

Curriculum Vitae
Karen C. Holden

Current Position:

Emeritus Professor, Robert M. La Follette School of Public Affairs
Emeritus Professor, Department of Consumer Science, School of Human Ecology
University of Wisconsin-Madison
Founding Director, Center for Financial Security, University of Wisconsin-Madison

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Education:

Ph.D. in Economics, University of Pennsylvania, 1973 (Major Field: Demography)
Dissertation: Comparative Study of Labor Force Change: U.S. 1890-1955 and Japan, 1920-1970
M.A. in Economics, University of Pennsylvania, 1970
B.A. in Economics, Barnard College, 1966

Current Appointments/Affiliations

Emeritus Professor of Public Affairs and Consumer Science, 2009 – present.
Research Affiliate, Center for Financial Security, University of Wisconsin, 2009 – present
Research Affiliate, Institute for Research on Poverty, University of Wisconsin
Co-Principal Investigator: Grant from the Social Security Administration to UW's Center for
Financial Literacy, a member of SSA's Financial Literacy Research Consortium.
Co-Investigator: Wisconsin Longitudinal Survey

Previous Academic Appointments:

1996-2009: Professor, Department of Consumer Science, School of Family Resources and Consumer
Sciences (50%) and The Robert M. La Follette Institute of Public Affairs (50%)
2007-2009: Professor, School of Social Work, University of Wisconsin (0% budgeted appointment)
2005-2007: Associate Director, La Follette School of Public Affairs
2003-2005: Associate Dean for Research and Graduate Programs, School of Human Ecology
1995-1998: Associate Director, Robert M. La Follette School of Public Affairs
1992-1996: Associate Professor, Department of Consumer Science, School of Family Resources and
Consumer Sciences (50%) and The Robert M. La Follette Institute of Public Affairs (50%)
1989-1992: Assistant Professor, Department of Consumer Science, School of Family Resources and
Consumer Sciences (50%) and The Robert M. La Follette Institute of Public Affairs (50%)
1987-1989: Senior Scientist, Institute for Research on Poverty, UW-Madison

1986-1987: Visiting Economist, Division of Economic Research, Office of Research and Statistics, Social Security Administration
1984-1985: Assistant Scientist, Institute on Aging, UW-Madison.
1983-1984: Visiting Assistant Professor, Department of Economics, UW-Whitewater
1978-1983: Project Associate, Department of Economics, UW-Madison
1982 (Summer): Visiting Scholar, Institute of Management and Labor Studies (Sangyo Kenkyujo), Keio University, Tokyo, Japan
1975-76: Lecturer, Department of Economics, UW-Madison
1972-1974: Assistant Professor, Department of Economics, Chatham College, Pittsburgh, PA
1971-1972: Instructor, Population Studies Division, Graduate School of Public Health, University of Pittsburgh

Other Administrative Affiliations:

Associate of Fellows program, Employee Benefit Research Institute, Washington D.C.
Steering Committee, Center for the Demography of Health and Aging
Steering Committee, Center for Demography and Ecology
Board of Directors (and Secretary), University Insurance Association
Research Faculty Member, Population Health Sciences Graduate Program
Steering Committee, MPH, UW School of Medicine and Public Health
Member, National Academy of Social Security Task Force on "Unchartered Waters: Payouts from Individual Accounts in Federal Retirement Policy" (2003-05)
Chair, Consumer Science Graduate Program (2003-04; fall 1997; 1990-94)

Fellowships and Honors:

2001 From Society of Actuaries, prize for paper submitted for presentation at conference on the Retirement Implications of Demographic and Family Change. Paper: "The Pattern and Consequence of Spouse and Survivorship Provisions in Public Retirement Plans: A Comparative Study" by Karen Holden and Meeryoung Kim
1999-2000: Sabbatical leave
1993: Faculty Professional Excellence Award, FRCS Alumni Association
Member, National Academy of Social Insurance, Elected 1989
Conference on Research in Income and Wealth, since 1988
Fellow, Gerontological Society of America, Behavioral and Social Sciences Section, elected 1986
National Institute of Mental Health, Post-Doctoral Fellowship, 1981-82
National Institute on Aging, Post-Doctoral Fellowship, 1976
Population Council Fellowship for Dissertation Research, 1970-71
NDEA Fellowship for Graduate Study, 1966-70

Research and Publications: Journals and Books

Journal articles:

- W. Way and K. Holden. (2009). Outstanding AFCPE Conference Paper – Teachers' Background and Capacity to Teach Personal Finance: Results of a National Study. Journal of Financial Counseling and Planning, 20(2), 65-79
- K. Holden and A. Fontes (2009). "Employment and Economic Security in Retirement: How Changes in Employment Have Altered Retirement-related Economic Risks for Women." Journal of Women, Politics & Policy 30(2-3):173-197.
- R. Haveman, K. Holden, B. Wolfe, A. Romanov (2007). "Assessing the Maintenance of Savings Sufficiency over the First Decade of Retirement." International Tax and Public Finance 14:481-502

- R. Haveman, K. Holden, B. Wolfe, S. Sherlund (2006) "Have Newly Retired Workers in the U.S. Saved Enough to Maintain Well-Being Through Retirement Years?" Journal of Economic Inquiry. 44(2): 249-264
- M. Putnam, Sherraden, M., Edwards, K., Porterfield, S., Wittenburg, D., Holden, K., Saleeby, P., (2005) "Recommendations for a Research Agenda on Asset Development for People with Disabilities." Journal of Social Work in Disability & Rehabilitation 4(3): 61-86.
- R. Haveman, K. Holden, B. Wolfe, A. Romanov (2005) "Assessing the Maintenance of Savings Sufficiency over the First Decade of Retirement" CESifo Working Paper Series No. 1567 Document: Available from the SSRN Electronic Paper Collection: http://papers.ssrn.com/paper.taf?abstract_id=844666
- Haveman, R., K. Holden, K. Wilson and B. Wolfe. (2003) "Social Security, Age-of-Retirement, and Economic Wellbeing: Intertemporal and Demographic Patterns Among Retired-Worker Beneficiaries" Demography, 40(2):369-394.
- Holden, K.C. and M. Kim (2002) "The Pattern and Consequence of Survivorship Provisions in Public Retirement Plans: Comparison of Britain, U.S. and Germany," The Actuary, Vol. 36 no. 3,
- Holden, K.C. (2001) "Chronic and Disabling Conditions: The Economic Costs to Individuals and Society" The Public Policy and Aging Report. 11 (2):1-6 (Washington D. C: National Academy on an Aging Society)
- Antonovics, K., R. Haveman, K. Holden, B. Wolfe (2000) "Attrition in the National Beneficiary Survey and Follow-Up and its Correlates" Social Security Bulletin. 63(1): 40-51.
- Zick, C. and K. C. Holden (2000) "An Assessment of the Wealth Holdings of Recent Widows" Journal of Gerontology: Social Sciences: Social Science 55(2):S90-S97.
- Spratlin, J. and K. Holden (2000) "Women and Economic Security in Retirement: Implications for Social Security Reform" Journal of Family and Economic Issues 21(1): 37-63.
- Holden, K.C. and Cathleen Zick (2000) "Distributional Changes in Income and Wealth upon Widowhood: Implications for Private Insurance and Public Policy." In: Retirement Needs Framework, SOA Monograph M-RS00-1. Schaumburg, Ill.: Society of Actuaries.
- Haveman, R., K. Holden, B. Wolfe, P. Smith, and K. Wilson (1999) "The Changing Economic Status of U.S. Disabled Men: Trends and Their Determinants, 1982-1991." Empirical Economics 24:571-598. Reprinted in Robin Boadway and Baldev Raj (eds.) Advances in Public Economics New York: Physica-Verlag Heidelberg, (2000):19-46.
- Holden, K.C. and Cathleen Zick (1997) "The Economic Determinants of Widowhood in the 1990s: Evidence from the Survey of Income and Program Participation" Consumer Interests Annual, Vol. 43
- Holden, K.C., T. McBride, M. Parozek, (1997) "Expectations of Nursing Home Use in the Health and Retirement Study: The Role of Gender, Health, and Family Characteristics." Journal of Gerontology 52B, 5: S240-S251
- Holden, K.C. and Daphne Kuo (1996) "Complex Marital Histories and Economic Well-Being: The Continuing Legacy of Divorce and Widowhood as the HRS Cohort Approaches Retirement." The Gerontologist. 36(3): 383-390.
- Holden, K.C. and E. Evanson (1994) "Activities of Foreign Research Institutes: The Institute for Research on Poverty" Overseas Social Security News (In Japanese)
- McLaughlin, D.K & Holden, K. C. (1993) "Nonmetropolitan Elderly Women: A Portrait of Economic Vulnerability" The Journal of Applied Gerontology 12(3):320-334.
- Holden, K.C. (1992) "SIPP and the Measurement of Income Transitions Among the Elderly: Limitations and Suggestions for Modification." Journal of Economic and Social Measurement 18(1-4):193-212.
- Holden, K.C. & Smock, P.J. (1991) "The Economic Costs of Marital Dissolution: Why Do Women Bear a Disproportionate Cost?" Annual Review of Sociology, 17:51-78.

- Burkhauser, R.V., Butler, J.S., & Holden, K.C. (1991) "How the Death of a Spouse Affects Economic Well-Being After Retirement: A Hazard Model Approach." Social Science Quarterly, 72(3):504-519.
- Holden, K.C. & Smeeding, T. (1991) "The Poor, the Rich and the Insecure Elderly Caught in Between." Milbank Quarterly, 68(2): 191-219.
- Holden, K.C. (1990). "The Joint Impact of Retirement and Widow(er)hood: Is There Double Jeopardy?" American Council on Consumer Interests: Proceedings pp: 207-213
- Holden, K. C. (1989). "Do Retirement Resources Hold Up?" Generations: Quarterly Journal of the American Society on Aging, 13(2): 42-46.
- De Vos, S. & Holden, K. C. (1988). "Measures Comparing Living Arrangements of the Elderly: An Assessment." Population and Development Review, 14(4): 149-163.
- Holden, K. C. (1988). "Physically Demanding Occupations, Health, and Work after Retirement: Findings from the New Beneficiary Survey." Social Security Bulletin, 51(11): 3-15.
- Holden, K. C., Burkhauser, R. & Feaster, D. (1988). "The Timing of Falls into Poverty after Retirement and Widowhood." Demography, 25(3):405-414.
- Burkhauser, R. V., Holden, K. C., & Feaster, D. (1988). "Incidence, Timing, and Events Associated with Poverty: A Dynamic View of Poverty in Retirement." Journal of Gerontology, 43(2): S46-52.
- Holden, K. C. (1988). "Poverty and Living Arrangements among Older Women: Are Changes in Economic Well-being Underestimated?" Journal of Gerontology, 43(1): S22-S27.
- Myers, D. A., Burkhauser, R. V., & Holden, K. C. (1987). "The Transition from Wife to Widow: The Role of Survivors Benefits to Widows" Journal of Risk and Insurance, 54(4), December: 752-759.
- Holden, K. C. & Iams, H. (1987). "New Data Bases in Human Resources: The 1982 New Beneficiary Survey." Journal of Human Resources, 22 (4), Fall: 638-642.
- Holden, K. C. (1987). "The Effect of Private Pension Growth on Social Insurance in the United States." The Quarterly of Social Security Research, (In Japanese) 22(4).
- Burkhauser, R. V., Holden, K. C., & Myers, D. A. (1986). "Marital Disruption and Poverty: The Role of Survey Procedures in Artificially Creating Poverty." Demography, 23(4): 621-631.
- Holden, K. C. (1985). Discussion: John Wilkins, "Population Projections for Social Security Cost Estimates." Conference Proceedings Published in Insurance: Mathematics and Economics, 4(1):29-34.
- Hansen, W. L. & Holden, K. C. (1985). "Critical Linkages in Higher Education: Age Composition and Employee Costs." Insurance: Mathematics and Economics, 3(4), October: 55-64.
- Holden, K. C., Burkhauser, R. V., & Myers, D. A. (1984). "Income Transitions at Older Stages of Life: The Dynamics of Poverty" The Gerontologist, 26(3), June: 292-297
- Garfinkel, I. & Holden, K.C. (1983) "Crisis in Old Age Insurance and the Welfare State." Israeli Social Security Bulletin (In Hebrew), November.
- Bosworth, T. W. & Holden, K. C. (1983). "The Role Part-time Job Options Play in the Retirement Timing of Older Wisconsin State Employees." Aging and Work, 6(1): 31-36.
- Holden, K.C. (1980). "The Homemaker and Social Security: Assumptions Behind Reform Proposals." Generations: Journal of the Western Gerontological Society, Oct:10-11: 43-44.
- Holden, K. C. (1979). "Spouse and Survivor Benefits: Distribution Among Aged Women." Research on Aging, 1(3): 301-318.
- Holden, K. C. (1979). "The Inequitable Distribution of OASI Benefits Among Homemakers." The Gerontologist, 19(3): 250-256.
- Holden, K. C. (1979). "Public Pensions for Nonworking Wives: Policy Choice & Equity Questions." Research on Aging, 1(1): 65-82.
- Holden, K. C. (1978). "Comparability of the Measured Labor Force of Older Women in Japan and the United States." Journal of Gerontology, 33(3).

Book Chapters

- Wallace, Geoffrey L., Robert Haveman, Karen Holden, and Barbara Wolfe (forthcoming). "Health and Wealth in Early Retirement" In Kenneth A. Couch, Mary C. Daly, Julie M. Zissimopoulos (eds) Unexpected Lifecycle Events and Economic Security: the Roles of Job Loss, Disability, and Changing Family Structure. Stanford University Press.
- Scheinoltz, L., K. Holden and C. Kalish (available October, 2011) "Cognitive Development and Children's Understanding of Personal Finance." In Douglas Lamdin (ed). Consumer Knowledge and Financial Decisions: Lifespan Perspectives, New York: Springer.
- Holden, K. (2009). The Boomers and Their Economic Prospects. In R. Hudson (Ed.). Perspectives on the Boomers (in Volume I of 2-Volume series). Westport, CT: Praeger Publishing. P.63-76.
- Holden, K., J. Kim and A. Fontes (2008) "Happiness as a Complex Financial Phenomenon: The Financial and Psychological Adjustment to Widowhood in the U.S." J. Bradshaw (ed.) *Social Security, Happiness and Well-being*. International Studies in Social Security, Volume 14. Foundation for International Studies on Social Security
- Haveman, R., K. Holden, B. Wolfe, A. Romanov (2007). "A Comparison of Two Cohorts of Retired Workers at the Time of Retirement." B. Madrian, O. S. Mitchell, and B. J. Soldo (eds) Redefining Retirement: How Will Boomers Fare? Philadelphia, PA: Wharton Pension Research Council/Oxford University Press.
- Holden K.,and C Hatcher (2006) "Economic Status of the Aged" In Robert Binstock and Linda K. George Handbook of Aging and the Social Sciences Elsevier,
- Holden, K.C. and J. Brand (2003). "Income Change and Distribution upon Widowhood: Comparison of Britain, U.S., and Germany" In Einar Overbye and Peter Kemp (eds): Pensions: Challenges and Reform. Aldershot, Ashgate 2003
- Holden, K.C. (2003) "Widowhood" The Encyclopedia of Retirement and Finance Greenwood Press.
- Holden, K.C. and M. Kim (2002) "Widowhood: Economic Issues" In Ekerdt, D.J. (ed.) (2002) The Encyclopedia of Aging, Vol. 4. pp 1499-1504. New York: Macmillan Reference USA, an Imprint of the Gale Group
- Holden, K.C. (2002) "Disability and Retirement: economic costs and insurance protection" In Ekerdt, D.J. (ed) The Encyclopedia of Aging, Vol 1. pp. 330-354. New York: Macmillan Reference USA, an Imprint of the Gale Group
- Rappaport A. and K..C. Holden (2002) "Risk Management and Insurance." In Ekerdt, D.J. (ed.) The Macmillan Encyclopedia of Aging Vol 1. pp. 1232-1237 New York: to be published by Macmillan Reference USA, an Imprint of the Gale Group
- Holden, K.C. and M. Kim (2001) "Poverty" George Maddox (ed.) The Encyclopedia of Aging: A Comprehensive Resource in Gerontology and Geriatrics: (third edition) New York: Springer Publishing pp 808-814
- Holden, K.C. and W. Lee Hansen (2000) "Reflections on an Earlier Study of Mandatory Retirement: What Came True and What We Can Still Learn," In R. Clark and B. Hammond (eds) To Retire or Not? Examining Retirement Policy and Behavior in Higher Education Philadelphia: University of Pennsylvania Press. pp 148-165.
- Holden, K.C. and Arthur Reynolds (2000) "Process evaluation of W-2: What It Is, Why It Is Useful, and How to Do It" In, Burt Barnow, Thomas Kaplan and Robert Moffitt (eds) Evaluating Comprehensive State Welfare Reform. Albany NY: The Rockefeller Institute Press: 191-210
- Haveman, R., K. Holden, B. Wolfe, P. Smith, and K. Wilson (2000) "The Changing Economic Status of Disabled Women, 1982-1991: Trends and Their Determinants." In David Salkever and Alan Sorkin (eds) The Economics of Disability Stamford CT: JAI Press. 51-80.
- Holden, K.C. (1999) "Women as Widows under a Reformed Social Security System" in Olivia Mitchell, Robert Myers, and Howard Young (eds.) Prospects for Social Security Reform (Pension Research Council Publications) University of Pennsylvania Press: 356-371

- Holden, K.C. and C. Zick. (1998) "Insuring against the Consequences of Widowhood in a Reformed Social Security System." In R. Douglas Arnold, Michael J. Graetz, and Alicia H. Munnell eds. Framing the Social Security Debate. Washington, D.C. Brookings Institution Press: pp 157-170.
- Holden, K.C. and C. Zick (1998) "The Roles of Social Insurance, Private Pensions, and Earnings in Explaining the Economic Vulnerability of Widowed Women in the United States" Foundation for International Studies on Social Security, International Studies on Social Security, Volume 4. , Ashgate
- Holden, K.C. (1996). "Social Security Policy and the Income Shock of Widowhood: Is Social Security Fair to Women." In Social Security in the Twenty-First Century Eric Kingson and James Schulz (eds.) Oxford University Press
- Holden, K.C. (1996) "Widowhood." In Lois A. Vitt and Jurg K. Sieginthaler (eds.) Encyclopedia of Financial Gerontology Westport,CT: Greenwood Publishing Group, Inc pp. 524-529.
- Holden, K.C. (1993) "Continuing Limits on Productive Aging: The Lesser Rewards for Working Women." In S. Bass, F.G. Caro, & Y.P. Chen (eds.) Achieving a Productive Aging Society Auburn House 269-284.
- Glasgow, N. K. Holden, D. McLaughlin, and G. Rowles. (1993) "The Rural Elderly and Poverty." In Gene Summers (ed.) Persistent Rural Poverty. Westview Press. 259-291.
- Holden, K.C. (1991). "Comment" on Rebecca M. Blank "Are Part-time Jobs Bad Jobs?" In Gary S. Burtless (Ed.) A Future of Lousy Jobs? The Changing Structure of U.S. Wages. Washington D.C.: The Brookings Institution: 156-164.
- Holden, K.C. (1989). "Women's Economic Status in Old Age and Widowhood." In M. Ozawa (Ed.) Women's Life Cycle and Economic Insecurity Westport, CT: Greenwood Press: 170-193.
- Holden, K.C. (1989). "The Transition from Wife to Widow: Data Issues in Measuring First-Period Income Effects in SIPP and the RHS." Bureau of the Census. Individuals and Families in Transition: Understanding Change Through Longitudinal Data. Washington, D.C.: USGPO: 23-32.
- Holden, K.C. and Nathanson, P. (1989). "Point of View: Colleges Have Nothing to Fear From the Uncapping of the Mandatory Retirement Age." The Chronicle of Higher Education, March 1.
- Holden, K.C. (1989). "Old Age, Widowhood and the Treatment of Women under Social Security and Private Pensions." In M. Ozawa, S. Kimura, and H. Ibe (Eds.) Jyosei no Life Cycle: Shotoku Hoshou no Nichibei Hikaku (Women's Life Cycle: Japan-U.S. Comparison in Income Maintenance). Tokyo: Tokyo Univ. Press.
- Holden, K.C. and Hansen, W. L. (1989). "Retirement Behavior and Mandatory Retirement in Higher Education." In K. C. Holden and W. L. Hansen (Eds.) The End of Mandatory Retirement: Effects on Higher Education. San Francisco: Jossey Bass.
- Holden, K.C. and Hansen, W. L. (1989). "Eliminating Mandatory Retirement: Effects on Retirement Age." In K. C. Holden and W. L. Hansen (Eds.) The End of Mandatory Retirement: Effects on Higher Education. San Francisco: Jossey Bass.
- Holden, K.C. (1989). "Economic Status of Older Women: A Summary of Selected Research Issues." In A.R. Herzog, K.C. Holden, and M. Seltzer (Eds.) Health and Economic Status of Older Women. Amityville, NY: Baywood
- Holden, K.C. and Hansen, W. L. (1987). "Part-time Work and Occupational Segregation." In Gender in the Workplace. Joseph Pechman and Clair Brown (Eds.). Washington, D.C.: The Brookings Institution.
- Holden, K.C. (1987). "Social Security and Family Size: A Review of the Literature." In Aging China: Family Economics, and Government Policies in Transition. J.H. Schulz and D.Davis-Friedman (Eds.). Washington D.C.: The Gerontological Society of America.
- Holden, K.C. (1985). "Maintaining Faculty Vitality Through Early Retirement Options" In Darrell Lewis and Shirley Clark (Eds.) Faculty Vitality and Institutional Productivity: Perspectives for Higher Education. Teachers College Press.

- Holden, K.C. (1983). "Changing Employment Patterns of Women." In D. Plath (Ed.) Work and the Life Course in Japan. State University of New York Press, 34-46.
- Burkhauser, R.V. and Holden, K. C. (1982). "Introduction." In A Challenge to Social Security: The Changing Roles of Women and Men in American Society. R. V. Burkhauser and K. C. Holden (Eds.). NY: Academic Press: 1-21.
- Holden, K.C. (1982). "Supplemental OASI Benefits to Homemakers through Current Spouse Benefits, a Homemaker Credit, and Child-Care Drop-out Years." In A Challenge to Social Security: The Changing Roles of Women and Men in American Society. R. V. Burkhauser and K. C. Holden (Eds.). NY: Academic Press: 41-65.
- Holden, K.C. and Hansen, W. L. (1981). "Effect of the Tenured Faculty Exemption in the 1978 ADEA Amendments." In Abolishing Mandatory Retirement: Implications for America and Social Security of Eliminating Age Discrimination in Employment, Select Committee on Aging, House of Representatives, 97th Congress, 1st Session, August: 227-337.
- Holden, K.C. (1980). "Population Aging: Trends and Their Implications for Japan and the United States." In The Aging Labor Force: Implications for Japan and the United States. Public Affairs Series #13, New York, Japan Society.
- Holden, K.C. (1979). "Coverage and Benefits Paid to Non-Working Women by Public Pensions Programs, U.S.A. and Japan." In Recent Advances in Gerontology. H. Orimo et al. (Eds.). International Congress Series 469, Excerpta Medica, Amsterdam 1979. Also abstracted in Aging International, VI(1), Spring.
- Holden, K. C. (1979). "Introduction;" "Priority Research Issues;" "Unemployment of Older Workers" (with F. Sammartino); "Employment and Retirement of Racial and Ethnic Minorities" (with J. Robertson); "Retirement of Women." In Policy Issues and Research Strategies in Aging: Employment, Retirement and the Older American. K. C. Holden, A. Johnson, and G. Somers (Eds.). University of WI-Madison, Institute on Aging.

Books and Monographs

- Holden, K. C. & Hansen, W. L. (Eds.). (1989). The End of Mandatory Retirement: Effects on Higher Education. New Directions in Higher Education. San Francisco: Jossey-Bass.
- Herzog, A. R., Holden, K. C. & Seltzer, M. M. (Eds.). (1989). Health and Economic Status of Older Women. Amityville, NY: Baywood Press.
- Burkhauser, R. V. & Holden, K. C. (Eds.). (1982). A Challenge to Social Security: The Changing Roles of Women and Men in American Society. Academic Press.
- Holden, K. C., Somers, G. & Johnson, A. (Eds.). (1979). Policy Issues and Research Strategies in Aging: Employment, Retirement and the Older American. Monographs on Aging, No. 1, University of Wisconsin-Madison, Faye McBeath Institute on Aging and Adult Life.

Paper in Policy Report Series

- Holden, K.C. and W. Lee Hansen (1999) "Mandatory Retirement in Higher Education: What Came True and What We Can Still Learn" The La Follette Policy Report. 10(2):9-12&23.
- Holden, K.C. and Arthur Reynolds (1996) "Process Evaluation of W-2: What It Is, Why It Is Useful, and How to Do It" Evaluating Comprehensive State Welfare Reforms: A Conference. IRP Special Report Series SR #69, Madison: Institute for Research on Poverty.
- Holden, K. C. and A. Reynolds (1997) "Process Evaluation for State Welfare Reforms" Focus 18(3): 48-51
- Holden, K.C. (1994) "The Income Shock of Widowhood: Public Policy Issues" The La Follette Policy Report 6(2) Fall 1994
- Holden, K, J. Pingel, D.P. Moberg, & C. Manuel (1993) "Wisconsin's Absolute Sobriety Law: An Evaluation" The La Follette Policy Report Spring/Summer 5(2):3-5
- Holden, K. C. (1989). "The Life-Time After Retirement: Wives and Lengthening Widowhood." The Future of Retirement: Symposium Proceedings. Chicago: Society of Actuaries, 179-191.

- Burkhauser, R. V., Holden, K. C., & Myers, D. A. (1986). "Measuring the Well-being of Older Women: The Transition from Wife to Widow." *Focus*, 9(3), Fall and Winter: 21-24.
- Holden, K. C. (1983). "Towards Universal Coverage Under Social Security: The 1983 Social Security Act Amendments." *Focus*, 6(3), Summer/Fall.

Book Reviews:

- A Review Essay: "History of Social Security: A Collection of Historical Anecdotes or Generalizable Theories about Policy Process? A Review of *International Handbook of Old-Age Insurance*, eds. M.B. Tracy & F.C. Pampel and of *Old-Age Security in Comparative Perspective* by J.B. Williamson & Fred C. Pampel" In *The Gerontologist* 34(5):pp 711-712 (October, 1994)
- Cookin' Up Profits on Wall Street (The Beardstown Ladies). [Video by Terra Nova Films]. 1994. In *The Gerontologist* 34(2): 284-285.
- American Living Standards, R.E. Litan, R.Z. Lawrence, and C.Z. Schultze (Eds.). 1990. In *The Journal of Consumer Affairs*, 24(2): 111-114.
- Work, Health, and Income Among the Elderly. Gary Burtless (Ed.). In *Journal of Economic Literature*, 26, June 1988: 736-738.
- Japanese Women: Constraint and Fulfillment, by Takie S. Lebra. In *Sex Roles: A Journal of Research*, December, 1985: 718-721.
- Working Women in Japan: Discrimination, Resistance, and Reform, by Alice Cook and Hiroko Hayashi. In *Sex Roles: A Journal of Research*, February 1982: 228-230.

Contracted Evaluations of State-based Programs (excludes reports subsequently published).

- Holden, K.C. (1994) "Retirements during Wisconsin's Early Retirement Window: The Experience of County and City Government and of Public School Board." Report to the WI Department of Administration.
- Holden, K.C., D.P. Moberg, J. Pingel, & C. Manuel (1993) "An Evaluation of Wisconsin's 'Absolute Sobriety Law'" Policy Paper 93-1. Center for Health Policy and Program Evaluation, University of Wisconsin-Madison (Report to the WI Department of Transportation)
- Laurin, D., D.P. Moberg, & K. Holden (1993) "Ride Service Programs (RSPS): An Evaluation" Policy Paper 93-2. Center for Health Policy and Program Evaluation, University of Wisconsin-Madison. (Report to the WI Department of Transportation)
- Holden, K.C., D.P. Moberg, & Beverlee Garb. (1993) "Victim Impact Panels: An Evaluation" Policy Paper 93-3. University of Wisconsin-Madison, Center for Health Policy and Program Evaluation. University of Wisconsin-Madison. (Report to the WI Department of Transportation)
- Holden, K. C. & Mapp, P. (1991). "Supportive Services: Child Care" in "New Hope Project: Pre-Pilot Studies." Final report submitted by the La Follette Institute of Public Affairs to the Greater Milwaukee Committee.
- Holden, K. C., Spohn, P. H., Moberg, D. P., Manning, W., & Corbett, T. (1991). "Evaluation of Wisconsin's State Health Insurance Program (SHIP) Pilots: Executive Summary" Policy Paper 91-1. Center for Health Policy and Program Evaluation, U. Wisconsin-Madison. (Report to the WI Department of Health and Social Services)
- Holden, K. C., Manning, W., Corbett, T., & Moberg, D. P. (1991, September). "Evaluation of Wisconsin's State Health Insurance Program (SHIP): Evaluation of Insuring Firm Pilot and Non-Insuring Firm Pilot." Policy Paper 91-2. Center for Health Policy and Program Evaluation, University of Wisconsin-Madison. (Report to the WI Department of Health and Social Services)
- Bosworth, T. & Holden, K. C. (1982). "Preretirement Work Options, Vol. 2: Evaluation Report." Final report to Wisconsin Department of Employee Relations.

Working Papers (excludes working papers subsequently published)

- Wallace, Geoffrey L., Robert Haveman, Karen Holden, and Barbara Wolfe (2010), "Trigger and Financial Outcomes Among Older Households", Center for Financial Security Working Paper 10-2. Madison, WI: Center for Financial Security.
- K. Holden, C. Kalish, L. Scheinholz, D. Dietrich, and B. Novak. (2009) "Financial Literacy Programs Targeted on Pre-School Children: Development and Evaluation." La Follette School Working Paper No. 2009-9.
- W. Way and K. Holden (2009) "Teachers' Background and Capacity to Teach Personal Finance: Results of a National Study." National Endowment for Financial Education TNT Paper. (available at: <http://www.nefe.org/TNTSalon>)
- Fontes, A and K. Holden, 2008. "Grandparents to Grandchildren Transfers: The Potential Importance to Younger Families' Economic Stability." La Follette School Working Paper No. 2008-009
- Haveman, R., K. Holden, B. Wolfe and A. Romanov. 2006. "Gender Issues and Social Security Reform: Assessing the Role of Social Security and Personal Savings in Well-Being During Retirement" La Follette School Working Paper No. 2006-002
- Holden, K.C. and Sean Nicholson, (1998) "Selection of a Joint-and-Survivor Pension" Discussion Paper no. 1175-98, University of Wisconsin, Institute for Research on Poverty, Glasgow, N.
- K. Holden, D. McLaughlin, and G. Rowles. 1992. "The Rural Elderly and Poverty" LCI Working Paper #92-04. Life Course Institute, College of Human Ecology, Cornell University.
- Holden, K. C. (1990). "Social Security Policy and the Income Shock of Widowhood." Working Paper No. 3, La Follette Institute of Public Affairs.
- Holden, K. C. & Burkhauser, R. V. (1986). "Pensioners' Annuity Choice: Is the Well-Being of Widows Considered?" Discussion Paper No. 802, Institute for Research on Poverty, University of Wisconsin.
- Holden, K. C., Masters, S., Zimmerman, D., Jones, J., Kaluzny, R., Meives, S., & Olson, C. (1979). "Potential for Planned Experimentation in the DOL Regulatory Area." Special Report Services No. 23, Madison: Institute for Research on Poverty of Wisconsin-Madison.
- Holden, K. C. (1978). "The Effect of Changing OASI Requirements on the Eligibility of Women for OASI Retired Worker Benefits." CDE Working Paper 77-37, Madison: Center for Demography and Ecology, UW-Madison

Paper Presentations at Professional Conferences

- 2011** San Francisco Federal Reserve Bank Conference on Unexpected Life Cycle: Wallace, Geoffrey L., Robert Haveman, Karen Holden, and Barbara Wolfe (2010). "Health and Wealth in Early Retirement" May 20, 2011.
- Center for Financial Security, University of Wisconsin, Conference on "Exploring Financial Literacy Research" K. C. Holden and Sara Kock, "Increasing Retirement Savings by Working Women: Understanding and Reducing Contribution Differentials" May, 23-24
- 2010** Center for Financial Security, University of Wisconsin, Financial Literacy Research Workshop K.C. Holden. "The Psychology of Financial Literacy" August 24. National Institute of Financial and Economic Literacy, Edgewood College, Madison WI. K.C. Holden. "Mandating Financial Literacy Education? How prepared are K-12 teachers to teach?" August.
- 2009** Chicago Bar: Joint Task Force on Issues Affecting Women as They Age (December 3) "Mandating Financial Literacy Education? How prepared are K-12 teachers to teach?"
- Association for Financial Counseling and Planning Education (November 30) (with Wendy Way). "Teachers' Background and Capacity to Teach Personal Finance: Results of a National

Study.” Selected as Outstanding Conference Paper. Scottsdale, AZ

Gerontological Society of America (November 19) “Income Security and Psychological Adjustment to Widowhood and Divorce in the U.S.” (with Beatriz Novak)

Happiness Economics and Interpersonal Relations (Venice, June 11-13) "The Psychological Consequences of Widowhood and Divorce:"

Annual Conference of the Society for Social Work and Research (New Orleans, January) K. Holden and J. Kim. (January) "Happiness as a Complex Financial Phenomenon: The Financial and Psychological Adjustment to Widowhood in the U.S."

2008 Gerontological Society of America (National Harbor, MD, November)
Invited talk at Preconference Workshop: Women's Health and Retirement Security: How Far We Have Come and Where We Need to Go. Paper Title: “Risk, Widowhood and Financial Literacy: Who Knows What When They Need to Know It and Why Not?”

WLS Panel presentation: “The Psychological Consequences of Widowhood: Do Financial Resources Modify Grief?”

National Endowment for Financial Education, Teacher Development Task Force Meeting (Denver, August) Invited Presentation. “Teachers’ Background and Capacity to Teach Personal Finance Topics.” (with Wendy Way).

American Association of Family and Consumer Sciences (June 20) (with Wendy Way)
“Teachers’ Financial Issues and Capacity to Teach Financial Literacy Education.”
Milwaukee, WI

Population Association of America (New Orleans, April) “Grandparents to Grandchildren transfers: The potential importance to younger families’ economic stability” Poster Session with Angela Fontes.

2007 Foundation for International Studies of Social Security (Sigtuna, Sweden, June “Happiness as a Complex Financial Phenomenon: Social Security Income and the Psychological Well-being of Widows.” Conference on Issues in Social Security: Social Security, Happiness and Well-Being. [With A. Fontes]

American Council on the Consumer Interest (March). “Grandparents' to Grandchildren Transfers: The Potential Importance to Younger Families' Economic Stability. “ Poster Session. [With A. Fontes]

2006 Gerontological Society of America (November) “Is it Poor Planning or Underestimation of Risks? Expectations of Widowhood and Insurance Coverage” [Panel on “Psychosocial and Economic Adjustments to Late-Life Spousal Loss: New Evidence from Longitudinal Studies”]

Association of Public Policy and Management (November): “The Sufficiency of Savings: A Two Cohort Comparison of Savings at Retirement and Several Years Post Retirement” (with R. Haveman and B. Wolfe)

Association of Public Policy and Management (November): “The Insurance Women Hold Against Later Life Risks: What Do They Know and How Much Do They Cover? [Panel on “From Taxpayers to Beneficiaries: Women Boomers--Social Adequacy in Benefit Design.”]

Association of Public Policy and Management (November): “Employment and Economic Security in Retirement: How Changes in Employment Have Altered Retirement-Related Economic Risks for Women”

2006 Pension Research Council Symposium at Wharton: The Sufficiency of Retirement Savings: A Comparison of Two Cohorts of Retired Workers at the Time of Retirement (with B. Wolfe and R. Haveman)

2005 Chicago Bar Association and Women’s Bar Association of Illinois. “Seminar on Social Security: Proposed Changes and Their Impact on Women.” One of two invited keynote speakers.(May, Chicago)

IUSSP. “Do U.S. retired workers have sufficient resources? An assessment of saving adequacy and estimation methods as life extends“ Tours, France (July)

Centre for Economic and Business Research conference on Pension Reform: “Assessing Savings Sufficiency at the Time of Retirement and Ten Years Later: Implications for Social Security and Pension” Copenhagen. June

Association of Public Policy and Management “*Gender Issues and Social Security Reform.*”

2004 Gerontological Society of America. At Economics of Aging Session: K.A. Holden, “Savings of Single Older Disabled Workers: The Relative Disadvantage of Disability versus Early Retirement in Achieving Savings Adequacy”

Association of Public Policy and Management “Adequacy of Resources Ten Years After Retiring (with R. Haveman and B. Wolfe)

Academy of Financial Services–two sessions:

“Retirement Sufficiency at Retirement and Ten Years Later”

“Widowhood: What Women Need to Know”

IIPF (International Institute of Public Finance, Milan) Do Retired Workers in the U.S. Have Sufficient Savings?: An Assessment at the Time of Retirement and Ten Years Later (presented by Haveman and Wolfe).

Chicago Bar Association, Task on Issues Facing Women as they Age (invited talk)
"Widowhood: What Women Need to Know about This Issue"

2003 Gerontological Society of America. (November) K.A. Holden, R. Haveman, B. Wolfe. “Savings of Single Older Disabled Workers: The Relative Disadvantage of Disability versus Early Retirement in Achieving Savings Adequacy”

Association of Public Policy and Management (November) R. Haveman, K. Holden, and B. Wolfe. “Savings Adequacy of Workers at Retirement

Midwest Economics Association (March) K. Holden, R. Haveman, B. Wolfe, and S. Sherlund. "Have Newly Retired Workers in the U.S. Saved Enough to Maintain Well-Being Through Retirement Years?"

- 2002** Congress of the International Institute of Public Finance, Helsinki, Finland (August) R. Haveman, K. Holden, and B. Wolfe. "Have Newly Retired Workers Saved Enough to Maintain Well-being Through Retirement Years?"

Foundation for International Studies on Social Security, Sigtuna, Sweden (June) K. Holden and J. Brand. "Income Change and Distribution upon Widowhood: Comparison of Britain, U.S., and Germany"

Society of Actuaries, Retirement Implications of Demographic and Family Change Symposium. "Income Change and Distribution upon Widowhood: Comparison of Britain, U.S., and Germany"

Midwest Economics Association Annual Meetings. R. Haveman, K. Holden, K. Wilson, B. Wolfe "Social Security, Age-of-Retirement, and Economic Wellbeing: Intertemporal and Demographic Patterns among Retired-Worker Beneficiaries" March

- 2001** Gerontological Society of America. K.C. Holden, R. Haveman, B. Wolfe. "The Measurement of Economic Well-being: Findings and Policy Implications of Using An Annuitized Wealth Approach." November

State Planning Grant Conference. K. Holden, T. Kaplan, E. Gould, A. Wenzlow "Health Insurance Coverage and Health Care Utilization in Wisconsin" www.dhfs.state.wi.us/medicaid1/state-grant/index.htm September.

The 2001 British Household Panel Survey Research Conference, Colchester, U.K. "The pattern and consequence of spouse and survivorship provisions in public retirement plans: a comparative study" July (conference web site: <http://www.iser.essex.ac.uk/activities/bhps-2001/index.php>)

Midwest Economic Association. Holden, K.C. and M. Kim, "Effect of survivorship provision in public retirement plans: exploration of differences between Britain and West Germany." March Discussant also for "Health Economics" session.

- 1999** National council of Women's Organization's Task Force on Women and Social Security: Working Conference on Women and Social Security. "Increasing Economic Security for Widows." (Invited presentation)

- 1998** Gerontological Society of America "The Economic Status of Younger and Older Disabled Men: Trends and Their Determinants, 1982-1991 (with R. Haveman, B Wolfe, P. Smith and K. Wilson).

Society of Actuaries Conference: Retirement Needs Framework, "The Income Distributional Consequences of Widowhood in the 1990s" (with Cathleen Zick).

National Academy of Social Insurance Annual Conference. "Insuring Against the Consequences of Widowhood in a Reformed Social Security System" (with Sean Nicholson).

- 1997** American Economics Association, "Social Security Reform: How Will Women Fare? Women as Widows under a Reformed Social Security System"
- Foundation for International Studies on Social Security, Sigtuna, Sweden. "The Economic Determinants of Widowhood in the 1990s: Evidence from the Survey of Income and Program Participation" (with Cathleen Zick)
- Gerontological Society of America, October 1997 "Achieving Retirement Financial Targets: Divorced and Widowed Women in the HRS"(with Janet Spratlin).
- Gerontological Society of America, October 1997. "The Economic Impact of Widowhood in the 1990s: Health and Disability Precursors." (with Cathleen Zick).
- Association for Public Policy Analysis and Management, October 1997. "The Changing Economic Status of Female Recipients of Social Security Disability Benefits, 1982-91: Trends and Their Determinants." (with Haveman, R., B. Wolfe, P. Smith, and K. Wilson).
- Pension Research Conference, Wharton School. "Women as Widows Under a Reformed Social Security System: Individual Accounts and Economic Security"
- Population Association of America, "The Economic Determinants of Widowhood in the 1990s: Evidence from the Survey of Income and Program Participation" (with Cathleen Zick)
- American Council on the Consumer Interest, "The Economic Determinants of Widowhood in the 1990s: Evidence from the Survey of Income and Program Participation" (with C. Zick)
- American Economics Association, "The Changing Economic Status of "Women, 1982-91: Trends and Their Determinants." (with Robert Haveman and Barbara Wolfe).
- 1995** HRS Early Results Workshop: Minority Perspective. University of Michigan, "Expectations of Nursing Home Use in the Health and Retirement Survey: The role of Race, Health Conditions, and Family Structure" (with Timothy McBride and Maria Parozek). University of Michigan, Ann Arbor, MI, May
- HRS Early Results Workshop: Minority Perspective Workshop. University of Michigan "The Complexity of Marital Histories Among Women on the Brink of Widowhood: Implications for Financial Security Among Future Cohorts of Widows" (with Hsiang-Hui Daphne Kuo). University of Michigan, Ann Arbor, MI, May
- HRS 2 Early Results Workshop, "Widows and Widowhood in the Early Retirement Years: Preliminary Data from the Second Wave of the HRS" (with H. D. Kuo) Ann Arbor, MI
- American Economic Association "Labor Market, Public Support, and Social Support: Their Impact on Reducing Homelessness" (S. Zuvekas, B. Wolfe, Y. Wen, J. Sears, I. Piliavin, M. Perozek, S. Nicholson, Y. Hu, K. Holden, S. Hill, L. Hansen, D. Figlio)
- 1994** American Evaluation Association, "Evaluation of Legislative Initiatives: Survivor Benefits and Pensions." (roundtable presentation)

American Gerontological Society of America: Public Policy Forum: Envisioning a National Family Policy: Challenges and Opportunities. "How Should Policy Respond to the Changes in the Family with regard to Retirement Income, Health Policy and Long-Term Care."

American Council on Consumer Interests, "Data for family economic research: The National Survey of Families and Households, Waves I and II" (organizer and chair)

National Research Council: Conference on Revising the National Accounts. "Public and Private Employer Pension Funds in the National Accounts."

1993 Gerontological Society of America "Widowhood and Insurance: Social Security, Pensions, and Changing Marital Patterns"

American Evaluation Association: "Recidivism Rates, Laws, and Education: State Policy Effects on Repeat OWIs"

American Home Economics Association: "Myths and Realities of Retirement Benefits"

1992 Gerontological Society of America: Paper: "Widows and Poverty: Have Our Public Policy Efforts Achieved their Goals?"

American Public Policy and Management. "The Characteristics of the Uninsured: Program Targeting and Evaluation."

1991 Association for Health Services Research. "Characteristics of the Uninsured and Effective Targeting of State Initiatives towards the Uninsured." (with Wendy Manning.)

Population Association of America, "Family and Household Characteristics of the Uninsured in Wisconsin"

1990 American Council On Consumer Interests. "The Joint Impact of Retirement and Widow(er)hood: Is There Double Jeopardy?"

Gerontological Society of America. "Economic Insecurity Among the Elderly: How Much is Not Enough?" (with Timothy Smeeding)

Population Association of America. "Widowhood and the Timing and Duration of Falls into Poverty."

1989 Brookings Institution Conference on Future Job Prospects. Discussant for Rebecca Blank. "Are Part-time Jobs Bad Jobs?"

National Bureau of Economic Research Summer Workshop on Aging. "Economic Insecurity among the Elderly: How Much is Not Enough?" (with Timothy Smeeding)

1988 Association for Public Policy Analysis and Management. "Policy Issues in Widowhood and Income Change: Getting a True Picture from Panel Data."

Gerontological Society of America. "Changing Nature of Retirement in Higher Education: The Effect of Uncapping and Tax Reform."

- 1987** Assoc. for Public Policy Analysis and Management. "Trends in Poverty as Cohorts Age."
Gerontological Society of America. "Well-being of Women as Wives and Widows: A Multiperiod View of Social Security and Pension Policy."
- 1986** Gerontological Society of America, "The Risk & Timing of Poverty after Retirement." (with Richard V. Burkhauser & Daniel Feaster)
National Science Foundation Conference on Poverty Issues, Paris. "Pensioners' Annuity Choice: Is the Well-being of the Widow Considered?" (with R. V. Burkhauser).
American Economics Association. "Pensioners' Widows: Are They Shortchanged?" (with Richard V. Burkhauser)
Southern Economics Association. "Pensioners' Widows: Are They Shortchanged?" (with Richard V. Burkhauser)
Gerontological Society. "Income Transitions at Older Stages of Life: The Dynamics of Poverty." (with Richard Burkhauser)
- 1985** Bryn Mawr College. Conference on New Developments in Retirement Policy "Women Faculty in Higher Education: Earnings and Retirement."
Brookings Conference on Gender in the Workplace. "Part-time Work and Occupational Segregation," (with W. Lee Hansen).
- 1984** Gerontological Society, "Economic Status of Older Women: A Literature Review and Research Issues."
- 1981** American Economic Association. "Mandatory Retirement in Higher Education," (with W. Lee Hansen).
Gerontological Society. "The Effect of Part-time Work Options on Pre- and Post-Retirement Work Behavior."
- 1980** Gerontological Society. "Preliminary Results from the National Survey of Tenured Faculty and Universities in Connection with the Mandatory Retirement Age Change," (with W. Lee Hansen).
Association for Public Policy Analysis and Management. "Alternative Social Security Responses to the Changing Roles of Women and Men: An Economic Perspective," (with R. Burkhauser)
Japan Society, Conference on the Aging Labor Force. "Aging Trends in the United States and Japan." Lake Wilderness Workshop on the Japanese Economy. "Public Pensions and Retirement in Japan."
- 1979** Gerontological Society. "The Implications of a Higher Mandatory Retirement Age for Tenured Faculty."
National Conference on Social Welfare. "Benefits for Homemakers Under Social Security: Who Would Get Them?"
International Congress of Gerontology. "Coverage of Non-working Wives by Public Pension Programs in the U.S. and Japan: The Policy Choice and Equity Questions."
- 1978** Gerontological Society. "The Redistributive Impact and Imputed Homewage of Supplemental Spouse Benefits."
- 1977** Conference on the History of Women. "Pension Programs and the Older Woman in Japan."
Gerontological Society. "The Effect of Changing OASI Requirements on the Eligibility of Women for OASI Retired Worker Benefits."

- 1976 Gerontological Society. "Necessary Considerations in Cross-National Research on Older Workers: The Case of Japan and the United States."
- 1975 World Population Society. "Factors Associated with the Growth of Employment of Aged Women in Non-Agriculture: Comparative Study of Japan and the United States."

University Service:

School of Human Ecology (various dates)

Consumer Science Representative on School of Human Ecology Building Committee Member, Chair, Search Committee for Dean of School of Human Ecology.
 Graduate Studies and Research, Department of Consumer Science, Chair and member Member, School of Human Ecology Graduate Council
 Senator, University Faculty Senate
 Peer (Tenure) Review Committees:
 University-wide Honors Committee, FRCS Representative.
 Outreach, Awards and External Communication (Consumer Science)
 Honors Program Subcommittee, School of Family Resources and Consumer Sciences
 Curriculum Committee, School of Family Resources and Consumer Sciences:
 Faculty search committees:
 North Central Regional Research Committee #52 UW Representative

La Follette School of Public Affairs:

Admissions, Fellowship, and Curriculum
 Faculty/staff Liaison to the La Follette Student Association,
 Budget committee
 Member, Peer review committee

Other University Committees:

Member, University Faculty Compensation and Fringe Benefits committee
 Member (and Chair), University Nominating Committee
 University Faculty Senate
 Member, Genevieve Gorst Herfurth Award Committee, Chair
 Board of Directors, University Insurance Association
 Program Faculty, Program in Population Health, Dept of Preventive Medicine
 Center for Demography and Ecology Steering Committee
 Center for the Demography and Health of Aging Steering Committee
 Institute on Aging, Executive Committee Member (1981-82; 2000 - present)
 Executive Committee, Institute for Research on Poverty (1994 - 1999)
 Coinvestigator, National Survey of Families and Household
 Graduate School Research Committee
 Search Committee, Dean of the Graduate School.
 Hilldale Undergraduate Research Awards subcommittee (for Social Studies Division)
 Gender Equity Followup Committee
 University-wide Honors Program Committee
 Wisconsin Survey Research Laboratory Steering Committee,
 UW-Madison Faculty Compensation Committee
 Research Committee, Institute on Aging, Madison
 Academic Staff Fringe Benefits Committee,
 Admissions and Aid Committee, Department of Economics

National Service:

Adviser to Sesame Workshop's financial education initiative "For Me, for You, for Later:
First Steps to Spending, Sharing, and Saving."

Task Force on Issues Affecting Women as They Age, Chicago Bar Association

Member, Social of Actuaries/WISER Task Force (asked to participate in three),

Developing a Life Decisions Retirement Booklet

Annuities

Lump-Sum Payouts.

First Vice President, Midwest Economics Association (3/2000 - 3/20001)

Editor for Economics, Macmillan Encyclopedia of Aging

Chair, Topics Advisory Committee for Social Security Briefs, National Academy of Social Insurance.

Member, Committee E., AAUP.

Editorial Board:

New Directors for Program Evaluation [1992-1995, reappointed 1995- 1998

Journal of Gerontology (Social Sciences Section) [1989 - 1993]

Journal of Family and Economic Issues [1997 - 2010]

Journal Referee

Advancing the Consumer Interest

American Sociological Review

Demography

Economic Development and Cultural Change

Evaluation and Program Planning

Family Economics Review

Journal of Applied Gerontology

Journal of Cross Cultural Gerontology

Journal of Family and Economic Issues

Journal of Gerontology: Social Science

Journal of Human Resources

Journal of Policy Analysis and Management

Journal of Psychology and Aging

Policy Studies Journal

Review of Economics and Statistics

Research on Aging: A Quarterly Journal of Social Gerontology

Sage Publications

Signs: Journal of Women in Culture and Society

Social Science Quarterly

Social Security Bulletin

Social Service Review

The Gerontologist

Grants Reviewed for:

Administration on Aging Doctoral Research

National Science Foundation

National Institute on Aging

Retirement Research Foundation

Social Security Administration

Social Science & Humanities Research Council of Canada

La Follette Institute of Public Affairs

Institute for Research on Poverty: Small Grants Program
Minnesota Agricultural Experiment Station

Manuscripts Reviewed for: University of Michigan Press

AARP
Oxford University Press
University Press of New England
Sage Publications
Urban Institute Press
New Directions in Program Evaluation
Blackwell Publishers

Annual meeting paper/abstract reviewer

Midwest Economics Association
Population Association of America
Gerontological Society of America, various years.

Board Membership and Consulting-long term

Chair, Topics Advisory Committee, Social Security Briefs, National Academy of Social Insurance
Member, Committee E (Retirement), American Association of University Professors.
Advisory Board Member, "Social Security Reform and the Economic Status of Women", directed by Carroll Estes, Lou Glasse and Timothy Smeeding (1999 -)
Member, Advisory Committee, project to develop a website "Research on the Financial Aspects of Aging," National Center on Women and Aging, Brandeis University.
Member, Advisory Committee for a Demonstration of Individual Development Accounts Funeral Expense Project, University of Kansas. Advisor to project that seeks to understand funeral expenses and impact on economic resources of survivors (1995-1997).
Advisor/consultant, Wisconsin Longitudinal Survey (1990-93)
Member, Advisory Panel on Older Women, National Academy on Aging.
Member, North Central Regional Research Committee #52. UW Representative. 1989 - 1994; Chair 1993-94.
Member, Expert Advisory Groups to Health and Retirement Study (ISR, Michigan): Economic Status Group and Linkages Group, 1992-93
Member, Advisory Committee for the 1990 NLS Older Male Resurvey
Member, SIPP ACCESS Advisory Board, 1988-1990.
Chair, Study Group on the Economics of Aging, Gerontological Society of America, November 1987 - November 1988.
Member, Council Committee on Retirement, American Association of University Professors, 1988 - 1992
Member, Finance Committee of the Gerontological Society of America, two year term, 1981-82.

Short-term Consulting

Conference Organizer, "Social Security and the Changing Roles of Women," Co-sponsored by the Institute for Research on Poverty and the UW, Madison Women Studies Research Program, April 1980.
Working Group Member on the "Demography of Women and Aging", sponsored by the Population Resource Center/NIA. June 1994.
United States General Accounting Office on draft of Elderly Americans: Health, Housing & Nutritional Gaps Between the Poor and Non-Poor. GAO/PEMD-92-29. 1992.

New York Office on the Aging. To simulate costs of proposed changes in Supplemental Security Income program for the aged. 1992.

Long-term care and Family Economic Well-being; Project of Marlene Stum, Family social Science and Jean Bauer, Family Economics both at University of Minnesota, 1991-92.

National Institute on Medicine. Critiqued Initial draft and suggested additional areas of emphasis on Extending Life, Enhancing Life: A National Research Agenda and Aging, 1990.

Center for Public Representation, Madison, WI 1988-89 (to develop a manual on health insurance for families with children with special health care needs)

Wisconsin Department of Health and Human Services 1988-89 (supply demographic and income data on Wisconsin elderly for long-term care insurance project)

National Institute on Aging 1988 (advantages and desirable features of a Retirement History Survey follow up and new Retirement History Survey)

Committee on National Statistics, National Research Council, September 1987 (discuss confidentiality issues in data collection)

Committee on Retirement, American Association of University Professors, 1987

Division of Economic Research, Office of Research and Statistics, Social Security Administration, 1985 (Critique papers commissioned for Retirement Age Study)