

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:)JTJrd:

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

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>

Security: 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>

-19 Forces You into Early

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-america-s-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>