

ALICE M. HENRIQUES

CONTACT

Department of Economics
Columbia University
New York, NY 10027

97 Glenbrook Road
Morris Plains, NJ 07950
(215) 801-6474
amh2144@columbia.edu

EDUCATION

2008-Present Ph.D. Candidate, Economics, Columbia University
2008 M. Phil. Economics, Columbia University
2007 M.A. Economics, Columbia University
2002 B. A. University of California at Berkeley, High Honors

HONORS & AWARDS

2008-2009 Center for Retirement Research Dissertation Fellowship
2005-2008 Graduate Fellowship, Columbia University
2005 National Science Foundation Graduate Research Fellowship, Honorable
Mention
2002 Pac-10 Conference Postgraduate Scholarship

TEACHING AND RESEARCH FIELDS:

Labor Economics, Public Economics

DISSERTATION

Title: "Essays in Microeconomics"
Sponsor: Professor Till von Wachter
Expected date of completion: Spring 2010

"How does Social Security Claiming Behavior Respond to Financial Incentives? Considering Husbands' Benefits Separately from Spouse and Survivor Benefits" *(Job Market Paper)*

Most women receive much of their Social Security benefits based on their husbands' earnings history. However, we do not know whether husbands behave with this dependence in mind. To further our understanding of husbands' Social Security claiming decision, I estimate claiming response to Social Security benefit incentives separately for each type of Social Security benefit: worker, spouse and survivor. This departs from the previous literature which uses household total incentives. In addition, only the incentives due to actuarial adjustment due to delayed claiming are used for identification. I first document the benefits lost due to non-maximizing behavior are born primarily by the wife. Then I estimate the behavioral response to incentives and find that men are fairly responsive to their own incentives, but are not responsive to incentives from spouse or survivor benefits. Those in better health are slightly responsive to dependent benefit incentives but at a magnitude much smaller than the response to their own incentives. The results suggest that while information and health likely play a role in determining husbands' response to financial incentives, it appears that maximizing his own benefits is of higher priority than those received by his spouse.

“Exploring the Relationship between Health Insurance, Nonemployment and Wages of Displaced Workers”

Most individuals lose health insurance coverage upon job separation, and there is concern whether or not individuals are able to recover health insurance coverage following this separation. In this paper, I examine the incidence of health insurance coverage for displaced workers during the periods preceding and subsequent to job displacement, and I find that within 18 months following job loss the level of insurance coverage returns to the individual's pre-displacement level. Furthermore, I find that obtaining health insurance coverage upon reemployment has no impact upon wages.

WORKS IN PROGRESS

“Marriage or Work? Quantifying the Relative Importance of Factors which Cause Poverty of Elderly Women”

Elderly women experience poverty at a much higher rate than elderly men. Furthermore, poverty rates of widows and divorcees are at least twice as high as married women. This study looks to evaluate how labor market history impacts poverty once Social Security benefits and marital history have been accounted for. We find that even after controlling for the level of benefits and claiming age of both husbands and wives, measures of both labor force history and marital history significantly impact the poverty incidence of elderly women.

“Accounting for Changes in Poverty and Income Distribution Of Elderly Women”

Poverty among elderly women has fallen over the past few decades. This study examines how much of this change can be attributed to changes in the age, marital, and education distributions of elderly women. We find that poverty would be lower in the absence of changes in the age distribution. There is no impact on poverty levels due to the change in the distribution of marital status, and the increased educational attainment has put downward pressure on the poverty rate.

TEACHING EXPERIENCE

Spring 2009 Future of Retirement Wealth, Columbia Business School, Professor Steven Zeldes
Spring 2008 Introduction to Econometrics, Professor Till von Wachter
Fall 2007 Introduction to Econometrics, Professor Dennis Kristensen
& Spring 2007
Fall 2006 Introduction to Econometrics, Professor Marc Henry

RESEARCH EXPERIENCE

Summer 2008 Social Security Administration, Division of Economic Research
Spring 2008 Research Assistant for Profs. Wojciech Kopczuk & Till von Wachter
2005-2007 Research Assistant for Professor Till von Wachter
Summer 2006 Research Assistant, Hope Street Group, Economic Opportunity Project
2002-2005 Research Assistant, The Brookings Institution, Economic & Governance Studies
2001-2002 Research Assistant for Professor David Card, UC-Berkeley

PAPERS

“Gender Gap in Wage Returns to Job Tenure and Experience” with Lalith Munasinghe and Tania Reif. *Labour Economics*. December 2008.

PERSONAL

7-Time NCAA All-American, University of California at Berkeley Women’s Swimming

REFERENCES

Prof. Till von Wachter
Department of Economics
Columbia University
(212) 854-5712
vw2112@columbia.edu

Prof. Wojciech Kopczuk
Department of Economics
Columbia University
(212) 854-2519
wk2110@columbia.edu

Prof. Stephen Zeldes
Columbia Business School
Columbia University
(212) 854-2492
spz1@columbia.edu