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Essays on the economics of household finance and social insurance

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Propositions relating to the dissertation

ESSAYS ON THE ECONOMICS OF HOUSEHOLD FINANCE
AND SOCIAL INSURANCE

by Pim Leonard Koopmans

1. Self-employed workers are more likely to purchase annuities when provided with early money withdrawal options, and when they face a lower administrative burden.
2. Preferences for early money withdrawal options from pension capital are most pronounced among present-biased individuals. Tying conditions to early money withdrawal options is therefore a necessity.
3. The retirement-consumption puzzle is much more complex than existing literature demonstrates: Income and spending dynamics after retirement exhibit a strong degree of intertemporal heterogeneity, and therefore require more accurate and more frequent data to fully understand.
4. Retirement in the Netherlands alleviates liquidity constraints for low-income groups.
5. Women reduce labor market activity after childbirth, but do not exchange this activity for leisure. Instead, women increase household activity more than they reduce labor market activity.
6. Household bargaining underlies child penalties in the labor market. To reduce child penalties, targeting household activity in addition to targeting the labor market may therefore prove effective.
7. More frequent re-assessments of disabled workers may lead to more outflow from disability insurance.
8. The Dutch public disability insurance system creates strong reintegration incentives for employers, allowing public and private disability insurance markets to co-exist.

9. The data used in household finance and social insurance economics still have much room for improvement, both with respect to identification and external validity.
10. Writing multi-authored papers creates more learning opportunities than writing single-authored ones.