

# Olivia S Mitchell

## List of Publications by Year in descending order

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129  
papers

12,381  
citations

101543

36  
h-index

66911

78  
g-index

134  
all docs

134  
docs citations

134  
times ranked

3402  
citing authors

#	ARTICLE	IF	CITATIONS
1	The Economic Importance of Financial Literacy: Theory and Evidence. <i>Journal of Economic Literature</i> , 2014, 52, 5-44.	6.5	2,340
2	Baby Boomer retirement security: The roles of planning, financial literacy, and housing wealth. <i>Journal of Monetary Economics</i> , 2007, 54, 205-224.	3.4	1,521
3	Financial literacy around the world: an overview. <i>Journal of Pension Economics and Finance</i> , 2011, 10, 497-508.	0.9	1,066
4	Planning and Financial Literacy: How Do Women Fare?. <i>American Economic Review</i> , 2008, 98, 413-417.	8.5	942
5	Financial Literacy among the Young. <i>Journal of Consumer Affairs</i> , 2010, 44, 358-380.	2.3	910
6	New Evidence on the Money's Worth of Individual Annuities. <i>American Economic Review</i> , 1999, 89, 1299-1318.	8.5	645
7	Financial literacy and retirement planning in the United States. <i>Journal of Pension Economics and Finance</i> , 2011, 10, 509-525.	0.9	512
8	Optimal Financial Knowledge and Wealth Inequality. <i>Journal of Political Economy</i> , 2017, 125, 431-477.	4.5	391
9	How Financial Literacy Affects Household Wealth Accumulation. <i>American Economic Review</i> , 2012, 102, 300-304.	8.5	324
10	Ambiguity aversion and household portfolio choice puzzles: Empirical evidence. <i>Journal of Financial Economics</i> , 2016, 119, 559-577.	9.0	276
11	Financial Literacy and Retirement Planning: New Evidence from the Rand American Life Panel. <i>SSRN Electronic Journal</i> , 0, , .	0.4	182
12	How Ordinary Consumers Make Complex Economic Decisions: Financial Literacy and Retirement Readiness. <i>Quarterly Journal of Finance</i> , 2017, 07, 1750008.	0.7	175
13	Asset allocation and location over the life cycle with investment-linked survival-contingent payouts. <i>Journal of Banking and Finance</i> , 2009, 33, 1688-1699.	2.9	157
14	Financial literacy and financial sophistication in the older population. <i>Journal of Pension Economics and Finance</i> , 2014, 13, 347-366.	0.9	115
15	Optimal Portfolio Choice over the Life Cycle with Flexible Work, Endogenous Retirement, and Lifetime Payouts*. <i>Review of Finance</i> , 2011, 15, 875-907.	6.3	112
16	Chapter 49 New developments in the economic analysis of retirement. <i>Handbook of Labour Economics</i> , 1999, , 3261-3307.	1.8	108
17	Financial Literacy and Retirement Planning: New Evidence from the Rand American Life Panel. <i>SSRN Electronic Journal</i> , 0, , .	1.6	99
18	Cognitive Constraints on Valuing Annuities. <i>Journal of the European Economic Association</i> , 2017, 15, 429-462.	3.5	91

#	ARTICLE	IF	CITATIONS
19	Financial Literacy and Planning: Implications for Retirement Wellbeing. SSRN Electronic Journal, 2005, , .	0.4	90
20	Time is money: Rational life cycle inertia and the delegation of investment management. Journal of Financial Economics, 2016, 121, 427-447.	9.0	88
21	Lifecycle Portfolio Choice With Systematic Longevity Risk and Variable Investmentâ€”Linked Deferred Annuities. Journal of Risk and Insurance, 2013, 80, 649-676.	1.6	87
22	Financial Literacy and Economic Outcomes: Evidence and Policy Implications. Journal of Retirement, 2015, 3, 107-114.	0.2	86
23	The Inattentive Participant: Portfolio Trading Behavior in 401(K) Plans. SSRN Electronic Journal, 2006, , .	0.4	85
24	Following the rules: Integrating asset allocation and annuitization in retirement portfolios. Insurance: Mathematics and Economics, 2008, 42, 396-408.	1.2	84
25	The efficiency of sponsor and participant portfolio choices in 401(k) plans. Journal of Public Economics, 2010, 94, 1073-1085.	4.3	75
26	Asset rich and cash poor: retirement provision and housing policy in Singapore. Journal of Pension Economics and Finance, 2002, 1, 197-222.	0.9	73
27	Variable payout annuities and dynamic portfolio choice in retirement. Journal of Pension Economics and Finance, 2010, 9, 163-183.	0.9	70
28	How financial literacy and impatience shape retirement wealth and investment behaviors. Journal of Pension Economics and Finance, 2020, 19, 1-20.	0.9	68
29	How Family Status and Social Security Claiming Options Shape Optimal Life Cycle Portfolios. Review of Financial Studies, 2016, 29, 937-978.	6.8	67
30	Financial knowledge and 401(k) investment performance: a case study. Journal of Pension Economics and Finance, 2017, 16, 324-347.	0.9	59
31	Estimating International Adverse Selection in Annuities. North American Actuarial Journal, 2002, 6, 38-54.	1.4	58
32	Perspectives from the President's Commission on Social Security Reform. Journal of Economic Perspectives, 2003, 17, 149-172.	5.9	58
33	Optimal life cycle portfolio choice with variable annuities offering liquidity and investment downside protection. Insurance: Mathematics and Economics, 2015, 63, 91-107.	1.2	57
34	New evidence on pension plan design and administrative expenses: the Australian experience. Journal of Pension Economics and Finance, 2004, 3, 63-76.	0.9	56
35	Unlocking housing equity in Japan. Journal of the Japanese and International Economies, 2004, 18, 466-505.	2.7	56
36	EMPLOYEE FINANCIAL LITERACY AND RETIREMENT PLAN BEHAVIOR: A CASE STUDY. Economic Inquiry, 2017, 55, 248-259.	1.8	54

#	ARTICLE	IF	CITATIONS
37	Debt and Financial Vulnerability on the Verge of Retirement. <i>Journal of Money, Credit and Banking</i> , 2020, 52, 1005-1034.	1.6	54
38	Household Portfolio Underdiversification and Probability Weighting: Evidence from the Field. <i>Review of Financial Studies</i> , 2021, 34, 4524-4563.	6.8	54
39	Financial Fraud Among Older Americans: Evidence and Implications. <i>Journals of Gerontology - Series B Psychological Sciences and Social Sciences</i> , 2020, 75, 861-868.	3.9	52
40	Guaranteeing Defined Contribution Pensions: The Option to Buy Back a Defined Benefit Promise. <i>Journal of Risk and Insurance</i> , 2003, 70, 1-16.	1.6	49
41	The Economic Importance of Financial Literacy: Theory and Evidence. <i>SSRN Electronic Journal</i> , 0, , .	0.4	48
42	Footnotes aren't enough: the impact of pension accounting on stock values. <i>Journal of Pension Economics and Finance</i> , 2008, 7, 257-276.	0.9	41
43	Financial Literacy Around the World: An Overview. <i>SSRN Electronic Journal</i> , 0, , .	0.4	41
44	Annuity Values in Defined Contribution Retirement Systems: Australia and Singapore Compared. <i>Australian Economic Review</i> , 2004, 37, 402-416.	0.7	34
45	Valuing variable annuities with guaranteed minimum lifetime withdrawal benefits. <i>Insurance: Mathematics and Economics</i> , 2015, 64, 246-258.	1.2	32
46	Behavioral Impediments to Valuing Annuities: Complexity and Choice Bracketing. <i>Review of Economics and Statistics</i> , 2021, 103, 533-546.	4.3	31
47	<scp>Longevity Risk Management in Singapore's National Pension System</scp>. <i>Journal of Risk and Insurance</i> , 2011, 78, 961-982.	1.6	30
48	Financial literacy and financial decision-making at older ages. <i>Pacific-Basin Finance Journal</i> , 2021, 65, 101481.	3.9	30
49	Time discounting and economic decision-making in the older population. <i>Journal of the Economics of Ageing</i> , 2019, 14, 100121.	1.3	29
50	Fees, Framing, and Financial Literacy in the Choice of Pension Manager. <i>SSRN Electronic Journal</i> , 2010, , .	0.4	28
51	Guaranteeing Individual Accounts. <i>American Economic Review</i> , 2003, 93, 257-260.	8.5	26
52	Accounting and actuarial smoothing of retirement payouts in participating life annuities. <i>Insurance: Mathematics and Economics</i> , 2016, 71, 268-283.	1.2	25
53	Financial Literacy, Schooling, and Wealth Accumulation. <i>SSRN Electronic Journal</i> , 0, , .	0.4	22
54	How Behavioral Finance Can Inform Retirement Plan Design1. <i>Journal of Applied Corporate Finance</i> , 2006, 18, 82-94.	0.8	19

#	ARTICLE	IF	CITATIONS
55	Putting the pension back in 401(k) retirement plans: Optimal versus default deferred longevity income annuities. <i>Journal of Banking and Finance</i> , 2020, 114, 105783.	2.9	19
56	Financial Literacy and Retirement Planning in the United States. <i>SSRN Electronic Journal</i> , 0, , .	0.4	18
57	Assessing the demand for micropensions among India's poor. <i>Journal of the Economics of Ageing</i> , 2017, 9, 30-40.	1.3	18
58	Assessing the impact of financial education programs: A quantitative model. <i>Economics of Education Review</i> , 2020, 78, 101899.	1.4	17
59	Does financial education enhance financial preparedness? Evidence from a natural experiment in Singapore. <i>Journal of Pension Economics and Finance</i> , 2018, 17, 254-277.	0.9	16
60	Complexity as a Barrier to Annuitization: Do Consumers Know How to Value Annuities?. <i>SSRN Electronic Journal</i> , 0, , .	0.4	13
61	WILL THEY TAKE THE MONEY AND WORK? PEOPLE'S WILLINGNESS TO DELAY CLAIMING SOCIAL SECURITY BENEFITS FOR A LUMP SUM. <i>Journal of Risk and Insurance</i> , 2018, 85, 877-909.	1.6	13
62	Socially responsible investment in Japanese pensions. <i>Pacific-Basin Finance Journal</i> , 2006, 14, 427-438.	3.9	12
63	Exploring the Risks and Consequences of Elder Fraud Victimization: Evidence from the Health and Retirement Study. <i>SSRN Electronic Journal</i> , 0, , .	0.4	12
64	Simplifying choices in defined contribution retirement plan design: a case study. <i>Journal of Pension Economics and Finance</i> , 2018, 17, 363-384.	0.9	12
65	Potential implications of mandating choice in corporate defined benefit plans. <i>Journal of Pension Economics and Finance</i> , 2004, 3, 339-354.	0.9	11
66	An Empirical Analysis of Patterns in the Japanese Long-Term Care Insurance System. <i>Geneva Papers on Risk and Insurance: Issues and Practice</i> , 2008, 33, 694-709.	2.1	10
67	How Financial Literacy and Impatience Shape Retirement Wealth and Investment Behaviors. <i>SSRN Electronic Journal</i> , 2010, , .	0.4	10
68	Target-Date Funds in 401(K) Retirement Plans. <i>SSRN Electronic Journal</i> , 2012, , .	0.4	10
69	Enhancing risk management for an aging world. <i>GENEVA Risk and Insurance Review</i> , 2018, 43, 115-136.	0.8	10
70	Target-date funds and portfolio choice in 401(k) plans. <i>Journal of Pension Economics and Finance</i> , 2022, 21, 519-536.	0.9	10
71	How financial literacy shapes the demand for financial advice at older ages. <i>Journal of the Economics of Ageing</i> , 2021, 20, 100329.	1.3	10
72	Americans' financial resilience during the pandemic. <i>Financial Planning Review</i> , 2022, 5, .	2.0	10

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73	Valuing Variable Annuities with Guaranteed Minimum Lifetime Withdrawal Benefits. SSRN Electronic Journal, 0, , .	0.4	9
74	Financial knowledge and portfolio complexity in Singapore. Journal of the Economics of Ageing, 2020, 17, 100179.	1.3	9
75	Optimal Financial Knowledge and Wealth Inequality. SSRN Electronic Journal, 0, , .	0.4	8
76	Trust and retirement preparedness: Evidence from Singapore. Journal of the Economics of Ageing, 2021, 18, 100283.	1.3	8
77	Older Adult Debt and Financial Frailty. SSRN Electronic Journal, 0, , .	0.4	8
78	How does retiree health insurance influence public sector employee saving?. Journal of Health Economics, 2014, 38, 109-118.	2.7	7
79	How will persistent low expected returns shape household economic behavior?. Journal of Pension Economics and Finance, 2019, 18, 612-622.	0.9	7
80	Cost structures in defined contribution systems: The case of Singapore's central provident fund. Pensions, 2008, 13, 7-14.	0.0	6
81	Using a Life Cycle Model to Evaluate Financial Literacy Program Effectiveness. SSRN Electronic Journal, 0, , .	0.4	6
82	Optimal social security claiming behavior under lump sum incentives: Theory and evidence. Journal of Risk and Insurance, 2021, 88, 5-27.	1.6	6
83	Labor Market Uncertainty and Pension System Performance. SSRN Electronic Journal, 0, , .	0.4	6
84	Implications for Retirement Wellbeing of Financial Literacy and Planning. SSRN Electronic Journal, 2010, , .	0.4	5
85	Older peoples' willingness to delay social security claiming. Journal of Pension Economics and Finance, 2021, 20, 410-425.	0.9	5
86	Pension Payouts in Chile: Past, Present, and Future Prospects. SSRN Electronic Journal, 0, , .	0.4	5
87	Ambiguity Attitudes and Economic Behavior: Evidence from a U.S. Household Survey. SSRN Electronic Journal, 0, , .	0.4	5
88	Decision Complexity as a Barrier to Annuitization. SSRN Electronic Journal, 0, , .	0.4	5
89	Evaluating Lump Sum Incentives for Delayed Social Security Claiming. The Public Policy and Aging Report, 2018, 28, S15-S21.	1.1	4
90	Functional Disabilities and Nursing Home Admittance. SSRN Electronic Journal, 0, , .	0.4	4

#	ARTICLE	IF	CITATIONS
91	Money in Motion: Dynamic Portfolio Choice in Retirement. SSRN Electronic Journal, 0, , .	0.4	4
92	Target Date Defaults in a Public Sector Retirement Saving Plan. Southern Economic Journal, 2020, 86, 1133-1149.	2.1	3
93	Asset-rich and cash-poor: which older adults value reverse mortgages?. Ageing and Society, 0, , 1-18.	1.7	3
94	Decision Complexity as a Barrier to Annuitization. SSRN Electronic Journal, 0, , .	0.4	3
95	Overviewing the findings: the Technical Panel Review of the Pension Insurance Modeling System. Journal of Pension Economics and Finance, 2015, 14, 115-124.	0.9	2
96	Financial knowledge and key retirement outcomes: an overview of the issue. Journal of Pension Economics and Finance, 2017, 16, 273-276.	0.9	2
97	Putting the Pension Back in 401(k) Retirement Plans: Optimal versus Default Longevity Income Annuities. SSRN Electronic Journal, 0, , .	0.4	2
98	Debt Close to Retirement and Its Implications for Retirement Well-being. SSRN Electronic Journal, 0, , .	0.4	2
99	Auto-Enrollment Retirement Plans for the People: Choices and Outcomes in OregonSaves. SSRN Electronic Journal, 0, , .	0.4	2
100	How would 401(k) â€œRothificationâ€™ alter saving, retirement security, and inequality?. Journal of Pension Economics and Finance, 0, , 1-19.	0.9	2
101	Optimal Life Cycle Portfolio Choice with Variable Annuities Offering Liquidity and Investment Downside Protection. SSRN Electronic Journal, 0, , .	0.4	1
102	Optimal Financial Knowledge and Wealth Inequality. SSRN Electronic Journal, 0, , .	0.4	1
103	Cognitive Constraints on Valuing Annuities. SSRN Electronic Journal, 2014, , .	0.4	1
104	Will They Take the Money and Work? An Empirical Analysis of People's Willingness to Delay Claiming Social Security Benefits for a Lump Sum. SSRN Electronic Journal, 2014, , .	0.4	1
105	Employee Financial Literacy and Retirement Plan Behavior: A Case Study. SSRN Electronic Journal, 2015, , .	0.4	1
106	Older People's Willingness to Delay Social Security Claiming. SSRN Electronic Journal, 0, , .	0.4	1
107	Will They Take the Money and Work? An Empirical Analysis of People's Willingness to Delay Claiming Social Security Benefits for a Lump Sum. SSRN Electronic Journal, 0, , .	0.4	1
108	Older Women's Labor Market Attachment, Retirement Planning, and Household Debt. SSRN Electronic Journal, 0, , .	0.4	1

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109	Online Appendix for 'Ambiguity Aversion and Household Portfolio Choice Puzzles: Empirical Evidence'. SSRN Electronic Journal, 0, , .	0.4	1
110	How Cognitive Ability and Financial Literacy Shape the Demand for Financial Advice at Older Ages. SSRN Electronic Journal, 0, , .	0.4	1
111	Retirement in Japan and the United States: Cross-National Comparisons Using the Japanese Study of Aging and Retirement (JSTAR) and the U.S. Health and Retirement Study (HRS). SSRN Electronic Journal, 0, , .	0.4	1
112	Financial Sophistication in the Older Population. SSRN Electronic Journal, 0, , .	0.4	1
113	Extending Life Cycle Models of Optimal Portfolio Choice: Integrating Flexible Work, Endogenous Retirement, and Investment Decisions with Lifetime Payouts. SSRN Electronic Journal, 0, , .	0.4	0
114	Overviewing the findings: the Technical Panel Review of the Pension Insurance Modeling System "ERRATUM. Journal of Pension Economics and Finance, 2015, 14, 125-126.	0.9	0
115	Debt and Financial Vulnerability on the Verge of Retirement. SSRN Electronic Journal, 0, , .	0.4	0
116	How Persistent Low Expected Returns Alter Optimal Life Cycle Saving, Investment, and Retirement Behavior. SSRN Electronic Journal, 0, , .	0.4	0
117	Advances in understanding pension decisions. Journal of Pension Economics and Finance, 2018, 17, 251-253.	0.9	0
118	Do Required Minimum Distribution 401(k) Rules Matter, and for Whom? Insights from a Lifecycle Model. SSRN Electronic Journal, 0, , .	0.4	0
119	Cost Structures of Investment Offerings in Singapore's Central Provident Fund. SSRN Electronic Journal, 0, , .	0.4	0
120	Footnotes Aren't Enough : The Impact of Pension Accounting on Stock Values. Finance and Economics Discussion Series, 2008, 2008, 1-25.	0.5	0
121	Framing Effects and Expected Social Security Claiming Behavior. SSRN Electronic Journal, 0, , .	0.4	0
122	Target-Date Funds in 401(k) Plans. SSRN Electronic Journal, 0, , .	0.4	0
123	Evaluating Web-Based Savings Interventions: A Preliminary Assessment. SSRN Electronic Journal, 0, , .	0.4	0
124	Putting the Pension Back in 401(K) Plans: Optimal Versus Default Longevity Income Annuities. SSRN Electronic Journal, 0, , .	0.4	0
125	Older People's Willingness to Delay Social Security Claiming. SSRN Electronic Journal, 0, , .	0.4	0
126	Debt and Financial Vulnerability on the Verge of Retirement. SSRN Electronic Journal, 0, , .	0.4	0



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127	Building Better Retirement Systems in the Wake of the Global Pandemic. SSRN Electronic Journal, 0, , .	0.4	0
128	Ambiguity Attitudes and Economic Behavior: Evidence from a U.S. Household Survey. SSRN Electronic Journal, 0, , .	0.4	0
129	Influencing the choice of pension distribution at retirement. Journal of Pension Economics and Finance, 0, , 1-17.	0.9	0