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CV updated: February 2021

Current position

- Associate professor, Department of Socio-Economics and Mathematical and Statistical Sciences, University of Torino (1/12/2019 to present).

Other positions

- Research associate at University of Minnesota, Department of Economics (19/02/2021 to present).
- Research fellow at Center for Research on Pension and Welfare Policies (CeRP - Collegio Carlo Alberto), Torino (1/10/2006 to present).

Previous positions

- Assistant professor, Department of Socio-Economics and Mathematical and Statistical Sciences, University of Torino (1/10/2006-30/11/2019).
- Researcher at Center for Research on Pension and Welfare Policies (CeRP - Collegio Carlo Alberto), Torino (1/1/2000-30/9/2006).

Education

- Ph.D. in Economics at University College London, 2002.
- MSc in Economics at University College London, 1996.
- "Laurea" (BSc) in Economics at the University Cà Foscari, Venice (with Distinction), 1995.

Research fields

Macroeconomics; Households' intertemporal choices; welfare and pensions.

Publications

- “Why Does Consumption Fluctuate in Old Age and How Should the Government Insure It?,” Richard Blundell, Margherita Borella, Jeanne Commault and Mariacristina De Nardi. NBER working paper no. 27348, 2020.
- “Are Marriage-Related Taxes and Social Security Benefits Holding Back Female Labor Supply?” (with Mariacristina De Nardi and Fang Yang), NBER working paper no. 26097, 2019.
- “The Lost Ones: The Opportunities and Outcomes of Non-College Educated Americans Born in the 1960s,” with Mariacristina De Nardi and Fang Yang. In: *NBER Macroeconomics Annual 2019*, volume 34, National Bureau of Economic Research, Inc, 2020.
- “Self-employment in Italy: The role of Social Security Wealth” (with Michele Belloni). *Journal of Pension Economics and Finance*, 2019, 18(1), pp. 31-65.
- “Who Receives Medicaid in Old Age? Rules and Reality” (with Mariacristina De Nardi and Eric French), *Fiscal Studies*, volume 39, issue 1, March 2018, pages 65-93
- “The Aggregate Implications of Gender and Marriage” (with Mariacristina De Nardi and Fang Yang). *The Journal of the Economics of Ageing*, 11 (2018), 6–26. Special issue on “Macroeconomics and Aging,” organized by Tim Kehoe and Juan Carlos Conesa.
- “Retirement and Memory in Europe” (with Laura Bianchini), *Ageing & Society*, 2016, volume 36, issue 07, pp. 1434-1458.
- “The 2011 Pension Reform in Italy and its Effects on Current and Future Retirees” (with Flavia Coda Moscarola), CeRP WP N. 151/15, (2015).
- “Modelling Movements in Individual Consumption: A Time Series Analysis of Grouped Data” (with Orazio Attanasio), *International Economic Review*, November 2014, vol. 55(4), pp. 959-991.
- “(Un)expected retirement and the consumption puzzle” (with Flavia Coda Moscarola and Mariacristina Rossi), *Empirical Economics*, Volume 47, Issue 2 (2014), pp. 733-751.
- “Characterizing income shocks and their transmission to household consumption” (with Orazio Attanasio and Torben Nielsen), (2014). In: A. Brugiavini and G. Weber (eds.): *Longer-term consequences of the Great Recession on the lives of Europeans*, Oxford University Press: Oxford.
- “Asset accumulation and decumulation over the life cycle. The role of financial literacy” (with Mariacristina Rossi), Netspar Panel Paper n. 39 (2014).
- “Microsimulation of Pension Reforms: Behavioural versus Nonbehavioural Approach” (with Flavia Coda Moscarola), *Journal of Pension Economics and Finance*, 2010, 9, pp 583-607.
- “Does Consumption Respond to Predicted Increases in Cash-on-hand Availability? Evidence from the Italian “Severance Pay”” (with Elsa Fornero and Mariacristina Rossi) *Economics Letters*, 105 (2009), 127-129.

- “Adequacy of Pension Systems in Europe: An analysis based on comprehensive replacement rates”, (with Elsa Fornero), ENEPRI Research Report No. 68, 28 April 2009.
- “Le pensioni dei lavoratori parasubordinati: prospettive dopo un decennio di gestione separata” [Pensions and flexible workers: prospects after the NDC reform, in Italian] (with Giovanna Segre), *Politica Economica*, 2009(1).
- “Distributive properties of pension systems: a simulation of the Italian transition from defined benefit to defined contribution” (with Flavia Coda Moscarola); *Giornale degli Economisti ed Annali di Economia*, n. 65(1) (2006).
- “Changes in Retirement Behaviour of Older Workers in Italy” (with Michele Belloni and Elsa Fornero); in E. Fornero and P. Sestito (eds.) *Pension Systems: Beyond Mandatory Retirement*, Cheltenham, Edward Elgar (2005), pp.185-224.
- “The Distributional Impact of Pension System Reforms: an Application to the Italian Case”, *Fiscal Studies* (2004) vol. 25, n. 4, pp. 415-437.
- “The Error Structure of Earnings: an Analysis on Italian Longitudinal Data”, *RISEC (Rivista Internazionale di Scienze Economiche e Commerciali)*, vol. 51 (2004), n. 3, pp. 405-422.
- “The Market for Annuities in Italy: Reality or Chimera?”, (with Elsa Fornero and Giacomo Ponzetto) in E. Fornero and E. Luciano (eds.) *Developing an Annuity Market in Europe*, Cheltenham, Edward Elgar (2004), pp.262-290.

In the press

- “Health shocks, consumption fluctuations, and optimal insurance”, Richard Blundell, Margherita Borella, Jeanne Commault, Mariacristina De Nardi, 11 September 2020, Voxeu.org.
- “Marriage-related taxes and Social Security benefits are holding back women’s labour supply in the US” Margherita Borella, Mariacristina De Nardi, Fang Yang, 23 November 2019, Voxeu.org.
- “The lost ones: The opportunities and outcomes of white, non-college-educated Americans born in the 1960s”, con Mariacristina De Nardi, Fang Yang, e Douglas Clement. Vox.eu, 17 May 2019.
- “For effective policy, economic models must include women”, con Mariacristina De Nardi, Fang Yang e Sharada Dharmasankar, The Hill, Oped, 12 luglio 2017.
- “Il TFR in busta paga: effetti di lungo periodo”, with Simone Pellegrino, in “Il TFR: un ‘tesoretto’ sempre ambito”, Center for Research on Pensions and Welfare Policies, CeRP, 2014.
- “Povera pensione dei parasubordinati”, with Giovanna Segre, lavoce.info, 08 february 2011.