David A. Love

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Education

Ph.D. Economics, Yale University, 2003
M.Phil. Economics, Yale University, 2000
M.A. Economics, Yale University, 1998
B.A. Economics, University of Michigan, 1996

Employment

Provost, Williams College, September 2016–present
Class of 1969 Professor of Economics, Williams College, July 2019–present
Professor of Economics, Williams College, July 2016–July 2019
Associate Professor of Economics, Williams College, July 2010–July 2016
Assistant Professor of Economics, Williams College, July 2003–July 2010
Visiting Assistant Professor, Columbia Business School, 2007–2008
Economist, Federal Reserve Board, 2005–2006

Fields of Interest

Household Savings and Portfolio Choice, Macroeconomics, Public Finance

Publications

"The Comprehensive Wealth of Immigrants and Natives," (with Lucie Schmidt) *Social Security Bulletin*, forthcoming.

"Countercyclical Retirement Accounts," *European Economic Review*, 2017, Vol. 98, pp. 32–48.

"Hyperbolic Discounting and Portfolio Choice," (with Greg Phelan) *Journal of Pension Economics and Finance*, Special Issue on Household Finance, 2015, Vol. 14(4), pp. 489–521.

"Optimal Rules of Thumb for Consumption and Saving," *The Economic Journal*, 2013, Vol. 123, pp. 932–961.

"The Effect of Regulation on Optimal Corporate Pension Risk," (with Paul Smith and David Wilcox), *Journal of Financial Economics*, 2011, Vol. 101(1), pp. 18–35.

"Does Health Affect Portfolio Choice?" (with Paul Smith), *Health Economics*, 2010, Vol. 19(12), pp. 1441–1460.

"The Effects of Marital Status and Children on Savings and Portfolio Choice," *Review of Financial Studies*, 2010, Vol. 23(1), pp. 385-432.

"Pension Risk and Household Saving Over the Life Cycle," (with Paul Smith) in M. Micocci, G. N. Gregoriou, and G. B. Masala (eds.), *Pension Fund Risk Management: Financial and Actuarial Modeling*, 2010, Chapman & Hall/CRC Finance Series.

"Grades, Course Evaluations, and Academic Incentives," (with Matthew Kotchen), *Eastern Economic Journal*, 2010, Vol. 36(2), pp. 151-163.

"The Trajectory of Wealth in Retirement" (with Michael Palumbo and Paul Smith), *Journal of Public Economics*, 2009, Vol. 93 (February), pp. 191–208.

"A New Look at the Wealth Adequacy of Older U.S. Households" (with Paul Smith and Lucy McNair), *Review of Income and Wealth*, 2008, Vol. 54(4), pp. 616–642.

"Why Do Firms Offer Risky Defined Benefit Pension Plans?" (with Paul Smith and David Wilcox), *National Tax Journal*, 2007, Vol. 60 (September), pp. 507–519.

"Measuring Dissaving out of Retirement Wealth" (with Paul Smith), *Proceedings: Ninety-Ninth Annual Conference—2006*. Washington DC: National Tax Association, 2007, pp. 102–113.

"What Can the Life-Cycle Model Tell Us About 401(k) Contributions and Participation?" *Journal of Pension Economics and Finance*, 2007, Vol. 6(2), pp. 147–185.

"Buffer Stock Saving in Retirement Accounts," *Journal of Monetary Economics*, 2006, Vol. 53(7), pp. 1473–1492.

Working Papers and Other Writing

"Optimal Rules of Thumb for Personal Finance," *Vox*, Jan. 27, 2014.

"Do Households Have Enough Wealth for Retirement?" (with Paul Smith and Lucy McNair), *Finance and Economics Discussion Series 2007-17*. Federal Reserve Board, 2007.

"Should the Old Play It Safe? Portfolio Choice in the Presence of Age-Dependent Background Risk," with Maria Perozek, 2007.

"Do 401(k)s Substitute for IRAs?" June 2003.

Conferences

MRRC Retirement Research Workshop (April 2016)
The 17th Annual Retirement Research Consortium (August 2015)
MRRC Retirement Research Workshop (April 2014)
American Economic Association (January 2014)
Retirement Research Consortium, Washington, D.C. (August 2008)
Employee Benefits Spring Meeting, General Session (June 2008)
American Economic Association (January 2008)
APPAM Fall Conference (November 2007)
National Tax Association Spring Symposium (May 2007)
Econometric Society Meeting (January 2007)
HRS Pension Sequence Redesign Meeting (December 2006)
National Tax Association Meeting (November 2006)
Southern Economic Association Meeting (November 2006)
SUERF Conference on Money, Finance, and Demography (October 2006)

Workshop on Macroeconomics Research at Liberal Arts College (August 2006)
Conference on Improving Social Insurance Programs (September 2003)
Society for Economic Dynamics (June 2002)
Yale University Macroeconomic Workshops (2001, 2002)
Princeton University Inter-University Student Conference (2002)

Seminars

Wellesley College (October 2015)
Goethe University Frankfurt (July 2014)
Williams College (December 2013)
Goethe University Frankfurt (November 2012)
Columbia Business School (October 2012)
Williams College (November 2011)
University of Vermont (December 2008)
Williams College (October 2008)
Rutgers, Applied Microeconomics Seminar (April 2008)
Columbia Business School, Macro Lunch (March 2008)
SUNY Stony Brook, Department of Economics (November 2007)
CUNY Department of Economics (October 2007)
Board of Governors of the Federal Reserve System (August 2007)
Williams College (April 2007)
Oberlin College (December 2006)
SUNY Albany (October 2006)
Board of Governors of the Federal Reserve System (September 2006)
Richmond Federal Reserve Bank (August 2006)
UCSB Bren School of Environmental Science and Management, Workshop (June 2006)
Board of Governors of the Federal Reserve System (May 2006)
Board of Governors of the Federal Reserve System (June 2005)
Williams College (2004)
University of Pittsburgh (2004)
Wesleyan University (2004)
Board of Governors of the Federal Reserve System (2003)
Federal Reserve Bank of Boston (2003)
Federal Reserve Bank of Richmond (2003)
Northeastern University (2003)
Pomona College (2003)
USC Marshall School of Business (2003)
Williams College (2003)
Yale University (2003)

Fellowships, Honors, and Awards

"The Comprehensive Wealth of Immigrants and Natives" (with Lucie Schmidt), Michigan Retirement Research Center UM15-16, $50,000, October 2014–September 2015.

Steven H. Sandell Grant in Retirement Research (2007)

Raymond Powell Prize for Outstanding Teaching by a Graduate Student in the Yale Economics Department (2000-2001)

Teaching Experience

Williams College
Developing Country Macroeconomics
Macroeconomics of National Saving
Principles of Macroeconomics
Intermediate Macroeconomics
Open Economy Macroeconomics
Summer Program in the Humanities and Social Sciences

Columbia Business School
Global Economic Environment (Spring 2008, Fall 2012)

University of Geneva: International Organizations MBA
International Economics (Spring 2006)

Yale University
Macroeconomics, International Development Economics (Spring 2016)
Macroeconomic Theory and Policy, Instructor (Summer 2000, 2001)
Introductory Macroeconomics, Head Teaching Assistant (Fall 2001, 2002)
Public Finance, Teaching Assistant (Fall 2000)
Graduate Macroeconomic Theory, Teaching Assistant (Fall 1999, Spring 2000)

College Service, Williams College

Committee on Appointments and Promotions (2016–present)
Curricular Planning Committee (2016–present)
Committee on Admission and Financial Aid (2016–present)
Chair of Faculty Compensation Committee (2014–2015)
Benefits Committee (2014–2015)
Willams at Oxford (WEPO) Selection Committee (2015)
Faculty Compensation Committee (2013–2014)
Faculty Interview Panel (2012)
Committee on Priorities and Resources (2009–2011; 2016–present)
Sustainability Plan Development Group (2011)
Junior Faculty Mentor (2010–2011)
Induction Planning Committee (2010)
Faculty Affiliate for Women's Crew (2010)
Steering Committee (2006–2007)
Faculty Review Panel (2006–2007)
Committee on Student Course Evaluations and Pedagogy (2004–2005)
Mead Committee (2005)

Department Service, Williams College

Hiring Committee (2006–2007, 2009–2010, 2013–2014, 2014–2015)
Curriculum Committee (2004–2005, 2013)
Committee on Junior Faculty Mentoring (2004–2005)

Professional Activities and Affiliations

Editor: *Journal of Pension Economics and Finance*, March 2013–July 2016.

Session organizer: American Economic Association Annual Meeting (2008,2015)

Referee: *American Economic Journal: Macro*, *American Economic Journal: Applied Economics*, *The B.E. Journal of Economic Analysis & Policy*, *Eastern Economic Journal*, *Economica Economic Inquiry*, *Economics Letters*, *European Economic Review*, *International Economic Review*, *Journal of Banking and Finance*, *Journal of Business and Finance*, *Journal of Economic Dynamics and Control*, *Journal of Finance*, *Journal of Financial and Quantitative Analysis*, *Journal of Macroeconomics*, *Journal of Monetary Economics*, *Journal of Consumer Affairs*, *Journal of Finance*, *Journal of Health Economics*, *Journal of Policy Analysis and Management*, *Journal of Pension Economics and Finance*, *Journal of Population Economics*, *Journal of Public Economics*, *Macroeconomic Dynamics*, *National Tax Journal*, *Quarterly Journal of Economics*, *Quarterly Review of Economics and Finance*, *Review of Financial Studies*, *Review of Income and Wealth*, *Scandinavian Journal of Economics*, *Southern Journal of Economics*.

Member: American Economic Association, Royal Economic Society, American Finance Association