scholar, SIEPR, Stanford University
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

"The Financial Feasibility of Deferring Social Security: Evidence from Administrative Tax Data" (with Shanthi Ramnath, John Shoven and Sita Nataraj Slavov). Forthcoming, *Journal of Pension Economics and Finance*. Previous version: NBER Working Paper w21544.

"Retirement Plan Type and Employee Mobility: The Role of Selection and Incentive Effects" (with Damon Jones and Colleen Manchester). *Journal of Human Resources*, 52 (3), pp. 654-679, Summer 2017. Previous version: NBER Working Paper w18902.

"Heterogeneity in State-Dependent Utility: Evidence from Strategic Surveys" (with Jeffrey Brown and Kathleen McGarry), *Economic Inquiry*, 54 (2), pp. 847-861, April 2016.

"What Will My Account Really Be Worth? Experimental Evidence on How Retirement Income Projections Affect Saving" (with Colleen Manchester and Aaron Sojourner), *Journal of Public Economics*, 119, pp. 80-92, November 2014. Previous version: NBER Working Paper w17927.

"Does Widowhood Explain Gender Differences in Out-of-Pocket Medical Spending Among the Elderly?" (with John Shoven and Sita Slavov), *Journal of Health Economics*, 32 (3), pp. 647-658, May 2013. Previous version: NBER Working Paper w17440.

"Incorporating Employee Heterogeneity into Default Options for Retirement Plan Selection" (with Colleen Manchester), *Journal of Human Resources*, 48 (1), pp. 200-237, Winter 2013. Previous version: NBER Working Paper w16099.

"Does Stock Market Performance Influence Retirement Intentions?" (with John Shoven and Sita Slavov), *Journal of Human Resources*, 47 (4), pp. 1056-1082, Fall 2012. Previous version: NBER Working Paper w16211.

Research (continued)

Publications in Journals (cont.)

"Long-Term Care Insurance Demand Limited by Beliefs About Needs, Concerns About Insurers, and Care Available from Family" (with Jeffrey Brown and Kathleen McGarry), *Health Affairs*, 31 (6), pp. 1294-1302, June 2012.

"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 (4), pp. 1616-1628, 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 (3), pp. 29-34, 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.

Papers Under Review s

"Work Incentives in the Social Security Disability Benefit Formula" (with John Shoven and Sita Nataraj Slavov), NBER Working Paper w21708. Conditionally accepted, *Journal of Pension Economics and Finance.*

"Family Spillovers of Long-Term Care Insurance" (with Norma Coe and Courtney Van Houtven), NBER Working Paper w21483. Revised and resubmitted, *American Economic Journal: Economic Policy.*

"The Effects of the Affordable Care Act on Health Insurance Coverage and Labor Market Outcomes" (with Mark Duggan and Emilie Jackson), NBER Working Paper w23607. Revision requested, *National Tax Journal.*

"The Role of Time Preferences and Exponential-Growth Bias in Retirement Savings" (with Matthew Levy, Colleen Manchester, Aaron Sojourner and Joshua Tasoff), NBER Working Paper w21482. Revision requested, *Economic Inquiry.*

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, 2012.

"Implicit Taxes on Work from Social Security and Medicare" (with John Shoven and Sita Slavov), in *Tax Policy and the Economy* 25, pp. 69-88, ed. Jeffrey Brown, University of Chicago Press, 2011.

"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.

Research (continued)

Working Papers

"Mechanisms behind Retirement Saving Behavior: Evidence from Administrative and Survey Data" (with Matthew Levy, Colleen Manchester, Aaron Sojourner and Joshua Tasoff).

"How Do Distributions from Retirement Accounts Respond to Early Withdrawal Penalties? Evidence from Administrative Tax Returns" (with Shanthi Ramnath and Damon Jones)

"The Incidence of Mandated Health Insurance: Evidence from the Affordable Care Act Dependent Care Mandate" (with Jay Bhattacharya and Monica Farid), NBER Working Paper w21846.

"How Much Does Access to Health Insurance Influence the Timing of Retirement?" (with Norma Coe)

"Closed for Business: Counterparty Risk and Insurance Purchase Decisions" (with Jeffrey Brown and Kathleen McGarry)

"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.

Research in Progress

"How do Retirement Income Tools Affect Saving Decisions? Evidence from a Field Experiment" (with Matthew Levy, Colleen Manchester, Aaron Sojourner and Joshua Tasoff).

Teaching

Spring 2011, Fall 2011, Spring 2013, Fall 2013, Fall 2014, Spring 2016 Winter 2017, Spring 2018	Lecturer, Stanford University: The Economics and Demography of Aging in the U.S.
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

2015	Finalist, TIAA Institute Paul A. Samuelson Award
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
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

2017-18	"The Effect of the Default Asset on Retirement Plan Contributions" (with Matthew Levy, Colleen Manchester, Aaron Sojourner, and Joshua Tasoff) Social Security Administration (through the NBER Retirement Research Center)
2016-17	"How Do Retirement Income Tools Affect Saving Decisions? Evidence from a Field Experiment" (with Matthew Levy, Colleen Manchester, Aaron Sojourner, and Joshua Tasoff) TIAA Institute; Social Security Administration (through the NBER Retirement Research Center)

Research Grants (continued)

2016-18	"The Effects of the Affordable Care Act on Older Workers Labor Market Outcomes" (with Mark Duggan) Alfred P. Sloan Foundation Working Longer Program
2015-16	"The Responsiveness of Retirement Distributions to Early Withdrawal Penalties" (with Damon Jones) TIAA Institute/Pension Research Council; Social Security Administration (through the NBER Retirement Research Center)
2013-15	"Interactions Between Exponential Growth Bias and Procrastination: Evidence from Retirement Savings" (with Matthew Levy, Colleen Manchester, Aaron Sojourner, and Joshua Tasoff) TIAA Institute/Pension Research Council; Social Security Administration (through the NBER Retirement Research Center)
2011-14	"Family Structure, Informal Care, and Long-Term Care Insurance" (with Courtney Van Houtven and Norma Coe) National Institute of Nursing Research, National Institutes of Health
2013-14	"How Much Does Access to Health Insurance Influence the Timing of Retirement?"(with Norma Coe) Social Security Administration (through the NBER Retirement Research Center)
2012-13	"State-Dependent Utility and Insurance Purchase Decisions" (with Jeffrey Brown and Kathleen McGarry) Social Security Administration (through the NBER Disability Research Center and the NBER Retirement Research Center)
	"Closed for Business: Counter-party Risk and Insurance Purchase Decisions" (with Jeffrey Brown and Kathleen McGarry) National Institute on Aging Pilot Award (through NBER Program on Economics of Aging)
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 Will My Account Really Be Worth? An Experiement on Exponential Growth Bias and Retirement Saving" (with Colleen Manchester and Aaron Sojourner) TIAA 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 Intentions?" (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)

Research Grants (continued)

	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, American Economic Journal: Economic Policy, American Economic Review, Economica, Economic Letters, Economic Journal, Health Affairs, Health Economics, International Journal of Health Care Finance and Economics, International Tax and Public Finance, Journal of Aging and Social Policy, Journal of the European Economic Association, Journal of Finance, Journal of Health Economics, Journal of Human Resources, Journal of Labor Economics, Journal of Labor Policy, Journal of Policy Analysis and Management, Journal of Public Economics, Journal of Pension Economics and Finance, National Tax Journal, Public Finance Review, Quarterly Journal of Economics, Review of Economics of the Household, Review of Economic Studies, Review of Economics and Statistics, Review of Financial Studies, Science*
Presentations	2018: University of British Columbia; NBER-SSA Conference on State Retirement Systems
	2017: AEA Annual Meetings (presenter and discussant); University of Iowa; TIAA Institute Research Symposium; Sloan-SIEPR Working Longer Conference (discussant); SIEPR Postdoctoral Fellows Conference
	2016: AEA Annual Meetings (discussant); NBER Summer Institute; University of Wisconsin; Sloan-SIEPR Working Longer Conference
	2015: AEA Annual Meetings (discussant); DCIIA Roundtable; HelloWallet Forum; White House Conference on Aging (Regional Forum); TIAA Institute Fellows Conference; Institutional Investors Forum
	2014: SCL Building Best Practices in Retirement Income Conference; American Society of Health Economists Biannual Meeting; TIAA Institute Fellows Symposium; SCL Financial Wellness Conference; Sloan-SIEPR Working Longer Conference
	2013: Bay Area Colloquium in Population; NBER Summer Institute; Annual Summer Economic Institute for Teachers; Retirement Research Consortium Annual Conference; Sloan-SIEPR Working Longer Conference; DCIIA Academic Forum
	2012: AEA Annual Meetings; University of Chicago Population Research Center; ShovenFest

Professional Activities (continued)

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 Economists 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; 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

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