John Karl Scholz

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Education

1988, Ph.D., Economics, Stanford University.
1981, B.A., Economics and Mathematics, Carleton College

Employment

Professor, University of Wisconsin–Madison, Department of Economics, since 1998 (Assistant Professor, Economics Department and La Follette Institute of Public Affairs, 1988-95)

Deputy Assistant Secretary, Office of Tax Analysis, U.S. Treasury Department, January 1997-August 1998

Senior Staff Economist, Council of Economic Advisers, Executive Office of the President, Washington, D.C., September 1990-July 1991

Professional Appointments

2008 -	Research Fellow, Netspar (Network for Studies of Pensions, Aging, and Retirement, Netherlands)
2007 -	Member, Internal Revenue Service Advisory Council (Tax Gap Committee)
2007 -	Chair, National Research Council Panel on the Dynamics of Economic Well-Being System
2005 -	Associate Editor, The New Palgrave: A Dictionary of Economics
2005	International Monetary Fund Technical Assistance, South Korea
2004 -	Research Professor, DIW Berlin, Germany
2004	Chair, National Research Council Panel on Enhancing the Data Infrastructure in Support of Food and Nutrition Programs, Research, and Decision Making
2003 -	Michigan Retirement Research Center Board of Outside Scholars
2003 -	Senior Research Affiliate at the Michigan National Poverty Center
2001 - 2003	Member, National Research Council Panel to Evaluate the USDA's Methodology for Estimating Eligibility and Participation for the WIC Program
2001 -	Editorial Board, The B.E. Journals in Economic Analysis and Policy
2000 - 2004	Director, Institute for Research on Poverty (affiliate since 1992)
1998 -	Editorial Board, *National Tax Journal*
1994 -	Coeditor, *Journal of Human Resources*
1991 -	Faculty Research Associate, National Bureau of Economic Research

Journal Articles and Book Chapters

"Can Administrative Data on Child Support Be Used to Improve the EITC? Evidence from Wisconsin," with Joe Hotz, National Tax Journal, forthcoming

"The Effects of Financial Education in the Workplace: Evidence from a Survey of Employers," with Patrick Bayer and B. Douglas Bernheim, Economic Inquiry, forthcoming

"Taxation and Poverty," New Palgrave Dictionary of Economics, L. Blume and S. Durlauf, eds., forthcoming

"Are Americans Saving 'Optimally' for Retirement?" with Ananth Seshadri and Surachai Khitatrakun, Journal of Political Economy, 114(4), August 2006, 607-643. Winner of the 2007 TIAA-CREF Paul A. Samuelson Award for outstanding scholarly writing on lifelong financial security

"Welfare Reform in the United States," with Robert Haveman, in A New Paradigm for Social Welfare in the New Millennium, (L. Cho, H. Moon, Y. Kim, and S. Lee, eds.), Korean Development Institute Press, 2005, 25-53

"Do Estate and Gift Taxes Affect the Timing of Private Transfers?" with B. Douglas Bernheim and Robert Lemke, Journal of Public Economics, 88(12), December 2004, 2617-2634.

"U.S. Black-White Wealth Inequality," with Kara Levine, in Social Inequality, K. Neckerman, Editor, Russell Sage Foundation, New York: New York, 2004, 895-929

"WIC Eligibility and Participation," with Janet Currie and Marianne Bitler, Journal of Human Resources, Special Issue on Income Volatility and Implications for Food Assistance Programs, Volume 38, 2003, 1139-1179

"Saving Incentives in the U.S.," with Surachai Khitatrakun, in Pension Policy in an Integrating Europe, O. Castellino and E. Fornero, Editors, Edward Elgar, 2003, 127-151

"The Earned Income Tax Credit," with V. Joseph Hotz, in Means-Tested Transfer Programs in the United States, Robert Moffitt, Editor, The University of Chicago Press and NBER, 2003, 141-197

"Welfare, Employment and Income: Evidence on the Effects of Benefit Reductions in California," with V. Joseph Hotz and Charles H. Mullin, American Economic Review Papers and Proceedings, May, 2002, 380-384

"The Evolution of Income Support Policy in Recent Decades," with Kara Levine, in Understanding Poverty, S. Danziger and R. Haveman (eds), Harvard University Press and Russell Sage Foundation, 2002, 193-228

“Measuring Employment and Income Outcomes for Low-Income Populations with Administrative and Survey Data,” with V. Joseph Hotz, in Studies of Welfare Populations: Data Collection and Research Issues, National Research Council: National Academy Press, 2002, 275-315

“Evaluating Work-Related Cash Benefit Programs: The Earned Income Tax Credit,” with Carolyn J. Hill and V. Joseph Hotz, in “Evaluating Tax Expenditures: Tools and Techniques for Assessing Outcomes,” in New Directions for Evaluation, L. Datta and P. Grasso (eds), no. 79, Fall, 1998, San Francisco: Jossey-Bass, 25-41

“An Econometric Analysis of Charitable Giving with Interdependent Preferences,” (with James Andreoni), Economic Inquiry, July, 1998, 410-428

“Personal Bankruptcy and Credit Supply and Demand,” with Reint Gropp and Michelle White, Quarterly Journal of Economics, February, 1997, 217-251

“The Illusory Effects of Saving Incentives on Saving,” with Eric M. Engen and William G. Gale, Journal of Economic Perspectives, Fall, 1996, 113-138

“Distributional Effects of Fundamental Tax Reform” with William G. Gale and Scott Houser, in Economic Effects of Fundamental Tax Reform, Aaron and Gale (eds.), The Brookings Institution, 1996, 281-315

“In-Work Benefits in the United States: The Earned Income Tax Credit,” Economic Journal, Vol. 106, January, 1996, 156-169

“The Earned Income Tax Credit and Transfer Programs: A Study of Labor Market and Program Participation,” with Stacy Dickert and Scott Houser, Tax Policy and the Economy, James M. Poterba (ed.), National Bureau of Economic Research and the MIT Press, 9, 1995, 1-50

“IRAs and Household Saving,” with William G. Gale, American Economic Review, December, 1994, 1233-1260

“Improving the Delivery of Benefits to the Working Poor: Proposals to Reform the Earned Income Tax Credit Program,” with George K. Yin, Jonathan Barry Forman, and Mark Mazur, American Journal of Tax Policy, Fall, 1994, 225-298

“Intergenerational Transfers and the Accumulation of Wealth,” with William G. Gale, Journal of Economic Perspectives, Vol. 8, No. 4, Fall, 1994, 145-160

“Tax Progressivity and Household Portfolios: Descriptive Evidence from the Surveys of Consumer Finances,” Tax Progressivity and Income Inequality, Joel Slemrod (ed.), Cambridge University Press, 1994, 219-267

“Taxes and the Poor: A Microsimulation Study of Implicit and Explicit Taxes,” with Stacy Dickert and Scott Houser, National Tax Journal, September, 1994, 621-638

“Do Saving Incentives Work?” with Eric M. Engen and William G. Gale, Brookings Papers on Economic Activity, 1, 1994, 85-151

“The Earned Income Tax Credit: Participation, Compliance, and Anti-poverty Effectiveness,” National Tax Journal, March, 1994, 59-81

“Private Saving and Public Policy,” with B. Douglas Bernheim, Tax Policy and the Economy, James M. Poterba (ed.), National Bureau of Economic Research and the MIT Press, 7, 1993, 73-110

“A Direct Examination of the Dividend Clientele Hypothesis,” Journal of Public Economics, 49, 1992, 261-285

“Examining the Evidence on IRAs and Household Saving,” with William G. Gale, in Personal Saving, Consumption, and Tax Policy, M. Kosters (ed.), The American Enterprise Institute for Public Policy Research, 1992, 76-83

“Consumption Taxation in a General Equilibrium Model: How Reliable are Simulation Results?” with B. Douglas Bernheim and John B. Shoven, in National Savings and Economic Performance, Bernheim and Shoven (eds.), Chicago: The University of Chicago Press, 1991, 131-158

“The Value-Added Tax: A General Equilibrium Look at Its Efficiency and Incidence,” with Charles L. Ballard and John B. Shoven, in The Effects of Taxation on Capital Accumulation, M. Feldstein (ed.), Chicago: The University of Chicago Press, 1987, pp. 445-480

Working Papers (available at http://www.ssc.wisc.edu/~scholz/Research/recent_papers.htm)

“Pathways to Self Sufficiency for Low-Income Families,” (with Carolyn Heinrich) April, 2008. This is the introductory chapter of a book I am editing with Professor Heinrich, that likely will be published by the Russell Sage Foundation

“Children and Household Wealth,” (with Ananth Seshadri) September, 2007

“The Assets and Liabilities Held By Low-Income Households,” (with Ananth Seshadri) September, 2007 (prepared for the “Assets, Access, and Poverty Conference,” sponsored by the National Poverty Center, University of Michigan)

“A New Test of Educational Borrowing Constraints,” (with Meta Brown and Ananth Seshadri) August, 2007

“Tied Transfers,” (with Meta Brown, Maurizio Mazzocco, and Ananth Seshadri), September, 2006

“Examining the Effect of the Earned Income Tax Credit on the Labor Market Participation of Families on Welfare,” (with Charles H. Mullin and V. Joseph Hotz), December, 2005, (revise and resubmit, *Review of Economics and Statistics*)

Policy Papers, Reviews, and Comments

"Employer-Based Tax Credits," December, 2007, (The Brookings Institution Hamilton Project), http://www.brookings.edu/papers/2007/~/media/Files/rc/papers/2007/12_taxcredit_scholz/12_taxcredit_scholz.pdf, a brief overview of the paper is at http://www.brookings.edu/papers/2007/~/media/Files/rc/papers/2007/12_taxcredit_scholz/12_taxcredit_scholz_pb.pdf

"Taxation and Poverty: 1960-2006," Focus, Institute for Research on Poverty, Spring-Summer 2007, 25(1), 52-57

"Migration To and From Wisconsin" with Yeri Lopez, December, 2006, http://www.lafollette.wisc.edu/publications/workingpapers/scholz2007-007.pdf

"Perspectives on Economic Development from *Site Selection* Magazine" with Yeri Lopez, December, 2006, http://www.lafollette.wisc.edu/publications/workingpapers/scholz2007-006.pdf

"Choosing the Right Pond: What Are Appropriate Comparison Cities for Wisconsin's Metropolitan Areas?" with Yeri Lopez, December, 2006, http://www.lafollette.wisc.edu/publications/workingpapers/scholz2007-005.pdf

"Public Assistance and Workfare," with Colleen Chrisinger, Ben Cowan, and Caleb White, prepared for the 2006 EWC/KDI Conference, "Social Policy at a Crossroad: Trends in Advanced Countries and Implications for Korea," Honolulu, Hawaii, July, 2006

"Comment" on "Neighborhood Effects on Barriers to Employment: Results From a Randomized Housing Mobility Experiment in Baltimore," by Kristin Turney, Susan Clampet-Lundquist, Kathryn Edin, Jeffrey R. Kling, and Greg J. Duncan, in *Brookings-Wharton Papers on Urban Affairs*, 2006, 42-48

"Comment" on Labor Market Changes in Korea since the 1997 Crisis, by Dae Il Kim and Gyeongjoon Yoo, in A New Paradigm for Social Welfare in the New Millennium, (L. Cho, H. Moon, Y. Kim, and S. Lee, eds.), Korean Development Institute Press, 2005, 181-183

Edited (with Jamie Casey), "Enhancing the Data Infrastructure in Support of Food and Nutrition Programs, Research, and Decision Making: Report of a Workshop," National Research Council, 2004, Committee on National Statistics, Division of Behavioral and Social Sciences and Education, Washington, DC: The National Academies Press

"Comment" on "What People Don't Know About Their Pensions and Social Security," by Alan Gustman and Thomas Steinmeier, in Private Pensions and Public Policies, W. Gale, J. Shoven, and M. Warshawsky (eds.), Washington D.C.: The Brookings Institution Press, 2004, 120-125

"Comment" on "The Impact of Gifts and Bequests on the Distribution of Wealth," by Edward N. Wolff, in Death and Dollars: The Role of Gifts and Bequests in America, A. Munnell and A. Sundèn (eds.), Washington D.C.: The Brookings Institution Press, 2003, 381-388

"Welfare Reform, Employment, and Advancement," with V. Joseph Hotz and Charles H. Mullin, Focus, Institute for Research on Poverty, Special Issue 2002, 51-55

Member of the Century Foundation Working Group on Tax Expenditures, which wrote Bad Breaks All Around, The Century Foundation Press, 2002

Review of "Should the United States Privatize Social Security?" by Henry J. Aaron and John B. Shoven and "Issues in Privatizing Social Security: Report of an Expert Panel of the National Academy of Social Insurance," edited by Peter A. Diamond, Journal of Economic Literature, December, 2001, 1249-1251

"Not Perfect, But Still Pretty Good: The EITC and Other Policies to Support the U.S. Low-Wage Labor Market," with V. Joseph Hotz, OECD Economic Studies, 2000 (31), 26-42

Review of "Who Bears the Lifetime Tax Burden," by Don Fullerton and Diane Lim Rogers, Journal of Economic Literature, March, 1995, 234-236

"Taxes, Transfers, and Welfare Reform," with Robert H. Haveman, National Tax Journal, June, 1994, 419-436

"Tax Policy and the Working Poor: The Earned Income Tax Credit," Focus, Institute for Research on Poverty, Winter 1993-94, 1-12

"Do Americans Save Too Little?" with B. Douglas Bernheim, Philadelphia Federal Reserve Bank Business Review, September-October, 1993, 3-20

"Changes in the Economic Status of Families with Young Children: A Look at Two Cohorts," with Nancy Maritato, Proceedings of the National Tax Association, 1991, 186-197

Comments on "Adverse Implications of a Securities Transactions Tax," by Joseph Grundfest and John Shoven, Journal of Accounting, Auditing and Finance, Volume 6, Number 4, Fall 1991

Comments on "An Analysis of the Alternative Minimum Tax: Equity, Efficiency, and Incentive Effects," by Andrew Lyon, The Corporate Alternative Minimum Tax, American Council for Capital Formation, 1991

"The Effect of the Relative Tax Treatment of Dividends and Capital Gains on Aspects of Corporate and Investor Behavior," Proceedings of the National Tax Association, 1988, 114-120

"Comprehensive Income Taxation and Rate Reduction," with Joseph A. Pechman, Statement to the Senate Finance Committee, reprinted in Tax Notes, October 11, 1982

Work in Progress

"Eligibility and Participation in the National School Lunch and Breakfast Program," (with Molly Dahl)

Grants and Awards

Recipient of the 2007 TIAA-CREF Paul A. Samuelson award for "Are Americans Saving 'Optimally' for Retirement?" (with Ananth Seshadri and Surachai Khitatrakun)

Michigan Retirement Research Center, "Are *All* Americans Saving Optimally for Retirement?" (with Ananth Seshadri), October, 2007-August, 2008

Michigan Retirement Research Center, "Children and Household Wealth," (with Ananth Seshadri), September, 2006-August, 2007

Carleton College Distinguished Alumni Achievement Award, June, 2006

National Science Foundation, "Tax Policy and Low-Wage Labor Markets: New Work on Employment, Effectiveness and Administration," (with V. Jospeh Hotz), July, 2004-June, 2007

National Institute for Aging (R01), "Theory and Evidence on Intergenerational Transfers," (with Meta Brown, Maurizio Mazzocco, and Ananth Seshadri), September, 2003

National Institute of Aging (R03), "Pension and the Non-Pension Wealth of American Families," June, 2001

Russell Sage Foundation, "The Wisconsin *Family Capital* Project: How Health, Education, Wealth, and Family Resources Are Shaping Economic Inequality" (co-PI with Barbara Wolfe), August, 2000-July, 2004

University of Wisconsin – Madison, Vilas Associates award, 1998 academic year

U.S. Treasury Department, Distinguished Service Award, August, 1998

Census Bureau Grant, co-PI (with Michael Wiseman), "Monitoring Devolution: the Welfare Reform Information and Support Project," September 1996 - September 1997

Congressional Research Service (Library of Congress) Grant, "Microsimulation Computer Model of the Federal Transfer System: Maintenance and Development," October 1996 - September 1997

Congressional Research Service Grant, "Development Work on SAFETTEM: A State and Federal, Tax and Transfer Model," October 1995-September 1996

Census Bureau Grant, "Microsimulation Modelling of the Tax and Transfer System," September 1995-August 1996

National Science Foundation Grant SBR95-11321, co-PI (with B. Douglas Bernheim), "Economic Literacy, Education, and Financial Behavior," July 1995-June 1997

Food and Nutrition Service Grant, "The Earned Income Tax Credit and Food Stamps: Joint Participation, Antipoverty Effectiveness and Labor Market Incentives, and EITC-Food Stamp Asset Test Interactions," September 1993-March 1995

Department of Health and Human Services, Assistant Secretary for Policy Evaluation Grant. "Financial Characteristics and Vulnerability of Low Income Households." June 1993-May 1995

Census Bureau Grant, "Development Work on SAFETTEM: A State and Federal, Tax and Transfer Model," January 1993-August 1993

National Science Foundation Grant SES-9211553, co-PI (with William Gale), "Empirical Studies of Altruism and Saving," July 1992-June 1995

Department of Health and Human Services, Assistant Secretary for Policy Evaluation Grant. "The Working Poor: Characteristics, Labor Supply, Income Dynamics, and Vulnerability." June 1991-May 1994

First Runner-up in the 1988 Outstanding Doctoral Dissertation Competition sponsored by the National Tax Association and Tax Institute of America.

Editorial Activities

Referee: American Economic Review, Journal of Political Economy, Quarterly Journal of Economics, Econometrica, Journal of Public Economics, Review of Economics and Statistics, Journal of Human Resources, Journal of Labor Economics, National Tax Journal, Journal of Applied Econometrics, Journal of Policy Analysis and Management, International Tax and Public Finance, Research in Labor Economics, Journal of Macroeconomics, Southern Economic Journal, Institute for Research on Poverty, National Science Foundation, National Research Council of the National Academy of Science, MIT Press, NIA Site visit

Conference and University Presentations, since 2004

2008 University of Maryland
Johns Hopkins University
University of Virginia
London School of Economics
University College, London
Bristol University (U.K.)
Investment Company Institute

2007 The Hamilton Project, The Brookings Institution
The Wharton School, University of Pennsylvania
Brown University
Duke University

The Brookings Institution
"Assets, Access, and Poverty Conference," sponsored by the National Poverty Center, University of Michigan
Retirement Research Consortium, Washington, D.C.
Keynote Speaker, NetSPAR Workshop, Gronigen, Netherlands
Invited Lectures, BK21 (Brain Korea, 21st Century), Sungkyunkwan University, Seoul Korea

2006 University of Texas
University of Pennsylvania (Economics)
Columbia (Economics)
Federal Reserve Bank of Chicago
East-West Center, University of Hawaii
University of Chicago (Harris School)
University of Kentucky

2005 Brookings Institution, Policy Innovations Conference
University of Virginia
NBER Summer Institute
Board of Governors of the Federal Reserve
University of Illinois

2004 American Enterprise Institute
National Tax Association Annual Meetings (2 presentations)
Invited Lecture, 5th Workshop of the AGE project, European Union RTN Network
Tilburg University, Tilburg Netherlands
NBER Public Economics Meeting
IRS Research Conference
Princeton University (Russell Sage Conference)
University of California, Davis
Harvard University and MIT (joint seminar)
Duke University
University of Pennsylvania (Wharton)
AEA Meetings (San Diego)