

Robert L. Clark
Curriculum Vitae
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CAREER HISTORY

Personal Data

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Education

- Ph.D.** Duke University, Economics 1974
- M.A.** Duke University, Economics 1972
- B.A.** Millsaps College, Jackson, Mississippi, Economics
1971, magna cum laude
- A.A.** Hinds Junior College, Raymond, Mississippi,
Mathematics 1969, Special Honors

Professional Experience

North Carolina State University:

- August 1983 - present Professor, Department of Economics and Department of
Management, Innovation, and Entrepreneurship, Poole College of
Management
- July 2012 – December 2017 Stephen P. Zelnak, Jr. Professor, Poole College of Management
- July 1992 - August 1993 Interim Dean, College of Management
- July 1990 - July 1992 Interim Head, Division of Economics and Business
- July 1979 - Aug. 1983 Associate Professor, Department of
Economics and Business
- Sept. 1975 - June 1979 Assistant Professor, Department of Economics and Business

Other professional experience:

May 2011- present	Research Associate, National Bureau of Economic Research
April 2004-March 2005	Director of Research, TIAA-CREF Institute
August 1993-July 1994	Visiting Professor, Fuqua School of Business, Duke University
June 1976 - present	Senior Fellow, Center for the Study of Aging and Human Development, Duke University
July 1985 - 2003	Senior Research Fellow, Center for Demographic Studies, Duke University
Summer 1983	Research Scientist, International Institute for Applied Systems Analysis, Vienna, Austria
Sept.1974 - Aug. 1975	Post-Doctoral Fellow, Center for Aging and Human Development, Duke University
Sept.1974 - Dec. 1974	Assistant Professor (part-time), Department of Economics, Duke University
January 1974 - May 1974	Lecturer, Department of Economics, University of North Carolina at Greensboro
Summer 1971	Foreign Research Division, Federal Reserve Bank of New York

PUBLICATIONS

Articles

1. Robert Clark, "Impact of Zero Population Growth on the OASDHI Program: Further Comment," *Journal of Risk and Insurance* 43:2, June 1976, pp. 332-334.
2. Robert Clark, "Increasing Income Transfers to the Elderly Implied by Zero Population Growth," *The Review of Social Economy* 35:1, April 1977, pp. 37-54. Recipient of the Helen Potter Award of Special Recognition for best article published, Volume 35 of *The Review of Social Economy*. Reprinted in John Creedy, *The Economics of Ageing*, Cheltenham, UK: Edward Elgar Publishing LTD.
3. Robert Clark and Joseph Spengler, "Population Aging in the Twenty-first Century," *Aging*, Nos. 279-280, January 1978, pp. 6-13.
4. Robert Clark, Juanita Kreps, and Joseph Spengler, "Economics of Aging," *Journal of Economic Literature* 16:3, September 1978, pp. 919-962.
5. Robert Clark, Thomas Johnson, and Ann McDermed, "Allocation of Time by Married Couples Approaching Retirement," *Social Security Bulletin* 43:4, April 1980, pp. 3-16.
6. Stephen Cantrell and Robert Clark, "Retirement Policy and Promotional Prospects," *The Gerontologist* 20:5, October 1980, pp. 575-580.
7. David Barker and Robert Clark, "Mandatory Retirement and Labor Force Participation of Respondents in the Retirement History Study," *Social Security Bulletin* 43:11, November 1980, pp. 20-29.
8. Robert Clark and Joseph Spengler, "Dependency Ratios: Their Use in Economic Analysis," in *Research in Population Economics*, Volume II, Julie DaVanzo and Julian Simon (Eds.), Greenwich, Connecticut: JAI Press, 1980, pp. 63-76.
9. Robert Clark and John Menefee, "Federal Expenditures for the Elderly: Past and Future," *The Gerontologist* 21:2, April 1981, pp. 132-37.
10. Robert Clark and Ann McDermed, "Inflation, Pension Benefits, and Retirement," *Journal of Risk and Insurance* 49:1, March 1982, pp. 19-38.
11. Robert Clark, "Federal Expenditures for the Elderly: Reply," *The Gerontologist* 22:2, April 1982, pp. 131-33.
12. Stephen Cantrell and Robert Clark, "Individual Mobility, Population Growth and Labor Force Participation," *Demography* 19:2, May 1982, pp. 147-60.
13. Robert Clark, "A Symposium on Pension Policy: Introduction," *The Gerontologist* 22:6, December 1982, pp. 473.
14. David Baumer and Robert Clark, "Effects of Alternative Strategies for Social Security Reform," *Texas Business Review* 56:4, July/August 1982, pp. 193-8.

15. Robert Clark and Stephan Gohmann, "Retirement and the Acceptance of Social Security Benefits," *National Tax Journal* 36:4, December 1983, pp. 529-34.
16. Steven Allen, Robert Clark, and Daniel Sumner, "A Comparison of Pension Benefit Increases and Inflation, 1973-79," *Monthly Labor Review* 107:5, May 1984, pp. 42-46.
17. Robert Clark, Stephan Gohmann, and Daniel Sumner, "Wages and Hours of Work of Elderly Men," *Atlantic Economic Journal* 12:4, December 1984, pp. 31-40.
18. Ronald Schrimper and Robert Clark, "Health Expenditures and the Elderly," *Journal of Gerontology* 40:2, March 1985, pp. 235-43.
19. Robert Clark and Daniel Sumner, "Inflation and the Real Income of the Elderly: Recent Evidence and Expectations for the Future," *The Gerontologist* 25:2, April 1985, pp. 146-52.
20. Steven Allen, Robert Clark, and Daniel Sumner, "Post-Retirement Adjustments of Pensions," *Journal of Human Resources* 21:1, Winter 1986, pp. 118-137.
21. Robert Clark and Ann McDermed, "Earnings and Pension Compensation: The Effect of Eligibility," *Quarterly Journal of Economics* 101:2, May 1986, pp. 341-61.
22. Steven Allen and Robert Clark, "Unions, Pension Wealth, and Age-Compensation Profiles," *Industrial and Labor Relations Review* 39:4, July 1986, pp. 502-517.
23. Robert Clark and Stephen Cantrell, "Personnel Policies and the Age Structure of An Occupation: The Case of the Academic Labor Market," *Population Research and Policy Review* 5:1, 1986, pp. 63-82.
24. Robert Clark, "The Future of Work and Retirement," *Research on Aging* 10:2, June 1988, pp. 169-93.
25. Robert Clark and Ann McDermed, "Pension Wealth and Job Changes: The Effects of Vesting, Portability and Lump-Sum Distributions," *The Gerontologist* 28:4, August 1988, pp. 524-32.
26. Robert Clark, "De economie van eenvergrijzende beroepsbevolking," *Economisch Statistische Berichten*, November 2, 1988, pp. 1021-1025 (published in Dutch).
27. Steven Allen, Robert Clark, and Ann McDermed, "Pension Cost of Changing Jobs," *Research on Aging* 10:4, December 1988, pp.459-71.
28. Robert Clark and Ann McDermed, "Determinants of Retirement by Married Women," *Social Security Bulletin* 89:1, January 1989, pp. 33-35.
29. Robert Clark, "Economic Well-being of the Elderly: Theory and Measurement," *Journal of Cross Cultural Gerontology* 4:1, 1989, pp. 19-34.
30. Robert Clark and Juanita Kreps, "Employer-Provided Health Care Plans for Retirees," *Research on Aging* 11:2, June 1989, pp. 206-224.

31. Stephan Gohmann and Robert Clark, "Retirement Responses to Social Security Changes," *Journal of Gerontology* 45:6, November 1989, pp. 218-225.
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33. Emily Agree and Robert Clark, "Retirement in Four Asian Countries," *Journal of Cross Cultural Gerontology* 6, 1991, pp. 413-429.
34. Linda Shumaker and Robert Clark, "Population Dependency Rates and Savings Rates: Stability of Estimates," *Economic Development and Cultural Change* 40:2, January 1992, pp. 319-332.
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36. Robert Clark and Naohiro Ogawa, "Employment Tenure and Earnings Profiles in Japan and the United States: Comment," *American Economic Review* 82:1, March 1992, pp. 336-45.
37. Robert Clark, "Trends in Income Maintenance Policies in the United States," *Aging and Work* 11:4, March 1993, pp. 4-16 (published in Japanese).
38. Robert Clark and Richard Anker, "Cross-National Analysis of Labor Force Participation of Older Men and Women," *Economic Development and Cultural Change* 41:3, April 1993, pp. 489-512.
39. Steven Allen, Robert Clark and Ann McDermed, "Pensions, Bonding, and Lifetime Jobs," *Journal of Human Resources* 28:3, Summer 1993, pp.463-81.
40. Robert Clark, Linda Shumaker Ghent, and Alvin Headen, "Influence of Employer-Provided Retiree Health Insurance on Retirement Decisions," *TIAA-CREF Research Dialogues* No. 38, September 1993.
41. Robert Clark, Linda Shumaker Ghent, and Alvin Headen, "Retiree Health Insurance and Pension Coverage: Variations by Firm Characteristics," *Journal of Gerontology* 49:2, March 1994, pp. 553-61.
42. Naohiro Ogawa and Robert Clark, "Earnings Patterns of Japanese Women: 1976-88," *Economic Development and Cultural Change*, 43:2, January 1995, pp. 293-314.
43. Steven Allen, Robert Clark, and Ann McDermed, "Post-retirement Increases in Pensions in the 1980s," *Research on Aging* 17:2, June 1995 pp. 190-208.
44. Robert Clark, "Japanese Pensions in Transition," *Benefits Quarterly*, 12:1, First Quarter 1996, pp. 59-74.
45. Robert Clark and Naohiro Ogawa, "Public Attitudes and Concerns about Population Aging in Japan," *Ageing and Society*, 14:4, July 1996, pp. 443-465.

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47. Robert Clark, Loretta Harper, and Melinda Pitts, "Pension Choices Facing University Faculty," *TIAA-CREF Research Dialogues*, March 1997.
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51. Robert Clark and Melinda Pitts, "Faculty Choice of a Pension Plan: Defined Benefit vs. Defined Contribution," *Industrial Relations*, 38:1, January 1999, pp. 18-45.
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62. Linda Ghent, Steven Allen, and Robert Clark, "The Impact of a New Phased Retirement Option on Faculty Retirement Decisions," *Research on Aging*, November 2001, 23(6): 671-693.
63. Robert Clark, "Keep Senior Faculty or Urge Them to Retire?" *Trusteeship* November/December 2001, pp. 34-35.
64. Robert Clark and Olivia Mitchell, "Strengthening Employment-Based Pensions in Japan," *Benefits Quarterly*, 2002 Second Quarter, pp. 22-43.
65. Robert Clark and Joseph Quinn, "New Patterns of Work and Retirement at the Beginning of the Twenty-first Century," *Generations*, Summer 2002, pp17-24.
66. Robert Clark, "Social Security Reform in the United States: Implications for Japan," *Japanese Journal of Social Security Policy*, vol. 2, no. 1, June 2003, pp. 14-23.
67. Robert Clark, "Reforming Social Security: Distributional, Equity, and Economic Considerations," *Japanese Journal of Social Security Policy*, December 2003, pp.83-94.
68. Robert Clark and Madeleine d'Ambrosio, "Ignorance is Not Bliss," *Research Dialogue*, December 2003.
69. Robert Clark, "Liabilities, Debts, Revenues, and Expenditures: Accounting for the Actuarial Balance of Social Security," *Harvard Journal on Legislation*, January 2004, pp. 161-171.
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71. Steven Allen, Robert Clark, and Linda Ghent, "Phasing into Retirement," *Industrial and Labor Relations Review*, Oct. 2004, pp. 112-127.
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73. Robert Clark and Madeleine d'Ambrosio, "Recruitment, Retention, and Retirement: Compensation and Employment Practices for Higher Education," *Research Dialogue*, December 2004.
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77. Robert Clark, "Employer-Provided Retiree Health Insurance: A Dying Employee Benefit," *Change*, Nov./Dec. 2006, page 15.
78. Robert Clark and Lee Craig, "A History of Employer Pension Plans," *Financial History*, Winter 2007, pp. 30-34.
79. Rikiya Matsukura, Naohiro Ogawa, Robert Clark, Kazuo Nemoto, and Katsuya Akaike, "Analysis of Employment Patterns and the Changing Demographic Structure of Japan," *The Japan Economy*, Spring 2007, pp. 82-153.
80. Robert Clark, Naohiro Ogawa, Sang-Hyop Lee, and Rikiya Matsukura, "Older Workers and National Productivity in Japan," *Population and Development Review*, Supplement to Vol. 34, 2008, pp. 257-274.
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82. Robert Clark, "Will Public Sector Retiree Health Benefit Plans Survive? Economic and Policy Implications of Unfunded Liabilities," *American Economic Review*, May 2009, pp. 533-537.
83. Robert Clark and John Sabelhaus, "How Will the Stock Market Crash Affect the Choice of Pension Plans?" *National Tax Journal*, September 2009, pp. 477-496.
84. Robert Clark and Linda Ghent. "Strategic HR Management with An Aging Workforce: Using Demographic Models to Determine Optimal Employment Policies," *Population Research and Policy Review*, 2010, vol. 29, no. 1, pp. 65-80.
85. Robert Clark, Naohiro Ogawa, Makoto Kondo, and Rikiya Matsukura, "Population Decline, Labor Force Stability, and the Future of the Japanese Economy," *European Journal of Population*, May 2010, 207-227.
86. Christina Robinson and Robert Clark, "Retiree Health Insurance and Disengagement from a Career Job," *Journal of Labor Research*, August 2010, Vol. 31, No. 3, pp. 247-262.
87. Robert Clark, "Retiree Health Plans for Public School Teachers After GASB 43 and 45," *Education Finance and Policy*, Fall 2010, 438-462.
88. Robert Clark and Lee Craig. "Determinants of the Generosity of Pension Plans for Public School Teachers, 1982-2006," *Journal of Pension Economics and Finance*, January 2011, pp. 99-118.

89. Robert Clark and Melinda Morrill, "The Funding Status of Retiree Health Plans in the Public Sector," *Journal of Pension Economics and Finance*, April 2011, pp 291-314.
90. Robert Clark and Joshua Franzel, "Adopting Automatic Enrollment in the Public Sector: A Case Study," *Government Finance Review*, 2011 February, pp. 42-48.
91. Jeffrey Brown, Robert Clark, and Joshua Rauh, "The Economics of State and Local Public Pension Plans," *Journal of Pension Economics and Finance*, April 2011, pp 161-172.
92. Robert Clark and Lee Craig, "State Pension Plans Step Up Efforts to Adapt to 21st Century Financial Pressures," Bureau of National Affairs, *Pension and Benefits Daily*, August 8, 2011.
93. Robert Clark, "Evolution of Public-Sector Retirement Plans: Crisis, Challenges, and Change," *ABA Journal of Labor & Employment Law*, Winter 2012, pp. 257-274.
94. Robert Clark, Melinda Morrill, and Steven Allen, "Effectiveness of Employer-Provided Financial Information: Hiring to Retiring," *American Economic Review*, May 2012, 314-318.
95. Robert Clark, Melinda Morrill, and Steven Allen, "The Role of Financial Literacy in Determining Retirement Plans," *Economic Inquiry*, October 2012, 851-866.
96. Robert Clark, Naohiro Ogawa, and Rikiya Matsukura, "Low Fertility, Human Capital, and Economic Growth: The Importance of Financial Education and Job Retraining," *Demographic Research*, October 23, 2013, pp. 865-884, <http://www.demographic-research.org/volumes/vol29/32/29-32.pdf>.
97. Robert Clark, Alan Glickstein, and Tomeka Hill, "Converting Traditional Defined Benefit Plans to Hybrid Plans: A Decade of Change," *Journal of Retirement*, Fall, 2013,1(2): 101-112.
98. Robert Clark, Jennifer Maki, and Melinda Morrill, "Can Simple Informational Nudges Increase Employee Participation in a 401(k) Plan," *Southern Economic Journal*, January 2014, 80(3): 677-701.
99. Robert Clark, Melinda Morrill, and David Vanderweide, "Defined Benefit Pension Plan Distribution Decisions by Public Sector Employees" *Journal of Public Economics*, August 2014, 116: 73-88.
100. Robert Clark, Melinda Morrill, and David Vanderweide, "The Effects of Retiree Health Insurance Plan Characteristics on Retirees' Choice and Employers' Costs," *Journal of Health Economics*, December 2014, 38: 119-129.
101. Robert Clark and Olivia Mitchell, "How Does Retiree Health Insurance Influence Public Sector Employee Saving?" *Journal of Health Economics*, December 2014, 38: 109-118.
102. Robert Clark, David Cutler, and Joseph Newhouse, "Impact of Health Insurance in the Public Sector," *Journal of Health Economics*, December 2014, 38: 62-64.

103. Robert Clark, "Retiree Health Insurance and the Retirement Plans of College and university Faculty," *Journal of Retirement* 2015, 2(3): 55-66.
104. Robert Clark, Rikiya Matsukura, Naohiro Ogawa, Satoshi Shimizutani, "Retirement Transitions in Japan," *Public Policy & Aging Report*, October 2015, 25(4): 129-131.
105. Robert Clark, Emma Hanson, Melinda Morrill, and Aditi Pathak, "Supplemental Plan Offerings and Retirement Saving Choices: An Analysis of North Carolina School Districts," *Journal of Pension Economics and Finance*, July, 2016, 15(3): 333-355.
106. Robert Clark, Emma Hanson, and Olivia Mitchell. "Lessons for Public Pensions from Utah's Move to Pension Choice," *Journal of Pension Economics and Finance*, July 2016, 15(3): 285-310.
107. Steven Allen, Robert Clark, Jen Maki, and Melinda Morrill. Golden Years or Financial Fears? How Plans change After Retirement Seminars," *Journal of Retirement*, 2016, 3(3): 96-115.
108. Robert Clark and Joseph Newhouse. "Challenges Facing Public Retirement Plans," *Journal of Pension Economics and Finance*, July 2016, 15(3): 249-253.
109. Robert Clark, Annamarie Lusardi, and Olivia Mitchell, "Employee Financial Literacy and Retirement Plan Behavior: A Case Study," *Economic Inquiry*, January 2017, 55(1): pp. 248-259.
110. Robert Clark, Annamarie Lusardi, and Olivia Mitchell, "Financial Knowledge and 401(k) Investment Performance," *Journal of Pension Economics and Finance*, July 2017 16(3): 324-347.
111. Robert Clark, Robert Hammond, Melinda Morrill, and David Vanderweide, "Annuity Options in Public Pensions Plans: The Curious Case of Social Security Leveling," *Journal of Retirement*, Summer 2018, 6(1): 33-44.
112. Robert Clark, Aditi Pathak, and Denis Pelletier, "Supplemental Retirement Savings Plans in the Public Sector: Participation and Contribution Decisions by School Personnel," *Journal of Labor Research*, December 2018, 39(4): 383-404.
113. Robert Clark, Robert Hammond, Christelle Khalaf and Melinda Morrill, "Informing Retirement Savings Decisions: A Field Experiment on Supplemental Plans," *Economic Inquiry*, January 2019, 57(1): 188-205.
114. Robert Clark, Steven Nyce, Beth Ritter, and John Shoven, "Employer Concerns and Responses to an Aging Workforce," *Journal of Retirement*, 2019, 6(4): 82-99.

115. Robert Clark, Robert Hammond, and Christelle Khalaf. "Planning for Retirement? The Importance of Time Preferences," *Journal of Labor Research*, 2019, 40(2): 127-150.
116. Robert Clark, Robert Hammond, and David Vanderweide, "Navigating Complex Financial Decisions at Retirement: Evidence from Annuity Choices in Public Sector Pensions," *Journal of Pension Economics and Finance*, 2019, 18(4): 594-611.
117. Robert Clark and Joseph Newhouse, "Incentives and Limitations of Employment Policies on Retirement Transitions," *Journal of Pension Economics and Finance*, 2019, 18(4): 495-499.
118. Robert Clark and Beth Ritter, "The Work Force Is Aging: Are Companies Responding?" *World at Work Journal*, Fourth Quarter 2019, 28(4): 43-54.
119. Robert Clark and Olivia Mitchell, "Target Date Defaults in a Public Sector Retirement Saving Plan," *Southern Economic Journal*, 2020, 86(3):113-1149.
120. Nino Abashidze, Robert Clark, Robert Hammond, Beth Ritter, and David Vanderweide, "Annuity Pricing in Public Pension Plans: Importance of Interest Rates," *Journal of Pension Economics and Finance*, 2020 forthcoming.
121. Robert Clark, Robert Hammond, and Siyan Liu, "Work After Retirement: Worklife Transitions of Career Public Employees," *Journal of Pension Economics and Finance*, 2020 forthcoming.
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Books and Monographs

1. Robert Clark and Juanita Kreps, *Sex, Age and Work: The Changing Composition of the Labor Force*, Baltimore: Johns Hopkins University Press, 1975.
2. Robert Clark, *The Role of Private Pensions in Maintaining Living Standards in Retirement*, Washington: The National Planning Association, 1977.
3. Robert Clark, *Adjusting Hours to Increase Jobs*, National Commission for Manpower Policy, Special Report No. 15, Washington, D.C. September 1977.
4. Robert Clark (ed.), *Worktime and Employment Decisions*, National Commission for Manpower Policy, Special Report No. 28, Washington, D.C.: USGPO, October 1978.
5. Robert Clark and Joseph Spengler, *Economics of Individual and Population Aging*, Cambridge, England: Cambridge University Press, 1980. Reprinted in French as *Aspects Economiques du Vieillessement des hommes et des populations*, Paris: Economica, 1982.
6. Robert Clark (ed.), *Retirement Policy in an Aging Society*, Durham: Duke University Press, 1980.
7. Robert Clark and David Barker, *Reversing the Trend Toward Early Retirement*, Washington: American Enterprise Institute, 1981.
8. Robert Clark, *Cost-effective Pension Planning*, New York: Pergamon Press, 1982.
9. Robert Clark, George Maddox, Ronald Schrimper, and Daniel Sumner, *Inflation and the Economic Well-being of the Elderly*, Baltimore: Johns Hopkins University Press, 1984.
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12. Robert Clark, *Employee Benefits for American Workers*, Washington: National Commission for Employment Policy, 1990.
13. Robert Clark, *Retirement Systems in Japan*, published for the Pension Research Council, Wharton School by Irwin: Homewood, Ill.: Dow-Jones-Irwin, 1991.
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19. Robert Clark and Jennifer Ma (eds.), *Recruitment, Retention, and Retirement in Higher Education: Building and Managing the Faculty of the Future*, Northampton, MA: Edward Elgar Publishing, 2005.
20. Robert Clark and Olivia Mitchell (eds.), *Reinventing the Retirement Paradigm*, Oxford, UK: Oxford University Press, 2005.
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24. Robert Clark and Olivia Mitchell (eds.), *Reorienting Retirement Risk Management*, Oxford University Press, 2010.
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27. Robert Clark and Melinda Morrill. *Extending Worklife: Employer Interests and Concerns*, Upjohn Institute for Employment Research, 2016.
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29. Robert Clark, Young Wook Lee, and Andrew Mason, (eds.), *Enhancing Fiscal Soundness through Strengthening Fiscal Accountability*, Edward Elgar Publishing, 2020 forthcoming.

Book Chapters

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2. Robert Clark, "Migration, Urbanization, Resources and Development: Comments," in Harvey McMains and Lyle Wilcox (eds.), *Alternatives for Growth: The Engineering and Economics of Natural Resources Development*, Cambridge, MA: Ballinger Publishing Company, 1978, pp. 219-230.
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81. Robert Clark, "State and Local Pensions in the United States," in Noriyuki Takayama (ed.), *Reforming Pensions for Civil and Military Servants*, Tokyo: Maruzen Publishing, 2012, pp.167-182.
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83. Robert Clark, “Financial Literacy and Retirement Decisions: The Choices Facing Older Workers,” in Phyllis Snyder and Michael Barth (eds.), *Tapping Mature Talent: Policies for a 21st Century Workforce*, CAEL, 2012, pp. 42-55.
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85. Robert Clark and Janet Cowell. “Annuity Options in Public Pension Plans.” in *Financial Decision Making and Retirement Security in an Aging World*, Olivia Mitchell, Brett Hammond, and Stephen Utkus (eds.), Oxford, UK: Oxford University Press 2017, pp. 130-152.
86. Robert Clark, Raimond Maurer, and Olivia Mitchell, “How Persistent Low Returns Will Shape Saving and Retirement,” in Robert Clark, Raimond Maurer, and Olivia Mitchell (eds.), *How Persistent Low Returns Will Shape Saving and Retirement*, Oxford, UK: Oxford University Press, 2018, pp. 1-10.
87. Robert Clark, “Enhancing Fiscal Soundness Through Strengthening Fiscal Accountability,” in Robert Clark, Young Wook Lee, and Andrew Mason, (eds.), *Enhancing Fiscal Soundness through Strengthening Fiscal Accountability*, Edward Elgar Publishing, 2020 forthcoming.

GRANTS AND CONTRACTS

1. Project Manager, "Age Structure and Economic Change," National Science Foundation Grant No. APR76-11164, January 1, 1976 to December 31, 1978, \$87,419.
2. Principal Investigator, "Outlawing Age Discrimination," Administration on Aging Grant No. 90-A-1738, October 1, 1978 to September 30, 1979, \$73,283.
3. Principal Investigator, "Retirement in Dual Career Families," Social Security Administration Grant No. 90543, December 12, 1977 to June 20, 1980, \$121,317.
4. Principal Investigator, "Labor Supply of the Elderly in a Family Context," Department of Health, Education and Welfare, October 1, 1979 to September 30, 1980, \$37,503.
5. Principal Investigator, "Pension Characteristics and Early Retirement Incentives," Department of Labor, P.O. No. B9P06309, August 1980 to July 1981, \$10,000.
6. Principal Investigator, "Impact of Inflation on the Well-being of Older Persons," National Institute on Aging, Grant R01-AG-02345, September 1, 1980 to August 31, 1981, \$87,904.
7. Principal Investigator, "Inflation and Pension Benefits," Department of Labor Contract No. J-9-P-1-0074, April 1981 to August 1983, \$143,615.
8. Principal Investigator, "Labor Market Responses of Divorced and Widowed Women," National Commission for Employment Policy, August 1983 to March 1984, \$9,995.
9. Principal Investigator, "Do Employer Pensions Retard Job Mobility Among Older Workers?" Department of Labor Contract No. J-9-M-5-0049, June 1985 to August 1986, \$113,714.
10. Principal Investigator, "Impact of Pensions on Wage-Tenure Relationships," Department of Labor, P.O. No. B9P52984, July 1985 to June 1986, \$10,000.
11. Principal Investigator, "Regulation Impact Analysis: Mandating Wage and Service Accruals After the Normal Retirement Age," Equal Employment Opportunity Commission, P.O. No. S/0420/8791/JJ, September 1985 to April 1986, \$20,500.
12. Principal Investigator, "Increasing Use of Defined Contribution Pension Plans," Department of Labor, P.O. No. B9P63402, September 1986 to December 1987, \$25,000.
13. Principal Investigator, "Determinants of Retirement by Married Women," Social Security Administration, Project No. 10-P-98292-4-01, October 1986 to October 1987, \$54,623.
14. Principal Investigator, "Employer Health Care Plans for Retirees," American Association of Retired Persons, Purchase Order No. D-3567, December 1986 to June 1987, \$25,000.
15. Principal Investigator, "Doctoral Training in Economics of Aging," National Institute on Aging, Grant No. T32 AG00173-01, July 1, 1988 to June 30, 1993, \$114,624.

16. Principal Investigator, "Pension Fund Security in Japan," Pension Benefit Guaranty Corporation, P.O. No. B-8-1269, September 15, 1988 to August 31, 1989, \$10,000.
17. Principal Investigator, "Post-Retirement Benefit Increases," Department of Labor, October 1, 1988 to April 1990, \$90,920.
18. Principal Investigator, "Literature Survey of Employee Benefits." National Commission on Employment Policy, November 1989 to January 1990, \$9,985.
19. Principal Investigator, "Retiree Health Insurance Benefits and the Retirement Decision," Department of Health and Human Services, September 28, 1990 to September 27, 1991, \$77,249.
20. Principal Investigator, "Choice of a Retirement Plan at North Carolina State University," TIAA/CREF, July 1994 to September 1995.
21. Principal Investigator, "Health and Pension Benefits: Coverage and Worker Satisfaction," U.S. Department of Labor, October 1997 to October 1998, \$10,000.
22. Principal Investigator, "Private Investment of Public Pension Funds: The U.S. Navy Pension Fund," TIAA-CREF, November 1998 to April 1999, \$15,485.
23. Principal Investigator, "Faculty Retirement at the University of North Carolina," TIAA-CREF, October 1999 to October 2000, \$22,509.
24. Principal Investigator, "Financial Education and Retirement Savings," TIAA-CREF Institute, January 2000-December 2002, \$124,509.
25. Co-Principal Investigator, "Project on State and Local Government Healthcare Benefits," Center for State and Local Government Excellence, July 1, 2007-December 31, 2008, \$395,456.
26. Principal Investigator, "Financial Education Programs for Pre-Retirees," Financial Industry Regulatory Authority Investor Education Foundation, April 2008-April 2011, \$386,763.
27. Principal Investigator, "Project on State and Local Government Healthcare Benefits," Center for State and Local Government Excellence," February 2009 to January 2010, \$61,501.
28. Principal Investigator, "Evaluating Workplace Education for New Hires," Social Security Administration, October 2009 to September 2010, \$208,454.
29. Principal Investigator, "Retirement Benefits for State and Local Employees: Impact on Budgets, Public Debt, and the Delivery of Services," Smith Richardson Foundation to NBER, November 2009 to January 2011, \$195,000.
30. Principal Investigator, "Informed Distributional Decisions in Defined Benefit Plans," Social Security Administration, February 2010 to September 2010, \$49,997.

31. Principal Investigator, "Evaluating Workplace Education for New Hires," Social Security Administration, October 2010 to September 2011, \$195,981.
32. Principal Investigator, "Innovators in State and Local Employee and Retiree Health Insurance Benefits," Center for State and Local Government Excellence, May 1, 2010 to April 30, 2012, \$149,529.
33. Principal Investigator, "Retirement Benefits for State and Local Employees: Designing pension Plans for the Twenty-first Century," Smith Richardson Foundation to the National Bureau of Economic Research, March 2011 to December 2013, \$221,309.
34. Principal Investigator, "Supplemental Retirement Saving Plans in the Public Sector," Center for State and Local Government Excellence, January 2013 - December 2014, \$100,000
35. Principal Investigator, "State and Local Health Plans for Active and Retired Public Employees," Smith Richardson Foundation to the National Bureau of Economic Research, May 2012 to April 30 2014, \$216,156.
36. Principal Investigator, "Introduction of State Managed 403(b) Plan in North Carolina: Evaluation and Assessment," TIAA-CREF Institute, July 2013-November 2015, \$209,695.
37. Principal Investigator, "Work Life Transitions by Older Public Employees," Sloan Foundation, November 1, 2013-October 31, 2016, \$548,745.
38. Principal Investigator, "Delaying Retirement: Employer's Perspective," Sloan Foundation, January 1, 2014 to September 30, 2014, \$81,947.
39. Principal Investigator, "Longitudinal Analysis of the Retirement Paths of Public Employees," Sloan Foundation, December 1, 2016 –November 30, 2019, \$539,767.
40. Principal Investigator, "Work Life Transitions by Public and Private Sector Employees," Sloan Foundation, March 2017-December 2019, \$437,161.
41. Principal Investigator, "Distribution Options in Public Pension Plans," Arnold Foundation, July 1, 2017 –June 30, 2019, \$162,045.
42. Principal Investigator, "Disposition of Supplemental Retirement Saving Assets," Institute of Consumer Money Management, December 1, 2017-November 30, 2018, \$99,935.
43. Principal Investigator, "Implications of the Changes and Challenges Facing State Retirement Systems," Social Security Administration, January 2018-December 2018, \$90,000. Grant through the NBER.
44. Principal Investigator, "To ascertain current policies of large companies toward older employees working beyond traditional retirement ages," Sloan Foundation, June 1, 2018 to December 31, 2019, \$97,348. Grant through the NBER.

45. Principal Investigator, “Financial Management Decisions by Low Income Households,” Institute of Consumer Money Management, May 1, 2019-October 30, 2020, \$80,000.
46. Principal Investigator, “Financial Management Decisions by Low Income Households,” Institute of Consumer Money Management, September 1, 2019 to August 31, 2023, \$2,000,000.
47. Co-principal Investigator, “Financial Well-being among African-American and Hispanic Women” TIAA Institute/Pension Research Council, August 15, 2019 to September 30, 2020, \$80,000.

PROFESSIONAL ORGANIZATIONS

Research Associate, National Bureau of Economic Research

Member, American Economic Association

Member, Gerontological Society of America

Member, National Academy of Social Insurance

Member, Pension Research Council, The Wharton School, University of Pennsylvania

Fellow, Employee Benefit Research Institute

Fellow, TIAA Institute