

Sarah Louise SMITH

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Employment

- 2005 – current Senior Research Fellow
Centre for Market and Public Organisation, Department of Economics,
University of Bristol
- 2003 – current Research Associate, Institute for Fiscal Studies
- 2003 – 2005 Lecturer, London School of Economics
- 2001 – 2003 Manager, Economics of Financial Regulation, Financial Services Authority,
2000 Economic adviser, HM Treasury
- 1998 – 2000 Programme Director, pensions, saving and retirement research, IFS
- 1994 – 1998 Research Economist, IFS

Education

- 1994 MSc Economics, London School of Economics
- 1992 BA (Hons) Politics, Philosophy and Economics (Class I), Oxford University

Current working papers

“Does Welfare reform affect fertility? Evidence from the UK” CMPO Working Paper 07/177 With Mike Brewer and Anita Ratcliffe

“Fertility and women's education in the UK: A cohort analysis” CMPO Working Paper 06/165 (2006) with Anita Ratcliffe

Refereed Journal Publications

- “Persistency of pension contributions: Evidence from the British Household Panel Survey”, *Journal of Pension Economics and Finance* (2006)
- “Retirement in the UK”, *Oxford Review of Economic Policy* (2006) with James Banks
- “The retirement-consumption puzzle and involuntary early retirement: Evidence from the British Household Panel Survey”, *Economic Journal* (2006)
- “Asset holding and consumption volatility”, *Journal of Political Economy* (2002) with Orazio Attanasio and James Banks
- “The labour supply effects of the abolition of the earnings rule”, *Economic Journal* (2002) with Richard Disney
- “Retirement incentives and labour supply in the UK”, *Economic Journal* (2002) with Richard Blundell and Costas Meghir
- “A Note on the Tax Treatment of Private Pensions and Individual Savings Accounts”, *Fiscal Studies* (2000) with Carl Emmerson
- “Alcohol taxes, tax revenues and the Single European Market”, *Fiscal Studies* (1999) with Ian Crawford and Zoë Smith
- “Patterns in household giving: evidence from household data”, *Voluntas* (1999) with James Banks
- “Is there a retirement savings puzzle?” *American Economic Review* (1999) with James Banks and Richard Blundell
- “Ownership and the distribution of wealth”, *Political Quarterly* (1999) with Paul Johnson.
- “The dynamics of male retirement behaviour”, *Fiscal Studies* (1998)
- “Trends in charitable giving”, *Fiscal Studies* (1997) with Cathy Pharoah
- “Savings and wealth in the UK: evidence from micro-data”, *Fiscal Studies* (1996) with James Banks
- “Consumption growth, saving and retirement in the UK”, *Ricerca Economica* (1995) with James Banks and Richard Blundell
- “Bringing it all back home: alcohol taxation and cross-border shopping”, *Fiscal Studies* (1995) with Ian Crawford

Book chapters

- “Lotteries as a source of revenue”, in Viren. M. *Lotteries in the new competitive environment*, Macmillan Palgrave (forthcoming, 2008)
- “Pension reform and economic performance in Britain in the 1980s and 1990s”, in Blundell, Card and Freeman (eds), *Creating A Premier League Economy*, University of Chicago Press (2004) with Richard Disney and Carl Emmerson

“Pensions and retirement in the UK”, in Gruber, J. and Wise, D. (eds) *Social Security Programs and Retirement Around the World: Micro-estimation*, University of Chicago Press (2004), with Richard Blundell and Costas Meghir

“Household Portfolios in the United Kingdom”, in Guiso, L., Haliassos, M. and Jappelli, T. (eds) *Household Portfolios*, MIT Press (2002) with James Banks

Other publications

“Fertility and women’s education in the UK”, *Research in public policy* (2007) with Anita Ratcliffe

“Save more, work longer”, *Research in Public Policy* (2006)

“User-charging: Some efficiency and equity implications” in Asato, J. (ed) *Charging Ahead? Spreading the costs of modern public services*, Social Market Foundation (2006)

Review of David A. Wise (ed.), *Perspectives on the Economics of Aging: A National Bureau of Economic Research Conference Report*, University of Chicago Press, Chicago, published *Ageing & Society* (2005)

The role of information in saving decisions, IFS Briefing Note No. 7 (2000)

Household saving in the UK, IFS report (2000) with James Banks

The Government’s proposals for stakeholder pensions, IFS Briefing Note No. 1 (1999) with Carl Emmerson

Partnership in pensions, an assessment, IFS Commentary (1999) with Richard Disney and Carl Emmerson

“Tax relief for charitable donations: An economic analysis”, in *Dimensions of the Voluntary Sector*, Pharoah, and Smerdon, M. (eds) CAF (1998) with James Banks

Taxing charitable giving, IFS Commentary (1998) with James Banks

“How much do consumers spend? Comparing the FES and National Accounts” in Banks and Johnson (eds) *How reliable is the Family Expenditure Survey?*, IFS Report

“Charitable giving: An economic perspective”, in *Dimensions of the Voluntary Sector*, Pharoah, C. (ed) CAF (1997) with James Banks.

Taxing Household Saving, what role for the individual savings account, IFS Commentary (1997) with James Banks and Andrew Dilnot

The state of donation: Household gifts to charity 1978 – 1996, IFS Commentary (1997) with James Banks

Alcohol taxes and the single market, IFS Commentary (1995) with Ian Crawford

Recent Research Grants

“The effect of public policy on fertility: A secondary data analysis”, ESRC Understanding Population Trends and Processes, £45,000, January 2006 – December 2006

Refereeing

Journals: American Economic Review, British Journal of Sociology, Economic Journal, Economica, Fiscal Studies, Journal of the European Economic Association, Labour Economics, Review of Economic Studies, Review of Economics and Statistics, Voluntas,

Research bodies: UK Economic and Social Research Council, Social Sciences and Humanities Research Council of Canada, Nuffield Foundation

Recent conference and seminar presentations

European Society of Population Economists Conference, Chicago (2007), Institute for Social and Economic Research seminar, Essex (2007), LSE Financial Markets Group Conference on The Future of Pension Plan Funding, London (2007) European Lotteries Association Conference, Budapest (2007), Institute for Fiscal Studies seminar (2007), ESRC Understanding Population Trends and Processes Seminar, London (2006), ESRC/HMRC Public Economics Conference, London (2006), ESRC Understanding Population Trends and Processes Conference, Leeds (2006) Watson-Wyatt Pension Research Forum seminar, London (2005), Oxford Review of Economic Policy editorial seminar, Oxford (2005), CEPR Conference on Financing Retirement in Europe, London (2005), Social Market Foundation seminar, London (2005), Institute of Actuaries seminar, London (2005), British Household Panel Survey Users Conference, Essex (2005), Work, Pensions and Labour Economics Conference, Sheffield (2005), Royal Economic Society Annual Conference, Nottingham (2005), Institute for Fiscal Studies seminar, London (2005), Department for Work and Pensions seminar(2005), Watson Wyatt seminar, London (2004).