

## TYLER Q. WELCH

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### **EDUCATION:**

2026 (expected) Ph.D., Insurance Economics and Actuarial Analytics, University of Wisconsin-Madison  
2020 BBA, *summa cum laude*, Risk Management and Insurance, Temple University

### **RESEARCH INTERESTS:**

Insurance economics, public economics, social insurance, longevity risk, public policy, household finance

### **PUBLICATIONS:**

- “Inequities in How Wealth Shapes Healthy and Work-Free Later Life” with H. Bavafa & A. Mukherjee. **Forthcoming**, invited book chapter: In S. Kolluri, O.S. Mitchell, and N. Roussanov, eds., *The Future of Healthy Aging and Successful Retirement* (Oxford, UK: Oxford University Press). ([link](#))
- “Asset Decumulation in Retirement: Patterns, Predictors, and the Role of Financial Literacy” with H. Bavafa & A. Mukherjee. **Accepted**, *Geneva Papers on Risk and Insurance – Issues and Practice*
  - Coverage: TIAA Institute (Insights Report and Research Dialogue, published October 2025)
- Bavafa, Hessam, Anita Mukherjee, and **Tyler Q. Welch**. 2023. “Inequality in the Golden Years: Wealth Gradients in Disability-Free and Work-Free Longevity in the United States.” *Journal of Health Economics*, Vol. 92: 102820. ([link](#))
  - SCOR/EGRIE Young Economist Best Paper Award (finalist)
  - Coverage: TIAA Institute (Insights Report and Research Dialogue, published September 2023); Morningstar’s The Long View podcast

### **WORKING PAPERS:**

- “Government Involvement in a Mandated Insurance Market: The Case of Workers’ Compensation Insurance” ([link](#)) **Submitted**
- “Access to Health Insurance and Social Security Claiming: Evidence from Medicaid Expansion” ([link](#)) **Under Review**

### **WORKS IN PROGRESS:**

- “Employer Choice in Workers’ Compensation Insurance: Who Optes Out and Why?”
- “Older Americans and Life Insurance Demand” with S. Park
- “To Smooth or Not to Smooth: Consumption Responses to Life Insurance Payouts” with S. Park
- “The Welfare Effect of a Public Option in Workers’ Compensation Insurance Markets” with S. Kanimian
- “Scaling Up or Diversifying? Examining Economies of Scale and Scope in Workers’ Compensation” with S. Kanimian
- “The Effects of Changes in Benefit Generosity: Evidence from Workers’ Compensation Coverage of Mental Health Conditions” with J. Do & S. Park

### **POLICY REPORTS & OTHER WRITING:**

- J. Michael Collins and **Tyler Q. Welch**. 2025 (April). “If Congress doesn't save Social Security, you'll pay more than \$6,800 a year instead.” *USA TODAY*. (OpEd; [link](#))
  - Accompanying interactive infographic of costs by state: [click here](#).
  - Coverage: Yahoo! News, MSN
- J. Michael Collins and **Tyler Q. Welch**. 2025 (April). “Changes to Social Security would cost average Wisconsin resident \$7,000 a year.” *Milwaukee Journal Sentinel*. (OpEd; [link](#))
  - Coverage: The Cap Times
- **Welch, Tyler Q.**, Griffin T. Murphy, Michael Manley. 2024 (November). “Workers’ Compensation: Benefits, Costs, and Coverage (2022 data).” *National Academy of Social Insurance*. (principal investigator; [link](#))
- **Welch, Tyler Q.**, Griffin T. Murphy, Jennifer Wolf, and Michael Manley. 2024 (February). “Workers’ Compensation: Benefits, Costs, and Coverage (2021 data).” *National Academy of Social Insurance*. (principal investigator; [link](#))
  - Coverage: RAND; U.S. Department of Labor; Yahoo! Finance; OH&S; Risk & Insurance; WorkCompCentral; WorkCompWire; GlobeNewswire
- **Welch, Tyler Q.** and Zhe Li. 2019 (August). “Social Security Retirement Earnings Test: How Earnings Affect Benefits.” *Congressional Research Service*, Report #41242. ([link](#))
  - Coverage: FEDWeek

### **ACADEMIC PRESENTATIONS:**

- 2025: American Society of Health Economists (ASHEcon) Annual Conference – Nashville, TN; World Risk and Insurance Economics Congress (WRIEC) – Calgary, Canada; West Virginia University; Indiana State University; Temple University; University of Nevada, Las Vegas
- 2024: Ph.D. Student Research Symposium, University of Georgia – Athens, GA; American Risk and Insurance Association Annual Meeting (ARIA) – Denver, CO; American Academy of Actuaries Annual Meeting – Washington, DC; Association for Public Policy Analysis and Management (APPAM) Fall Research Conference – National Harbor, MD
- 2023: ARIA – Washington, DC; CINCH-dggö Academy in Health Economics, University of Duisburg-Essen – Essen, Germany
- 2022: ARIA – Long Beach, CA
- 2021: 29<sup>th</sup> Colloquium on Pensions and Retirement Research, University of New South Wales (UNSW)

### **AWARDS & GRANTS:**

- Doctoral Candidate PhD Scholarship – Spencer Educational Foundation
  - Fall 2023 – Spring 2024, Fall 2024 – Spring 2025, Fall 2025 – Spring 2026
- Student Research Grant – University of Wisconsin-Madison
  - August 2023
- Travel Award – Wisconsin School of Business
  - June 2022, June 2023, April 2024, June 2025
- Pre-Dissertation PhD Scholarship – Spencer Educational Foundation
  - Fall 2021 – Spring 2022, Fall 2022 – Spring 2023
- Distinguished Teaching Award – Wisconsin School of Business
  - Fall 2020 – Spring 2021, Fall 2021 – Spring 2022, Fall 2022 – Spring 2023, Fall 2023 – Spring 2024

### ***TEACHING & EMPLOYMENT:***

- **University of Wisconsin-Madison, Wisconsin School of Business**

Lecturer

Principles of Risk Management (undergraduate), Summer 2025

Graduate Teaching Assistant

Principles of Risk Management (undergraduate), Fall 2020 – Spring 2024 & Fall 2025 – Present

Graduate Research Assistant

Dr. Ty Leverty, Summer 2024 – Summer 2025

Dr. Anita Mukherjee, Summer 2021 – Spring 2022 & Summer 2025 – Present

Dr. Justin Sydnor, Summer 2021

- **National Academy of Social Insurance**

Income Security Policy Consultant, September 2023 – Present

- **Chief Evaluation Office, U.S. Department of Labor**

Summer Fellow, June 2024 – August 2024

- **National Academy of Social Insurance & Congressional Research Service**

Merton C. Bernstein Intern on Social Insurance, May 2019 – August 2019

- **Temple University, Fox School of Business**

Undergraduate Peer Teacher

Introduction to Risk Management, Spring 2019 – Summer 2020

Managing Human Capital Risk, Fall 2019 – Spring 2020

Leadership and Organizational Management, Fall 2018 – Spring 2020

Research Assistant

Dr. Thorsten Moenig, October 2018 – May 2019

### ***WORKSHOPS:***

- 2024: Price Theory Summer Camp, Becker Friedman Institute for Economics (BFI) – University of Chicago
- 2023: CINCH-dggö Academy in Health Economics – University of Duisburg-Essen; Behavioral Public Economics Bootcamp, National Bureau of Economic Research (NBER) – Cambridge, MA
- 2022: Financial Economics of Insurance, BFI and NBER – University of Chicago

### ***AFFILIATIONS & MEMBERSHIPS:***

- Member, Association for Public Policy Analysis & Management, 2024 – Present
- Member, American Society of Health Economists, 2023 – Present
- Graduate Research Fellow, Institute for Research on Poverty, 2023 – Present
- Member, American Economic Association, 2021 – Present
- Member, American Risk and Insurance Association, 2020 – Present
- Associate Member, National Academy of Social Insurance, 2019 – Present

***REVIEWER SERVICE:*** Contemporary Economic Policy, Journal of Pension Economics & Finance, Journal of Risk and Insurance, North American Actuarial Journal

***UNIVERSITY SERVICE:***

- Organizer, WSB Summer Research Conference, Summer 2025
- Organizer, Risk and Insurance Internal Research Workshop, Wisconsin School of Business, Fall 2024 – Spring 2025
- Founder and Co-Chair, PhD Student Committee on Inclusion, Wisconsin School of Business, Summer 2023 – Summer 2025
- Founder and Organizer, PhD Student Research Meeting, Department of Risk and Insurance, Summer 2023 – Spring 2024
- Student Representative, PhD and Research Committee, Wisconsin School of Business, Fall 2022 – Spring 2023
- Panelist, Teaching Assistant Training, Wisconsin School of Business, Fall 2021

***NON-ACADEMIC PRESENTATIONS:***

- 2026: National Academy of Social Insurance Policy Summit – Washington, DC (February)
- 2025: National Academy of Social Insurance Annual Membership Meeting – Washington, DC (January); Risk Management & Insurance Society Fireside Chat – Madison, WI (April); National Academy of Social Insurance Demystifying Social Insurance Event – Washington, DC (July)
- 2024: National Academy of Social Insurance Seminar Series – Washington, DC (July)

***PROFESSIONAL DESIGNATIONS:***

Certified Employee Benefits Specialist (CEBS) – earned, June 2020