

# JULIE TRÉGUIER

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## CONTACT INFORMATION

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National Institute for Demographic studies  
Personal website  
treguier.j@gmail.com  
9 cours des Humanités 93300 Aubervilliers, France  
+33 (0)684033642

## RESEARCH FIELDS

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**Labor Economics, Family Economics, Economics of pensions**

## CURRENT POSITION

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**Ph.D candidate in Economics**

*November 2018 - present*

*National Institute for Demographic Studies (INED)*

Dissertation title: Gender Inequalities in Pension Systems

Thesis Advisors: Carole Bonnet, Anne Lavigne and Dominique Meurs

Expected date of completion: May 2022

## PRIOR STUDIES

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**M.Sc. in Statistics**

*2010 - 2013*

*ENSAI, Rennes*

**Preparatory classes for the *Grandes Écoles* (M/P)**

*2008 - 2010*

*François Rabelais, Saint-Brieuc*

## PAST EMPLOYMENT

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**Affiliated Ph.D candidate**

*2018 - 2021*

*Institute for Public Policies, Paris*

**Statistics studies consultant**

*2015 - 2018*

*French Ministry for Health and Social Affairs, Paris*

*Direction de la recherche, des études, de l'évaluation et des statistiques*

**Statistics studies consultant**

*2013 - 2015*

*ClaraVista, Paris*

## REFERENCES

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**Prof. Antoine Bozio**

*IPP director*

EHESS & PSE

a.bozio@ipp.eu

**Dr. Carole Bonnet**

*Ph.D advisor*

INED

carole.bonnet@ined.fr

**Prof. Dominique Meurs**

*Ph.D advisor*

University of Paris Nanterre & INED

dmeurs@parisnanterre.fr

**Prof. Anne Lavigne**

*Ph.D advisor*

COR & University of Paris Nanterre

anne.lavigne@cor-retraites.fr

## WORK IN PROGRESS

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### **Labor Supply Effects of Survivor Insurance: Evidence from Restricted Access to Survivors' Benefits in the Netherlands**

with Simon Rabaté (INED, CPB)

*This paper investigates the effects of survivors' 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 and show that the widows who (re)entered the labor market due to the reform mainly did so in the care sector, and that already working widows increased their number of working hours by 8%. We also find evidence of 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)

*Making adequate decisions over the life-cycle assumes that individuals have a fairly good idea of their life expectancy. Yet the literature gives evidence that individuals tend to underestimate it. The question is even more complex when it comes to widowhood duration measure since it also involves the spouse's life expectancy. In this article, we propose a way to measure widowhood duration and assess its heterogeneity according to individual characteristics. 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 1975-2070 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 couple composition, interdependence of spouses' life expectancies and 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 Working Paper***

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

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### **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.

## Other articles/publications

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

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

**2022** Quantitative techniques in economics and management, *undergraduate level* (University of Paris)  
Teaching assistant for Pauline Chauvin

## GRANTS

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**2020** INED-iPOPs International Mobility Grant (pending due to Covid19)

**2018-2021** Ph.D fellowship INED

## COMMUNICATIONS

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### Conferences

2022 ADRES, PAA\*

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

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

2016 AFSE - DG Trésor (Paris)

### Seminars

2021 Séminaire café de l'INED (Paris), séminaire doctorant d'Economix (as a discussant, Paris), séminaire de la chaire Travail de PSE (Paris)

2020 Séminaire doctorant d'Economix (Paris), séminaire du pôle Vieillesse et vieillissements de l'INED (Paris), séminaire café de l'INED (Paris)

2019 Séminaire microsimulation de l'IPP (Paris)

2017 Séminaire inégalités de l'Insee (Paris)

### Workshops

2019 Journée d'études Famille et Retraite (Paris)

2017 Workshop retirement: public policy evaluation (Annecy)

\* denotes scheduled talks

## OTHERS

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

## SKILLS

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**Languages** French (native), English (professional), Spanish (intermediate)

**Computer skills** R, SAS, STATA, L<sup>A</sup>T<sub>E</sub>X, git