

**EBRI-ERF POLICY FORUM #82**  
**Retirement and Financial Wellbeing**

Sponsored by the  
[Employee Benefit Research  
Institute \(EBRI\) - Education and Research Fund \(ERF\)](#)  
20 F Street, NW Conference Center  
20 F Street, NW, Suite 1000, Washington, DC 20001  
Thursday, December 14, 2017  
Program: 9:30am – 12:30pm  
Light breakfast at 9:00am and light lunch at 12:30pm

**AGENDA**

**9:00am-9:30am Light Breakfast**

**9:30am-9:40am Welcome**

- Harry Conaway, EBRI

**9:40am–11:15am Retirement**

9:40-10:15 - Do Older Americans Have More Income Than We Think?

- Joshua Mitchell, Senior Economist, Center for Administrative Records Research and Applications, US Census Bureau
  - <https://www.linkedin.com/in/joshua-mitchell-55455945/>
- Adam Bee, Economist, Social, Economic, and Housing Statistics Division, US Census Bureau
  - [https://www.census.gov/research/researchers/profile.php?cv\\_profile=3962](https://www.census.gov/research/researchers/profile.php?cv_profile=3962)
- <https://www.census.gov/library/working-papers/2017/demo/SEHSD-WP2017-39.html>

10:15-10:30 - Worker Reactions to State-Sponsored Auto-IRA Plans

- John Scott, Director, Retirement Savings, The Pew Charitable Trusts
  - <http://www.pewtrusts.org/en/about/experts/john-scott>
- [http://www.pewtrusts.org/~media/assets/2017/10/retirement\\_savings\\_worker\\_reactions\\_v5.pdf](http://www.pewtrusts.org/~media/assets/2017/10/retirement_savings_worker_reactions_v5.pdf)

#### 10:30-10:45 - Financial Shocks Put Retirement Security at Risk

- Alison Shelton, Senior Research Officer, Retirement Savings, The Pew Charitable Trusts
  - <https://www.linkedin.com/in/alison-shelton-89137833/>
- <http://www.pewtrusts.org/en/research-and-analysis/issue-briefs/2017/10/financial-shocks-put-retirement-security-at-risk>

#### 10:45-11:15 - Can/Should We Build Emergency Savings Through Employer-Sponsored Accounts? by John Beshears, James J. Choi, J. Mark Iwry, David C. John, David Laibson, and Brigitte C. Madrian

- Mark Iwry, Brookings Institution
  - [http://www.ebri.org/pdf/Iwry Bio Sept 2017.pdf](http://www.ebri.org/pdf/Iwry%20Bio%20Sept%202017.pdf)
- [http://www.ebri.org/pdf/RainyDayDRAFTEBRI PolicyForum.pdf](http://www.ebri.org/pdf/RainyDayDRAFTEBRI%20PolicyForum.pdf)

### **11:15am-12:25pm Financial Wellbeing**

#### 11:15-11:25 - Introduction

- Harry Conaway, EBRI

#### 11:25-12:25 - Panel

- Introducing the Inside Employees' Minds™ Survey - Financial Wellness Edition
  - Neil Lloyd, Head US DC & Financial Wellness Research, Mercer
  - <https://www.linkedin.com/in/neil-lloyd-a0825514/>

- Financial Wellbeing and Employer Benefits: Findings from CFPB's Financial Wellbeing Survey
  - Hector Ortiz, Policy Analyst, Consumer Finance Protection Bureau
  - <https://www.linkedin.com/in/hector-ortiz-a0553315/>
- Defining and Measuring Financial Wellness
  - Meghan Murphy, Vice President, Workplace Thought Leadership, Fidelity
  - <https://www.linkedin.com/in/meghan-murphy-48a1098/>

**12:25pm-12:30pm Thank You**

**12:30pm-1:30pm Light Lunch**