

Updated 12/13/2024

MATTHEW S. RUTLEDGE

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Boston College
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EDUCATION:

- 2010** **University of Michigan**
Ph.D. in Economics
Dissertation: *Three Essays in Health Insurance Coverage*
Committee: Dan Silverman, Tom Buchmueller, Charlie Brown, Jeff Smith
M.A. in Economics, 2007
- 2001** **Boston College**
B.A. in Economics, *summa cum laude*

EMPLOYMENT:

- 2012-present** **Boston College, Department of Economics**
Associate Professor of the Practice, 2018-

TEACHING EXPERIENCE:

Instructor of record:

Microeconomic Theory (Undergraduate), Boston College
Each spring semester 2012-2013, 2016-present, plus fall 2023 (12 times)

Statistics, (nt1]T-5(), BTJord:)JTJrd:]TJrd:

Supervisor, BC Econ Help Desk: 2024-present
MCAS-E Online Course Development Working Group: Summer 2020
Center for Teaching Excellence Adaptable Blended Instruction workshop: Summer 2020
Integrative Learning Working Group: 2023-24
Fourth-Year Experience Working Group: 2024-present
BC Aging Research Group: 2022-present
Read-Aloud Program (Boston Partners in Education): 2010-2012, 2018-present
Faculty Sweep, BC Halftime Retreat: November 2022
University and MCAS Commencement Faculty Marshal: 2020-present

Guest lecturer:

- Contemporary Issues in Public Health (Summer Hawkins, CSON): 10 times (most recent: November 2024)
- Data Analytics for Social Impact (Summer Hawkins, CSON): February 2022, February 2023, February 2024
- Policy for an Aging Society: Issues & Options (Cal Holvorsen and Barbara Mendez Campos, SSW): February 2021, February 2022, February 2023, February 2024
- Policy for an Aging Society (John Mahoney, SSW): February 2015

PUBLICATIONS:

Refereed Journal Articles

Determinants of Hispanic and non-
F -Valdes, Christina Matz-Costa, and
Esteban Calvo. *The International Journal of Aging and Human Development*, 2023 Aug 30:
914150231196095. doi:10.1177/00914150231196095

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Caroline V. Crawford. 2016. *Monthly Labor Review*, October: 1-19.

How Does Delayed Retirement Affect Mortality and Health?
Working Paper 2018-11. Chestnut Hill, MA: Center for Retirement Research at Boston College.

How Have Automation and Trade Affected the Taxable Share of Covered Earnings?
Wettstein and Wenliang Hou. 2018. Working Paper 2018-10. Chestnut Hill, MA: Center for Retirement Research at Boston College.

How Much Does Motherhood Cost Women in Social Security Benefits?
and Sara Ellen King. 2017. Working Paper 2017-14. Chestnut Hill, MA: Center for Retirement Research at Boston College.

How Much Does Out-of-Pocket Medical Spending Eat Away at Retirement Income?
Melissa McInerney and Sara Ellen King. 2017. Working Paper 2017-13. Chestnut Hill, MA: Center for Retirement Research at Boston College.

Khan and Geoffrey T. Sanzenbacher. 2017. Working Paper 2017-6. Chestnut Hill, MA: Center for Retirement Research at Boston College.

by Socioeconomic Status? -17. Chestnut Hill, MA: Center for Retirement Research at Boston College.

Coe, Wenliang Hou, Alicia H. Munnell, and Patrick J. Purcell. Working Paper 2016-16. Chestnut Hill, MA: Center for Retirement Research at Boston College.

Do Late-Career Wages Boost Social Security More for Women than Men?
Lindner. 2016. Working Paper 2016-13. Chestnut Hill, MA: Center for Retirement Research at Boston College.

-Care
Sanzenbacher and Francis M. Vitagliano. 2016. Working Paper 2016-9. Chestnut Hill, MA: Center for Retirement Research at Boston College.

- her and
Caroline V. Crawford. 2016. Working Paper 2016-8. Chestnut Hill, MA: Center for Retirement Research at Boston College.

College.

Khan and April Yanyuan Wu. 2014. Working Paper 2014-1. Chestnut Hill, MA: Center for Retirement Research at Boston College.

Working Paper 2013-21. Chestnut Hill, MA: Center for Retirement Research
at Boston College. a Job

Medical Spending. 2010. Working Paper. Ann Arbor, MI: University of Michigan.

Measuring the Incidence of the Personal Income Tax Through Pre-Tax Wage Changes, with Shanthi P. Ramnath. 2010. Working Paper. Ann Arbor, MI: University of Michigan.

Decomposing the Growing Disparity in Health Insurance Coverage between Hispanics and Non-Hispanic Whites, with Catherine G. McLaughlin. 2008. *Economic Research Initiative on the Uninsured Working Paper 56*.

Issues in Brief

and Sara Ellen King. *Issue in Brief 22-12*. Chestnut Hill, MA: Center for Retirement Research at Boston College.

Issue in Brief
22-4. Chestnut Hill, MA: Center for Retirement Research at Boston College.

How Has COVID-19 Affected Older Workers' Labor Force Participation?
Quinby and Gal Wettstein. *Issue in Brief 21-20*. Chestnut Hill, MA: Center for Retirement Research at Boston College.

Sara Ellen King. *Issue in Brief 21-11*. Chestnut Hill, MA: Center for Retirement Research at Boston College.

Do Men Who Work Longer Live Longer? Evidence from the Netherlands,
Zulkarnain. *Issue in Brief 21-11*. Chestnut Hill, MA: Center for Retirement Research at Boston College.

- *Issue in Brief 20-15*.
Chestnut Hill, MA: Center for Retirement Research at Boston College.

Without Benefits Find Health & Retirement Coverage? *Issue in Brief 20-12*.
Chestnut Hill, MA: Center for Retirement Research at Boston College.

Will Imports and Robots Push Older Workers into Nontraditional Jobs?
and Sara Ellen King. *Issue in Brief 20-6*. Chestnut Hill, MA: Center for Retirement Research at Boston College.

Sanzenbacher. *Issue in Brief 19-3*. Chestnut Hill, MA: Center for Retirement Research at Boston College.

What Financial Risks Do Retirees Face in Late Life? *Issue in Brief 19-1*. Chestnut Hill, MA: Center for Retirement Research at Boston College. Republished

in *Investments & Wealth Monitor* 34(2): 33-37 (March/April 2019).

Issue in Brief 18-16.

Chestnut Hill, MA: Center for Retirement Research at Boston College.

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Sanzenbacher and Francis M. Vitagliano. *Issue in Brief* 18-13. Chestnut Hill, MA: Center for Retirement Research at Boston College.

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Who Claimed Social Security Early Due to the Great Recession? with Norma B. Coe and Kendrew Wong. 2012. *Issue in Brief* 12-14. Chestnut Hill, MA: Center for Retirement Research at Boston College.

Disability Insurance: Does Extending Unemployment Benefits Help? 2011. *Issue in Brief* 11-14. Chestnut Hill, MA: Center for Retirement Research at Boston College.

GRANTS:

- 2020-2021 What Factors Push Older Workers to Claim Early during the COVID-19 Crisis?
Funded by the Social Security Administration
- 2017-2019 Do Non-Traditional Jobs Help or Hurt Older Workers?
Funded by the Alfred P. Sloan Foundation
- 2017-2018 The Relationship between Occupational Requirements and SSDI Activity
Funded by the Social Security Administration through the Disability Research Consortium (NBER)
- 2017-2018 How Does Contingent Work Affect SSDI Benefits?
Funded by the Social Security Administration through the Disability Research Consortium (NBER)
- 2017-2018 How Is the Taxable Share of Covered Earnings Likely to Change?
Funded by the Social Security Administration
- 2017-2018 How Does Delayed Retirement Affect Health and Mortality?
Funded by the Social Security Administration
- 2017-2018 Three Issue Briefs on RRC Research Addressing Key Policy Challenges
Funded by the Social Security Administration
- 2016-2017 How Much Does Motherhood Cost Women in Social Security Income?
Funded by the Social Security Administration
- 2016-2017 How Much Does Out-of-Pocket Medical Spending Eat Away at Social Security Benefits?
Funded by the Social Security Administration
- 2016-2017 How Secure is the Retirement of Contingent Workers?
Funded by AARP
- 2015-2016 Do Late-Career Wages Boost Social Security More for Women than Men?
Funded by the Social Security Administration
- 2015-2016 How Does Health Insurance Coverage Affect Health and Labor Market Outcomes?
Funded by the Social Security Administration
- 2015-2016 Social Security and Total Replacement Rates in Disability and Retirement
Funded by the Social Security Administration through the Disability Research Consortium (NBER)
- 2015-2016 The Impact of Student Debt on Early-Career Retirement Saving
Funded by the Social Security Administration
- 2015-2016 How Much Would Reducing the Price of Older Workers Increase Their Attractiveness?
Funded by the Alfred P. Sloan Foundation

- 2014-2015 How Does Occupational Segregation Differ for High- and Low-Educated Older Workers?
Funded by the Alfred P. Sloan Foundation
- 2014-2015 Constructing a Nationwide Dataset on the Availability of Home and Community-based Services for the Elderly
Funded by Boston College
- 2014-2015 What Causes Workers to Retire Before They Plan? Analyzing the Relative Importance of Health, Financial, and Employment Shocks
Funded by the Social Security Administration
- 2014-2015 Job Polarization and Labor Market Outcomes for Older Workers
Funded by the Social Security Administration
- 2014-2015 The Impact of Temporary Assistance Programs on Social Security Claiming Age
Funded by the Social Security Administration
- 2014-2015 The Relationship between the VA Disability Rating and the Ability to Work: 1995-2013
Funded by the Social Security Administration through the Disability Research Consortium (NBER)
- 2013-2015 System Serve the Low Income?
Funded by the Ford Foundation
- 2013-2014 Will the Average Retirement Age Continue to Increase?
Funded by the Social Security Administration
- 2013-2014 Are Retirees Falling Short? Reconciling the Conflicting Evidence
Funded by the Social Security Administration
- 2013-2014 Estimating the Effect of a Refundable Tax Credit on the Labor Supply Elasticity of Impaired Adults
Funded by the Social Security Administration through the Disability Research Consortium (NBER)
- 2013-2014 Are Younger Disability Beneficiaries Unhealthier than Ever?
Funded by the Social Security Administration through the Disability Research Consortium (NBER)
- 2013-2014 Does the Catch-Up Contribution Provision Increase 401(k) Retirement Saving?
Funded by the Social Security Administration
- 2012-2013 Point of No Return: How Does the Duration of a Jobless Spell Affect Retirement Timing?
Funded by the Social Security Administration
- 2012-2013 Why Do SSI and SNAP Enrollments Rise in Good Economic Times and in Bad?
Funded by the Social Security Administration
- 2012-2013 How Does Increased Longevity for Men Affect Well-

2011-2012 Funded by the Social Security Administration
The Trend in Disability Insurance Coverage Rates and its Effect on SSI and SSDI
Application

2011-2012 Funded by the Social Security Administration

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| Grant Referee | Social Security Administration Steven H. Sandell Grantees and Dissertation Fellows Russell Sage Foundation NASI Dissertation Award |
| Doctoral Committees | Yihan Wang, social work, 2019 (placement: Institute for Quantitative Social Sciences at Harvard University) Antonia Diaz-Valdes Iriarte, social work, 2019 (placement: Universidad Mayor, Chile) Julie Miller, social work, 2019 (placement: MIT Age Lab) John E. Lindner, economics, 2018 (placement: U.S. Office of Management and Budget) Mashfiqur R. Khan, economics, 2017 (placement: Tulane University post-doc; current: Bates White Consulting) |
| Senior Thesis Advising | 2025 (expected): Oliver Bernstein, Martin Brozman, Anthony Yang 2024: Esther Ziyi An, Cooper Mae Cavallo, Christian DiBiase, Garrett Domartzky 2023: Grace Zhuoran Liu, William Ortyl, Grace Wagner 2022: Allison Hyoun Pyo 2021: Brendan Curry, Rodrigo Ibarra Gallardo (BC McCarthy Prize winner for best thesis in the social sciences) 2020: Kathryn Peaguin, Cole Cassady 2018: Mark Sullivan 2017: James Ahle, Emma Dawley 2015: Angela Petrone 2013: Garred Greenberg |

Undergraduate Research Fellowship Advising

Econ Help Desk, 2024-present: Brendan McLaughlin, Andrew White, Zhanshen Weng
Emme Pastor, 2024
Charlotte Winiarski, 2023-24
Margaret Mahoney, 2023-24
Katherine Hughes, 2022-24
T. Jackson Danforth, 2022-23
William Ortyl, 2021-22
Madison Haddix, 2021-22
Theodore Davis, 2021-22
-21
Sitora Raupova, 2020-21
Nathan Foster, 2019
Catherine Roder, 2018-19

Independent Study Advising

Spring 2024: Alexander Aboutaam and Stewart Talbot
Spring 2016: Ryan Moore

PRESENTATIONS (*invited speaker)

- 2023 *BC Aging Research Scholars Interest Group, Chestnut Hill, MA
- 2022 *Winchester Senior Symposium, Jenks Senior Center, Winchester, MA
*Omicron Delta Epsilon Boston College Chapter Induction Dinner, Chestnut Hill, MA
- 2020 Fordham University Social Policy and Disability Conference (virtual)
ASSA Annual Conference, San Diego, CA
- 2019 *UNIDOS Workforce Development Forum, Los Angeles, CA
*International Social Security Law Symposium, Harvard Law School, Cambridge, MA
*Harmony Club, Worcester, MA
- 2018 *Winchester Senior Symposium, Jenks Senior Center, Winchester, MA
*Social Security Administration, Washington, DC
ASSA Annual Conference, Philadelphia, PA
- 2017 *Pensions and Investments Global Future of Retirement Conference, New York, NY
*Social Security Administration RRC Annual Meetings, Washington, DC
APPAM Fall Conference, Chicago, IL
*University of Massachusetts at Lowell, Lowell, MA
- 2016 ASSA Annual Conference, San Francisco, CA
*Federal Reserve Bank of Boston, Boston, MA
Society of Labor Economists Annual Conference, Seattle, WA
*Western Economics Association International Conference, Portland, OR
*Social Security Administration RRC Annual Meetings, Washington, DC
*U.S. Census Bureau SIPP Workshop, Ann Arbor, MI
*University of Massachusetts-Boston, Boston, MA
APPAM Fall Conference, Washington, DC

News. (March 14). Available at: <https://www.deseret.com/2022/3/14/22977651/tom-brady-retirement-and-the-employment-lessons-for-the-rest-of-us-tampa-bay-buccaneers>

Deseret News. (March 10). Available at: <https://www.deseret.com/2022/3/10/22971460/help-wanted-signs-are-everywhere-where-did-all-the-workers-go-labor-shortage-hiring>

Marketwatch. (January 22). Available at: https://www.marketwatch.com/story/theres-no-retirement-in-this-job-gig-workers-say-11642615171?link=MW_latest_news

Why Older Women Face Greater Financial Hardship Than Older Men *New York Times*. (December 26). Available at: <https://www.nytimes.com/2021/12/26/health/older-women-financial-hardship-retirement.html>

How Hot Inflation Could Affect Social Security Cost of Living Adjustments *Yahoo! Finance Live*. (December 14). Available at: <https://finance.yahoo.com/video/hot-inflation-could-affect-social-201004062.html>

Benefits Pro. (May 17).

Available at: <https://www.benefitspro.com/2021/05/17/does-working-longer-help-you-live-longer/?slreturn=20210702143548>

Yahoo!

Finance Live. (January 22). Available at: <https://ca.finance.yahoo.com/video/tips-retirement-planning-under-biden-225716599.html>

ericans Are Struggling to Find Jobs During the Coronavirus

CNBC. (October 30). Available at: <https://www.cnbc.com/2020/10/30/older-americans-are-struggling-with-unemployment-amid-the-covid-crisis.html>

Konish, Lorie Many older workers entered the pandemic with little saved toward
CNBC. (August 30). Available at:
<https://www.cnbc.com/2020/08/30/older-workers-have-little-saved-toward-retirement-heres-how-to-fix-that.html>

Fortuna, Nick. Retirement in Brief: The Latest News and Research . (July 26).
Available at: <https://www.barrons.com/articles/retirement-in-brief-the-latest-news-and-research-51595764801>

Don't Want to Run Out of Retirement Savings? You May Have to Work
Until This Age *Motley Fool.* (July 17). Available at:
<https://www.fool.com/retirement/2020/07/17/dont-want-to-run-out-of-retirement-savings-you-may.aspx>

ecurity: Study *Investment News.*
(July 10). Available at: <https://www.investmentnews.com/working-past-62-retirement-security-194967>

Marketwatch. (June 6). Available at: <https://www.marketwatch.com/story/working-for-yourself-open-your-eyes-to-this-great-deal-from-the-irs-2020-06-04>

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Forbes. (May 29). Available at: <https://www.forbes.com/sites/ryanderousseau/2020/05/29/build-backup-plan-covid-19-forces-early-retirement/>

Umpierrez, Amanda. 2020 Employees Need Review of Social Security Strategies During Financial Crises *Plan Sponsor*. (April 29). Available at: <https://www.plansponsor.com/employees-need-review-social-security-strategies-financial-crises/>

CNBC.

(March 11). Available at: <https://www.cnbc.com/2020/03/11/why-millennials-might-not-care-that-the-stock-market-is-crashing.html>

Time. (February 17). Available at: <https://time.com/5778992/americans-retiring-later/>

CNBC. (February 15). Available at: <https://www.cnbc.com/2020/02/15/as-the-job-market-remains-strong-older-workers-are-sticking-around.html>

Mulhere, Kaitlin. Newest Employee Perk Aims to Help Workers Navigate A Tricky Tradeoff: Pay Off Student Debt or Save for Retirement? *Money Magazine*. (January 8). Available at:

[44529.html](#)

Wall Street Journal. (April 22). Available at: <https://www.wsj.com/articles/the-case-against-early-retirement-11555899000>

Bloomberg News. (November 20). Available at: <https://www.bloomberg.com/news/articles/2018-11-20/how-policy-changes-kept-americas-silver-workforce-on-the-job>

Los Angeles Times. (September 12). Available at:

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USA Today.

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Today. (August 3). Available at:

<http://usatoday30.usatoday.com/money/economy/employment/story/2012-08-01/unemployment-benefits-ending/56720856/1>

Paletta, Damian and Dionne Sea

The Wall Street

Journal. (December 28). Available at:

<http://www.wsj.com/articles/SB10001424052970204296804577121392750460030>