

JULIE TRÉGUIER

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CONTACT INFORMATION

German Institute for Economic Research (DIW Berlin)
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Personal website

RESEARCH FIELDS

Labor Economics, Family Economics, Economics of pensions

CURRENT POSITION

Postdoctoral researcher *2022 - present*
DIW Berlin, German Institute for Economic Research
Department of Public Economics

EDUCATION

Ph.D in Economics *2018 - 2022*
University Paris Nanterre & French Institute for Demographic Studies (INED), Paris FR
Dissertation: Pension systems, couples and gender inequalities in retirement
Advisors: Carole BONNET, Anne LAVIGNE and Dominique MEURS
Ph.D committee: Didier BLANCHET, Antoine BOZIO, Marion GOUSSÉ & Grégory PONTIÈRE

M.Sc. in Statistics *2010 - 2013*
ENSAI, Engineering School, Rennes FR

PAST EMPLOYMENT

Part-time economist (affiliated Ph.D candidate) *2018 - 2021*
Institute for Public Policies (IPP), Paris FR

Statistics studies consultant *2015 - 2018*
French Ministry for Health and Social Affairs, Paris FR
Direction de la recherche, des études, de l'évaluation et des statistiques (DREES)

Statistics studies consultant *2013 - 2015*
ClaraVista, Paris FR

REFERENCES

Prof. Antoine Bozio
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EHESS & PSE
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Dr. Carole Bonnet
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INED
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Prof. Dominique Meurs
Ph.D advisor
University of Paris Nanterre & INED
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Prof. Anne Lavigne
Ph.D advisor
COR & University of Paris Nanterre
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WORK IN PROGRESS

Labor Supply Effects of Survivor Insurance: Evidence from Restricted Access to Survivors' Benefits in the Netherlands, CPB Discussion Paper with Simon Rabaté (INED, CPB)

This paper investigates the effects of survivor benefits (SB) on labor supply. Building on rich administrative data on the universe of Dutch residents, we use the 1996 Dutch reform that considerably tightened SB eligibility rules to causally identify the labor supply effect of SB. We use a regression discontinuity approach, leveraging the cohort-based implementation of the reform. We show that, following the tightening of SB eligibility, individual income and labor force participation after spousal death increase significantly (+23% and 16% respectively). We further decompose those effects between the extensive and intensive margins. We show that the widows who remained in the labor market due to the reform mainly did so as wage earners, and that already working widows increased their number of working hours by 8%. We also find evidence of program substitution of widows toward disability insurance and welfare as a result of the reform. Finally, our heterogeneity results suggest that the magnitude of the response to the reform depends on widows' ability to self-insure against the risk of spousal death.

Financial Incentives and Labor Force Participation of Older Workers: Evidence from France, with Antoine Bozio (IPP), Maxime Tô (IPP, UCL) and Simon Rabaté (INED, CPB)

This paper estimates the impact of financial incentives on retirement decision in France for cohorts of individuals retiring between 1994 to 2012. During these two decades, a number of reforms of the pension system took place, all aiming to achieve financial balance in a context of increasing life expectancy. These reforms strengthened incentives to retire later, either by offering more actuarially fair increase in pension for later retirement or by increasing early and normal retirement ages. This paper aims to assess how much these financial incentives and age references did contribute to the recent increase in employment rates of older workers.

Measuring widowhood duration. Theoretical developments and empirical evidence from France, with Didier Blanchet (IPP) and Carole Bonnet (INED)

Despite its overall strong positive effect on individual well-being, large increase in life expectancy over the last century raised challenges in terms of welfare inequalities. Indeed, improvement of survival conditions is not equally shared by all individuals. Regarding pension systems, the lifetime poor have a lower life expectancy and receive pension for a shorter period of time, and this has regressive implications. As a first step to further understand differential mortality at the couple level, we investigate the measure of widowhood duration. After a study of the theoretical foundations of widowhood duration and its components, we carry out two complementary measures of this duration. Based on mortality tables, we first assess widowhood duration evolution over the 1977-2070 period in France, as well as the role of life expectancy and age difference between spouses. Based on administrative data, we then give a first empirical measure of widowhood duration and its evolution over years, taking into account the couple composition, the interdependence of spouses' life expectancies and the higher life expectancies for married people. Both measures highlight a negative correlation between widowhood duration and income and large disparities according to the survivors' activity sector.

Survivors Benefits and Conjugal Behavior: Evidence from the Netherlands, *EconomiX* WP, with Simon Rabaté (INED, CPB)

This paper investigates the impact of survivors insurance on exit from marriage. We study the 1996 Dutch reform which considerably tightened eligibility rules to survivors' benefits. Modifying the marriage surplus, we hypothesize this reform induced some married couples to divorce. Exploiting a discontinuity in date of birth eligibility to survivors insurance and using a rich and exhaustive Dutch population administrative dataset, we carry out a regression discontinuity design and we find no evidence of the reform on divorce probability.

PUBLICATIONS

Peer-reviewed articles [in French]

Tréguier, J. (2021). 'Retirement: Do Women and Men Make the Same Decisions?', *Revue économique*, **72**, pp.881–928.

Bonnet, C., Bozio, A., Tô, M. & Tréguier, J. (2020). 'Changes in survivors' pensions: A initial approach to redistributive effects', *Retraite et Société*, **83**, pp.21–49.

Duc, C., Martin, H. & Tréguier, J. (2016). 'Pension reforms in France since 2010: Impacts on inter- and intra-generational inequalities', *Économie et prévision*, **213**, pp.85–120.

Policy contributions

Bonnet, C., Bozio, A. & Tréguier, J. (2019). "Vers un système de retraite universel en points : quelles réformes pour les pensions de réversion", *Rapport IPP*, **24**.

Tréguier, J. (2018). "13 % des entreprises proposent au moins un dispositif de retraite supplémentaire à leurs salariés.", *Études et Résultats*, **1086**.

Duc, C., Solard, G. & Tréguier, J. (2017). "L'âge de départ à la retraite". Les différences de retraite entre secteurs public et privé : résultats de simulation. *Les Dossiers de la DREES*, **16**, p.19-44.

Duc, C., Martin, H. & Tréguier, J. (2016). "Effet des réformes des retraites sur les paramètres de calcul de la pension tous régimes cumulée sur le cycle de vie". Les réformes des retraites de 2010 à 2015 : Une analyse détaillée de l'impact pour les affiliés et pour les régimes. *Les Dossiers de la DREES*, **9**, p.119-165.

Senghor, H. & Tréguier, J. (2016). "De fortes disparités entre les pensions de retraite des non-salariés." *Études et Résultats*, **987**.

TEACHING EXPERIENCE

2021 Applied econometrics, *graduate level* (Ensaï, engineering school, Rennes FR)
Teaching assistant for Marion GOUSSÉ

2022 Statistics, *undergraduate level* (University Paris Cité, Paris FR)
Teaching assistant for Pauline CHAUVIN

GRANTS

2022-2028 Postdoctoral fellowship DIW
2020 INED-iPOPs International Mobility Grant (cancelled due to Covid19)
2018-2022 Ph.D fellowship INED

COMMUNICATIONS

Conferences

2022 ADRES (virtual), PAA (Atlanta, USA), JMA (Rennes, FR), LAGV (Marseille, FR), ESPE (Calabria, IT)

2021 JMA (virtual), LAGV (Marseille, FR), AFSE (virtual), EALE (virtual)

2017 International Conference on Pension, Insurance and Savings (Paris, FR)

Workshops

2022 WIDOW19 (Paris, FR), ISS-NBER (Venice, IT)

2019 Family and retirement (Paris, FR), ISS-NBER (Barcelona, ES)

2017 Retirement: public policy evaluation (Annecy, FR)

OTHERS

French team member of *International Social Security (ISS) project*, National Bureau of Economic Research (NBER)

Peer reviewing: LABOUR Review of Labour Economics and Industrial Relations, Social Sciences

SKILLS

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|------------------------|---|
| Languages | French (native), English (professional), Spanish (intermediate) |
| Computer skills | R, SAS, STATA, L ^A T _E X, git |