

"1992 Perspective on Mutual Fund Activity." *A Banner Year*, 1992, Volume 2.

Aaron, Henry. "Income Taxes and Housing." *The American Economic Review* 60, No. 5. (December, 1970): 789-806.

Aaron, Henry J. "Distinguished Lecture on Economics in Government: Public Policy, Values, and Consciousness." *Journal of Economic Perspectives* 8, No. 2 (Spring 1994): 3-21.

Abel, Andrew B. and Mark Warshawsky. "Specification of the Joy of Giving Insights From Altruism." National Bureau of Economic Research. Working Paper No. 2154. February 1987.

Adams, James D. "Personal Wealth Transfers." *Quarterly Journal of Economics*. August 1980: 159-179.

Adams, F Gerard. "The Size of Individual Incomes: Socio-Economic Variables and Chance Variation." *The Review of Economics and Statistics* 40, No. 4 (November, 1958): 390-398.

Adams, F. Gerard. "Consumer Attitudes, Buying Plans, and Purchases of Durable Goods: A Principal Components, Time Series Approach." *The Review of Economics and Statistics* 46, No. 4 (November, 1964): 347-355.

Adams, F. Gerard. "Prediction with Consumer Attitudes: The Time Series-Cross Section Paradox." *The Review of Economics and Statistics* 47, No. 4 (November, 1965): 367-378.

Aiyagari, S. Rao. "Uninsured Idiosyncratic Risk and Aggregate Saving." *Quarterly Journal of Economics* 109, No. 3 (August, 1994): 659-684.

Aiyagari, S. Rao, R. Anton Braun and Zvi Eckstein. "Transaction Services, Inflation, and Welfare." *The Journal of Political Economy* 106, No. 6. (December, 1998): 1274-1301.

Aizcorbe, Ana M., Arthur B. Kennickell, and Kevin B. Moore [2003] "Recent Changes in U.S. Family Finances: Evidence from the 1998 and 2001 Survey of Consumer Finances," *Federal Reserve Bulletin*, v. 89 (January), pp. 1-32.

Aizcorbe, Ana and Martha Starr-McCluer. "Features of Data on Motor Vehicles From Consumer Surveys." Board of Governors of the Federal Reserve System, Division of Research and Statistics, July 12, 1995.

Aizcorbe, Ana and Martha Starr-McCluer. "Vehicle Ownership, Purchases, and Leasing: Consumer Survey Data." *Monthly Labor Review* 120, iss. 6 (June, 1997): 34-40.

Aizcorbe, Ana and Martha Starr-McCluer. "Vehicle Ownership, Vehicle Acquisitions and the Growth of Auto Leasing: Evidence From Consumer Surveys." Board of Governors of the Federal Reserve System, Finance and Economics, Discussion Series: 96/35.

Alchian, Armen A. "Summaries of Papers Delivered at the 117th Annual Meeting of the American Statistical Association in Atlantic City, September 10-13, 1957." *Journal of the American Statistical Association* 53, No. 282 (June, 1958): 565-594.

Alchian, Armen A. "Summaries of Papers Delivered at the 114th Annual Meeting of the American Statistical Association in Montreal September 10-13, 1954." *Journal of the American Statistical Association* 50, No. 270 (June, 1955): 561-599.

Alchian, Armen A. "Summaries of Papers Delivered at the 113th Annual Meeting of the American Statistical Association in Washington, D.C., December 27 to 30, 1953." *Journal of the American Statistical Association* 49, No. 266 (June, 1954): 323-370.

Alessie, Rob and Annamaria Lusardi. "Consumption, Saving and Habit Forming." *Economic Letters* 55 (1997): 103-108.

Alessie, Rob and Annamaria Lusardi. "Saving and Income Smoothing: Evidence From Panel Data." Center for Economic Research. Progress Report 34. March 1996.

Alessie, Rob, Annamaria Lusardi and Arie Kapteyn. "Saving After Retirement: Evidence Based on Three Different Measures." Center for Economic Research. Progress Report 50. November 1997.

Alessie, Rob, Annamaria Lusardi and Arie Kapteyn. "Saving and Wealth Holdings of the Elderly." *Ricerche Economiche* 45 (1995): 293-315.

Alessie, Rob, Annamaria Lusardi and Trea Aldershof. "Income and Wealth over the Life Cycle: Evidence from Panel Data." Center for Economic Research and Department of Economics, Dartmouth College, November 1994.

Alessie, Rob and Christine Zandvliet. "Measurement of Household Saving Obtained From First Differencing Wealth Estimates." Center for Economic Research. Progress Report 13. December 1993.

Alessie, Rob, Michael Devereux and Guglielmo Weber. "Intertemporal Consumption, Durables and Liquidity Constraints: A Cohort Analysis." Center for Economic Research. Progress Report 12. November 1992.

Alessie, Rob, Pradhan Menno and Christine Zandvliet. "An Exploratory Analysis of The Socio-Economic Panel Data With Regard to the Financial Position of Households." Center for Economic Research, December 1993.

Allen, Steven G., Robert L. Clark and Ana a. McDermed. "Why Do Pensions Reduce Mobility?" National Bureau of Economic Research. Working Paper No. 2509. February 1988.

Alexis, Marcus. "Patterns of Black Consumption 1935-1960." *Journal of Black Studies* 1, No. 1 (September, 1970): 55-74.

Alexis, Marcus. "Wealth Accumulation of Black and White Families: The Empirical Evidence: Discussion (in Session Topic: Financial Constraints and Minority Economic Development)." *Journal of Finance* 26, No. 2 (May, 1971): 458-465.

Alpert, Harry. "Opinion and Attitude Surveys in the U.S. Government." *Public Opinion Quarterly* 16, No. 1 (Spring, 1952): 33-41.

Alpert, Harry. "The Federal Statistical System." *American Journal of Sociology* 56, No. 5. (March, 1951): 468-475.

Alter, George, Claudia Goldin and Elyce Rotella. "The Savings of Ordinary Americans: The Philadelphia Saving Fund Society in the Mid-Nineteenth Century." *Journal of Economic History* 54, No. 4. (December, 1994): 735-767.

Altig, David. "Econometric Analysis of Consumption Behavior and Fiscal Policy." *Journal of Monetary Economics* 22 (1988): 155-164.

Altig, David and Steve J. Davis. "The Timing of Intergenerational Transfers, Tax Policy, and Aggregate Savings." National Bureau of Economic Research. Working Paper No. 3753. June 1991.

Altonji, Joseph G., Fumio Hayashi and Laurence J. Kotlikoff. "Is the Extended Family Altruistically Linked?" *The American Economic Review*, December 1992: 1177-1220.

Amemiya, Takeshi and Frederick Nold. "A Modified Logit Model (in Notes)." *The Review of Economics and Statistics* 57, No. 2 (May, 1975): 255-257.

Anderson, Clay J. "Consumer Instalment and Home-Mortgage Debt." *Journal of Business* 29, No. 3. (July, 1956): 191-201.

Anderson, Patricia M., Alan L. Gustman and Thomas L. Steinmeier. "Trends in Male Labor Force Participation And Retirement: Some Evidence On The Role of Pensions and Security In the 1970's and 1980's." National Bureau of Economic Research. Working Paper No. 6208. October 1997.

Ando, Albert. "Reflections on Some Recent Evidence On Life Cycle Hypothesis of Saving." *Studies in Banking and Finance* 5 (1988): 7-25.

Ando, Albert, Guiso Luigi, Daniele Terlizzese. "Dissaving by the Elderly, Transfer Motives and Liquidity Constraints." National Bureau of Economic Research, Working Paper No. 4569, December 1993.

Angell, Robert Cooley. "The Search for Sociopsychological Factors." *American Journal of Sociology* 57, No. 1 (July, 1951): 22-26.

Arya, Anil and Jonathan Glover. "A Simple Forecasting Mechanism for Moral Hazard Settings." *Journal of Economic Theory* 66 (1995): 507-521.

Antoniewicz, Rochelle L. "A Comparison of the Household Sector from the Flow of Funds Accounts and the Survey of Consumer Finances." Board of Governors of the Federal Reserve System, Finance and Economics. Discussion Series 96/26.

Ashenfelter, Orley and George E. Johnson. "Unionism, Relative Wages, and Labor Quality in U.S. Manufacturing Industries." *International Economic Review* 13, No. 3. (October, 1972): 488-508.

Atkinson, A.B. and A.J. Harrison. "Interpretation of the Evidence." Distribution of Personal Wealth in Britain. Cambridge, MA: Cambridge UP. 1978: 252-258.

Attanasio, Orazio P. "A Cohort Analysis of Savings Behavior By U.S. Households." National Bureau of Economic Research. Working Paper No. 4454. September 1993.

Attanasio, Orazio and James Banks. "Trends in Household Savings: A Tale of Two Countries." Institute for Fiscal Studies and University College, London. June 18, 1997.

Attanasio, Orazio P. and Martin Browning. "Consumption Over the Life Cycle and Over the Business Cycle." National Bureau of Economic Research. Progress Report 6. February 1993.

Auerbach, Alan and Laurence J. Kotlikoff. "An Examination of Empirical Tests of Social Security and Savings." Social Policy Evaluation- An Economic Perspective. Academic Press Inc. (1993): 161-179.

Auerbach, Alan and Laurence J. Kotlikoff. "Demographics, Fiscal Policy, and U.S. Saving in the 1980s and Beyond." National Bureau of Economic Research. Working Paper No. 3150. October 1989.

Avery, Robert B. and Arthur B. Kennickell. "Household Saving in the U.S." *Review of Income and Wealth* 37, iss. 4 (December 1991): 409-432.

Avery, Robert B. and Arthur B. Kennickell. "Measurement of Household Saving Obtained from First-Differencing Wealth Estimates." Cornell University and Board of Governors of the Federal Reserve System, Revised February 1990.

Avery, Robert B.; et al. "Survey of Consumer Finances, 1983: A Second Report." *Federal Reserve Bulletin* 70, iss. 12 (December 1984): 857-868.

Avery, Robert B., Gregory E. Elliehausen, and Arthur B. Kennickell. "Measuring Wealth with Survey Data: An Evaluation of the 1983 Survey of Consumer Finances." *Review of Income and Wealth* 34, iss. 4 (December 1988): 339-369.

Avery, Robert B., Gregory E. Elliehausen, and Glenn B. Canner. "Survey of Consumer Finances, 1983." *Federal Reserve Bulletin* 70, iss. 9 (September 1984): 679-692.

Avery, Robert B., Gregory E. Elliehausen, Thomas A. Gustafson. "Pensions and Social Security in Household Portfolios: Evidence from the 1983 Survey of Consumer Finances." Board of Governors of the Federal Reserve System, Research Papers in Banking and Financial Economics. (1986): 127-60.

Bach G. L. and Albert Ando. "The Redistributive Effects of Inflation." *The Review of Economics and Statistics* 39, No. 1 (Feb., 1957): 1-13.

Bach G. L., and James B. Stephenson. "Inflation and the Redistribution of Wealth." *The Review of Economics and Statistics* 56, No. 1 (Feb., 1974): 1-13.

Baily, Martin Neil. "Wages and Employment Under Uncertain Demand." *The Review of Economic Studies* 41, No. 1. (Jan., 1974): 37-50.

Baker, Paul M. "Socialization after Death: The Might of the Living Dead." Growing Old in America (2<sup>nd</sup> edition), New Brunswick, NJ: Transaction Press, 1992.

Bakshi, Gurdip S. and Zhiwu Chen. "Baby Boom, Population Aging, and Capital Markets." *Journal of Business* 67, No. 2. (Apr., 1994): 165-202.

Ball, David Stafford. 'Comment on Mr. Richard S. Thorn's: "A Proposal to Remove Some Disequilibrating Movements in Official Holdings of Foreign Exchange Reserves" (in Notes and Book Reviews).' *The Review of Economics and Statistics* 45, No. 4 (Nov., 1963): 433-436.

Barone, Michael. "The New 'Save Our Wealth' Voters." *U.S. News and World Report*, 22 June, 1992: 45.

Barro, Robert J. "A Cross-Country Study of Growth, Saving, and Government." National Bureau of Economic Research. Working Paper No. 2855. February 1989.

Barksy, Robert B. et al. "Ricardian Consumers with Keynesian Propensities." *The American Economic Review* 76, No. 4 (September 1986): 676-691.

Benedict, Mary Ellen and Kathryn Shaw. "The Impact of Pension Benefits on the Distribution of Earned Income." *Industrial and Labor Relations Review* 48, iss. 4 (July 1995): 740-57.

Berger, Allen M. and Gregory F. Udell. "Relationship Lending and Lines of Credit in Small Firm Finance." *Journal of Business* 68, No. 3. (1995).

Berkovec, James, and Don Fullerton. "A General Equilibrium Model of Housing, Taxes, and Portfolio Choice" *The Journal of Political Economy* 100, No. 2 (April 1992): 390-429.

Berkovec, James and Don Fullerton. "The General Equilibrium Effects of Inflation on Housing Consumption and Investment (in Applied General Equilibrium Analysis)." *The American Economic Review*, Vol. 79, No. 2 (May, 1989): 277-282.

Berliner, Joseph S. "The Informal Organization of the Soviet Firm." *Quarterly Journal of Economics* 66, No. 3 (Aug., 1952): 342-365.

Bernanke Ben S. "Permanent Income, Liquidity, and Expenditure on Automobiles: Evidence From Panel Data." *Quarterly Journal of Economics* 99, No. 3. (Aug., 1984): 587-614.

Bernard, April. "Passing the Bucks." *Town & Country* (October 1991): 120.

Bernheim, B. Douglas. "Dissaving After Retirement Testing The Pure Life Cycle Hypothesis." National Bureau of Economic Research. Working Paper No. 1409. July 1984.

Bernheim, B. Douglas. "Do Households Appreciate Their Financial Vulnerabilities? An Analysis of Actions, Perceptions, and Public Policy." Princeton University, May 1994.

Bernheim, B. Douglas. "How Strong are Bequest Motives? Evidence Based on the Demand for Life Insurance and Annuities." National Bureau of Economic Research. Working Paper No. 2942. April 1989.

Bernheim, B. Douglas. "Private Saving and Public Policy." National Bureau of Economic Research. Working Paper No. 4215. November 1992.

Bernheim, B. Douglas and John Karl Scholz. "Premium Saving Accounts: A Proposal to Improve Tax Incentives for Saving." The Robert M. La Follette Institute of Public Affairs. Working Paper No. 16. December 1992.

Bernstein, Jared et al. "Pulling Apart: A State-by-State Analysis of Income Trends." Center for Budget and Policy Priorities, January 2000.

Bertaut, Carol C. "Stockholding Behavior of U.S. Households: Evidence from the 1983-1989 Survey of Consumer Finances." *Review of Economics and Statistics* 80 iss. 2 (May 1998): 263-275.

Bertaut, Carol and Michael Haliassos. "Precautionary Portfolio Behavior." University of Maryland, Department of Economics. Working Paper 92-8.

Bertaut, Carol, and Martha Starr-McCluer. Household Portfolios in the United States Board of Governors of the Federal Reserve System Finance and Economics Discussion Series. 2000-26. April 2000

Bertaut, Carol C., and Michael Haliassos. "Precautionary Portfolio Behavior from a Life-Cycle Perspective" *Journal of Economic Dynamics and Control* 21, iss 8-9 (June 1997): 1511-42.

Bewley, Truman F "A Field Study on Downward Wage Rigidity." Written for NBER workshop on Behavioral Macroeconomics, December 1994.

Bhatia, Kul B. "A Price Index for Nonfarm One-Family Houses, 1947-64 (in Applications)." *Journal of the American Statistical Association* 66, No. 333 (Mar., 1971): 23-32.

Bird, E. J. and R. P. A. Hagstrom, "Wild Credit Cards and the Poor." University of Wisconsin Institute for Research on Poverty. Discussion Paper no.1148-97.

Blanchard, Olivier Jean and N. Gregory Mankiw. "Consumption: Beyond Certainty Equivalence." National Bureau of Economic Research, Working Paper No. 2496.

Blau, Francine D. and Lawrence M. Kahn. "Wage Inequality: International Comparisons of Its Sources." American Enterprise Institute, 1996.

Blau, Julian H. "Direct Proof of Arrow's Theorem." *Econometrica* 40, No. 1. (January, 1972): 61-67.

Bleakley, Fred R. "Consumers Loading Up on Debt Again." *The Wall Street Journal*, 30 March 1994: A2.

Bledsoe, Ryan M. [2003] "Making Complex Data Available to Users with Simple Tools: The Case of the Survey of Consumer Finances," *Proceedings of the Section on Survey Research Methods*, 2003 Annual Meetings of the American Statistical Association, San Francisco, Calif.

Bledsoe, Ryan M. and Gerhard Fries [2002] "Editing the 2001 Survey of Consumer Finances," *Proceedings of the Section on Survey Research Methods*, 2002 Annual Meetings of the American Statistical Association, New York, N.Y.

Blinder, Alan S. "Inequality and Mobility in the Distribution of Wealth." *Kyklos* 28, fasc.4: 607-638.

Blinder, Alan S. "Intergenerational Transfers and Life Cycle Consumption." *American Economic Association* 66, No.2 (May, 1976): 87-93

Blinder, Alan S., Roger Hall Gordon, Donald E. Wise. "Social Security, Bequests, and the Life Cycle Theory of Saving: Cross-Sectional Tests." National Bureau of Economic Research, Working Paper 619, January 1981.

Block, Fred. "Did Household Savings Really Decline in the Reagan Years?" *Review of Radical Political Economics* 27, No. 4 (1995): 37-66.

Bloeman, Hans J. "The Relation Between Wealth and Labour Transitions: An Empirical Study for The Netherlands." *Center for Economic Research*, May 1995.

Blume, Marshall E. "Morningstar Ratings, Other Performance Measures, and Mutual Fund Flows." Wharton School, University of Pennsylvania, March 23, 1998.

Blume, Marshall E. and Irwin Friend. "The Asset Structure of Individual Portfolios and Some Implications for Utility Functions." *The Journal of Finance* XXX, No. 2 (May 1975): 584-602.

Blume, Marshall E., Jean Crockett, and Irwin Friend. "Stockownership in the United States Characteristics and Trends." *Survey of Current Business*, U.S. Government Printing Office. November 1974: 16-40.

Bogen, Jules I. "The Importance of Equity Financing in the American Economy (in Stimulating Investment in Equity Securities)." *Journal of Finance* 5, No. 2. (Jun., 1950): 170-178.

Bomberger, William A. "Income, Wealth, and Household Demand for Deposits." *The American Economic Review* 83, No. 4. (Sep., 1993): 1034-1044.

Boskin, Michael J. and Lawrence J. Lau. "An Analysis of Postwar U.S. Consumption and Saving." National Bureau for Economic Research. Working Paper No. 2606. June 1988.

Bostic, Raphael W.; Surette, Brian J. "Have the Doors Opened Wider? Trends in Homeownership by Race and Income." Board of Governors Federal Reserve System. Working Paper: 2000-31. June 2000.

Bosworth, Barry P. "International Difference in Saving." The Brookings Institute. December 8, 1989.

Bosworth, Barry P. "There's No Simple Explanation for the Collapse in Saving." *Challenge*. July-August 1989.

Bosworth Barry, Gary Burtless and John Sabelhaus. "The Decline in Saving: Evidence from Household Surveys." Brookings Papers on Economic Activity, Vol. 1991, No. 1(1991): 183-241.

Bourguignon, Francois, William H. Branson and Jaime de Melo. "Adjustment and Income Distribution A Counterfactual Analysis." National Bureau of Economic Research. Working Paper No. 2943. April 1989.

Bovenberg, Lans. "The Tax Treatment of Private Pensions: The Case of the Netherlands." Center for Economic Research. Progress Report 8. September 1993.

Bovenberg, Lans A. and Owen Evans. "National and Personal Saving in the United States: Measurement and Analysis of Recent Trends." International Monetary Fund. Working Paper No. 89/99. December 13, 1989.

Bradsher, Keith. "Middle-Class Debt is Seen as Hurdle to Economic Gains." *New York Times*, Monday, March 28, 1994.

Brandolini, Andrea. "The Distribution of Personal Income in Post-War Italy: Source Description, Data Quality, and the Time Pattern of Income Inequality." Banca D'Italia, Temi di discussione del Servizio Studi, No. 350, April 1999

Brandstatter, Hermann. "Saving, Income, and Emotional Climate of Households Related to Personality Structure." Center for Economic Research. Progress Report 38. April 1996.

Bratt, Elmer C. "Consumer Expenditures on Nondurables and Services in 1954." *Journal of Business* 27, No. 1(Jan., 1954): 77-86.

Braun, Denny. "Multiple Measurements of U.S. Income Inequality." *The Review of Economics and Statistics* (1988): 398-405.

Bristol, Ralph B. Jr. "Factors Associated with Income Variability (in Income and Consumption)." *The American Economic Review* 48, No. 2 (May, 1958): 279-290.

Brittain, John A. "The Implications of the Life-Cycle Hypothesis and the Wealth-Age Association." *Studies in Social Economics*. Washington D.C.: The Brookings Institute (1978): 51-72.

Brito, Dagobert L. and Peter R. Hartley. "Consumer Rationality and Credit Cards." *The Journal of Political Economy* 103, No. 2. (Apr., 1995): 400-433.

Bronfenbrenner, M, Taro Yamane, and C. H. Lee. "A Study in Redistribution and Consumption." *The Review of Economics and Statistics* 37, No. 2 (May, 1955): 149-159.

Broom, Leonard and William Shay. "Discontinuities in the Distribution of Great Wealth: Sectoral Forces Old and New" Jerome Levy Economic Research Institute, Bard College. Working Paper 308.

Brown, Charles, Greg J. Duncan and Frank P. Stafford. "Data Watch: The Panel Study of Income Dynamics." *The Journal of Economic Perspectives* 10, No. 2 (Spring 1996): 155-168.

Brown, Jonathan A. and Howard C. Bronson. "New York Stock Exchange Research Program on Share Ownership (in Needed Research in Finance)." *Journal of Finance* 8, No. 2. (May 1953): 129-136.

Browning, Martin and Annamaria Lusardi. "Household Saving: Micro Theories and Micro Facts." *Journal of Economic Literature* XXXIV (December 1996): 1797-1855.

Brueckner, Jan K. "Consumption and Investment Motives and the Portfolio Choices of Homeowners." Institute of Government and Public Affairs, University of Illinois. (revised December 1995).

Bryan, Michael F. and William T. Gavin. "Comparing Inflation Expectations of Households and Economists: Is a Little Knowledge a Dangerous Thing?" *Economic Review*. Q III, 1986: 14-19.

Bryan, Michael F. and William T. Gavin. "Models of Inflation Expectations Formation: A Comparison of Household and Economist Forecasts: Comment (in Notes, Comments, Replies)." *Journal of Money, Credit and Banking* 18, No. 4. (Nov., 1986): 539-544.

Bryant, Ralph C. and Warwick J. McKibbin. "Issues in Modeling the Global Dimensions of Demographic Change." Brookings Institute. Background Notes for July 1998 Workshops.

Budd, Edward C. "Postwar Changes in the Size Distribution of Income in the U.S. (in Distribution Issues: Trends and Policies)." *The American Economic Review* 60, No. 2 (May, 1970): 247-260.

Burkhauser, Richard V. et al. "Income Mobility and the Middle Class." American Enterprise Institute, 1996.

Burkhauser, Richard V., Joachim R. Frick, Johannes Schwarze. "A Comparison of Alternative Measures of Economic Well-Being for Germany and The United States." *Review of Income and Wealth* 43, No. 2 (June 1997): 153-171.

Burkhauser, Richard V., Timothy M. Smeeding and Joachim Merz. "Relative Inequality and Poverty in Germany and The United States During Alternative Equivalence Scales." *Review of Income and Wealth*, Series 42, No. 4, December 1996.

Burkhead, Jesse. "Changes in the Functional Distribution of Income." *Journal of the American Statistical Association* 48, No. 262 (Jun., 1953): 192-219.

Calem, Paul S. and Gerald A. Carlino. "The Concentration / Conduct Relationship in Bank Deposit Markets." *The Review of Economics and Statistics* 73, No. 2 (May, 1991): 268-276.

Calem, Paul S. and Loretta J. Mester. "Consumer Behavior and the Stickiness of Credit Card Interest Rates." Federal Reserve Bank of Philadelphia. Research Working Paper 95/10.

Campbell, John and Angus Deaton. "Is Consumption too Smooth?" National Bureau of Economic Research. Working Paper No. 2134. January 1987.

Campbell, John Y. and N. Gregory Mankiw. "Permanent Income, Current Income, and Consumption." National Bureau of Economic Research. Working Paper No. 2436. November 1987.

Canner, Glenn B., Thomas A. Durkin and Charles A. Lueck. "Recent Developments in The Home Equity Loan Market." *Journal of Retail Banking* XI, No. 2 (Summer 1989): 35-47.

Carroll, Christopher D. "How Does Future Income Affect Current Consumption?" *Quarterly Journal of Economics* 109, No. 1 (Feb., 1994): 111-147.

Carroll, Christopher D. "Portfolios of the Rich." National Bureau of Economic Research. Working Paper No. 7826. July 2000.

Carroll, Christopher D. and Miles S. Kimball. "On the Concavity of the Consumption Function." *Econometrica* 64, No. 4 (Summer 1996).

Cartter, Allan M. "Income Shares of Upper Income Groups in Great Britain and the United States." *The American Economic Review* 44, No. 5. (Dec., 1954): 875-883.

Caskey, John P. and Andrew Peterson. "Who Has a Bank Account and Who Doesn't: 1977 and 1989." *Eastern Economic Journal* 20, iss. 1 (Winter 1994): 61-73.

Chang, Y. Regina. "Saving Behavior of U.S. Households in the 1980's Results from the 1983 and 1986 Survey of Consumer Finance." *Financial Counseling and Planning* 5: 45-64.

Charles, Kerwin Ko and Erik Hurst. "The Transition to Home Ownership and the Black-White Wealth Gap." University of Michigan and University of Chicago March, 2000.

Chen, Peng; Finke, Michael S. "Negative Net Worth and the Life Cycle Hypothesis." *Financial Counseling and Planning*, 1996.

Chen, Ming and Jean Kinsey. "Intergenerational Transfers: From Parents to Adult Children and from Adult Children to Parents." University of Minnesota Department of Applied Economics. Staff Paper P97-12.

Chiang, Alpha C. "Installment Credit Control: A Theoretical Analysis." *The Journal of Political Economy* 67, No. 4. (Aug. 1959): 363-376.

Christou, Costas and Michael Haliassos. "How Do Students Finance Human Capital Accumulation: The Choice Between Borrowing and Work." International Monetary Fund, University of Cypress; May 1995 (Revised version of paper presented at the May 1994 transatlantic conference on Market Failures and Public Policy).

Clotfelter Charles and Charles Lieberman. "On the Distributional Impact of Federal Interest Rate Restrictions." *Journal of Finance* 33, No. 1. (Mar., 1978): 199-213.

Cohen, Jacob and James N. Morgan. "The Effect of Cash Buying and Credit Buying on Consumer Liquid Savings." *Journal of Finance* 17, No. 1. (Mar., 1962): 110-120.

Cohen, Morris. "Liquid Assets and the Consumption Function." *The Review of Economics and Statistics* 36, No. 2 (May, 1954): 202-211.

Conrad, Alfred H. "The Multiplier Effects of Redistributive Public Budgets." *The Review of Economics and Statistics* 37, No. 2 (May, 1955): 160-173.

Copeland, Craig. "Asset Allocation: IRAs and 401(k)-Type Plans." Employee Benefit Research Institute. Notes Vol. 21, No 10. October 2000.

Copeland, Craig and Jack Vanderhei. "Personal Account Retirement Plans: An Analysis of the Survey of Consumer Finances." Employee Benefit Research Institute. Issue Brief No. 223, July 2000.

Copeland, Craig and Jack VanDerhei. "Recent Evidence on Pension Coverage and Sponsorship, by Employer Size and Industry." Employee Benefit Research Institute. Notes, Vol. 21, No. 8. August 2000.

Corson, John T. "Sources of Income for the Aged (in Impact of Pension Funding on The American Economy)." *Journal of Finance* 7, No. 2. (May, 1952): 243-251.

Cox, Donald and Tullio Japelli. "Credit Rationing and Private Transfers: Evidence from Survey Data." *The Review of Economics and Statistics* 72, No. 3 (Aug., 1990): 445-454.

Cox, Donald. "Intergenerational Transfers and Liquidity Constraints." *Quarterly Journal of Economics* 105, No. 1. (Feb., 1990): 187-217.

Cox, Edwin B. "Changes in the Size Distribution of Dividend Income." *Journal of the American Statistical Association* 56, No. 294 (Jun., 1961): 250-259.

Cragg, John G. "Some Statistical Models for Limited Dependent Variables with Application to the Demand for Durable Goods." *Econometrica* 39, No. 5. (Sep., 1971): 829-844.

Croteau, John T. "Sources of Consumer Credit: Installment Debt Among Institutional Creditors." *Journal of Finance* 15, No. 4. (Dec., 1960): 531-545.

Curme, Michael A. and Even, William E. "Pension Coverage and Borrowing Constraints." *Journal of Human Resources* 30, iss. 4 (Fall 1995): 701-12.

Dagum, Camilo. "A General Model of Net Wealth, Total Wealth and Income Distribution With Applications." Institute of Quantitative Methods, University of Milan.

Dagum, Camilo. "Income Distribution Models." *Encyclopedia of Statistical Sciences* 4: 27-34.



D'Ambrosio, Conchita and Edward Wolff. "Is Wealth Becoming More Polarized in the United States." Jerome Levy economic Research Institute, Bard College Working Paper 330.

Daniel, Teresa, R. "Time Preference and Saving: An Analysis of Panel Data." Center for Economic Research. Progress Report No. 20. September 1994.

Darby, Michael R. "The Relative Importance of Intergenerational Transfers and Life-Cycle Motivations for Aggregate Saving." *The Effects of Social Security on Income and the Capital Stock*. Washington, DC: American Enterprise Institute: 21-40.

Das, Marcel and Arthur van Soest. "A Panel Data Model For Subjective Information on Household Income Growth." Center for Economic Research. Progress Report 41. August 1996.

Das, Marcel and Arthur van Soest. "Expected and Realized Income Changes: Evidence from the Dutch Socio-Economic Panel." Tilburg University, Department of Economics. May 1995.

Dauer, Ernst A. "Increasing Public Understanding of Consumer Credit (in Reports on Maturing Research)." *Journal of Finance* 8, No. 2. (May, 1953): 113-118.

Dauten, Carl A. "A Fresh Approach to the Place of Consumer Credit in Economic and Financial Thinking." *Journal of Finance* 9, No. 2 (May, 1954): 111-123.

David, Martin. "Increased Taxation with Increased Acceptability-A Discussion of Net Worth Taxation as a Federal Revenue Alternative (in Session Topic: The Federal Revenue System)." *Journal of Finance* 28, No. 2 (May, 1973): 481-495.

David, Martin. "The Validity of Income Reported by a Sample of Families who Received Welfare Assistance During 1959." *Journal of the American Statistical Association* 57, No. 299 (Sep., 1962): 680-685.

David, Martin. "Welfare, Income, and Budget Needs." *The Review of Economics and Statistics* 41, No. 4 (Nov., 1959): 393-399.

Davies, J.B. and A.F. Shorrocks. "Assessing the Quantitative Importance of Inheritance in the Distribution of Wealth." *Oxford Economic Papers* 30, No. 1 (March 1979): 138-149.

Davies, James C. "Some Relations Between Events and Attitudes." *The American Political Science Review* 46, No. 3 (Sep., 1952): 777-789.

Davis, K. and P. van den Oever. "The Economic Status of the Elderly in the United States." (in Documents) *Population and Development Review* 11, No. 2 (Jun.,1985): 363-375.

Dean, Andrew et al. "Saving Trends and Behavior in OECD Countries." Department of Economics and Statistics, OECD. Working Paper No. 67. June 1989.

Deaton, Angus. "Growth and Savings: What do we know, what do we need to know, and what might we learn?" Research Program in Development Studies, Princeton University. November 1994.

Deaton, Angus. "Life-cycle models of consumption: is the evidence consistent with the theory?" Woodrow Wilson School, Princeton University. July 1985.

Deaton, Angus. "Saving and Liquidity Constraints." *Econometrica* 59, No. 5 (Sep., 1991): 1221-1248.

deMenil, George and Surjit S. Bhalia. "Direct Measurement of Popular Price Expectations." *The American Economic Review* 65, No. 1 (Mar., 1975): 169-180.

Devaney, Sharon A. "Retirement Preparation of Older and Younger Baby Boomers." *Financial Counseling and Planning*, Vol. 6, 1995.

Devaney, Sharon A. "The Usefulness of Financial Ratios as Predictors of Household Insolvency: Two Perspectives." *Financial Counseling and Planning*, Vol. 5, 1994.

Diamond, Lord. "The Distribution of Personal Wealth." Royal Commission on the Distribution of Income and Wealth. Parliamentary Papers. Report No. 5. Session 3 Nov. 1977-24 Oct. 1978.

Diamond, P. A. and J. A. Hausman. "Individual Retirement and Savings Behavior." *Journal of Public Economics* 23 (1984): 81-114.

Diaz-Gimenez, Javier, Vincenzo Quadrini, Rios Rull, and Jose Victor. "Dimensions of Inequality: Facts on the U.S. Distributions of Earnings, Income, and Wealth." *Federal Reserve Bank of Minneapolis Quarterly Review* 21, iss 2 (Spring 1997): 3-21.

Dicks-Mireaux, Louis, David L. and Mervyn A. King. "Portfolio Composition and Pension Wealth: An Econometric Study." Financial Aspects of the United States Pension System. Ed. Zvi Bodie and John Shoven. Chicago, IL: University of Chicago Press for the NBER, 1983. 399-439.

Dicks-Mireaux, Louis and Mervyn King. "Pension Wealth and Household Savings Tests of Robustness." *Journal of Public Economics* 23 (1984): 115-139.

Disney, Richard and Edward Whitehouse. "What are Occupational Pension Entitlements in Britain Worth?" Institute for Fiscal Studies. June 1993.

Dolde, Walter. "Capital Markets and the Short Run Behavior of Life Cycle Savers." *Journal of Finance* 33, No. 2 (May, 1978): 413-428.

Dollar, David and Aart Kraay. "Growth is Good for the Poor." The World Bank, Development Research Group (March 2000).

Dominitz, Jeff and Charles F. Manskt. "Using Expectations Data to Study Subjective Income Expectations." Center for Economic Research. Progress Report (August 1995).

Douglas, Edna. "Secular and Cyclical Changes in the Demand for Components of a Product Cluster." *The Review of Economics and Statistics* 49, No. 1 (Feb., 1967): 63-76.

Duca, John V. and Stuart S. Rosenthal. "Borrowing Constraints and Access to Owner-Occupied Housing." *Regional Science and Urban Economics* 24, iss. 3 (June 1994): 301-322.

Duca, John V. and Stuart S. Rosenthal. "Borrowing Constraints, Household Debt, and Racial Discrimination in Loan Markets." *Journal of Financial Intermediation* 3, iss. 1 (Oct., 1993): 77-103.

Duca, John V. and Stuart S. Rosenthal. "Do Mortgage Rates Vary Based on Household Default Characteristics? Evidence on Rate Sorting and Credit Rationing." *Journal of Real Estate Finance and Economics* 8, iss. 2 (March 1994): 99-113.

Duca, John V. and William C. Whitesell. "Credit Cards and Money Demand: A Cross-sectional Study." *Journal of Money, Credit and Banking* 27, No. 2 (May, 1995): 604-623.

Duncan, Greg J. "The Volatility of Family Income over the Life Course." University of Michigan, Survey Research Center (April 2, 1987).

Dunsky, Robert M. and James R. Follain. "Tax-Induced Portfolio Reshuffling: The Case of the Mortgage Interest Deduction." *Real Estate Economics* 28, iss. 4 (Winter 2000): 683-718.

Durlauf, Steven N. "Statistical Mechanics Approaches to Socioeconomic Behavior." Department of Economics, University of Wisconsin. August 15, 1996.

Dustman, Christian. "International Migration, Uncertainty and Precautionary Savings." Center for Economic Research. Progress Report 18. December 1993.

Dynan, Karen E., Jonathan S. Skinner, and Stephen P. Zeldes. "Do the Rich Save More?" National Bureau of Economic Research. Working Paper No. 7906. September 2000.

Easterlin, Richard A. "On the Relation of Economic Factors to Recent and Projected Fertility Changes." *Demography* 3, No. 1 (1966): 131-153.

Easterlin, Richard A., Christine M. Schaeffer, and Diane J. Macunovich. "Will the Baby Boomers be Less Well off Than Their Parents: Income, Wealth, and Family Circumstances over the Life Cycle in the United States." *Population and Development Review* 19, No. 3 (Sep., 1993): 497-522.

Eberly, Janice C. "Adjustment of Consumers' Durables Stocks: Evidence from Automobile Purchases." *The Journal of Political Economy* 102, No. 3 (Jun., 1994): 403-436.

Eden, Benjamin and Ariel Pakes. "Measuring the Variance-Age Profile of Lifetime Earnings." Chapter 5. Social Policy Evaluation: An Economic Perspective. Academic Press Inc.: 1983.

Elliehausen, Gregory E. and John D. Wolken. "Banking Markets and the Use of Financial Services by Households." *Federal Reserve Bulletin* 78, iss. 3 (March 1992): 169-81.

Elmendorf, Douglas W. "The Effect of Interest-Rate Changes on Household Saving and Consumption: A Survey." Federal Reserve. Finance and Economic Discussion Series. No. 96-27. July 1996.

Elmendorf, Douglas W. and Miles S. Kimball. "Taxation of Labor Income and the Demand for Risky Assets." Federal Reserve Board. Finance and Economic Discussion Series, No. 96-32. August 1996.

Embrey, Lori L. and Jonathan J. Fox. "Gender Differences In The Investment Decision-Making Process." *Financial Counseling and Planning* 8, Iss. 2.

Engelhardt, Gary V. "Tax Subsidies and Household Saving: Evidence from Canada." Department of Economics, Dartmouth College. June 9, 1995.

Engen, Eric M, William G. Gale, and Cori E. Ucello. "The Adequacy of Household Saving." *Brookings Papers on Economic Activity* 0, iss. 2 (1999): 65-165.

Engen, Eric M, William G. Gale, and John Karl Scholz. "Do Saving Incentives Work?" *Brookings Papers on Economic Activity* 1994, No. 1(1994): 85-151.

Engen, Eric M, William G. Gale, and John Karl Scholz. "The Illusory Effects of Saving Incentives on Saving (in Symposia: Government Incentives for Saving)." *The Journal of Economic Perspectives* 10, No. 4 (Autumn, 1996): 113-138.

Enthoven, Alain. "The Growth of Installment Credit and the Future of Prosperity." *The American Economic Review* 47, No. 6 (Dec., 1957): 913-929.

Ericksen, Eugene P. "A Review: Estimating the Concentration of Wealth in America (in The Polls)." *Public Opinion Quarterly* 52, No. 2 (Summer, 1988): 243-253.

Erskine, Hazel. "The Polls: Negro Employment." *Public Opinion Quarterly* 32, No. 1(Spring, 1968): 132-153.

Even, William E. and David A. Macpherson. "The Impact of Rising 401(k) Pension Coverage on Future Pension Income." McMaster University SEDAP Research Paper no. 9.

Fair, Ray C. and Kathryn M. Dominguez. "Effects of the Changing U.S. Age Distribution on Macroeconomic Equations." National Bureau of Economic Research. Working Paper No. 2280. June 1987.

Fauver, Clarke L. and Ralph A. Young. "Measuring the Impact of Consumer Credit Controls on Spending (in Credit Regulations and Consumer Buying)." *Journal of Finance* 7, No. 2 (May, 1952): 388-402.

Feldstein, Martin. "College Scholarship Rules and Private Saving." *The American Economic Review* 85, No. 3 (Jun., 1995): 552-566.

Feldstein, Martin and Anthony Pellechio. "Social Security and Household Wealth Accumulation: New Microeconomic Evidence." Harvard Institute of Economic Research. Discussion Paper No. 530. January 1977.

Feldstein, Martin. "Social Security and Private Saving: Reply." *Journal of Political Economy* 90, No. 3 (June, 1982): 630-642.

Feldstein, Martin. "Social Security and Saving: The Extended Life Cycle Theory (in Savings Behavior: New Influences and Consequences)." *The American Economic Review* 66, No. 2 (May, 1976): 77-86.

Fels, Rendigs. "Theoretical Significance of the 1949 Recession (in Cyclical Experience in the Postwar Period)." *The American Economic Review* 45, No. 2 (May, 1955): 358-36.

Ferber, Robert. "Consumer Economics, A Survey." *Journal of Economic Literature* 11, No. 4. (Dec., 1973): 1303-1342.

Ferber, Robert. "On the Stability of Consumer Expectations." *The Review of Economics and Statistics* 37, No. 3 ( Aug., 1955): 256-266.

Ferber, Robert. "Research on Household Behavior." *The American Economic Review* 52, No. 1 (Mar., 1962: 19-63.

Ferber, Robert et. al. "Validation of Consumer Financial Characteristics: Common Stock." *Journal of the American Statistical Association* 64, No. 326 (Jun., 1969): 415-432.

Ferber, Robert et. al. "Validation of a National Survey of Consumer Financial Characteristics: Savings Accounts." *The Review of Economics and Statistics* 51, No. 4 (Nov., 1969): 436-444.

Fisher, Anne B. "The New Debate Over the Very Rich." *Fortune*. June 29, 1992: 42.

Fisher, Janet A. "An Analysis of Consumer Goods Expenditures in 1957." *The Review of Economics and Statistics* 44, No. 1 (Feb., 1962): 64-71.

Fisher, Janet A. "Consumer Durable Goods Expenditures, with Major Emphasis on the Role of Assets, Credit and Intentions." *Journal of the American Statistical Association* 58, No. 303 (Sep., 1963): 648-657.

Fisher, Janet A. "Postwar Changes in Income and Savings Among Consumers in Different Age Groups." *Econometrica* 20, No. 1 (Jan., 1952): 47-70.

Fissel, Gary S. and Tullio Jappelli. "Do Liquidity Constraints Vary over Time? Evidence from Survey and Panel Data: Note (in Notes, Comments, Replies)." *Journal of Money, Credit and Banking* 22, No. 2 (May, 1990): 253-262.

Flavin, Marjorie. "Excess Sensitivity of Consumption to Current Income, Liquidity Constraints or Myopia?" *Canadian Journal of Economics* XVIII, No. 1 (February 1995): 117-136.

Flavin, Marjorie. "The Excess Smoothness of Consumption: Identification and Interpretation." National Bureau of Economic Research. Working Paper No. 2807. December 1988.

Flavin, Marjorie. "The Joint Consumption/Asset Demand Decision: A Case Study in Robust Estimation." National Bureau of Economic Research. Working Paper 3802. August 1991.

Fichtenbaum, Rudy and Hushang Shahidi. "Truncation Bias and the Measurement of Income Inequality." *Journal of Business and Economic Statistics* 6, No. 3 (July 1988): 335-337.

Fratantoni, Michael C. "Homeownership and Investment in Risky Assets." *Journal of Urban Economics* 44, iss. 1 (July 1998): 27-42.

Friday, Frank A. "Business Forecasting." *Incorporated Statistician* 3, No. 2 (Jun., 1952): 25-37.

Friedman, Benjamin M and Mark Warshawsky. "Annuity Prices and Saving Behavior in the United States." Pensions in the US Economy. Eds. Zvi Bodie John B. Shoven and David A. Wise. Chicago: University of Chicago Press. 1996. 53-77.

Friedman, Benjamin M. "New Directions in the Relations Between Public and Private Debt." *Science* 236 (24, April, 1987): 397-402.

Friend, Irwin and Charles Lieberman. "Short-Run Asset Effects on Household Saving and Consumption: The Cross-Section Evidence." *The American Economic Review* 65, No. 4 (Sep., 1975): 624-633.

Friend, Irwin and Irving B. Kravis. "Entrepreneurial Income, Saving and Investment." *The American Economic Review*, Vol. 47, No. 3. (Jun., 1957), pp. 269-301.

Friend, Irwin and Stanley Schor. "Who Saves?" *The Review of Economics and Statistics* 41, No. 2, Part 2 (May, 1959): 213-248.

Fries, Gerhard [2003] "Disclosure Review and the 2001 Survey of Consumer Finances" Proceedings of the Section on Survey Research Methods, 2003 Annual Meetings of the American Statistical Association, New York, N.Y.

Fries, Gerhard and Barry Johnson [2000], "Disclosure Review and the 1998 Survey of Consumer Finances", *Proceedings of the Section on Survey Research Methods*, 2000 Annual Meetings of the American Statistical Association, Indianapolis, IN.

Froman, Lewis A. "Can Individual Investors be Induced to Furnish More Equity Capital? (in Stimulating Investment in Equity Securities)." *Journal of Finance* 5, No. 2 (Jun., 1950): 192-200.

Fujii, Edwin T. and Clifford B. Hawley. "On the Accuracy of Tax Perceptions." (in Notes) *The Review of Economics and Statistics* 70, No. 2 (May, 1988): 344-347.

Gabriel, Stuart A. and Stuart S. Rosenthal. "Credit Rationing, Race, and the Mortgage Market." *Journal of Urban Economics* 29, iss. 3 (May 1991): 371-379.

Galarneau, Diane and Louise Earl. "Women's Earnings/Men's Earnings." *Perspectives on Labour and Income* 11, iss. 4 (Winter 1999): 20-26.

Gale, William G. "Public Policies and Private Pension Contributions." *Journal of Money, Credit and Banking* 26, No. 3, Part 2 (Aug., 1994): 710-732.

Gale, William G. "Reinventing the Federal Tax System." *The Brookings Review*. Fall 1995.

Gale, William G. "The Effects of Pensions on Household Wealth: A Reevaluation of Theory and Evidence." *The Journal of Political Economy* 106, No. 4 (Aug., 1998): 706-723.

Gale, William G. and John Karl Scholz. "Intergenerational Transfers and the Accumulation of Wealth." *The Journal of Economic Perspectives* 8, No. 4 (Autumn, 1994): 145-160.

Gale, William G. and John Karl Scholz. "IRAs and Household Saving." *The American Economic Review* 84, No. 5 (Dec., 1994): 1233-1260.

Galloway, Lowell E. "Labor Mobility, Resource Allocation, and Structural Unemployment." *The American Economic Review* 53, No. 4. (Sep., 1963): 694-716.

Garcia, Rene, Annamaria Lusardi and Serena Ng. "Excess Sensitivity and Asymmetries in Consumption: An Empirical Investigation." Center for Economic Research. Progress Report 27. April 1995.

Gastwirth, Joseph L. "Disclosure-Limited Data Dissemination: Comment (in Applications)." *Journal of the American Statistical Association* 81, No. 393 (Mar., 1986): 23-25.

Gentry, William M. and R. Glenn Hubbard. "Entrepreneurship and Household Saving." National Bureau of Economic Research. Working Paper No. 7894. September 2000.

Gertler, Mark. "Financial Conditions and Macroeconomic Behavior." *NBER Reporter*. Summer 1994: 10-13.

Getter, Darryl E. "Consumer Credit: Broader Availability, Deeper Debt." *Perspective* XVIII, No. 1 (Spring 1996): 59-64.

Gittleman, Maury and Mary Joyce. "Earnings Mobility and Long-Run Inequality: An Analysis Using Matched CPS Data."

- Bureau of Labor Statistics. Washington, DC: Government Printing Office, June 1994.
- Gittleman, Maury and Edward N. Wolff. "Racial Wealth Disparities: Is the Gap Closing?" Jerome Levy economic Research Institute, Bard College. Working Paper 311.
- Glastris, Paul. "Where Americans Cheer the Rich." *U.S. News and World Report*. November 18, 1991: 40-44.
- Godwin, Deborah D. "Dynamics of Households' Income, Debt, and Attitudes toward Credit, 1983-1989." *Journal of Consumer Affairs* 31, iss. 2 (Winter 1997): 303-25.
- Godwin, Deborah D. "Household Debt Quintiles: Explaining Changes 1983-1989." *Journal of Consumer Affairs* 32, iss. 2 (Winter 1998): 369-93.
- Gokhale, Jagadeesh et al. "Simulating the Transmission of Wealth Inequality via Bequests." Federal Reserve Bank of Cleveland. Working Paper No. 9811. September 1998.
- Gokhale, Jagadeesh, Laurence J. Kotlikoff and John Sabelhaus. "Understanding the Postwar Decline in U.S. Saving: A Cohort Analysis." *Brookings Papers on Economic Activity* 1996, No. 1(1996): 315-390.
- Goldsmith, Raymond W., Dorothy S. Brady, and Horst Mendershausen. "A Study of Savings in the United States." Vol. III. Princeton, NJ: Princeton University Press. 1956: 192-197.
- Goode, Richard. "Imputed Rent of Owner-Occupied Dwellings Under the Income Tax." *Journal of Finance* 15, No. 4 (Dec., 1960): 504-530.
- Goodman, Roe. "Sampling for the 1947 Survey of Consumer Finances." *Journal of the American Statistical Association* 42, No. 239 (Sep., 1947): 439-448.
- Goodman Jr., John L. and John B. Iltner. "The Accuracy of Home Owners' Estimates of House Value." Board of Governors of the Federal Reserve System. Working Paper 131. March 1993.
- Gottschalk, Peter. "Inequality, Income Growth, and Mobility: The Basic Facts." *Journal of Economic Perspectives* 11, No. 2. (Spring 1997): 21-40.
- Grable, John E. and Ruth H. Lytton. "Investor Risk Tolerance: Testing The Efficacy Of Demographics As Differentiating And Classifying Factors." *Financial Counseling and Planning* 9, No. 1, (1998).
- Gramlich, Edward M. "Budget Deficits and National Saving: Are Politicians Exogenous?" *The Journal of Economic Perspectives* 3, No. 2 (Spring, 1989): 23-35.
- Gravelle, Jane. "Do Individual Retirement Accounts Increase Savings?" *The Journal of Economic Perspectives* 5, No. 2 (Spring, 1991): 133-148.
- Greenwood, Daphne T. and Edward N. Wolff. "Changes in Wealth in the United States, 1962-1983." *Journal of Population Economics* 5 (1992): 261-288.
- Gropp, Reint, John Karl Scholz and Michelle J. White. "Personal Bankruptcy and Credit Supply and Demand." *Quarterly Journal of Economics* 112, iss. 1 (February 1997): 217-251.
- Grossman, Sanford J. and Oliver D. Hart. "An Analysis of the Principal-Agent Problem." *Econometrica* 51, Issue 1 (Jan., 1983): 7-46.
- Guillermo, Rabiela. "Borrowing Constraints and the Survey of Consumer Finances: A Critical Examination." Rice University. Publication Date: 1999.
- Guiso, Luigi, Tullio Japelli, and Danielle Terlizzese. "Income Risk, Borrowing Constraints, and Portfolio Choice." *American Economic Review* 86, No. 1 (March 1996): 158-172.
- Gullason, Edward T., Bharat R. Kolluri and Michael J. Panik. "Social Security and Household Wealth Accumulation: Refined Microeconomic Evidence (in Notes)." *The Review of Economics and Statistics* 75, No. 3 (Aug., 1993): 548-551.

Gunnarsson, Jonas L. "Use of Spouse Data in Analysis of Couple Household Financial Behavior: The Case of Attitudes Towards Financial Risk Taking." Center for Economic Research. Progress Report 35. March 1996.

Gustman, Alan L. and Thomas L. Steinmeier. "An Analysis of Pension Benefit Formulas, Pension Wealth and Incentives from Pensions" *Research In Labor Economics* 10, (1989): 53-106.

Gustman, Alan L. and Thomas L. Steinmeier. "Changing Pensions in Cross-Section and Panel Data: Analysis with Employer Provided Plan Descriptions." National Bureau of Economic Research. Working Paper: 6854.

Gustman, Alan L. and Thomas L. Steinmeier. "Employer Provided Pension Data in the NLS Mature Women's Survey and in the Health and Retirement Study." Dartmouth College. Working Paper 98-12. October 1998.

Gustman, Alan L. and Thomas L. Steinmeier. "Pension incentives and job mobility." Kalamazoo: W. E. Upjohn Institute for Employment Research, 1995.

Gustman, Alan L. and Thomas L. Steinmeier. "Pensions, Efficiency Wages and Job Mobility." National Bureau of Economic Research. Working Paper 2426. November 1987.

Gustman, Alan L. and Thomas L. Steinmeier. "Retirement and Wealth." Dartmouth College. Working Paper 00-07. April 2000.

Gustman, Alan L. and Thomas L. Steinmeier. "What People Don't Know About Their Pensions and Social Security." Dartmouth College. Working Paper 99-11. September 1999. Revised November 2000.

Gustman, Alan L. et al. "Pension and Social Security Wealth in the Health and Retirement Study." National Bureau of Economic Research. Working Paper No. 5912. February 1997.

Gustman, Alan L., Olivia S Mitchell, and Thomas L. Steinmeier. "The Role of Pensions In the Labor Market." Institute for Labor Market Policies. Working Paper No. 4. May 1992.

Guthrie, Harold W. "Consumer's Propensities to Hold Liquid Assets." *Journal of the American Statistical Association* 55, No. 291 (Sep., 1960): 469-490.

Guthrie, Harold W. "An Empirical Evaluation of Theories of Saving." (in Notes and Book Reviews) *The Review of Economics and Statistics* 45, No. 4 (Nov., 1963): 430-433.

Gyourko, Joseph. "Owner-Occupied Homes, Income-Producing Properties, and REITs as Inflation Hedges: Empirical Findings.." *Journal of Real Estate Finance and Economics* 1(1988): 347-372.

Haliassos, Michael. "On Perfect Foresight Models of a Stochastic World." *The Economic Journal* 104, No. 424 (May, 1994): 477-491.

Haliassos, Michael and Andrew B. Lyon. "Progressivity of Capital Gains Taxation with Optimal Portfolio Selection." Tax Progressivity and Income Inequality. Ed. Joel Slemrod. Cambridge, MA: Cambridge UP. 1994: 275-304.

Haliassos, Michael and Carol C. Bertaut "Why do so Few Hold Stocks?" *The Economic Journal* 105, No. 432 (Sep., 1995): 1110-1129.

Haliassos, Michael and Christis Hassapis. "Non-expected Utility, Saving, and Portfolios." *The Economic Journal*, Forthcoming. June 8, 2000.

Hall, Robert E. "Real Interest and Consumption." National Bureau of Economic Research. Working Paper No. 1694. August 1985.

Hall, Robert E. and Fredric S. Mishkin. "The Sensitivity of Consumption to Transitory Income Estimates from Panel Data on Households." *Econometrica* 50, No. 2 (March 1982): 461-481.

Hamberg, D. "Income Growth in Secular Stagnation and Inflation." *The Economic Journal* 63, No. 25 (Sep., 1953): 608-626.

- Hamermesh, Daniel S. "Planned and Unplanned Bequests." National Bureau of Economic Research. Working Paper No. 1496. November 1984.
- Hansen, Lars Peter and James J. Heckman. "The Empirical Foundations of Calibration." *Journal of Economic Perspectives* 10, No. 1 (Winter 1996): 87- 104.
- Harbury, C. D. and P. C. McMahon. "Inheritance and the Characteristics of Top Wealth Leavers in Britain." *The Economic Journal* 83, No. 331 (Sept., 1973): 810-833.
- Harris, Milton and Artur Raviv. "Optimal Incentive Contracts with Imperfect Information." *Journal Of Economics Theory* 20, (1979): 231-259.
- Hart, Oliver D. "Optimal Labour Contracts under Asymmetric Information: An Introduction." *The Review of Economic Studies* 50, No. 1 (Jan, 1983): 3-35.
- Haslett, D. W. "Is Inheritance Justified?" *Philosophy and Public Affairs* 15, No. 2 (Spring, 1986): 122-155.
- Hatcher, Charles B. "A Life-Course Approach to Measuring Household Wealth." *Journal of Consumer Affairs* 33, iss. 2 (Winter 1999): 358-379.
- Hatcher, Charles B. "Regarding the Relationship Between Income and Wealth in Retirement." *Financial Counseling and Planning*, Vol. 9, No. 2, 1998.
- Haveman, Robert H. "Earnings Inequality: The Influence of Changing Opportunities and Choices." Washington, DC: The AEI Press: 1996.
- Hawley, Clifford B. and Edwin T. Fujii. "An Empirical Analysis of Preferences for Financial Risk: Further Evidence on the Friedman-Savage Model." *Journal of Post Keynesian Economics* 16, iss. 2 (Winter 1993-94): 197-204.
- Hawley, Clifford B. and Edwin T. Fujii. "Discrimination in Consumer Credit Markets." *Eastern Economic Journal* 17, iss. 1 (Jan.-March 1991): 21-30.
- Hayashi, Fumio. "Why is Japan's Saving Rate so Apparently High?" National Bureau of Economic Research. Conference on Macroeconomics scheduled March 8, 1986.
- Hayashi, Fumio, Albert Ando and Richard Ferris. "Life Cycle and Request Savings: A Study of Japanese and U.S. Households Based on Data from the 1984 NSFIE and the 1983 Survey of Consumer Finances" *Journal of the Japanese and International Economy* 2, iss. 4 (December 1988): 450-491.
- Heaton, John and Deborah Lucas. "Portfolio Choice and Asset Prices: The Importance of Entrepreneurial Risk." *Journal of Finance* 55, iss. 3 (June 2000): 1163-1198.
- Heckman, James J. et al. "U.S. Education and Training Policy: A Re-evaluation of the Underlying Assumption Behind the 'New Consensus'." Center For Social Program Evaluation, University of Chicago. Working Paper No. CSPE94-I. December 1993.
- Hempenius, A. L. "A Theory of Choice of Bank Accounts." Center for Economic Research. Progress Report 26. February 1995.
- Hempenius, A. L. "Fixed Transaction Costs and Modeling Limited Dependent Variables." Center for Economic Research. Progress Report 22. September 1994.
- Henley, Andrew, Richard Disney, and Alan Carruth. "Job Tenure and Asset Holdings," *Economic Journal*, 104(1994):338-349.
- Hess, Gregory D. and Athanasios Orphanides. "Taxation and Intergenerational Transfers With Family Size Heterogeneity: Do Parents With More Children Prefer Higher Taxes?" Finance and Economics Discussion Series. Paper No. 94-8. May 1994.



- Hibbs, Douglas A. Jr. "Political Parties and Macroeconomic Policy." *The American Political Science Review* 71, No. 4 (Dec., 1977): 1467-1487.
- Hiltz, S. Roxanne. "Black and White in the Consumer Financial System." *American Journal of Sociology* 76, No. 6 (May, 1971): 987-998.
- Hinz, Richard P., David D. McCarthy, and John A. Turner. "Are Women Conservative Investors? Gender Differences in Participant Directed Pension Investments." Positioning Pensions for the Year 2000, Olivia Mitchell (ed.): Philadelphia, University of Pennsylvania Press, 1996.
- Hitschler, Pamela B. "Spending by Older Consumers: 1980 and 1990 Compared." U.S. Department of Labor Bureau of Labor Statistics, *Monthly Labor Review* (Reprinted from May 1993).
- Hochguertel, Stefan and Arthur van Soest. "The Relation Between Financial and Housing Wealth of Dutch Households." Center for Economic Research. Progress Report 40. July 1996.
- Hogarth, Jeanne M. and Kevin H. O'Donnell. "If You Build It, Will They Come? A Simulation of Financial Product Holdings Among Low-to-Moderate Income Households." *Journal of Consumer Policy* 23, iss. 4 (December 2000): 409-44.
- Holland, Daniel M. "Dividend Underreporting on Tax Returns (in Effects of Taxation)." *Journal of Finance* 13, No. 2 (May, 1958): 238-260.
- Holmstrom, Bengt. "Moral Hazard and Observability." *The Bell Journal of Economics* (1979): 75-91.
- Holmstrom, Bengt. "Moral Hazard in Teams." *The Bell Journal of Economics* 13 (1982): 324-340.
- Holtz-Eakin, Douglas, David Joulfaian and Harvey S. Rosen. "Entrepreneurial Decisions and Liquidity Constraints." *The Rand Journal of Economics* 25, No. 2 (Summer, 1994): 334-347.
- Hong, Harrison and Jeffrey D. Kubik. "Social Interaction and Stock- Market Participation." Syracuse Economics Department, Jeremy C. Stein Harvard Economics Department First Draft: February 2001.
- Hopkins, Jeffrey and Michael Taylor. "Are U.S. Farm Programs Good Public Policy? Taking Policy Performance Seriously." American Agricultural Economics Association. Selected Paper: May 2001.
- Horioka, Charles Yuji. "Capital Gains in Japan: Their Magnitude and Impact on Consumption." *Economic Journal* 106, No. 436 (May 1996): 560-577.
- Horioka, Charles Yuji. "Consuming and Saving." Postwar Japan as History, Andrew Gordon (ed.). Berkeley, CA: University of California Press, 1993. 259-292.
- Horioka, Charles Yuji. "Future Trends in Japan's Saving Rate and the Implications Thereof for Japan's External Imbalance." *Japan and the World Economy* 3, No. 4 (April 1992): 307-330.
- Horioka, Charles Yuji. "Is Japan's Household Saving Rate Really High?" *Review of Income and Wealth* 41, No. 4 (December 1995): 373-397.
- Horioka, Charles Yuji. "Japan's Consumption and Saving in International Perspective." *Economic Development and Cultural Change* 42, No. 2 (January 1994): 293-316.
- Horioka, Charles Yuji. "Saving in Japan." *World Savings: An International Survey*. Arnold Heertje (ed.). Cambridge, MA: Blackwell Publishers. 1993. 238-278.
- Horioka, Charles Yuji. "The Impact of Capital Gains on Household Consumption and Saving in Japan: A Cointegration Analysis. Institute of Social and Economic Research, Osaka University. Discussion Paper No. 276. September 1992.
- Horioka, Charles Yuji. "The Impact of the Age Structure of the Population on the Household Saving Rate in Japan: A Cointegration Analysis." Institute of Social and Economic Research, Osaka University. Discussion Paper No. 287. December 1992.

Horioka, Charles Yuji et al. "Do the Aged Dissave in Japan? Evidence From Micro Data." Institute of Social and Economic Research, Osaka University. Discussion Paper No. 402. April 1996.

Horioka, Charles Yuji, Naota Yokota, and Toshiyuki Miyaji. "Why Do People Save? An Analysis of Motives for Household Saving in Japan." Institute of Social and Economic Research, Osaka University. Discussion Paper No. 350. October 1994.

Horioka, Charles Yuji and Wako Watanabe. "Why Do People Save? A Micro-analysis of Motives for Household Saving in Japan." Institute of Social and Economic Research, Osaka University. Discussion Paper No. 412. June 1996.

Hossler, Don and Nick Vesper. "An Exploratory Study of the Factors Associated with Parental Saving for Postsecondary Education." *Journal of Higher Education* 64, No. 2 (Mar. - Apr., 1993): 140-165.

Hough, Louis. "An Asset Influence in the Labor Market." *The Journal of Political Economy* 63, No. 3. (Jun., 1955): 202-215.

Houthakker, H. S. "The Permanent Income Hypothesis." *American Economic Review* 48, 1958: 396-404.

Huang, David S. "Discrete Stock Adjustment: The Case of Demand for Automobiles." *International Economic Review* 5, No. 1 (Jan., 1964): 46-62.

Huang, David S. "Initial Stock and Consumer Investment in Automobiles." *Journal of the American Statistical Association* 58, No. 303 (Sep., 1963): 789-798.

Hubbard, R. Glenn, Jonathan Skinner and Stephen P. Zeldes. "Precautionary Saving and Social Insurance." *The Journal of Political Economy* 103, No. 2 (Apr., 1995): 360-399.

Hubbard, R. Glenn and Kenneth L. Judd. "Liquidity Constraints, Fiscal Policy, and Consumption." *Brookings Papers on Economic Activity* 1986, No. 1 (1986): 1-50.

Hubbard, R. Glenn and Kenneth L. Judd. "Social Security and Individual Welfare: Precautionary Saving, Borrowing Constraints, and the Payroll Tax." *The American Economic Review* 77, No. 4 (Sep., 1987): 630-646.

Hugget, Mark and Gustavo Ventura. "Understanding Why High Income Households Save More Than Low Income Households." Institute for Empirical Macroeconomics. Discussion Paper No. 106. October 1995.

Huizinga, Harry. "The Welfare Effects of Individual Retirement Accounts." Center for Economic Research. Progress Report 3. November 1992.

Hunter, Helen Manning. "A Behavioral Model of the Long-Run Growth of Aggregate Consumer Credit in the United States." *The Review of Economics and Statistics* 48, No. 2 (May, 1966): 124-140.

Hurd, Michael D. "Forecasting the Consumption, Income, and Wealth of the Elderly." Department of Economics SUNY and National Bureau of Economic Research (February 1992; Revised July 1992).

Hurd, Michael D. "Mortality Risk and Bequests." *Econometrica* 57, No. 4 (July, 1989): 779-813.

Hurd, Michael D. "Research on the Elderly: Economic Status, Retirement, and Consumption and Saving." *Journal of Economic Literature* 28, No. 2. (Jun., 1990): 565-637.

Hurd, Michael D. "Savings and Bequests." National Bureau of Economic Research. Working Paper No. 1826. January 1986.jbsmit

Hurd, Michael D. "Wealth Depletion and Life Cycle Consumption by the Elderly." National Bureau of Economic Research. Working Paper No. 3472. October 1990.

Hurd, Michael D and B. Gabriella Mundaca. "The Importance of Gifts and Inheritances Among the Affluent." National Bureau of Economic Research. Working Paper No 2415. October 1987.

Hurd, Michael D. and David A. Wise. "The Wealth and Poverty of Widows: Assets Before and After the Husband's Death." National Bureau of Economic Research. Working Paper No. 2325. July 1987.

Hymans, Saul H. "Consumer Durable Spending: Explanation and Prediction." *Brookings Papers on Economic Activity* 1970, No. 2(1970): 173-199.

Ioannides, Yannis M. "Dynamics of the Composition of Household Asset Portfolios and the Life Cycle." *Applied Financial Economics* 2, 1992: 145-159.

Ioannides, Yannis M. "Housing, Other Real Estate, and Wealth Portfolios: An Empirical Investigation Based on the 1983 Survey of Consumer Finances." *Regional Science and Urban Economics* 19, iss. 2 (May 1989): 259-80.

Ioannides, Yannis M. and Stuart S. Rosenthal. "Estimating the Consumption and Investment Demands for Housing and Their Effect on Housing Tenure Status." *The Review of Economics and Statistics* 76, No. 1(Feb., 1994): 127-141.

Irvine, Ian and Susheng Wang. "Earnings Uncertainty and Aggregate Wealth Accumulation: Comment." *The American Economic Review* 84, No. 5 (Dec., 1994): 1463-1469.

Jappelli, Tullio. "Who is Credit Constrained in the U. S. Economy?" (in Short Papers) *Quarterly Journal of Economics* 105, No. 1 (Feb., 1990): 219-234.

Jappelli, Tullio, Jorn-Steffen Pischke, and Nicholas S. Souleles. "Testing for Liquidity Constraints in Euler Equations with Complementary Data Sources." *Review of Economics and Statistics* 80, iss. 2 (May 1998): 251-62.

Jappelli, Tullio and Marco Pagano. "Consumption and Capital Market Imperfections: An International Comparison." *The American Economic Review* 79, No. 5 (Dec., 1989): 1088-1105.

Jappelli, Tullio and Marco Pagano. "The Welfare Effects of Liquidity Constraints." Center for Economic Research. Progress Report 25. January 1995.

Summaries of Papers Delivered at the 122nd Annual Meeting of the American Statistical Association, Minneapolis, Minnesota, September 7-10, 1962. *Journal of the American Statistical Association* 58, No. 302 (Jun., 1963): 541-564.

Summaries of Papers Delivered at the 123rd Annual Meeting of the American Statistical Association, Cleveland, Ohio, September 4-7, 1963. *Journal of the American Statistical Association* 59, No. 306 (Jun., 1964): 575-599.

Summaries of Papers Delivered at the 129th Annual Meeting of the American Statistical Association, New York, August 19-22, 1969. *Journal of the American Statistical Association* 65, No. 330 (Jun., 1970): 1013-1044.

Johnson, David. "Inequality and the Business Cycle: A Consumption Viewpoint." Bureau of Labor Statistics (June 1996).

Johnson, David. "Trends in Consumption Inequality in the United States." Bureau of Labor Statistics (January 1996).

Johnson, David and Stephanie Shipp. "Trends in Inequality Using Consumption-Expenditures: The U.S. From 1960 to 1993." *Review of Income and Wealth* 43, No. 2 (June 1997): 133-152.

Johnson, Gale D. "Rent Control and the Distribution of Income." *The American Economic Review* 41, No. 2 (May, 1951): 569-582.

Johnson, George E. "Economic Analysis of Trade Unionism." *The American Economic Review* 65, No. 2 (May, 1975): 23-28.

Jones, Lawrence D. "Housing Tenure Transition and Dissaving by the Elderly." *Canadian Journal of Economic* 29, Special Issue: Part2 (Apr., 1996): S505-S509.

"Research in the Capital and Securities Markets." *Journal of Finance* 10, No. 4 (Dec., 1955): 483-503.

Juhn, Chinhui. "Relative Wage Trends, Women's Work, and Family Income." Washington, DC: American Economic Institute Press: 1996.

Juster, F. Thomas, James P. Smith, and Frank Stafford. "The Measurement and Structure of Household Wealth." *Labour Economics* 6, iss. 2 (June 1999): 253-75.

Juster, F. Thomas and Kathleen A. Kuester. "Differences in the Measurement of Wealth, Wealth Inequality and Wealth Composition Obtained from Alternative U.S. Wealth Surveys." *Review of Income and Wealth* 37, No. 1 (March 1991): 33-62.

Juster, F. Thomas and Paul Wachtel. "Inflation and the Consumer." *Brookings Papers on Economic Activity* 1972, No. 1(1972): 71-114.

Kain, John F. and John M. Quigley. "Housing Market Discrimination, Home-ownership, and Savings Behavior." *The American Economic Review*, Vol. 62, No. 3. (Jun., 1972), pp. 263-277.

Kain, John F. and John M. Quigley. "Note on Owner's Estimate of Housing Value (in Applications)." *Journal of the American Statistical Association*, Vol. 67, No. 340. (Dec., 1972), pp. 803-806.

Katona, George. "Analysis of Dissaving." *The American Economic Review*, Vol. 39, No. 3. (Jun., 1949), pp. 673-688.

Katona, George. "Consumer Behavior: Theory and Findings on Expectations and Aspirations (in Behavioral And Ecological Economics). *The American Economic Review*, Vol. 58, No. 2, Papers and Proceedings of the Eightieth Annual Meeting of the American Economic Association. (May, 1968), pp. 19-30.

Katona, George. "Consumer Durable Spending (in Communication)." *Brookings Papers on Economic Activity*, Vol. 1971, No. 1 (1971), pp. 234-239.

Katona, George. "Effect of Income Changes on the Rate of Saving." *The Review of Economics and Statistics*, Vol. 31, No. 2 (May, 1949), pp. 95-103.

Katona, George. "Inflation and the Consumer (in Communication)." *Brookings Papers on Economic Activity*, Vol. 1972, No. 3 (1972), pp. 788-790.

Katona, George and John B. Lansing. "The Wealth of the Wealthy." *The Review of Economics and Statistics*, Vol. 46, No. 1. (Feb., 1964), pp. 1-13.

Kaufman, Roger T. and Geoffrey Woglom. "Estimating Models with Rational Expectations." *Journal of Money, Credit and Banking*, Vol. 15, No. 3. (Aug., 1983), pp. 275-285.

Kearl, J.R. and Frederic S. Mishkin. "Liquidity, the Demand for Residential Housing, and Monetary Policy." *Journal of Finance*, Vol. 32, No. 5. (Dec., 1977), pp.1571-1586.

Keister, Lisa A. "Family Structure, Race, and Wealth Ownership: A Longitudinal Exploration of Wealth Accumulation Processes." *Jerome Levy Economic Research Institute, Bard College Working paper* 304.

Kelly, Morgan. "All Their Eggs in One Basket: Portfolio Diversification of US Households." *Journal of Economic Behavior and Organization*, June 1995, v. 27, iss. 1, pp. 87-96.

Kemmerer, Donald L. "American Financial Institutions: The Marketing of Securities, 1930-1952." *Journal of Economic History*, Vol. 12, No. 4. (Autumn, 1952), pp.454-468.

Kennickell, Arthur B. "Saving and Permanent Income: Evidence From the 1992 SCF." *Board of Governors of the Federal Reserve System, Finance and Economics Discussion Series: 95/41*.

Kennickell, Arthur B. [2003] "A Rolling Tide: Changes in the Distribution of Wealth in the U.S., 1989-2001."

Kennickell, Arthur B. [2003] "Reordering the Darkness: Application and Effort and Unit Nonresponse in the Survey of Consumer Finances," *Proceedings of the Section on Survey Research Methods, Annual Meetings of the American Statistical Association*, San Francisco, Ca.

Kennickell, Arthur B. [2002] "Demographic Shifts in the Distribution of Wealth, 1992 to 1998: Evidence from the Survey of Consumer Finances," paper presented at the 2002 Annual Meetings of the International Association for Research in Income and Wealth.

Kennickell, Arthur B. [2002] "Interviewers and Data Quality: Evidence from the 2001 Survey of Consumer Finances," *Proceedings of the Section on Survey Research Methods*, Annual Meetings of the American Statistical Association, New York, N.Y.

Kennickell, Arthur B. [2001] "An Examination of Changes in the Distribution of Wealth from 1989 to 1998: Evidence from the Survey of Consumer Finances," working paper Board of Governors of the Federal Reserve System.

Kennickell, Arthur B. [2001] "Modeling Wealth with Multiple Observations of Income: redesign of the Sample for the 2001 Survey of Consumer Finances."

Kennickell, Arthur B. [2000] "Asymmetric Information, Interviewer Behavior, and Unit Nonresponse," working paper, <http://www.federalreserve.gov/pubs/oss/oss2/method.html>

Kennickell, Arthur B. [2000] "Revisions to the Variance Estimation Procedure for the SCF" working paper Board of Governors of the Federal Reserve System.

Kennickell, Arthur B. [2000] "Wealth Measurement in the Survey of Consumer Finances: Methodology and Directions for Future Research," paper presented at the annual meetings of the American Association for public Opinion Research.

Kennickell, Arthur B. [1999] "Analysis of Nonresponse Effects in the 1995 Survey of Consumer Finances," *Journal of Official Statistics*, v. 15 no. 2 pp 283-304.

Kennickell, Arthur B. [1999] "Measuring Data Quality in the 1998 Survey of Consumer Finances," *Proceedings of the Section on Survey Research Methods*, Annual Meetings of the American Statistical Association, Baltimore, MD.

Kennickell, Arthur B. [1999] "Revisions to the SCF Weighting Methodology: Accounting for Race/Ethnicity and Homeownership," working paper Board of Governors of the Federal Reserve System.

Kennickell, Arthur B. [1999] "Using Income Data to Predict Wealth," paper presented at the Annual Meetings of the Allied Social Science Associations, New York, N.Y.

Kennickell, Arthur B. [1999] "What Do the 'Late' Cases tell Us? Evidence from the 1998 Survey of Consumer Finances," paper presented at the International Conference on Survey Nonresponse.

Kennickell, Arthur B. [1998] "List Sample Design for the 1998 Survey of Consumer Finances," Working Paper.

Kennickell, Arthur B. [1998] "Multiple Imputation in the Survey of Consumer Finances" *Proceedings of the Section of Survey Research Methods*, 1998 Annual Meetings of the American Statistical Association, Dallas, TX.

Kennickell, Arthur B. [1997] "Multiple Imputation and Disclosure Protection: The Case of the 1995 Survey of Consumer Finances," Working paper

Kennickell, Arthur B. [1996] "Using Range Techniques with CAPI in the 1995 Survey of Consumer Finances," *Proceedings of the Section on Survey Research Methods*, Annual Meetings of the American Statistical Association, Chicago, IL.

Kennickell, Arthur B. and Douglas A. MacManus [1993] "Sampling for Household Financial Characteristics Using Frame Information on past Income," *Proceedings of the Section on Survey Research Methods*, Annual Meetings of the American Statistical Association, San Francisco, CA.

Kennickell, Arthur B. and Martha Starr-McCluer [1997] "Household Saving and Portfolio Change: Evidence from the 1983-89 SCF panel," working paper.

Kennickell, Arthur B. and R. Louise Woodburn [1999] "Consistent Weight Design for the 1989, 1992, and 1995 SCFs, and the Distribution of Wealth," *Review of Income and Wealth* (Series 45, number 2) June, pp. 193-215.

Kennickell, Arthur B., Martha Starr-McCluer, and Brian J. Surette. "Recent Changes in U.S. Family Finances: Results from the 1998 Survey of Consumer Finances." *Federal Reserve Bulletin*, January 2000, v. 86, iss. 1, pp.29.

Kennickell, Arthur B. and Martha Starr-McCluer. "Changes in Family Finances from 1989 to 1992: Evidence from the Survey of Consumer Finances." *Federal Reserve Bulletin*, October 1994, v. 80, iss. 10, pp.861-82.

Klorman, Ricardo. "Trend in Personal Finances and the Vote." *Public Opinion Quarterly*, Vol. 42, No. 1. (Spring, 1978), pp. 31-48.

Kotlikoff, Laurence J. and Lawrence H. Summers. "The Role of Intergenerational Transfers in Aggregate Capital Accumulation." *The Journal of Political Economy*, Vol. 89, No. 4. (Aug., 1981), pp. 706-732.

Kramer, Gerald H. "The Ecological Fallacy Revisited: Aggregate- versus Individual-level Findings on Economics and Elections, and Sociotropic Voting." *The American Political Science Review*, Vol. 77, No. 1. (Mar., 1983), pp. 92-111.

Kravis, Irving B. and Michael W. S. Davenport. "The Political Arithmetic of International Burden-Sharing." *The Journal of Political Economy*, Vol. 71, No. 4. (Aug., 1963), pp. 309-330.

Kreinin, Mordechai E. "Analysis of Contractual Payments (in Notes and Book Reviews)." *The Review of Economics and Statistics*, Vol. 44, No. 1. (Feb., 1962), pp. 100-102.

Kreinin, Mordechai E. "Analysis of Liquid Asset Ownership (in Notes and Book Reviews)." *The Review of Economics and Statistics*, Vol. 43, No. 1. (Feb., 1961), pp. 76-80.

Kreinin, Mordechai E. "Analysis of Used Car Purchases." *The Review of Economics and Statistics*, Vol. 41, No. 4. (Nov., 1959), pp. 419-425.

Kreinin, Mordechai E. "Factors Associated with Stock Ownership." *The Review of Economics and Statistics*, Vol. 41, No. 1. (Feb., 1959), pp. 12-23.

Kreinin, Mordechai E. and Charles A. Lininger. "Ownership and Purchases of New Cars in the United States." *International Economic Review*, Vol. 4, No. 3. (Sep., 1963), pp. 310-324.

Kreinin, Mordechai E., John B. Lansing, and James N. Morgan. "Analysis of Life Insurance Premiums." *The Review of Economics and Statistics*, Vol. 39, No. 1. (Feb., 1957), pp. 46-54.

Kwast, Myron L., Martha Starr-McCluer and John D. Wolken. "Market Definition and the Analysis of Antitrust in Banking." Board of Governors of the Federal Reserve System, Finance and Economics Discussion Paper series: 1997/52.

Lacker, Jeffrey M. "Stored Value Cards: Costly Private Substitutes for Government Currency." Federal Reserve Bank of Richmond. April 29, 1996.

Laitner, John and F. Thomas Juster. "New Evidence on Altruism: A Study of TIAA-CREF Retirees." *The American Economic Review* 86, No. 4 (Sep. 1996): 893-908.

Lampman, Robert J. "Changes in the Share of Wealth Held by Top Wealth-Holders, 1922-1956." *The Review of Economics and Statistics* 41, No. 4 (Nov. 1959): 379-392.

Landskroner, Yoram. "Nonmarketable Assets and the Determinants of the Market Price of Risk." *The Review of Economics and Statistics* 59, No. 4 (Nov. 1977): 482-492.

Lansing, John B. "Inflation and Saving by Consumers." *The Journal of Political Economy* 60, No. 5 (Oct. 1952): 383-391.

Lansing, John B., Irwin Friend and Harold W. Guthrie. "Discussion." *The American Economic Review* 46, No. 2 (May 1956): 142-154.

Lansing, John B. and John Sonquist. "A Cohort Analysis of Changes in the Distribution of Wealth." Six Papers on the Size Distribution of Wealth and Income. Ed. Lee Soltow. *Studies in Income and Wealth* 33, Conference on Research in Income and Wealth. New York: National Bureau of Economic Research, 1969.

Lansing, John B. and Leslie Kish. "Family Life Cycle as an Independent Variable." *American Sociological Review* 22, No. 5 (Oct. 1957): 512-519.

Lawrence, Edward C. and Gregory E. Elliehausen. "The Impact of Federal Interest Rate Regulations on the Small Saver: Further Evidence." *Journal of Finance* 36, No. 3 (June 1981): 677-684.

Lawrence, Emily C. "Consumer Default and the Life Cycle Model." *Journal of Money, Credit and Banking* 27, No. 4, Part 1 (Nov. 1995): 939-954.

Lazear, Edward P. and Sherwin Hosen. "Pension Inequality." National Bureau of Economic Research. Working Paper No. 1477. Oct. 1984.

Lebergott, Stanley. "Measurement for Economic Models." *Journal of the American Statistical Association* 49, No. 266 (Jun. 1954): 209-226.

Lee, Hye-Kyung and Sherman Hanna. "Investment Portfolios and Human Wealth." *Financial Counseling and Planning* 6 (1995).

Lee, Maw Lin. "An Analysis of Installment Borrowing by Durable Goods Buyers." *Econometrica* 30, No. 4 (Oct. 1962): 770-787.

Lee, Maw Lin. "Income, Income Change, and Durable Goods Demand." *Journal of the American Statistical Association* 59, No. 308 (Dec. 1964): 1194-1202.

Lee, Tong Hun. "Demand for Housing: A Cross-Section Analysis." *The Review of Economics and Statistics* 45, No. 2 (May 1963): 190-196.

Leimer. "Social Security and Private Saving: A Reexamination of the Time Series Evidence Using Alternative Social Security Wealth Variables." Division of Economic Research, Social Security Administration, Office of Policy, Office of Research and Statistics, Working Paper No. 19.

Lerman, Donald L. "Perspectives on Household Portfolios 1977-1983." *Eastern Economic Journal* 13, No. 4 (Dec. 1987): 399-410.

Lerman, Robert I. and Donald L. Lerman. "Income Sources and Income Inequality: Measurements from Three U.S. Income Surveys." *Journal of Economic and Social Measurement* 15, Iss. 2 (1989): 167-79.

Levy, Frank. "Changes in the Distribution of American Family Incomes, 1947 to 1984." *Science* 236, No. 4804 (May 22, 1987): 923-927.

Lewis, Frank D. "Fertility and Savings in the United States: 1830-1900." *Journal of Political Economy* 91, No. 5 (1983): 825-840.

Lewis, H. Gregg. "Union/Nonunion Wage Gaps in the Public Sector." *Journal of Labor Economics* 8, No. 1, Part 2 (Jan. 1990): S260-S328.

Lieberman, Charles and Paul Wachtel. "Age Structure and Personal Saving Behavior." Chapter 9, Social Security Versus Private Saving. Ed. George M. von Furstenberg.

Lindsey, David E. and Paul Pindt. "An Evaluation of Monetary Indexes." Special Studies Paper No. 195. Division of Research and Statistics, Federal Reserve Board. Washington: March 1986.

Lindsey. "Why the 1980s were not the 1920s." *Forbes* 400, 19 Oct. 1992: 78-81.

Lindsey, Lawrence B. "Where Are Consumers Getting Their Money." Remarks to the National Economics Club. Washington, DC: 10 Jan. 1995.

Lininger, Charles A. "Estimates of Rates of Saving." *The Journal of Political Economy* 72, No. 3 (Jun. 1964): 306-311.

Linneman, Peter and Susan Wahter. "The Impacts of Borrowing Constraints on Homeownership." *Journal of the American Real Estate & Urban Economics Association* 17, No. 4 (Winter 1989): 389-402.

Livesey, D.A. "Stabilization Policy. A View From the Complex Plane." CARESS Working Paper #80-09, presented at the 2<sup>nd</sup> Economics and Control Conference, Princeton: June 1980.

Liviatan, Nissan. "Estimates of Distributed Lag Consumption Functions from Cross Section Data." *The Review of Economics and Statistics* 47, No. 1 (Feb. 1965): 44-53.

Lorie, James H. "Forecasting the Demand for Consumer Durable Goods." *Journal of Business* 27, No. 1 (Jan. 1954): 62-70.

Lovell, Michael C. and Robert C. Vogel. "A CPI-Futures Market." *The Journal of Political Economy* 81, No. 4. (July-Aug. 1973): 1009-1012.

Luckett, Charles A. and James D. August. "The Growth of Consumer Debt." *Federal Reserve Bulletin* (June 1985): 389-402.

Lusardi, Annamaria. "Euler Equations in Micro Data: Merging Data From Two Samples." VSB-Center Savings Project, Center for Economic Research. Progress Report 5. Jan. 1993.

Lusardi, Annamaria. "On the Importance of the Precautionary Saving Motive." Forthcoming *American Economic Review*, May 1998.

Lusardi, Annamaria. "Permanent Income, Current Income and Consumption: Evidence From Panel Data." VSB-Center Savings Project, Center for Economic Research. Progress Report 4. Dec. 1992.

Lusardi, Annamaria. "Permanent Income, Current Income and Consumption: Evidence from Two Panel Data Sets." Dartmouth College, Department of Economics. Hanover, NH: Nov. 1993. Revised Feb. 1995.

Lusardi, Annamaria. "Precautionary Saving and Subjective Earnings Variance." Forthcoming in *Economics Letters*, June 1997.

Lusardi, Annamaria. "Precautionary Saving and Subjective Earnings Variance." VSB-Center Savings Project, Center for Economic Research. Progress Report 16. Dec. 1993.

Lydall, Harold. "The Distribution of Personal Wealth in Britain." *Bulletin of the Oxford University Institute of Statistics*. Feb. 1961.

Lydall, Harold and John B. Lansing. "A Comparison of the Distribution of Personal Income and Wealth in the United States and Great Britain." *The American Economic Review* 49, No. 1 (Mar. 1959): 43-67.

Maisel, Sherman J. "Policy Problems in Expanding the Private Housing Market." *The American Economic Review* 41, No. 2 (May 1951): 599-611.

Maki, Dean M. and Michael G. Palumbo. "Disentangling the Wealth Effect: A Cohort Analysis of Household Saving in the 1990s." Board of Governors of the Federal Reserve System. *Finance and Economics Discussion Series* 2001-21 (Apr. 2001).

Mallet, Bernard. "A Method of Estimating Capital Wealth from the Estate Duty Statistics." *Journal of the Royal Statistical Society* 71, Part 1 (March 1908): 65-91.

Mandell, Lewis. "Consumer Perception of Incurred Interest Rates: An Empirical Test of the Efficacy of the Truth-In-Lending Law." *Journal of Finance* 26, No. 5 (Dec. 1971): 1143-1153.

Mankiw, N. Gregory and Julio J. Rotemberg. "U. S. Money Demand: Surprising Cross-Sectional Estimates. Comments and Discussion." *Brookings Papers on Economic Activity* 1992, No. 2 (1992): 330-343.

Marcis, Richard, Sandra West and Victoria Leonard-Chambers. "Mutual Fund Shareholder Response to Market Disruptions." *Investment Company Institute Perspective* 1, No. 1 (July 1995).

Margolis, Julius. "National Economic Accounting: Reorientation Needed." *The Review of Economics and Statistics* 34, No. 4 (Nov. 1952): 291-304.

Mariger, Randall P. "A Life-Cycle Consumption Model with Liquidity Constraints Theory and Empirical Results." *Center for Economic Research Discussion Papers*. Austin, TX: Department of Economics, University of Texas, Nov. 1983.



- Mariger, Randall P. "Social Security, Intergenerational Transfers, and Life-Cycle Consumption." *Center for Economic Research Discussion Papers* No. 83-7, Austin, Texas: Department of Economics, University of Texas, Nov. 1983.
- Martin, Preston. "Affluence and High Household Liquidity: Problems and Opportunities." *Journal of Financial and Quantitative Analysis* 1, No.1 (Mar. 1966): 30-53.
- May, Robert M. "Simple Mathematical Models With Very Complicated Dynamics." *Nature* 261 (June 10, 1976): 459-467.
- Mayer, Thomas. "The Empirical Significance of the Real Balance Effect." *Quarterly Journal of Economics* 73, No. 2 (May 1959): 275-291.
- Mayer, Thomas. "The Propensity to Consume Permanent Income." *The American Economic Review* 56, No. 5 (Dec. 1966): 1158-1177.
- Maynes, E. Scott. "The Relationship between Tangible Investment and Consumer Saving." *The Review of Economics and Statistics* 41, No. 3 (Aug. 1959): 287-294.
- Maynes, E. Scott and James N. Morgan. "The Effective Rate of Real Estate Taxation: An Empirical Investigation." *The Review of Economics and Statistics* 39, No. 1(Feb. 1957): 14-22.
- Mayshar, Joran. "Transaction Costs and the Pricing of Assets." *Journal of Finance* 26, No. 3 (June 1981): 583-597.
- McCarty, Nolan M., Keith T. Poole and Howard Rosenthal. "Income Distribution and the Realignment of American Politics." American Enterprise Institute for Public Policy Research, Washington, DC: The AEI Press, 1997.
- McDermed, Ann A., Robert L. Clark, and Steven G. Allen. "Pension Wealth, Age-Wealth Profiles, and the Distribution of Net Worth." National Bureau of Economic Research. Working Paper No. 2439. November 1987.
- McNeil, John M. and Enrique J. Lamas. "Year-Apart Estimates of Household Net Worth from the Survey of Income and Program Participation." Prepared for presentation at the NBER Conference on the Measurement of Saving, Investment, and Wealth, Baltimore, MD: March 27-28, 1987.
- McGarry, Kathleen and Andrew Davenport. "Pensions and the Distribution of Wealth." National Bureau of Economic Research. Working Paper No. 6171. Sept. 1997.
- McGarry, Kathleen and Robert F. Schoeni. "Transfer Behavior Within the Family Results from the Asset and Health Dynamics Survey." National Bureau of Economic Research. Working Paper 5009. Apr. 1995.
- Menchik, Paul L. "Intergenerational Transmission of Inequality: Empirical Study of Wealth Mobility." *Economica* 46 (1979): 349-362.
- Menchik, Paul. "Primogeniture, Equal Sharing, and the U.S. Distribution of Wealth." *Quarterly Journal of Economics* (1979): 1979.
- Messenger, Robert and Lewis Mandell. "A Modal Search Technique for Predictive Nominal Scale Multivariate Analysis." *Journal of the American Statistical Association* 67, No. 340. (Dec. 1972): 768-772.
- Michl, Thomas R. "Debt, Deficits, and the Distribution of Income." *Journal of Post Keynesian Economics* 13, Iss. 3 (Spring 1991): 351-65.
- Miguel, Faig and Pauline Shum. "Portfolio Choice in the Presence of Personal Liquid projects." University of Toronto, Department of Economics. Working Paper No. 3. May 2000.
- Miller, Jr., H. Laurence. "The Demand for Refrigerators: A Statistical Study." *The Review of Economics and Statistics* 42, No. 2 (May 1960): 196-202.
- Milne, Deborah, Jack VanDerhen and Paul Yakoboski. "Participant Education: Actions and Outcomes." Employee Benefit Research Institute. Issue Brief No. 169. Jan. 1996

- Mincer, Jacob. "Investment in Human Capital and Personal Income Distribution." *The Journal of Political Economy* 66, No. 4 (Aug. 1958): 281-302.
- Mirer, Thad. "Life-Cycle Saving and Dissaving in Retirement." *Economics Letters* 23 (1987): 163-165.
- Mirer, Thad W. "Consumption and Wealth Holding in Retirement Rules of Thumb Vs. Optimal Life-Cycle Behavior." Department of Economics, State University of New York at Albany. Albany, NY: Oct. 1989.
- Mirer, Thad W. "Life-Cycle Valuation of Social Security and Pension Wealth." Department of Economics, State University of New York at Albany. Albany, NY: Revised Feb. 1991.
- Mirer, Thad W. "The Dissaving of Annuity Wealth and Marketable Wealth in Retirement." *Review of Income and Wealth*, Series 40, No. 1 (March 1994).
- Mishkin, Frederic S. "Liquidity, Consumer Durable Expenditure, and Monetary Policy." *The American Economic Review* 66, No. 4 (Sep. 1976): 642-654.
- Mitchell, Dr. Olivia S. "Public Sector Pension Policy." Prepared statement for the Joint Hearing of the House Select Committee on Aging and the Subcommittee on Investment, Jobs and Prices of the Joint Economic Committee of the U.S. Congress, Nov. 20, 1991.
- Mitchell, Olivia S. "Worker Knowledge of Pension Provisions." National Bureau of Economic Research. Working Paper No. 2414. Oct. 1987.
- Mitchell, Olivia S. "Trends in Pension Benefit Formulas and Retirement Provisions." National Bureau of Economic Research. Working Paper No. 3744. June 1991.
- Mitchell, Olivia S. and Robert S. Smith. "Pension Funding in the Public Sector." National Bureau of Economic Research. Working Paper No. 3898. Nov. 1991.
- Mitchell, Olivia S. "Worker Knowledge of Pension Provisions." *Journal of Labor Economics* 6, No. 1 (Jan. 1988): 21-39
- Mitchell, Olivia S. and Stephen P. Zeldes. "Social Security Privatization: A Structure for Analysis." National Bureau of Economic Research. Working Paper No. 5512. March 1996.
- Modigliani, Franco. "Introduction." *World Savings: An International Survey*. Ed. Heertje, Arnold. Blackwell (1993).
- Modigliani, Franco. "Measuring the Contribution of Intergenerational Transfers to Total Wealth: Conceptual Issues and Empirical Findings." Paper to be presented at a seminar on Modeling the Accumulation and Distribution of Personal Wealth. Paris, France: Sept. 10-11, 1984.
- Moehrle, Thomas G. "Seasonal Adjustment of Quarterly Consumer Expenditure Series." *Monthly Labor Review* (Dec. 1994).
- Moffitt, Robert A. and Mark Wilhelm. "Taxation and the Labor Supply decisions of the Affluent." Presented at the conference "Does Atlas Shrug? The Economic Consequences of Taxing the Rich." Office of Tax Research, University of Michigan, October 1997.
- Montalto, Catherine Phillips and Yoonkyung Yuh. "Estimating Nonlinear Models With Multiply Imputed Data." *Financial Counseling and Planning* 9, No. 1 (1998).
- Montgomery, Edward and Kathryn Shaw. "Pensions and Wage Premia." *Economic Inquiry* 35, Iss. 3 (July 1997): 510-22
- Montgomery, Edward, Kathryn Shaw and Mary Ellen Benedict. "Pensions and Wages: An Hedonic Price Theory Approach." *International Economic Review* 33, No. 1 (Feb. 1992): 111-128.
- Mookherjee, Dilip. "Optimal Incentive Schemes with Many Agents." *The Review of Economic Studies* 51, Iss. 3 (July 1984): 433-446.
- Moore, Geoffrey. "The Quality of Credit in Booms and Depressions." *Journal of Finance* 11, No. 2 (May 1956): 288-300.

Moore, Geoffrey H. "Secular Changes in the Distribution of Income." *The American Economic Review* 42, No. 2 (May 1952): 527-544.

Morgan, James. "The Anatomy of Income Distribution." *The Review of Economics and Statistics* 44, No. 3 (Aug. 1962): 270-283.

Morgan, James N. "Consumer Investment Expenditures." *The American Economic Review* 48, No. 5 (Dec. 1958) 874-902.

Morgan, James N. "Housing and Ability to Pay." *Econometrica* 33, No. 2 (Apr. 1965): 289-306.

Morgan, James N. "Measuring the Economic Status of the Aged." *International Economic Review* 6, No. 1 (Jan. 1965): 1-17.

Morgan, James N. "The Saving Behavior of American Families, 1984-1989." Paper to be presented at a Conference on Research in the Consumer Interest, Aug. 9-11, 1990.

Morgan, James N. "The Supply of Effort, the Measurement of Well-being, and the Dynamics of Improvement." *The American Economic Review* 58, No. 2 (May 1968): 31-39.

Morgan, James and Charles Lininger. "Education and Income: Comment." *Quarterly Journal of Economics* 78, No. 2 (May 1964): 346-347.

Morgan, James N. and John A. Sonquist. "Problems in the Analysis of Survey Data, and a Proposal." *Journal of the American Statistical Association* 58, No. 302 (June 1963): 415-434.

Morgan, Theodore. "Distribution of Income in Ceylon, Puerto Rico, The United States and the United Kingdom." *The Economic Journal* 63, No. 252 (Dec. 1953): 821-834.

Mueller, Eva. "Public Attitudes Toward Fiscal Programs." *Quarterly Journal of Economics* 77, No. 2 (May 1963): 210-235.

Mueller, Eva. "Ten Years of Consumer Attitude Surveys: Their Forecasting Record." *Journal of the American Statistical Association* 58, No. 304 (Dec. 1963): 899-917.

Mueller, Eva. "The Impact of Unemployment on Consumer Confidence." *Public Opinion Quarterly* 30, No. 1 (Spring 1966): 19-32.

Mueller, Eva and I.R.K. Sarma. "Pattern of Income Distribution in an Underdeveloped Economy: A Case Study of India: Comment." *The American Economic Review* 55, No. 5 (Dec. 1965): 1173-1179.

Mulligan, Casey B. "Galton versus the Human Capital Approach to Inheritance." *The Journal of Political Economy* 107, No. 6, Part 2 (Dec. 1999): S184-S224.

Mulligan, Casey B. "Pecuniary Incentives to Work in the United States During World War II." *The Journal of Political Economy* 106, No. 5 (Oct. 1998): 1033-1077.

Mulligan, Casey B. and Xavier Sala-i-Martin. "Extensive Margins and the Demand for Money at Low Interest Rates." *Journal of Political Economy* 108, Iss. 5 (Oct. 2000): 961-91.

Myerson, Roger B. "Incentive Compatibility and the Bargaining Problem." *Econometrica* 47, Iss. 1 (Jan 1979): 61-74.

Nagatani, Keizo. "Life Cycle Saving: Theory and Fact." *AER* (June 1972): 344-353.

Naridi, Mariacristina de. "Wealth Inequality and Estate Taxation." Federal Reserve Bank of Chicago: August 18, 1999.

Natrella. "Estimates of the 1969 Size Distribution of Household Wealth: Modeling the Distribution of Intergenerational Transmission of Wealth." National Bureau of Economic Research *Studies in Income and Wealth* 46: Chicago 1980.

Neil, Herbert E. Jr. "Incidence of Inflation Upon Consumer Spending Units, 1949-58." *Journal of Finance* 17, No. 3 (Sep.

1962) 405-431.

Neumark, David and William L. Wascher. "Minimum Wage Effects on Employment and School: Enrollment Reply to Evans and Turner." Finance and Economics Discussion Series No. 96-28. Division of Research and Statistics, Division of Monetary Affairs, Federal Reserve Board. Washington: July 1996.

Neumark, David and William L. Wascher. "Reconciling the Evidence on Employment Effects of Minimum Wages: A Review of Our Research Findings." Finance and Economics Discussion Series No. 96-53. Division of Research and Statistics, Division of Monetary Affairs, Federal Reserve Board. Washington: Dec. 1995.

North, Douglass C. "The New Institutional Economics." *Journal of Institutional and Theoretical Economics* 142 (1986): 230-237.

Novos, Ian. "Social Security Wealth and Wealth Accumulation: Further Microeconomic Evidence." Department of Economics, University of Southern California. March 1987. Revised June 1987.

Odean, Terrance. "Are Investors Reluctant to Realize Their Losses?" Haas School of Business, University of California, Berkeley. Working Paper RPF-269. Nov. 1996.

Odean, Terrance. "Why Do Investors Trade Too Much?" Haas School of Business, University of California, Berkeley. Nov. 1996.

Oshima, Harry T. "Debt Repayment and Cyclical Fluctuation." *The Review of Economics and Statistics* 40, No. 1 (Feb. 1958): 72-77.

Oulton, Nicholas. "Inheritance and the Distribution of Wealth." *Oxford Economic Papers* March 1976.

Papke, Leslie. "Are 401(k) Plans Replacing Other Employer-Provided Pensions? Evidence from Panel Data." National Bureau of Economic Research. Working Paper 5736. Aug. 1996.

Parker, Robert P. and C. Brian Grove. "The Survey of Consumer Finances." *Business Economics* 34, Iss. 4 (Oct. 1999): 77-79.

The Pension Research Council. "Living With Defined Contribution Plans." The Wharton School of the University of Pennsylvania. May 2 and 3, 1996.

Perelman, Sergio and Pierre Pesticaud. "Inheritance and Wealth Competition." *Journal of Population Economics* 5 (1992): 305-317.

Perlo, Victor. "People's Capitalism and Stock-Ownership." *The American Economic Review* 48, No. 3 (Jun., 1958): 333-347.

Perraudin, W. R. M. and B.E. Sorenson. "Imperfect Capital Markets, Heterogeneous Investors and the Demand for Risky Assets." Brown University Department of Economics. Working Paper 91-28. September 1991.

Perraudin, William R.M. and Bent E. Sorenson. "The Credit-Constrained Consumer: An Empirical Study of Demand and Supply In the Loan Market." *Journal of Business and Economic Statistics* 10, No. 2 (Apr. 1992): 179-192.

Peterson, Richard E. "A Cross Section Study of the Demand for Money: The United States, 1960-62." *Journal of Finance* 29, No. 1 (Mar. 1974): 73-88.

Peterson, Richard E. "A Test of the Permanent-Income Hypothesis of the Demand for Money Using Grouping as an Instrumental Variable (in Communications)." *The Journal of Political Economy* 80, No. 2 (March/April 1972): 403-408.

Petska, Tom and Mick Strudler. "The Distribution of Individual Income and Taxes: A New Look at an Old Issue." Statistics of Income Division, Internal Revenue Service, Washington, DC. Paper prepared for presentation at the annual meetings of the American Economic Association. New York: Jan. 3-5, 1999.

Petz, Donald C. and Frank M. Andrews. "Detecting Causal Priorities in Panel Study Data." *American Sociological Review* 29, No. 6 (Dec. 1964): 836-848.

- Pickering, J. F., J.A. Harrison and C.D. Cohen. "Identification and Measurement of Consumer Confidence: Methodology and Some Preliminary Results." *Journal of the Royal Statistical Society* 136, Series A (General), No. 1 (1973): 43-63.
- Pishke, Jorn-Steffen. "Progress Report 1: Individual Income, Incomplete Information, and Aggregate Consumption." VSB-Center Savings Project. Center for Economic Research. Oct. 1992.
- Polinsky, A. Mitchell. "The Demand for Housing: A Study in Specification and Grouping." *Econometrica* 45, No. 2 (Mar. 1977): 447-462.
- Poterba, James M. "Estate and Gift Taxes and Incentives for Inter Vivos Giving in the United States." National Bureau of Economic Research. Working Paper No. 6842.
- Poterba, James M. "Population Age Structure and Asset Returns: An Empirical Investigation." National Bureau of Economic Research. Working Paper No. 6774.
- Poterba, James M. "Stock Market Wealth and Consumption." *Journal of Economic Perspectives* 144, Iss. 2 (Spring 2000): 99-118.
- Poterba, James M. and Andrew A. Samwick. "Changing Stock Ownership Patterns and the Macroeconomic Effects of Stock Market Fluctuations." Preliminary Draft. Paper prepared for the Brookings Panel of Economic Activity: Sept. 7-8, 1995.
- Poterba, James M. and Andrew A. Samwick. "Household Portfolio Allocation Over the Life Cycle." National Bureau of Economic Research. Working Paper W6185. Sept. 1997.
- Poterba, James M. and Andrew A. Samwick. "Stock Ownership Patterns, Stock Market Fluctuations, and Consumption." *Brookings Papers on Economic Activity* 1995, No. 2 (1995): 295-357.
- Poterba, James M. and Andrew Samwick. "Taxation and Household Portfolio Composition: U.S. Evidence from the 1980s and 1990s." National Bureau of Economic Research. Working Paper No. W7392. Oct. 1999.
- Poterba, James M. and Lawrence H. Summers. "The Decline in Saving: Evidence from Household Surveys. Comments and Discussion." *Brookings Papers on Economic Activity* 1991, No. 1 (1991): 242-256.
- Poterba, James M., Steven F. Venti, and David A. Wise. "How Retirement Saving Programs Increase Saving (in Symposia: Government Incentives for Saving)." *The Journal of Economic Perspectives* 10, No. 4 (Autumn 1996): 91-112.
- Poterba, James M., Steven F. Venti, and David A. Wise. "Lump-Sum Distributions From Retirement Saving Plans Receipt and Utilization." National Bureau of Economic Research. Working Paper No. 5298. Oct. 1995.
- Poterba, James M., Steven F. Venti, and David A. Wise. "Targeted Retirement Saving and the Net Worth of Elderly Americans (in Why Do People Save?)." *The American Economic Review* 84, No. 2, (May 1994): 180-185.
- Poterba, James M. and Scott J. Weisbenner. "The Distributional Burden of Taxing Estates and Unrealized Capital Gains at the Time of Death." National Bureau of Economic Research. Working Paper No. W7811. July 2000.
- Projector, Dorothy S. "Consumer Asset Preferences." *The American Economic Review* 55, No. 2 (May 1965).
- Projector, Dorothy S., Gertrude S. Weiss, and Erling T. Thoresen. "Composition of Income as Shown by the Survey of Financial Characteristics of Consumers." Six Papers on the Size Distribution of Wealth and Income. Ed. Lee Soltow, New York, NY: National Bureau of Economic Research, 1969.
- Pudney, Stephen. "Income, Wealth and the Life-Cycle: A Non-Parametric Analysis for China." Department of Applied Economics, Cambridge University. Feb. 1991. Revised May 1991.
- Purcell, Patrick. "Retirement Savings and Household Wealth In 1998: Analysis of Census Bureau Data." Congressional Research Service Report for Congress, The Library of Congress.
- Quadrini, Vincenzo. "Entrepreneurship, Saving, and Social Mobility." *Review of Economic Dynamics* 3, Iss. 1(Jan. 2000): pp. 1-40

Quadrini, Vincenzo. "Understanding the U.S. Distribution of Wealth." *Federal Bank of Minneapolis Quarterly Review* 21, No. 2 (Spring 1997): 22-36.

Quah, Danny. "Permanent and Transitory Movements in Labor Income: An Explanation for 'Excess Smoothness' in Consumption." *Journal of Political Economy* 98, No. 3 (1990): 449-475.

Radner, Daniel B. "An Early Look at the Joint Distribution of Wealth and Income, 1979." Preliminary Draft, Social Security Administration, 1981.

Radner, Daniel B. "Assessing the Economic Status of the Aged and Nonaged Using Alternative Income Wealth Measures." *Social Security Bulletin* 53, No. 3 (March 1990).

Radner, Daniel B. "Noncash Income, Equivalence Scales, and the Measurement of Economic Wellbeing." Draft, July 1994, prepared for twenty-third General Conference of the International Association for Research in Income and Wealth. St. Andrews, New Brunswick, Canada: Aug. 21-27, 1994.

Radner, Daniel B. "The Retirement Prospects of the Baby Boom Generation." *Social Security Bulletin* 61, No. 1 (1998).

Ramsey, F.P. "A Mathematical Theory of Saving." *The Economic Journal* 38, No. 152 (Dec. 1928): 543-559.

Rea, John. "U.S. Emerging Market Funds: Hot Money or Stable Source of Investment Capital?" *Investment Company Institute Perspective* 2, No. 6 (Dec. 1996).

Rea, John and Richard Marcis. "Mutual Fund Shareholder Activity During U.S. Stock Market Cycles, 1944-95." *Investment Company Institute Perspective* 2, No. 2 (March 1996).

Rector, Robert and Rea S. Hederman. "Income Inequality: How Census Data Misrepresent Income Distribution." A Report of the Heritage Center for Data Analysis. Washington, DC, Sept. 29, 1999.

Reher, William C. "A Multivariate Analysis of Contractual Saving." *The Review of Economics and Statistics* 48, No. 1 (Feb. 1966): 61-68.

Reid, Margaret G. "Capital Formation in Residential Real Estate." *The Journal of Political Economy* 66, No. 2 (Apr. 1958): 131-153.

Research Department Investment Company Institute. "Trends in Fund Ownership: A Comparative Study." Spring 1992.

"The Review of Income and Wealth." *Journal of the international association for research in income and wealth*. Income and Wealth, Series 39, No. 4 (Dec. 1993).

Robinson, Roland I. "Forecasting Interest Rates." *Journal of Business* 27, No. 1 (Jan. 1954): 87-100.

Rogers, John M. and Maureen B. Gray. "CE Data: Quintiles of Income Versus Quintiles of Outlays." *Monthly Labor Review* Dec. 1994.

Rosenfeld, Jeffrey P. "Old Age, New Beneficiaries, Kinship, Friendship and (Dis)Inheritance." *SSR* 64, No. 1: 84-98.

Rosenfeld, Jeffrey P. "Old Age, New Heirs." *American Demographics* May 1992.

Rosenfeld, Jeffrey P. "Social Strain of Probate." *Journal of Marital and Family Therapy* (July 1980): 327-334.

Roos, Charles F. "Survey of Economic Forecasting Techniques: A Survey Article." *Econometrica* 23, No. 4 (Oct. 1955): 363-395.

Ross, Stephen A. "The Economic Theory of Agency: The Principal's Problem." *The American Economic Review* 63, Iss. 2 (May 1973): 134-139.

Rossi, Mariacristina and Anthony Shorrocks. "Personal Wealth Holdings in Britain: Reconciling the Evidence from Household Surveys and Individual Estate Records." Department of Economics, University of Essex, Colchester, UK: First Draft, June 2000.

- Ruggles, Richard. "Theoretical Concepts and Empirical Measurement of Saving and Investment." Paper Presented at AEA Meetings, Dec. 30, 1987.
- Salandro, Dan, and William B. Harrison. "Determinants of the Demand for Home Equity Credit Lines." *Journal of Consumer Affairs*, Winter 1997, v. 31, iss. 2, pp. 326-45.
- Samwick, Andrew A. "Discount Rate Heterogeneity and Social Security Reform." *Journal of Development Economics*, October 1998, v. 57, iss.1, pp. 117-46.
- Samwick, Andrew A. and Jonathan Skinner. "How Will Defined Contribution Pension Plans Affect Retirement Income?" National Bureau of Economic Research Working Paper: 6645.
- Sawhill, Isabel V. "Poverty in The U. S.: Why Is It so Persistent?" *Journal of Economic Literature*, Vol. 26, No. 3. (Sep., 1988), pp. 1073-1119.
- Scarth, William. "Growth and Inequality: A Review Article." *Review of Income and Wealth* 46, No. 3 (September 2000): 389-397.
- Schoepflein, Robert N. "The Effect of Pension Plans on Other Retirement Saving." *Journal of Finance*, Vol. 25, No. 3. (Jun., 1970), pp.633-637.
- Scholz, John Karl. "A Direct Examination of the Dividend Clientele Hypothesis." *Journal of Public Economics*, December 1992, v. 49, iss. 3, pp. 261-85.
- Schooley, Diane K. and Debra Drecnik Worden. "Risk Aversion Measures: Comparing Attitudes and Asset Allocation" *Journal of Financial Services Review Accepted Paper Series*: September 25, 1996.
- Schwartz, Harry S. "Taxation and Incentive in Mobilization: Comment." *Quarterly Journal of Economics*, Vol. 66, No. 4. (Nov., 1952), pp.600-605.
- Schweiger, Irving. "Forecasting Short-Term Consumer Demand from Consumer Anticipations." *Journal of Business*, Vol. 29, No. 2. (Apr., 1956), pp.90-100.
- Scott, A.D. "Bibliography of Applications of Mathematical Statistics to Economics Supplement for 1950." *Journal of the Royal Statistical Society. Series A (General)*, Vol. 116, No. 2. (1953), pp. 177-185.
- Seater, John J. "Ricardian Equivalence." *Journal of Economic Literature*, Vol. 31, No. 1. (Mar., 1993), pp. 142-190.
- Segal, David R. and David Knoke. "Class Inconsistency, Status Inconsistency, and Political Partisanship in America (in Articles)." *The Journal of Politics*, Vol. 33, No. 4. (Nov., 1971), pp.941-954.
- Shakow, David J. and Reed Shuldiner. "A Comprehensive Wealth Tax." University of Pennsylvania Law School, Institute for Law and Economics, Working Paper No. 266. September 1998.
- Shammas, Carole. "A New Look at Long-Term Trends in Wealth Inequality in the United States." *American Historical Review*, Vol. 98, No. 2. (Apr., 1993), pp. 412-431.
- Shammas, Carole. "The Determinants of Personal Wealth in Seventeenth-Century England and America." *Journal of Economic History*, Vol. 37, No. 3. (Sep., 1977),pp. 675-689.
- Shapiro, Matthew D. and David W. Wilcox. "Mismeasurement in the Consumer Price Index: An Evaluation." National Bureau of Economic Research, Working Paper no. 5590.
- Shapiro, Robert Y. and Bruce M. Conforto. "Presidential Performance the Economy, and the Public's Evaluation of Economic Conditions (in Articles)." *The Journal of Politics*, Vol. 42, No. 1. (Feb., 1980), pp.49-67.
- Shaw, Kathryn L. "An Empirical Analysis of Risk Aversion and Income Growth." *Journal of Labor Economics*, October 1996, v. 14, iss. 4, pp.626-53.

- Shea, John. "Union Contracts and the Life-Cycle/Permanent-Income Hypothesis." *American Economic Review*, Vol. 85, No. 1. (Mar., 1995), pp. 186-200.
- Simon, Herbert A. "Theories of Decision-Making in Economics and Behavioral Science." *American Economic Review*, Vol. 49, No. 3. (Jun., 1959), pp. 253-283.
- Sjoberg, Gideon. "Are Social Classes in America Becoming More Rigid?" *American Sociological Review*, Vol. 16, No. 6. (Dec., 1951), pp.775-783.
- Slichter, Sumner H. "The Business Outlook." *Journal of Business*, Vol. 27, No. 2, Part 2: Second Annual Management Conference, Papers and Proceedings. (Apr., 1954), pp. 5-15.
- Smith, R.P. "A Note on Car Replacement (in Notes and Comments)." *The Review of Economic Studies*, Vol. 41, No. 4. (Oct., 1974), pp. 567-570.
- Spindt, Paul A. "Money Is What Money Does: Monetary Aggregation and the Equation of Exchange." *Journal of Political Economy*, Vol. 93, No. 1. (Feb., 1985), pp. 175-204.
- Stafford, Frank P. "Concentration and Labor Earnings: Comment (in Communications)." *American Economic Review*, Vol. 58, No. 1. (Mar., 1968), pp. 174-181.
- Stafford, Frank and William Dunkelberg. "The Cost of Financing Automobile Purchases." *Review of Economics and Statistics*, Vol. 51, No. 4 (Nov., 1969), pp. 459-464.
- Starr-McCluer, Martha. "Health Insurance and Precautionary Savings." *American Economic Review*, Vol. 86, No. 1. (Mar., 1996), pp. 285-295.
- Starr-McCluer, Martha and Annika Sunden. "Workers' Knowledge of their Pension Coverage: A Reevaluation." Board of Governors of the Federal Reserve System, Finance and Economics Discussion Paper Series: 99/05.
- Stavins, Joanna. "Credit Card Borrowing, Delinquency, and Personal Bankruptcy." *New England Economic Review* July/August 2000.
- Strober, Myra H. "Wives' Labor Force Behavior and Family Consumption Patterns (in Selected Contributed Papers)." *American Economic Review*, Vol. 67, No. 1, Papers and Proceedings of the Eighty-ninth Annual Meeting of the American Economic Association. (Feb., 1977), pp. 410-417.
- Sullivan, Charlene A. "Liquid Assets and Consumer Credit on the Household Balance Sheet." Georgetown University Credit Research Center Working Paper no. 53.
- Sullivan, Charlene A. and Debra Drecnik Worden. "Economic and Demographic Factors Associated With consumer Debt Use." Georgetown University Credit Research Center Working Paper no. 52.
- Summers, Lawrence and Chris Carroll. "Why is U.S. National Saving so Low? (in Reports)." *Brookings Papers on Economic Activity*, Vol. 1987, No. 2. (1987), pp. 607-635.
- Sung, Jaimie and Sherman Hanna. "Factors Related to Risk Tolerance." *Financial Counseling and Planning*, Vol. 7, 1996.
- Syckle, Calla van. "Economic Expectations and Spending Plans of Consumers." *Review of Economics and Statistics*, Vol. 36, No. 4. (Nov., 1954), pp. 451-455.
- Thomas, Alun and Christopher Towe. "U.S. Private Saving and the Tax Treatment of IRA/401(k)s: A Re-Examination Using Household Survey Data." International Monetary Fund Working Paper: WP/96/87.
- Thomas, R. William. "The Effect of Averaging Components on the Predictability of the Index of Consumer Sentiment." *Review of Economics and Statistics*, Vol. 57, No. 1. (Feb., 1975), pp. 84-91.
- Thurow, Lester C. "The Optimum Lifetime Distribution of Consumption Expenditures." *American Economic Review*.



59(June 1969):324-330.

Tobin, James. "Estimation of Relationships for Limited Dependent Variables." *Econometrica*, Vol. 26, No. 1. (Jan., 1958), pp. 24-36.

Tobin, James. "On the Predictive Value of Consumer Intentions and Attitudes." *Review of Economics and Statistics*, Vol. 41, No. 1. (Feb., 1959), pp. 1-11.

Torrey, Barbara Boyle. "Assets of the Aged: Clues and Issues (in Data and Perspectives)." *Population and Development Review*, Vol. 14, No. 3. (Sep., 1988), pp. 489-497.

Uccello, Cori E. "Do Spouses Coordinate their Investment Decisions in Order to Share Risks?" Boston College CRR Working Paper No. 2000-09. November 2000.

Uhler, Russell S. "The Demand for Housing: An Inverse Probability Approach (in Notes)." *The Review of Economics and Statistics*, Vol. 50, No. 1. (Feb., 1968), pp. 129-134.

U. S. Bureau of the Census, Current Population Reports, Series P-70, No. 22 "Household Wealth and Asset Ownership 1988." U.S. Government Printing Office, Washington, DC, 1990.

U.S. Bureau of the Census, Current Population Reports, Series P-70, No. 28, "Who's Helping Out? Support Networks Among American Families 1988." U.S. Government Printing Office, Washington, DC, 1992.

U. S. Bureau of Labor Statistics. "Changes in Assets and Liabilities." *Family Expenditures In Selected Cities, 1935-36*. Vol. VIII, Bulletin No. 648. Washington: Government Printing Office.

Van Arsdol, Maurice D. and Julius A. Jahn. "Time and Population Sampling Applied to the Estimation of Expenditures of University Students." *American Sociological Review* 17, No. 6 (Dec. 1952): 738-746.

Vandell, Kerry D. "Default Risk Under Alternative Mortgage Instruments." *Journal of Finance* 33, No. 5 (Dec. 1978): 1279-1296.

Venti, Stephen F. and David A. Wise. "Government Policy and Personal Retirement Saving." Dec. 1981.

Venti, Steven F. and David A. Wise. "Have Iras Increased U. S. Saving? Evidence From Consumer Expenditure Surveys." *Quarterly Journal of Economics* 105, No. 3 (Aug. 1990): 661-698.

Venti, Steven F. and David A. Wise. "Individual Retirement Accounts and Saving." National Bureau of Economic Research Working Paper No. 1879. April 1986.

Venti, Steven F. and David A. Wise. "Tax-Deferred Accounts, Constrained Choice and Estimation of Individual Saving." *Econometrics Special Issue, The Review of Economic Studies* 53 (Aug., 1986): 579-601.

Venti, Steven F. and David Wise. "The Saving Effect of Tax-Deferred Retirement Accounts: Evidence from SIPP." March 1989.

Venti, Steven F., Annamaria Lusardi and Jonathan Skinner. "Saving Puzzles and Saving Policies in the United States." Dartmouth College Working Paper 01-04, February 2001.

Villegas, Daniel J. "Regulation of Creditor Practices: An Evaluation of the FTC's Credit Practice Rule." *Journal of Economics and Business* 42, Iss. 1 (February 1990): 51-67.

Vroman, Wayne and John M. Abowd. "Disaggregated Wage Developments (in Reports)." *Brookings Papers on Economic Activity* No. 1 (1988): 313-338.

Wachtel, Howard M. and Charles Betsey. "Employment at Low Wages." *The Review of Economics and Statistics*, Vol. 54, No. 2.(May, 1972), pp. 121-129.

Wang, Hui and Sherman Hanna. "Does Risk Tolerance Decrease With Age?" *Financial Counseling and Planning*, Volume 8, Issue 2.

Weicher, John C. "The Rich and the Poor: Demographics of the U.S. Wealth Distribution." Federal Reserve Bank of St. Louis Review. July 1997, p. 25-37.

Wendt, Paul F. "Individual Investment Policy and the New Economics (in Stimulating Investment in Equity Securities)." *Journal of Finance*, Vol. 5, No. 2. (Jun., 1950), pp.201-214.

West, Kenneth D. "The Insensitivity of Consumption to News About Income." National Bureau of Economic Research, Reprint No. 1040.

Weston, J. Fred. "Norms for Debt Levels." *Journal of Finance*, Vol. 9, No. 2. (May, 1954), pp. 124-135.

White, Kenneth J. "The Effect of Bank Credit Cards On the Household Transactions Demand for Money." *Journal of Money, Credit and Banking*, Vol. 8, No. 1. (Feb., 1976), pp. 51-61.

Wilcox, David W. "Social Security Benefits, Consumption Expenditure, and the Life Cycle Hypothesis." *Journal of Political Economy*, Vol. 97, No. 2. (Apr., 1989), pp. 288-304.

Wilhelm, Mark O. "Bequest Behavior and the Effect of Heirs' Earnings: Testing the Altruistic Model of Bequests." *American Economic Review*, Vol. 86, No. 4. (Sep., 1996), pp. 874-892.

Winger, Alan R. "An Approach to Measuring Potential Upgrading Demand in the Housing Market." *Review of Economics and Statistics*, Vol. 45, No. 3 (Aug., 1963), pp. 239-244.

Wolff, Edward N. "Changing Inequality of Wealth (in Trends in Nonwage Inequality)." *The American Economic Review*, Vol. 82, No. 2, Papers and Proceedings of the Hundred and Fourth Annual Meeting of the American Economic Association. (May, 1992), pp. 552-558.

Wolff, Edward N. "Recent Trends in the Size Distribution of Household Wealth." *Journal of Economic Perspectives*, Summer 1998, v. 12, iss. 3, pp. 131-50.

Wolff, Edward N. "Recent Trends in Wealth Ownership, 1983-1998." Jerome Levy Economics Institute Working Paper No. 300. May 2000.

Wolff, Edward N. "Social Security Annuities and Transfers: Distributional and Tax Implications." Jerome Levy economic Research Institute, Bard College Working Paper 58.

Wolff, Edward N. "Social Security, Pensions and the Life Cycle Accumulation of Wealth: Some Empirical Tests." *Annales d'Economie et de Statistique*, Jan.-Mar. 1988, v. 0, iss. 9, pp. 199-226.

Wolff, Edward N. "Who are the Rich? A demographic Profile of High-Income and High-wealth Americans." Office of Tax Policy research University of Michigan Business School Working Paper No. 98-6.

Wolff, Edward N. "Why Has Median Wealth Grown So Slowly in the 1990s?" New York University Working Paper November 2000.

Wolken, John D. "New Data Sources for Research on Small Business Finance." *Journal of Banking and Finance*, August 1998, v. 22, iss. 6-8, pp. 1067-76.

Worden, Debra Drecnik and A. Charlene Sullivan. "Shopping for Consumer Credit: Implications for Market Efficiency." Georgetown University Credit Research Center Working Paper no. 54.

Wu, De-Min. "An Empirical Analysis of Household Durable Goods Expenditure." *Econometrica*, Vol. 33, No. 4. (Oct., 1965), pp. 761-780.

Xiao, Jing J. "Saving Motives and 401(k) Contributions." *Financial Counseling and Planning* 8, Iss. 2.

Xiao, Jing J. and Franziska E. Noring. "Perceived Saving Motives and Hierarchical Financial Needs." *Financial*

*Counseling and Planning* 5 (1994).

Yakoboski, Paul J. . "Are Workers Kidding Themselves? Results of the 1995 Retirement Confidence Survey." Employee Benefit Research Institute Issue Brief No. 168, Dec. 1995.

Yamada, Tetsuji and Tadashi Yamada. "Social Security and Earlier Retirement in Japan: Cross-Sectional Evidence." National Bureau of Economic Research, Working Paper No. 2442, Nov. 1987.

Yamada, Tetsuji and Tadashi Yamada. "The Effects of Japanese Social Security Retirement Benefits on Personal Savings and Elderly Labor Force Behavior." National Bureau of Economic Research Working Paper No. 2661, July 1988.

Ycas, Martynas A. and Charles A. Lininger. "The Income Survey Development Program: Design Features and Initial Findings." *Social Security Bulletin* 44, No. 11 (Nov. 1981): 13-19.

Yoo, Peter S. "Age Dependent Portfolio Selection." Federal Reserve Bank of St. Louis Working Paper 94-003A, Feb. 11, 1994.

Yoo, Peter S. "Age Distributions and Returns of Financial Assets." Federal Reserve Bank of St. Louis Working Paper No. 94-002A.

Yoo, Peter S. "Charging Up a Mountain of Debt: Households and Their Credit Cards." *Federal Reserve Bank of St. Louis Review* (March/April 1997).

Yoo, Peter S. "Still Charging: The Growth of Credit Card Debt between 1992 and 1995." *Federal Reserve Bank of St. Louis Review*, Jan.-Feb. 1998, v. 80, iss. 1 pp. 19-27.

Yuh, Yoonk Yung and Sharon A. Devaney. "Determinants of Couples' Defined Contribution Retirement Funds." *Financial Counseling and Planning* (1996).

Yunker, James A. "Inheritance and Chance as Determinants of Capital Wealth Inequality." *Journal of Post Keynesian Economics* 21, Iss. 2 (Winter 1998-99): 227-58.

Zeldes, Stephen P. "Consumption and Liquidity Constraints: An Empirical Investigation." *Journal of Political Economy* 97:2 (1989): 305-346.

Zellner, Arnold and Tong Hun Lee. "Joint Estimation of Relationships Involving Discrete Random Variables." *Econometrica* 33:2 (1965): 382-394.

Zhong, Lucy X.; Xiao, Jing J. "Determinants of Family Bond and Stock Holdings." *Financial Counseling and Planning* 6 (1995).

Zhu, Lillian Y. and Carol B. Meeks. "Effects of Low Income Families' Ability and Willingness to Use Consumer Credit on Subsequent Outstanding Credit Balances." *Journal of Consumer Affairs* 28:2 (1994): 403-422.

Zickler, Joyce. "Debt Memos by the Economic Activity Section Distributed by Joyce Zickler." Board of Governors of the Federal Reserve System, Oct. 7, 1985.

Zickler, Joyce. "Trends in Median and Mean Money Income." Board of Governors of the Federal Reserve System, Research and Statistics Report to Chairman Greenspan, Jan. 10, 1992.

