

Annamaria Lusardi

List of Publications by Year in descending order

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119
papers

21,221
citations

76326

40
h-index

79698

73
g-index

156
all docs

156
docs citations

156
times ranked

4683
citing authors

#	ARTICLE	IF	CITATIONS
1	Financial education affects financial knowledge and downstream behaviors. Journal of Financial Economics, 2022, 145, 255-272.	9.0	147
2	Income trajectories in later life: Longitudinal evidence from the Health and Retirement Study. Journal of the Economics of Ageing, 2022, 22, 100371.	1.3	2
3	Building up financial literacy and financial resilience. Mind and Society, 2021, 20, 181-187.	1.3	58
4	Attitudes towards Debt and Debt Behavior*. Scandinavian Journal of Economics, 2021, 123, 780-809.	1.4	30
5	Financial Fragility during the COVID-19 Pandemic. AEA Papers and Proceedings American Economic Association, 2021, 111, 292-296.	1.2	39
6	Stereotypes in financial literacy: Evidence from PISA. Journal of Corporate Finance, 2021, 71, 101831.	5.5	47
7	Financial Fraud Among Older Americans: Evidence and Implications. Journals of Gerontology - Series B Psychological Sciences and Social Sciences, 2020, 75, 861-868.	3.9	52
8	Assessing the impact of financial education programs: A quantitative model. Economics of Education Review, 2020, 78, 101899.	1.4	17
9	Financial literacy and financial resilience: Evidence from around the world. Financial Management, 2020, 49, 589-614.	2.7	179
10	Debt and Financial Vulnerability on the Verge of Retirement. Journal of Money, Credit and Banking, 2020, 52, 1005-1034.	1.6	54
11	Financial Literacy and Wellness among African-Americans: <i>New Insights from the Personal Finance (P-Fin) Index</i>. Journal of Retirement, 2020, 8, 22-31.	0.2	14
12	Financial literacy and the need for financial education: evidence and implications. Swiss Journal of Economics and Statistics, 2019, 155, .	1.0	288
13	The Changing Face of Debt and Financial Fragility at Older Ages. AEA Papers and Proceedings American Economic Association, 2018, 108, 407-411.	1.2	34
14	Financial literacy and retirement planning in Canada. Journal of Pension Economics and Finance, 2017, 16, 277-296.	0.9	111
15	Optimal Financial Knowledge and Wealth Inequality. Journal of Political Economy, 2017, 125, 431-477.	4.5	391
16	Financial knowledge and 401(k) investment performance: a case study. Journal of Pension Economics and Finance, 2017, 16, 324-347.	0.9	59
17	How Ordinary Consumers Make Complex Economic Decisions: Financial Literacy and Retirement Readiness. Quarterly Journal of Finance, 2017, 07, 1750008.	0.7	175
18	EMPLOYEE FINANCIAL LITERACY AND RETIREMENT PLAN BEHAVIOR: A CASE STUDY. Economic Inquiry, 2017, 55, 248-259.	1.8	54

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19	Visual tools and narratives: new ways to improve financial literacy. Journal of Pension Economics and Finance, 2017, 16, 297-323.	0.9	62
20	How Financially Literate Are Women? An Overview and New Insights. Journal of Consumer Affairs, 2017, 51, 255-283.	2.3	248
21	Americansâ€™ Troubling Financial Capabilities: A Profile of Pre-Retirees. The Public Policy and Aging Report, 2016, 26, 23-29.	1.1	8
22	Debt literacy, financial experiences, and overindebtedness. Journal of Pension Economics and Finance, 2015, 14, 332-368.	0.9	552
23	Financial Literacy and Economic Outcomes: Evidence and Policy Implications. Journal of Retirement, 2015, 3, 107-114.	0.2	86
24	Financial Literacy Skills for the 21st Century: Evidence from PISA. Journal of Consumer Affairs, 2015, 49, 639-659.	2.3	86
25	Employee Financial Literacy and Retirement Plan Behavior: A Case Study. SSRN Electronic Journal, 2015, , .	0.4	1
26	The Economic Crisis and Medical Care Use: Comparative Evidence from Five High-Income Countries. Social Science Quarterly, 2015, 96, 202-213.	1.6	25
27	Risk Literacy. Italian Economic Journal, 2015, 1, 5-23.	1.8	18
28	Financial literacy: Do people know the ABCs of finance?. Public Understanding of Science, 2015, 24, 260-271.	2.8	101
29	Financial Literacy: Do People Know the ABCs of Finance?. SSRN Electronic Journal, 2014, , .	0.4	2
30	Visual Tools and Narratives: New Ways to Improve Financial Literacy. SSRN Electronic Journal, 2014, , .	0.4	3
31	Financial Literacy and Retirement Planning in Canada. SSRN Electronic Journal, 2014, , .	0.4	1
32	Financial literacy and financial sophistication in the older population. Journal of Pension Economics and Finance, 2014, 13, 347-366.	0.9	115
33	Five steps to planning success: experimental evidence from US households. Oxford Review of Economic Policy, 2014, 30, 697-724.	1.9	24
34	The Economic Importance of Financial Literacy: Theory and Evidence. Journal of Economic Literature, 2014, 52, 5-44.	6.5	2,340
35	Financial literacy and its consequences: Evidence from Russia during the financial crisis. Journal of Banking and Finance, 2013, 37, 3904-3923.	2.9	262
36	Financial Literacy and Quantitative Reasoning in the High School and College Classroom. Numeracy, 2013, 6, .	0.2	22

#	ARTICLE	IF	CITATIONS
37	Financial Literacy and the Financial Crisis. SSRN Electronic Journal, 2012, , .	0.4	4
38	Financial Literacy, Retirement Planning and Household Wealth. Economic Journal, 2012, 122, 449-478.	3.6	612
39	Numeracy, Financial Literacy, and Financial Decision-Making. Numeracy, 2012, 5, .	0.2	85
40	Financially Fragile Households: Evidence and Implications. Brookings Papers on Economic Activity, 2011, 2011, 83-134.	1.5	169
41	Financially Fragile Households: Evidence and Implications. SSRN Electronic Journal, 2011, , .	0.4	15
42	Financial Literacy, Retirement Planning, and Household Wealth. SSRN Electronic Journal, 2011, , .	0.4	6
43	Financial literacy and stock market participation. Journal of Financial Economics, 2011, 101, 449-472.	9.0	1,927
44	Financial literacy and retirement planning in the Netherlands. Journal of Economic Psychology, 2011, 32, 593-608.	2.2	354
45	Financial literacy and retirement planning in the United States. Journal of Pension Economics and Finance, 2011, 10, 509-525.	0.9	512
46	Financial literacy and retirement planning in Germany. Journal of Pension Economics and Finance, 2011, 10, 565-584.	0.9	343
47	Financial literacy around the world: an overview. Journal of Pension Economics and Finance, 2011, 10, 497-508.	0.9	1,066
48	Financial literacy and retirement preparation in the Netherlands. Journal of Pension Economics and Finance, 2011, 10, 527-545.	0.9	190
49	The Outlook for Financial Literacy. , 2011, , 1-13.		23
50	Financial Literacy and Planning: Implications for Retirement Well-being. , 2011, , 16-39.		193
51	The Importance of Business Owners in Assessing the Size of Precautionary Savings. Review of Economics and Statistics, 2010, 92, 61-69.	4.3	58
52	Financial Literacy among the Young. Journal of Consumer Affairs, 2010, 44, 358-380.	2.3	910
53	HETEROGENEITY IN THE EFFECT OF REGULATION ON ENTREPRENEURSHIP AND ENTRY SIZE. Journal of the European Economic Association, 2010, 8, 594-605.	3.5	51
54	Implications for Retirement Wellbeing of Financial Literacy and Planning. SSRN Electronic Journal, 2010, , .	0.4	5

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55	Adequacy of Savings for Old Age in Europe. , 2010, , 13-41.		6
56	Explaining International Differences in Entrepreneurship. , 2010, , 17-62.		35
57	Financial Literacy Among the Young. SSRN Electronic Journal, 2009, , .	0.4	27
58	Planning and Financial Literacy: How Do Women Fare?. American Economic Review, 2008, 98, 413-417.	8.5	942
59	Household Saving Behavior: The Role of Financial Literacy, Information, and Financial Education Programs. SSRN Electronic Journal, 2008, , .	0.4	17
60	Financial Literacy and Retirement Preparedness: Evidence and Implications for Financial Education. Business Economics, 2007, 42, 35-44.	1.5	975
61	Baby Boomer retirement security: The roles of planning, financial literacy, and housing wealth. Journal of Monetary Economics, 2007, 54, 205-224.	3.4	1,521
62	Saving between Cohorts: The Role of Planning. , 2007, , 271-295.		20
63	Do Household Savings Encourage Entrepreneurship? Household Wealth, Parental Wealth, and the Transition In and Out of Entrepreneurship. SSRN Electronic Journal, 2006, , .	0.4	6
64	Planning and Financial Literacy: How Do Women Fare?. SSRN Electronic Journal, 2006, , .	0.4	28
65	Financial Literacy and Planning: Implications for Retirement Wellbeing. SSRN Electronic Journal, 2005, , .	0.4	90
66	Explaining the wealth holdings of different cohorts: Productivity growth and Social Security. European Economic Review, 2005, 49, 1361-1391.	2.3	109
67	Disentangling the Importance of the Precautionary Saving Motive. SSRN Electronic Journal, 2004, , .	0.4	32
68	Liquidity Constraints, Household Wealth, and Entrepreneurship. Journal of Political Economy, 2004, 112, 319-347.	4.5	907
69	Saving and the Effectiveness of Financial Education. , 2004, , 157-184.		69
70	Credit market constraints and labor market decisions. Labour Economics, 2003, 10, 681-703.	1.7	54
71	Saving. , 2003, , 1-31.		18
72	Explaining Why So Many People Do Not Save. SSRN Electronic Journal, 2001, , .	0.4	37

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73	Savings of Young Parents. Journal of Human Resources, 2001, 36, 762.	3.1	20
74	Savings of Young Parents. SSRN Electronic Journal, 2000, , .	0.4	2
75	Saving after retirement: evidence from three different surveys. Labour Economics, 1999, 6, 277-310.	1.7	47
76	Excess Sensitivity and Asymmetries in Consumption: An Empirical Investigation. Journal of Money, Credit and Banking, 1997, 29, 154.	1.6	66
77	Precautionary saving and subjective earnings variance. Economics Letters, 1997, 57, 319-326.	1.9	139
78	INCOME AND WEALTH OVER THE LIFE CYCLE EVIDENCE FROM PANEL DATA. Review of Income and Wealth, 1997, 43, 1-32.	2.4	87
79	Permanent Income, Current Income, and Consumption: Evidence from Two Panel Data Sets. Journal of Business and Economic Statistics, 1996, 14, 81.	2.9	47
80	Permanent Income, Current Income, and Consumption: Evidence From Two Panel Data Sets. Journal of Business and Economic Statistics, 1996, 14, 81-90.	2.9	125
81	Saving and wealth holdings of the elderly. Ricerche Economiche, 1995, 49, 293-314.	0.2	28
82	Financial Literacy and Stock Market Participation. SSRN Electronic Journal, 0, , .	0.4	99
83	Financial Literacy and Retirement Planning: New Evidence from the Rand American Life Panel. SSRN Electronic Journal, 0, , .	0.4	182
84	Financial Literacy: An Essential Tool for Informed Consumer Choice?. SSRN Electronic Journal, 0, , .	0.4	49
85	Financial Literacy Among the Young: Evidence and Implications for Consumer Policy. SSRN Electronic Journal, 0, , .	0.4	40
86	Financial Literacy and Financial Sophistication Among Older Americans. SSRN Electronic Journal, 0, , .	0.4	0
87	Financial Literacy and Stock Market Participation. SSRN Electronic Journal, 0, , .	0.4	3
88	Financial Capability in the United States: Consumer Decision-Making and the Role of Social Security. SSRN Electronic Journal, 0, , .	0.4	10
89	Financial Literacy and the Financial Crisis: Evidence from Russia. SSRN Electronic Journal, 0, , .	0.4	7
90	Financial Literacy Around the World: An Overview. SSRN Electronic Journal, 0, , .	0.4	41

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91	Optimal Financial Literacy and Saving for Retirement. SSRN Electronic Journal, 0, , .	0.4	24
92	Financial Literacy and Retirement Planning in the United States. SSRN Electronic Journal, 0, , .	0.4	18
93	Financial Literacy and High-Cost Borrowing in the United States. SSRN Electronic Journal, 0, , .	0.4	46
94	The Economic Importance of Financial Literacy: Theory and Evidence. SSRN Electronic Journal, 0, , .	0.4	48
95	Optimal Financial Knowledge and Wealth Inequality. SSRN Electronic Journal, 0, , .	0.4	1
96	Optimal Financial Knowledge and Wealth Inequality. SSRN Electronic Journal, 0, , .	0.4	8
97	How Financially Literate Are Women? An Overview and New Insights. SSRN Electronic Journal, 0, , .	0.4	1
98	Financial Education, Financial Competence, and Consumer Welfare. SSRN Electronic Journal, 0, , .	0.4	14
99	Financial Literacy and Economic Outcomes: Evidence and Policy Implications. SSRN Electronic Journal, 0, , .	0.4	13
100	Risk Literacy. SSRN Electronic Journal, 0, , .	0.4	0
101	Using a Life Cycle Model to Evaluate Financial Literacy Program Effectiveness. SSRN Electronic Journal, 0, , .	0.4	6
102	Exploring the Risks and Consequences of Elder Fraud Victimization: Evidence from the Health and Retirement Study. SSRN Electronic Journal, 0, , .	0.4	12
103	Debt and Financial Vulnerability on the Verge of Retirement. SSRN Electronic Journal, 0, , .	0.4	0
104	What Explains Low Old-Age Income? Evidence from the Health and Retirement Study. SSRN Electronic Journal, 0, , .	0.4	0
105	Savings between Cohorts: The Role of Planning. SSRN Electronic Journal, 0, , .	0.4	12
106	The Geography of Financial Literacy. SSRN Electronic Journal, 0, , .	0.4	12
107	Older Adult Debt and Financial Frailty. SSRN Electronic Journal, 0, , .	0.4	8
108	The Economic Crisis and Medical Care Use: Comparative Evidence from Five High-Income Countries. SSRN Electronic Journal, 0, , .	0.4	4

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109	Older Women's Labor Market Attachment, Retirement Planning, and Household Debt. SSRN Electronic Journal, 0, , .	0.4	1
110	Defined Contribution Plans and the Challenge of Financial Illiteracy. SSRN Electronic Journal, 0, , .	0.4	4
111	Precautionary Savings and the Importance of Business Owners. SSRN Electronic Journal, 0, , .	0.4	2
112	Financial Literacy and Financial Sophistication in the Older Population: Evidence from the 2008 HRS. SSRN Electronic Journal, 0, , .	0.4	0
113	The Outlook for Financial Literacy. SSRN Electronic Journal, 0, , .	0.4	1
114	Financial Sophistication in the Older Population. SSRN Electronic Journal, 0, , .	0.4	1
115	Five Steps to Planning Success. Experimental Evidence from U.S. Households. SSRN Electronic Journal, 0, , .	0.4	1
116	Debt and Financial Vulnerability on the Verge of Retirement. SSRN Electronic Journal, 0, , .	0.4	0
117	Debt Close to Retirement and Its Implications for Retirement Well-being. SSRN Electronic Journal, 0, , .	0.4	2
118	Understanding Debt in the Older Population. SSRN Electronic Journal, 0, , .	0.4	3
119	Financial Fragility During the Covid-19 Pandemic. SSRN Electronic Journal, 0, , .	0.4	0