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The Israel Academy of Sciences and Humanities
The Humanities and Social Sciences Fund

Seminar on Aging, Retirement and Pensions

Trends, Challenges and Policy

March 27-29, 2018 Leonardo Hotel Ashkelon

Tuesday, March 27

9:30-10:00 Registration and opening session

10:00-12:00 Session 1: Financial literacy (Chair: Niku Maattanen)

David Leiser (Ben Gurion University), "What Lay People Know about Pensions? Could it be Fixed with Financial Education?" [\[abstract\]](#) [\[presentation\]](#)

Uzi Segal (Boston College), "Are All 'Mistakes' Irrational?" [\[abstract\]](#) [\[presentation\]](#)

Daniel Gottlieb (National Insurance Institute and Hebrew University), "Life Expectancy and Retirement Age: Facts and Policy Considerations" [\[abstract\]](#) [\[presentation\]](#)

12:00-13:00 Student session (Chair: Ayal Kimhi)

Shlomit Ortasse-Spiegel (The Hebrew University), "The Intersection Between Gender and Aging" [\[abstract\]](#) [\[presentation\]](#)

Isaac Berthaus (The Hebrew University), "Life Expectancy Impact on Pension Systems" [\[abstract\]](#) [\[presentation\]](#)

13:00-14:00 Lunch

14:00-16:00 Session 2: Social security and retirement (Chair: Avia Spivak)

Laurence J. Kotlikoff (Boston University), "U.S. Tax Reform and the Labor Supply Incentives of the Elderly" [\[abstract\]](#) [\[presentation\]](#)

Rob Alessie (University of Groningen and Netspar), "Wealth at the End of Life: Evidence on Estate Planning and Bequests" [\[abstract\]](#) [\[presentation\]](#)

Itay Saporta (Tel Aviv University), Ity Shurtz (Hebrew University) and Sarit Weisburd (Tel Aviv University), "Social Security, Labor Supply and Health of Older Workers: Quasi-Experimental Evidence from a Large Reform" [\[abstract\]](#) [\[presentation\]](#)

16:00-16:30 Coffee break

16:30-17:50 Session 3: Pension reforms (Chair: Peter Haan)

Avia Spivak (Ben Gurion University and Van Leer Jerusalem Institute), "A Meta-Analysis of Pension Reforms in Israel and the World" [\[abstract\]](#) [\[presentation\]](#)

Adi Brender (Bank of Israel), "Social and Labor Market Effects of the Mandatory Pension Arrangement in Israel: Are People Smarter than We Give Them Credit for?" [\[abstract\]](#) [\[presentation\]](#)

18:15-20:00 Dinner (invited speakers only)

Wednesday, March 28

9:00-11:00 Session 4: Pensions and distribution (Chair: Shirlee Lichtman-Sadot)

Niku Maattanen (ETLA - The Research Institute of the Finnish Economy), "Pension Reforms and Inequality in a Nordic Welfare State" [\[abstract\]](#) [\[presentation\]](#)

Carsten Schröder (Free University Berlin and DIW), "Distributional effects of subsidizing retirement savings accounts: Evidence from Germany" [\[abstract\]](#) [\[presentation\]](#)

11:00-11:30 Coffee break

11:30-12:50 Student session (Chair: David Leiser)

Eyal Carmel (Ben Gurion University), "How to Reduce Money Leakage During Workplace Replacement?" [\[abstract\]](#) [\[presentation\]](#)

Hernan Rosenblum (Ben Gurion University), "Naïve Perceptions about Pensions" [\[abstract\]](#) [\[presentation\]](#)

Abigail Hurwitz (The Hebrew University and College of Management), "An Investigation of Time Preferences, Life Expectancy, and Annuity Choices" [\[abstract\]](#) [\[presentation\]](#)

12:50-13:50 Lunch

13:50-15:10 Session 6: Pension funds 1 (Chair: Rob Alessie)

Moshe Gerstenhaber, Shlomo Maital and Tsipy Buchnik (Technion - Israel Institute of Technology), "A Radical Solution to Pension Funding" [abstract] [presentation]
Ofer Setty (Tel Aviv University), "On the Asset Allocation of a Default Pension Fund" [abstract] [presentation]

16:00-18:30 Social event: Tour of Beta Israel Village in Kiryat Gat

a communal-social agriculture project for Ethiopian elders
(<https://www.atachlit.org.il/>)

19:00-21:00 Dinner (invited speakers only)

Thursday, March 29

9:00-11:00 Session 5: Family and gender issues (Chair: Carsten Schröder)

Lilach Lurie (Tel Aviv University), "Retirement and Pension Systems: A Gender Perspective" [abstract] [presentation]
Shirlee Lichtman-Sadot (Ben-Gurion University of the Negev) and Edith Sand (Bank of Israel), "Safety Nets, Intra-household Bargaining and Economic Empowerment: Israel's Mandatory Pension Reform and Divorce Rates" [abstract] [presentation]
Ayal Kimhi (The Hebrew University and Shoresh Institution) and Reut Avioz (The Hebrew University), "The Labor Supply Impact of Raising the Retirement Age: Gender and Family Perspectives" [abstract] [presentation]

11:00-11:30 Coffee break

11:30-12:50 Session 7: Pension funds 2 (Chair: Lilach Lurie)

Abigail Hurwitz, Orly Sade and Eyal Winter (The Hebrew University), "Anchoring Bias in Annuity Choices: An Experimental Investigation" [abstract] [presentation]
Eytan Sheshinski (The Hebrew University and The Israel Democracy Institution) and Ido Kallir (Ono Academic College), "Who is Subsidized? Allotment of Earmarked Bonds in Pension Funds" [abstract] [presentation]

12:50-13:50 Lunch

13:50-15:50 Roundtable: Pension policy in Israel (Moderator: Orly Sade)

Ayal Kimhi (The Hebrew University and Shoresh Institution) [presentation]
Avia Spivak (Ben Gurion University and Van Leer Jerusalem Institute)
Adi Brender (Bank of Israel) [abstract]
Daniel Gottlieb (National Insurance Institute and Hebrew University)

15:50-16:20 Seminar conclusion

