



Universiteit
Leiden
The Netherlands

Essays on the economics of household finance and social insurance

Koopmans, P.L.

Citation

Koopmans, P. L. (2024, December 18). *Essays on the economics of household finance and social insurance*. Meijers-reeks. Retrieved from <https://hdl.handle.net/1887/4172632>

Version: Publisher's Version

License: [Licence agreement concerning inclusion of doctoral thesis in the Institutional Repository of the University of Leiden](#)

Downloaded from: <https://hdl.handle.net/1887/4172632>

Note: To cite this publication please use the final published version (if applicable).

Bibliography

- Adda, J., Dustmann, C. & Stevens, K. (2017). The career costs of children. *Journal of Political Economy*, 125(2), 293-337.
- Agarwal, S., Pan, J. & Qian, W. (2015). The composition effect of consumption around retirement: Evidence from Singapore. *American Economic Review*, 105(5), 426-31.
- Agnew, J. R., Anderson, L. R., Gerlach, J. R. & Szykman, L. R. (2008). Who chooses annuities? an experimental investigation of the role of gender, framing, and defaults. *American Economic Review*, 98(2), 418-22.
- Aguiar, M., Hurst, E., Karabarbounis, L. et al. (2012). Recent developments in the Economics of Time Use. *Annual review of Economics*, 4(1), 373-397.
- Aguila, E., Attanasio, O. & Meghir, C. (2011). Changes in consumption at retirement: evidence from panel data. *Review of Economics and Statistics*, 93(3), 1094-1099.
- Aguilar-Gomez, S., Arceo-Gomez, E. & De la Cruz Toledo, E. (2019). Inside the black box of child penalties: Unpaid work and household structure. Available at SSRN 3497089.
- Aizer, A. (2010). The Gender Wage Gap and Domestic Violence. *American Economic Review*, 100(4), 1847-59.
- Alaudin, R. I., Ismail, N. & Isa, Z. (2019). Retirement consumption puzzle in Malaysia: Evidence from bayesian quantile regression model. *Journal of Probability and Statistics*, 2019.
- Albanesi, S. & Olivetti, C. (2009). Home production, market production and the gender wage gap: Incentives and expectations. *Review of Economic Dynamics*, 12(1), 80-107.
- Amador, M., Werning, I. & Angeletos, G.-M. (2006). Commitment vs. flexibility. *Econometrica*, 74(2), 365-396.
- Amromin, G. & Smith, P. (2003). What explains early withdrawals from retirement accounts? Evidence from a panel of taxpayers. *National Tax Journal*, 595-612.
- Ando, A. & Modigliani, F. (1963). The "life cycle" hypothesis of saving: Aggregate implications and tests. *The American Economic Review*, 53(1), 55-84.
- Andresen, M. E. & Nix, E. (2019). *What causes the child penalty? Evidence from same sex couples and policy reforms* (Rapport). Discussion Papers.
- Argento, R., Bryant, V. L. & Sabelhaus, J. (2015). Early withdrawals from retirement accounts during the great recession. *Contemporary Economic Policy*, 33(1), 1-16.
- Attanasio, O., Low, H. & Sánchez-Marcos, V. (2008). Explaining changes in female labor supply in a life-cycle model. *American Economic Review*, 98(4), 1517-52.
- Autor, D., Duggan, M. & Gruber, J. (2014). Moral hazard and claims deterrence in private disability insurance. *American Economic Journal: Applied Economics*, 6(4), 110-141.
- Azmat, G., Hensvik, L. & Rosenqvist, O. (2022). Workplace presenteeism, job substitutability and gender inequality. *Journal of Human Resources*.

- Baert, S., van der Klaauw, B. & Van Lomwel, G. (2018). The effectiveness of medical and vocational interventions for reducing sick leave of self-employed workers. *Health Economics*, 27 (2), e139-e152.
- Baker, S. R. & Kueng, L. (2022). Household financial transaction data. *Annual Review of Economics*, 14, 47-67.
- Banks, J., Blundell, R. & Tanner, S. (1998a). Is there a retirement-savings puzzle? *American Economic Review*, 769-788.
- Banks, J., Blundell, R. & Tanner, S. (1998b). Is there a retirement-savings puzzle? *American Economic Review*, 769-788.
- Bar, M. & Leukhina, O. (2011). On the Time Allocation of Married Couples since 1960. *Journal of Macroeconomics*, 33(4), 491-510.
- Bastian, J. & Lochner, L. (2020). The EITC and Maternal Time Use: More Time Working and Less Time with Kids? *NBER Working Paper*(w27717).
- Bateman, H., Dobrescu, L. I., Liu, J., Newell, B. R. & Thorp, S. (2023). Determinants of early-access to retirement savings: Lessons from the COVID-19 pandemic. *The Journal of the Economics of Ageing*, 24, 100441.
- Battistin, E., Brugiavini, A., Rettore, E. & Weber, G. (2009). The retirement consumption puzzle: evidence from a regression discontinuity approach. *American Economic Review*, 99(5), 2209-26.
- Becker, G. S. (1965). A Theory of the Allocation of Time. *The Economic Journal*, 75(299), 493-517.
- Bedi, A. S., Majilla, T. & Rieger, M. (2018). Gender norms and the motherhood penalty: Experimental evidence from India.
- Been, J., Gielen, A. C., Knoef, M., Moroni, G. & Day, N. P. (2021). *Prolonged work life among older workers: Spillover effects on grandchildren* (Rapport). NETSPAR Working Paper.
- Been, J. & Goudswaard, K. (2020). Intertemporal and intratemporal consumption smoothing at retirement: micro evidence from detailed spending and time use data. *Journal of Pension Economics & Finance*, 1-22.
- Behaghel, L. & Blau, D. M. (2012). Framing social security reform: Behavioral responses to changes in the full retirement age. *American Economic Journal: Economic Policy*, 4(4), 41-67.
- Benartzi, S., Previtero, A. & Thaler, R. H. (2011). Annuitization puzzles. *Journal of Economic Perspectives*, 25(4), 143-64.
- Benartzi, S. & Thaler, R. (2007a). Heuristics and biases in retirement savings behavior. *Journal of Economic Perspectives*, 21(3), 81-104.
- Benartzi, S. & Thaler, R. (2007b). Heuristics and biases in retirement savings behavior. *Journal of Economic perspectives*, 21(3), 81-104.
- Bernheim, B. D., Skinner, J. & Weinberg, S. (2001). What accounts for the variation in retirement wealth among US households? *American Economic Review*, 91(4), 832-857.
- Bertrand, M., Goldin, C. & Katz, L. F. (2010). Dynamics of the Gender Gap for Young Professionals in the Financial and Corporate Sectors. *American Economic Journal: Applied Economics*, 2(3), 228-55.
- Beshears, J., Choi, J. J., Harris, C., Laibson, D., Madrian, B. C. & Sakong, J. (2020). Which early withdrawal penalty attracts the most deposits to a commitment savings account? *Journal of Public Economics*, 183, 104144.
- Beshears, J., Choi, J. J., Hurwitz, J., Laibson, D. & Madrian, B. C. (2015). Liquidity in retirement savings systems: An international comparison. *American Economic Review*, 105(5), 420-25.

- Beshears, J., Choi, J. J., Laibson, D. & Madrian, B. C. (2013). Simplification and saving. *Journal of Economic Behavior & Organization*, 95, 130-145.
- Beshears, J., Choi, J. J., Laibson, D., Madrian, B. C. & Zeldes, S. P. (2014). What makes annuitization more appealing? *Journal of Public Economics*, 116, 2-16.
- Bikker, J. A., Broeders, D. W., Hollanders, D. A. & Ponds, E. H. (2012). Pension funds' asset allocation and participant age: a test of the life-cycle model. *Journal of Risk and Insurance*, 79(3), 595-618.
- Blass, A. A., Lach, S. & Manski, C. F. (2010). Using elicited choice probabilities to estimate random utility models: Preferences for electricity reliability. *International Economic Review*, 51(2), 421-440.
- Blattman, C., Jamison, J., Koroknay-Palicz, T., Rodrigues, K. & Sheridan, M. (2016). Measuring the measurement error: A method to qualitatively validate survey data. *Journal of Development Economics*, 120, 99-112.
- Blau, F. D. & Kahn, L. M. (2017). The gender wage gap: Extent, trends, and explanations. *Journal of Economic Literature*, 55(3), 789-865.
- Bonsang, E. & Van Soest, A. (2020). Time devoted to home production and retirement in couples: a panel data analysis. *Labour Economics*, 65, 101810.
- Borella, M., Moscarola, F. C. & Rossi, M. (2014). (un)expected retirement and the consumption puzzle. *Empirical Economics*, 47 (2), 733-751.
- Boyer, M. M., Box-Couillard, S. & Michaud, P.-C. (2019). Demand for annuities: Price sensitivity, risk perceptions, and knowledge. *Journal of Economic Behavior & Organization*.
- Brongers, K. A., Hoekstra, T., Wilming, L., Stewart, R. E., Roelofs, P. D. & Brouwer, S. (2023). Comprehensive approach to reintegration of disability benefit recipients with multiple problems (CARm) into the labour market: results of a randomized controlled trial. *Disability and Rehabilitation*, 45(9), 1498-1507.
- Brown, Casey, M. D. & Mitchell, O. S. (2008). Who values the social security annuity? new evidence on the annuity puzzle. *NBER Working Paper*(W13800).
- Brown, Kapteyn, A., Luttmer, E. F. & Mitchell, O. S. (2017). Cognitive constraints on valuing annuities. *Journal of the European Economic Association*, 15(2), 429- 462.
- Brown, Kling, J. R., Mullainathan, S. & Wrobel, M. V. (2008). Why don't people insure late-life consumption? a framing explanation of the under-annuitization puzzle. *American Economic Review*, 98(2), 304-09.
- Brown, J. R., Casey, M. D. & Mitchell, O. S. (2008). Who values the social security annuity? new evidence on the annuity puzzle. *NBER Working Paper*(W13800).
- Brown, S., Farrell, L., Harris, M. N. & Sessions, J. G. (2006). Risk preference and employment contract type. *Journal of the Royal Statistical Society: Series A (Statistics in Society)*, 169(4), 849-863.
- Browne, S., Milevsky, M. A. & Salisbury, T. S. (2003). Asset allocation and the liquidity premium for illiquid annuities. *Journal of Risk and Insurance*, 70(3), 509-526.
- Brüggen, L., Knoef, M. & Dur, R. (2017). Pensioen: de beperkte aandacht voor sparen voor later. *Preadviezen voor de Koninklijke Vereniging voor Staathuishoudkunde*, 31-37.
- Buda, G., Hansen, S., Rodrigo, T., Carvalho, V. M., Ortiz, Á. & Rodríguez Mora, J. V. (2023). National accounts in a world of naturally occurring data: a proof of concept for consumption. *Cambridge Working Papers in Economics* CWPE2244.
- Burkhalter, D., Wagner, A., Feer, S., Wieber, F., Ihle, A. & Baumann, I. (2022). Financial reasons for working beyond the statutory retirement age: risk factors and associations with health in late life. *International Journal of Environmental Research and Public Health*, 19(17), 10505.

- Bütler, M. & Stadelmann, S. (2020). Building on a pension: Second pillar wealth as a way to finance real estate? *The Journal of the Economics of Ageing*, 17, 100261.
- Bütler, M. & Teppa, F. (2007). The choice between an annuity and a lump sum: Results from swiss pension funds. *Journal of Public Economics*, 91(10), 1944-1966.
- Campaña, J. C., Gimenez-Nadal, J. I. & Vellilla, J. (2023). Measuring Gender Gaps in Time Allocation in Europe. *Social Indicators Research*, 165(2), 519-553.
- Carvalho, V. M., Garcia, J. R., Hansen, S., Ortiz, Á., Rodrigo, T., Rodríguez Mora, J. V. & Ruiz, P. (2021). Tracking the COVID-19 crisis with high-resolution transaction data. *Royal Society Open Science*, 8(8), 210218.
- Casarico, A. & Lattanzio, S. (2023). Behind the child penalty: understanding what contributes to the labour market costs of motherhood. *Journal of Population Economics*, 1-23.
- Cavalcanti, T. & Tavares, J. (2016). The output cost of gender discrimination: A model-based macroeconomics estimate. *The Economic Journal*, 126(590), 109-134.
- Cavapozzi, D., Francesconi, M. & Nicoletti, C. (2021). The impact of gender role norms on mothers' labor supply. *Journal of Economic Behavior & Organization*, 186, 113-134.
- CBS. (2020). *CBS statline*. <https://opendata.cbs.nl/statline/#/CBS/nl/dataset/85278NED/table?ts=1727774213999>. (Accessed: 2024-10-01)
- CBS. (2021a). *CBS statline*. <https://opendata.cbs.nl/statline/#/CBS/nl/dataset/83931NED/table?ts=1670323584614>. (Accessed: 2022-12-06)
- CBS. (2021b). *CBS statline*. <https://opendata.cbs.nl/statline/#/CBS/nl/dataset/84494NED/table?ts=1670323999382>. (Accessed: 2022-12-06)
- CBS. (2021c). *CBS statline*. <https://opendata.cbs.nl/statline/#/CBS/nl/dataset/83834NED/table?ts=1718695487691>. (Accessed: 2024-06-18)
- CBS. (2021d). *CBS statline*. <https://opendata.cbs.nl/statline/#/CBS/nl/dataset/85275NED/table?ts=1674131363531>. (Accessed: 2023-01-19)
- CentERdata. (2022). *DNB Household survey*. <https://www.eui.eu/Research/Library/ResearchGuides/Economics/Statistics/DataPortal/DNB>. (Accessed: 2024-06-09)
- Chetty, R. (2008). Moral hazard versus liquidity and optimal unemployment insurance. *Journal of Political Economy*, 116(2), 173-234.
- Chetty, R., Friedman, J. N., Leth-Petersen, S., Nielsen, T. H. & Olsen, T. (2014). Active vs. passive decisions and crowd-out in retirement savings accounts: Evidence from Denmark. *The Quarterly Journal of Economics*, 129(3), 1141-1219.
- Choicemetrics (2012) *Ngene 1.1.1 User Manual Reference Guide, Australia*. (2019).
- Comerford, D., Delaney, L. & Harmon, C. (2009). Experimental tests of survey responses to expenditure questions. *Fiscal Studies*, 30(3-4), 419-433.
- Cooke, D., Fernandes, A. P. & Ferreira, P. (2019). Product market competition and gender discrimination. *Journal of Economic Behavior & Organization*, 157, 496-522.
- Cortés, P. & Pan, J. (2020). *Children and the remaining Gender Gaps in the labor market (Rapport)*. National Bureau of Economic Research.
- Cuelenaere, B., Zwinkels, W., Veerman, T. & Moelenaar-Cox, P. (2013). Ontwikkeling hybride financiering WGA. *ASTRI Beleidsonderzoek en -advies*.
- Dave, C., Eckel, C. C., Johnson, C. A. & Rojas, C. (2010). Eliciting risk preferences: When is simple better? *Journal of Risk and Uncertainty*, 41(3), 219-243.
- Davidoff, T., Brown, J. R. & Diamond, P. A. (2005a). Annuities and individual welfare. *American Economic Review*, 95(5), 1573-1590.
- Davidoff, T., Brown, J. R. & Diamond, P. A. (2005b). Annuities and individual welfare. *American Economic Review*, 95(5), 1573-1590.

- Deaton, A. (1986). *Life-cycle models of consumption: is the evidence consistent with the theory?* National Bureau of Economic Research Cambridge, Mass., USA.
- De Groot, N. & Koning, P. (2016). Assessing the effects of disability insurance experience rating. The case of the Netherlands. *Labour Economics*, 41, 304-317.
- De Quinto, A., Hospido, L. & Sanz, C. (2020). The child penalty in Spain. *Banco de Espana Occasional Paper*(2017).
- Dijsselbloem, J., De Waegenare, A., van Ewijk, C., van der Horst, A., Knoef, M. & Steenbeek, O. (2019). Advies commissie parameters.
- Doepke, M., Hannusch, A., Kindermann, F. & Tertilt, M. (2022). *The economics of fertility: A new era* (Rapport). National Bureau of Economic Research.
- Dufo, E. (2004). The medium run effects of educational expansion: Evidence from a large school construction program in Indonesia. *Journal of Development Economics*, 74(1), 163-197.
- Duggan, M., Singleton, P. & Song, J. (2007). Aching to retire? the rise in the full retirement age and its impact on the social security disability rolls. *Journal of Public Economics*, 91(7-8), 1327-1350.
- Dutch Law. (2020). AOW. Verkregen van "<https://wetten.overheid.nl/BWBR0002221/2020-03-19>"
- Engström, P., Hägglund, P. & Johansson, P. (2017). Early interventions and disability insurance: Experience from a field experiment. *The Economic Journal*, 127 (600), 363-392.
- Erosa, A., Fuster, L., Kambourov, G. & Rogerson, R. (2022). Hours, occupations, and gender differences in labor market outcomes. *American Economic Journal: Macroeconomics*, 14(3), 543-90.
- Fisher, J. D. & Marchand, J. T. (2014). Does the retirement consumption puzzle differ across the distribution? *The Journal of Economic Inequality*, 12(2), 279-296.
- Flinn, C., Todd, P. & Zhang, W. (2021). Labor Market Returns to Personality: A Job Search Approach to Understanding Gender Gaps.
- Flinn, C. J., Todd, P. E. & Zhang, W. (2018). Personality traits, intra-household allocation and the gender wage gap. *European Economic Review*, 109, 191-220.
- Floccari, G., Van Huisseling, A. & Van Reeken, J. (2023). Depositors and negative rates: evidence from transaction data. *Available at SSRN 4505798*.
- French, E. & Song, J. (2014). The effect of disability insurance receipt on labor supply. *American Economic Journal: Economic Policy*, 6(2), 291-337.
- Fuentes, O. M., Mitchell, O. S. & Villatoro, F. (2023). Early pension withdrawals in Chile during the pandemic. *Journal of Pension Economics & Finance*, 1-26.
- Galiani, S., Gertler, P. & Ahumada, C. N. (2020, February). *Trust and saving in financial institutions* (Working Paper nr. 26809). National Bureau of Economic Research. Verkregen van <http://www.nber.org/papers/w26809> doi: 10.3386/w26809
- García, A. N., Rossi, M. & van Soest, A. (2019). Retirement of the self-employed in the Netherlands. *Small Business Economics*, 1-18.
- Garcia-Mandicó, S., García-Gómez, P., Gielen, A. C. & O'Donnell, O. (2020). Earnings responses to disability insurance stringency. *Labour Economics*, 66, 101880.
- Gelber, A., Moore, T. J. & Strand, A. (2017). The effect of disability insurance payments on beneficiaries' earnings. *American Economic Journal: Economic Policy*, 9(3), 229-261.
- Jimenez-Nadal, J. I. M. & Alberto, J. (2022). The Gender Gap in time allocation. *IZA World of Labor*.

- Goldin, J., Homonoff, T., Patterson, R. & Skimmyhorn, W. (2020). How much to save? Decision costs and retirement plan participation. *Journal of Public Economics*, 191, 104247.
- Grødem, A. S. & Kitterød, R. H. (2021). Retirement anticipation-gendered patterns in a gender-equal society? a study of senior workers in Norway. *Journal of Women & Aging*, 1-22.
- Gruber, J. (2000). Disability insurance benefits and labor supply. *Journal of Political Economy*, 108(6), 1162-1183.
- Haider, S. J. & Stephens Jr, M. (2007). Is there a retirement-consumption puzzle? evidence using subjective retirement expectations. *The Review of Economics and Statistics*, 89(2), 247-264.
- Hamilton, S., Liu, G., Miranda-Pinto, J. & Sainsbury, T. (2023). Early pension withdrawal as stimulus. Available at SSRN 4389699.
- Hartog, J. & Salverda, W. (2018). The labor market in the Netherlands, 2001-2016. *IZA World of Labor*(418).
- Hassink, W. H., Koning, P. & Zwinkels, W. (2018). Do firms with low disability risks opt out from public to private insurance? *The BE Journal of Economic Analysis & Policy*, 18(1), 20170022.
- Heckman, J. J. (1976). A life-cycle model of earnings, learning, and consumption. *Journal of Political Economy*, 84(4, Part 2), S9-S44.
- Hershey, D. A., van Dalen, H. P., Conen, W. & Henkens, K. (2017). Are “voluntary” self-employed better prepared for retirement than “forced” self-employed? *Work, Aging and Retirement*, 3(3), 243-256.
- Holbrook, A. L., Green, M. C. & Krosnick, J. A. (2003). Telephone versus face-to-face interviewing of national probability samples with long questionnaires: Comparisons of respondent satisficing and social desirability response bias. *Public Opinion Quarterly*, 67 (1), 79-125.
- Hori, M. & Murata, K. (2019). Is there a retirement consumption puzzle in Japan? evidence from a household panel dataset spanning several years. *Applied Economics*, 51(16), 1784-1798.
- Horneff, V., Maurer, R., Mitchell, O. S. & Rogalla, R. (2015). Optimal life cycle portfolio choice with variable annuities offering liquidity and investment downside protection. *Insurance: Mathematics and Economics*, 63, 91-107.
- Hsieh, C.-T., Hurst, E., Jones, C. I. & Klenow, P. J. (2019). The allocation of talent and us economic growth. *Econometrica*, 87 (5), 1439-1474.
- Hurd, M. D. & Rohwedder, S. (2003). *The retirement-consumption puzzle: Anticipated and actual declines in spending at retirement*. National Bureau of Economic Research Cambridge, Mass., USA.
- Hurd, M. D. & Rohwedder, S. (2006). *Some answers to the retirement-consumption puzzle*. National Bureau of Economic Research Cambridge, Mass., USA.
- Hurd, M. D. & Rohwedder, S. (2008). *The retirement consumption puzzle: actual spending change in panel data* (Rapport). National Bureau of Economic Research.
- Hurd, M. D. & Rohwedder, S. (2013). Heterogeneity in spending change at retirement. *The Journal of the Economics of Ageing*, 1, 60-71.
- Imbens, G. & Kalyanaraman, K. (2012). Optimal bandwidth choice for the regression discontinuity estimator. *The Review of Economic Studies*, 79(3), 933-959.
- Joulfaian, D. (2018). Saving for retirement by the self-employed. *Journal of Pension Economics & Finance*, 17 (3), 316-334.
- Kahn, J. A. (1988). Social security, liquidity, and early retirement. *Journal of Public Economics*, 35(1), 97-117.

- Kapetanios, G., Neuteboom, N., Ritsema, F. & Ventouri, A. (2022). How did consumers react to the COVID-19 pandemic over time? *Oxford Bulletin of Economics and Statistics*, 84(5), 961-993.
- Kieren, P. & Weber, M. (2022). When saving is not enough-wealth decumulation in retirement. *Journal of Pension Economics & Finance*, 21(3), 446-473.
- Kim, S. & Koh, K. (2020). Does early access to pension wealth improve health?
- Kleinjans, K. J. & Soest, A. V. (2014). Rounding, focal point answers and non-response to subjective probability questions. *Journal of Applied Econometrics*, 29(4), 567-585.
- Kleven, H. (2022). *The geography of child penalties and gender norms: Evidence from the United States* (Rapport). National Bureau of Economic Research.
- Kleven, H., Landais, C. & Leite-Mariante, G. (2023). *The child penalty atlas* (Rapport). National Bureau of Economic Research.
- Kleven, H., Landais, C., Posch, J., Steinhauer, A. & Zweimüller, J. (2019). Child penalties across countries: Evidence and explanations. , 109, 122-126.
- Kleven, H., Landais, C. & Søgaaard, J. E. (2019). Children and gender inequality: Evidence from Denmark. *American Economic Journal: Applied Economics*, 11(4), 181-209.
- Kleven, H., Landais, C. & Søgaaard, J. E. (2021). Does biology drive child penalties? evidence from biological and adoptive families. *American Economic Review: Insights*, 3(2), 183-98.
- Knoef, M., Been, J., Alessie, R., Caminada, K., Goudswaard, K. & Kalwij, A. (2016). Measuring retirement savings adequacy: Developing a multi-pillar approach in the Netherlands. *Journal of Pension Economics & Finance*, 15(1), 55-89.
- Knoef, M., Caminada, K., Been, J. & Goudswaard, K. (2017). De toereikendheid van pensioenopbouw na de crisis en pensioenhervormingen. *De toereikendheid van pensioenopbouw na de crisis en pensioenhervormingen*.
- Koning, P. & van Lent, M. (2024). Workers' moral hazard and private insurer effort in disability insurance. *Journal of Risk and Insurance*.
- Koşar, G., Ransom, T. & Van der Klaauw, W. (2021). Understanding migration aversion using elicited counterfactual choice probabilities. *Journal of Econometrics*.
- Kübler, D., Schmid, J. & Stüber, R. (2018). Gender discrimination in hiring across occupations: a nationally-representative vignette study. *Labour Economics*, 55, 215-229.
- Kühhirt, M. (2012). Childbirth and the long-term division of labour within couples: How do substitution, bargaining power, and norms affect parents' time allocation in West Germany? *European Sociological Review*, 28(5), 565-582.
- Kuhn, P. & Shen, K. (2013). Gender discrimination in job ads: Evidence from China. *The Quarterly Journal of Economics*, 128(1), 287-336.
- Kuziemko, I., Pan, J., Shen, J. & Washington, E. (2018). *The mommy effect: Do women anticipate the employment effects of motherhood?* (Rapport). National Bureau of Economic Research.
- Lammers, M., Scholte, R. & Tempelman, C. (2018). Effectiviteit WGA-verzekering bij achmea. *SEO Economisch Onderzoek*.
- Landais, C., Nekoei, A., Nilsson, P., Seim, D. & Spinnewijn, J. (2021). Risk-based selection in unemployment insurance: Evidence and implications. *American Economic Review*, 111(4), 1315-1355.
- Lee, H. (2019). Output cost of gender discrimination in the Korean labour market. *Pacific Economic Review*, 24(5), 659-671.
- Li, H., Shi, X. & Wu, B. (2015). The retirement consumption puzzle in China. *American Economic Review*, 105(5), 437-41.

- Liebkind, K., Larja, L. & Brylka, A. A. (2016). Ethnic and gender discrimination in recruitment: Experimental Evidence from Finland. *Journal of Social and Political Psychology*.
- Linde, J. (2019). Voorstel keuzearchitectuur pensioensparen voor zelfstandigen. *Netspar Industry Series*(132).
- Lindeboom, M. & Montizaan, R. M. (2018). Pension reform: Disentangling retirement and savings responses.
- Lockwood, L. M. (2012a). Bequest motives and the annuity puzzle. *Review of economic dynamics*, 15(2), 226-243.
- Lockwood, L. M. (2012b). Bequest motives and the annuity puzzle. *Review of economic dynamics*, 15(2), 226-243.
- Lockwood, L. M. (2018a). Incidental bequests and the choice to self-insure late-life risks. *American Economic Review*, 108(9), 2513-50.
- Lockwood, L. M. (2018b). Incidental bequests and the choice to self-insure late-life risks. *American Economic Review*, 108(9), 2513-50.
- Lorca, M. (2021). Effects of COVID-19 early release of pension funds: The case of Chile. *Journal of Risk and Insurance*, 88(4), 903-936.
- Love, D. A., Palumbo, M. G. & Smith, P. A. (2009). The trajectory of wealth in retirement. *Journal of Public Economics*, 93(1-2), 191-208.
- Luengo-Prado, M. J. & Sevilla, A. (2013a). Time to cook: expenditure at retirement in Spain. *The Economic Journal*, 123(569), 764-789.
- Luengo-Prado, M. J. & Sevilla, A. (2013b). Time to cook: expenditure at retirement in Spain. *The Economic Journal*, 123(569), 764-789.
- Lührmann, M. (2010). Consumer expenditures and home production at retirement—new evidence from Germany. *German Economic Review*, 11(2), 225-245.
- Lundberg, S., Startz, R. & Stillman, S. (2003). The retirement-consumption puzzle: a marital bargaining approach. *Journal of Public Economics*, 87 (5-6), 1199-1218.
- Lundborg, P., Plug, E. & Rasmussen, A. W. (2017). Can women have children and a career? IV evidence from IVF treatments. *American Economic Review*, 107 (6), 1611-1637.
- Lusardi, A. & Mitchell, O. S. (2007). Financial literacy and retirement planning: New evidence from the Rand American Life Panel. *Michigan Retirement Research Center Research Paper No. WP*, 157.
- Machado, J. A. F. & Silva, J. S. (2005). Quantiles for counts. *Journal of the American Statistical Association*, 100(472), 1226-1237.
- Madeira, C. (2022). The impact of the Chilean pension withdrawals during the COVID pandemic on the future savings rate. *Journal of International Money and Finance*, 126, 102650.
- Maestas, N., Mullen, K. J. & Strand, A. (2013). Does disability insurance receipt discourage work? using examiner assignment to estimate causal effects of SSDI receipt. *American economic review*, 103(5), 1797-1829.
- Manski, C. F. (2004). Measuring expectations. *Econometrica*, 72(5), 1329-1376.
- Masclet, D., Colombier, N., Denant-Boemont, L. & Loheac, Y. (2009). Group and individual risk preferences: A lottery-choice experiment with self-employed and salaried workers. *Journal of Economic Behavior & Organization*, 70(3), 470-484.
- Mastrobuoni, G. & Weinberg, M. (2009). Heterogeneity in intra-monthly consumption patterns, self-control, and savings at retirement. *American Economic Journal: Economic Policy*, 1(2), 163-89.
- Mastrogiacomo, M. & Alessie, R. J. (2015). Where are the retirement savings of self-employed? an analysis of 'unconventional' retirement accounts.

- Mathiowetz, N. A. (2010). Self and proxy reporting in the consumer expenditure survey program. In *Bureau of Labor Statistics consumer expenditure survey methods workshop* (Dl. 8).
- McVicar, D., Wilkins, R. & Ziebarth, N. R. (2022). Five decades of disability benefit policies in five OECD countries. *Work and the Social Safety Net: Labor Activation in Europe and the United States*, 150.
- Mesman, W., Kantarcı, T. & van Sonsbeek, J.-M. (2023). Do partially disabled people respond to financial incentives to work?
- Meurs, D. & Pora, P. (2019). Gender equality on the labour market in France: A slow Convergence hampered by Motherhood. *Economie et Statistique*, 510(1), 109-130.
- Modigliani, F. & Brumberg, R. (1954). Utility analysis and the consumption function: An interpretation of cross-section data. *Franco Modigliani*, 1(1), 388-436.
- OECD. (2019a). *Pensions at a glance 2019*. Verkregen van "https://www.oecd-ilibrary.org/content/publication/b6d3dcfc-en"
- OECD. (2019b). *Pensions at a glance 2019*. Verkregen van "https://www.oecd-ilibrary.org/content/publication/b6d3dcfc-en"
- OECD. (2021). *The OECD tax-benefit database*. Organisation for Economic Co-operation and Development.
- OECD. (2023). *Employment rate (indicator)*. https://data.oecd.org/emp/employment-rate.htm#indicator-chart. (Accessed: 2023-02-13)
- Olafsson, A. & Pagel, M. (2018). *The retirement-consumption puzzle: New evidence from personal finances* (Rapport). National Bureau of Economic Research.
- Pagel, M. (2017). Expectations-based reference-dependent life-cycle consumption. *The Review of Economic Studies*, 84(2), 885-934.
- Parker, S. C. & Rougier, J. C. (2007). The retirement behaviour of the self-employed in Britain. *Applied Economics*, 39(6), 697-713.
- Parlevliet, J., Kooiman, T. et al. (2015). *Wealth formation of dutch households: a policy assessment* (Rapport). Netherlands Central Bank, Research Department.
- Payne, S. H., Yorgason, J. B. & Dew, J. P. (2014). Spending today or saving for tomorrow: The influence of family financial socialization on financial preparation for retirement. *Journal of Family and Economic Issues*, 35(1), 106-118.
- Peijen, R. & Wilthagen, T. (2022). Labour market reintegration of individuals with a physical and cognitive disability by a company-based work-experience program. *International Journal of Disability, Development and Education*, 69(5), 1795- 1812.
- Peijnenburg, K., Nijman, T. & Werker, B. J. (2016a). The annuity puzzle remains a puzzle. *Journal of Economic Dynamics and Control*, 70, 18-35.
- Peijnenburg, K., Nijman, T. & Werker, B. J. (2016b). The annuity puzzle remains a puzzle. *Journal of Economic Dynamics and Control*, 70, 18-35.
- Peijnenburg, K., Nijman, T. & Werker, B. J. (2017a). Health cost risk: A potential solution to the annuity puzzle. *The Economic Journal*, 127 (603), 1598-1625.
- Peijnenburg, K., Nijman, T. & Werker, B. J. (2017b). Health cost risk: A potential solution to the annuity puzzle. *The Economic Journal*, 127 (603), 1598-1625.
- Plantenga, J. & Remery, C. (2009). Parental leave in the Netherlands. *CESifo DICE Report*, 7 (2), 47-51.
- Poterba, J., Venti, S. & Wise, D. (2011). The composition and drawdown of wealth in retirement. *Journal of Economic Perspectives*, 25(4), 95-118.
- Power, L. & Rider, M. (2002). The effect of tax-based savings incentives on the self-employed. *Journal of Public Economics*, 85(1), 33-52.
- Rabaté, S., Jongen, E. & Atav, T. (2024). Increasing the retirement age: Policy effects and underlying mechanisms. *American Economic Journal: Economic Policy*.

- Rabaté, S. & Rellstab, S. (2021). *The child penalty in the Netherlands and its determinants* (Rapport). CPB Netherlands Bureau for Economic Policy Analysis.
- Rehwal, K., Rosholm, M. & Svarer, M. (2017). Do public or private providers of employment services matter for employment? evidence from a randomized experiment. *Labour Economics*, 45, 169-187.
- Dutch Central Government. (2021). STAP budget. <https://www.rijksoverheid.nl/onderwerpen/leven-lang-ontwikkelen/leven-lang-ontwikkelen-financiele-regelingen/stap-budget>. (Online, accessed 22-July-2021)
- Dutch Ministry of Social Affairs. (2020). Kamerbrief voortgang individuele leerbudgetten en enkele onderwerpen rond flexibilisering aanbod.
- GfK. (2017). Onderzoek GfK kennis jaarruimte. <https://files.pressmailings.com/ee/3dea80d13011e7bdf6973b560840f3/Tabellenrapport-GfK---Kennis-Jaarruimte.pdf>. ([Online, accessed 26-July-2021])
- Rellstab, S. (2023). Gender norms and the child penalty: evidence from the Dutch bible belt. *Applied Economics*, 1-14. Rijksoverheid. (2021). <https://open.overheid.nl/documenten/ronl-7fb14719-33c7-44bb-9c7f-ec60543bd0b0/pdf>. (Accessed: 2024-01-24) Rijksoverheid. (2023). <https://www.rijksoverheid.nl/onderwerpen/scheiden/vraag-en-antwoord/kinderalimentatie>. (Accessed: 2023-02-13)
- Roeters, A. et al. (2019). Looking after the household and family care. *Time use in the Netherlands: Edition 2*.
- Rossi, M. & Sansone, D. (2018). Precautionary savings and the self-employed. *Small Business Economics*, 51(1), 105-127.
- Ruh, P. & Staubli, S. (2019). Financial incentives and earnings of disability insurance recipients: Evidence from a notch design. *American Economic Journal: Economic Policy*, 11(2), 269-300.
- Seibold, A. (2021). Reference points for retirement behavior: Evidence from German pension discontinuities. *American Economic Review*, 111(4), 1126-1165.
- Seibold, A., Seitz, S. & Sieglöcher, S. (2022). Privatizing disability insurance.
- Seitz, S. (2021). Estimating the moral hazard cost of private disability insurance and its welfare consequences. *Job Market Paper*.
- Selin, H. (2012). Marginal tax rates and tax-favoured pension savings of the self-employed: Evidence from Sweden. *The Scandinavian Journal of Economics*, 114(1), 79-100.
- Sevilla-Sanz, A. (2010). Household division of labor and cross-country differences in household formation rates. *Journal of Population Economics*, 23(1), 225-249.
- Sevilla-Sanz, A., Gimenez-Nadal, J. I. & Fernández, C. (2010). Gender roles and the division of unpaid work in Spanish households. *Feminist Economics*, 16(4), 137-184.
- Shu, S. B., Zeithammer, R. & Payne, J. W. (2016). Consumer preferences for annuity attributes: Beyond net present value. *Journal of Marketing Research*, 53(2), 240-262.
- Sieppi, A. & Pehkonen, J. (2019). Parenthood and gender inequality: Population-based evidence on the child penalty in Finland. *Economics Letters*, 182, 5-9.
- Siminski, P. & Yetsenga, R. (2021). Specialization, Comparative Advantage, and the Sexual Division of Labor.
- Smith, S. (2006). The retirement-consumption puzzle and involuntary early retirement: evidence from the British household panel survey. *The Economic Journal*, 116(510), C130-C148.
- Soika, S. (2018). Moral hazard and advantageous selection in private disability insurance. *The Geneva Papers on Risk and Insurance-Issues and Practice*, 43, 97-125.

- Spierdijk, L., van Lomwel, G. & Peppelman, W. (2009). The determinants of sick leave durations of Dutch self-employed. *Journal of Health Economics*, 28(6), 1185-1196.
- Stancanelli, E. & Van Soest, A. (2012). Retirement and home production: A regression discontinuity approach. *American Economic Review*, 102(3), 600-605.
- Staubli, S. & Zweimüller, J. (2013). Does raising the early retirement age increase employment of older workers? *Journal of Public Economics*, 108, 17-32.
- Strittmatter, A. & Wunsch, C. (2021). The Gender Pay Gap Revisited with Big Data: Do Methodological Choices Matter? *arXiv preprint arXiv:2102.09207*.
- Thaler, R. H. & Benartzi, S. (2007a). The behavioral economics of retirement savings behavior.
- Thaler, R. H. & Benartzi, S. (2007b). The behavioral economics of retirement savings behavior.
- Torre, W., Lautenbach, H., Ven, H., Janssen, B., Vroome, E. d. T., Janssen, B., ... Bossche, S. (2019). Zelfstandigen enquête arbeid 2019.
- UWV. (2014). Gedifferentieerde premies WGA en ZW 2015. UWV . UWV. (2023). Eigen risico dragen WGA. UWV .
- Van Bavel, J., Schwartz, C. R. & Esteve, A. (2018). The reversal of the gender gap in education and its consequences for family life. *Annual Review of Sociology*, 44, 341-360.
- Viering, S., Jäger, M., Bärtsch, B., Nordt, C., Rössler, W., Warnke, I. & Kawohl, W. (2015). Supported employment for the reintegration of disability pensioners with mental illnesses: a randomized controlled trial. *Frontiers in Public Health*, 3, 237.
- Wang, M., Rieger, M. O. & Hens, T. (2016). How time preferences differ: Evidence from 53 countries. *Journal of Economic Psychology*, 52, 115-135.
- Wang-Ly, N. & Newell, B. R. (2022). Allowing early access to retirement savings: Lessons from australia. *Economic Analysis and Policy*, 75, 716-733.
- White, B. B. (1978). Empirical tests of the life cycle hypothesis. *The American Economic Review*, 68(4), 547-560.
- Wilcox, R. R. & Clark, F. (2013). Robust regression estimators when there are tied values. *Journal of Modern Applied Statistical Methods*, 12(2), 3.
- Yaari, M. E. (1965a). Uncertain lifetime, life insurance, and the theory of the consumer. *The Review of Economic Studies*, 32(2), 137-150.
- Yaari, M. E. (1965b). Uncertain lifetime, life insurance, and the theory of the consumer. *The Review of Economic Studies*, 32(2), 137-150.
- Zwinkels, W., Goudswaard, K., Been, J., Caminada, K. & Knoef, M. (2017). Zelf-standigen zonder pensioen? *Economisch Statistische Berichten*, 102(4750), 254- 256.
- Zwinkels, W., Knoef, M., Been, J., Caminada, K. & Goudswaard, K. (2017). Zicht op ZZP pensioen. *Zicht op ZZP pensioen*.

