

TAHA CHOUKHMANE  
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CV updated January 2025  
Citizenship: Moroccan, US Permanent Resident

## EMPLOYMENT

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2020- MIT SLOAN SCHOOL OF MANAGEMENT  
Assistant Professor of Finance.  
Class of 1947 Career Development Professor (since 2022).

## AFFILIATIONS

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2022- NATIONAL BUREAU OF ECONOMIC RESEARCH  
Faculty Research Fellow.

2023- INSTITUTE FOR FISCAL STUDIES (UK)  
Research Associate.

2024 FEDERAL RESERVE BANK OF MINNEAPOLIS  
Opportunity & Inclusive Growth Institute Visiting Scholar.

## EDUCATION

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2019-2020 NATIONAL BUREAU OF ECONOMIC RESEARCH  
Postdoctoral Fellow.

2013-2019 YALE UNIVERSITY  
PhD in Economics with distinction.

2010-2012 SCIENCESPO & ECOLE POLYTECHNIQUE PARIS  
MA in Economics & Public Policy. Best Master thesis prize.

2007-2010 SCIENCESPO  
BA in Middle Eastern Studies & Social Sciences, cum laude.

## RESEARCH

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“Default Options and Retirement Saving Dynamics”. Conditionally accepted, *American Economic Review*.

“Productive Efficiency in Household Decision-Making: Evidence from the Retirement Savings of US Couples” with Lucas Goodman & Cormac O’Dea. Conditionally accepted, *American Economic Review*.

“What Drives Investors’ Portfolio Choices? Separating Risk Preferences from Frictions” with Tim de Silva. Forthcoming, *Journal of Finance*.

“Who Benefits from Retirement Saving Incentives in the U.S.? Evidence on Racial and Intergenerational Gaps in Retirement Wealth Accumulation”, with Jorge Colmenares, Cormac O’Dea, Jonathan Rothbaum, & Lawrence Schmidt. Revise & Resubmit, *American Economic Review*.

“The One Child Policy and Household Saving” with Nicolas Coeurdacier & Keyu Jin. *Journal of the European Economic Association*, June 2023.

“How do Consumers Finance Increased Retirement Savings? ”, with Christopher Palmer.

## SEMINAR AND CONFERENCE PRESENTATIONS

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- 2024-2025 Seminars: Minneapolis Fed, UW Foster, UCLA Anderson, Dartmouth Tuck, University of Oregon Lundquist, G53 Network, University of Michigan\*, University of Georgia Terry\*, Copenhagen Business School\*. (\* upcoming)  
Conferences: FIRS, Econometric Society Africa Meeting, OIGI Annual Research Conference, NBER Public Economics Fall Meeting, CEAR-RSI Household Finance Workshop, CEPR Paris Symposium, AFA.  
Discussions: AFA, IFS\*, NBER Aging\*.
- 2023-2024 Seminars: Stanford GSB, University of Copenhagen, Wharton BEPP, Minnesota Carlson, George Washington University, Bocconi, Rutgers.  
Conferences: NEST Insight Annual Conference (keynote speaker), SciencesPo Savings and Consumption in Macroeconomics Workshop (keynote speaker), ETH Zurich Microeconomics of Aging Workshop, NBER Innovative Data in Household Finance, DCIIA Academic Forum, AEA, Georgia Tech-Atlanta Fed Household Finance Conference, University of Georgia Macro Conference, NBER Public Economics Spring Meeting, Harvard School of Public Health Exploratory Workshop on Aging.  
Discussions: AEA, Georgia Tech-Atlanta Fed Household Finance Conference.
- 2022-2023 Seminars: Princeton, UC Berkeley, Philadelphia Fed, Wharton Finance, IFS London, Nest Insight, U of South Carolina Darla Moore, Boston Fed, Northwestern Kellogg, Harvard Business School, Bonn Macrohistory.  
Conferences: European Finance Association, Texas Finance Festival, CEPR Household Finance, Aspen Leadership Forum on Retirement Saving, AFA, PUC Chile Finance Conference, NBER SI Aging.  
Discussions: NBER Behavioral Finance Fall Meeting, PUC Chile Finance Conference.
- 2021-2022 Seminars: UW Madison, Duke Fuqua, UIUC Gies, UCSB, Chicago Fed, Boston College CRR.  
Conferences: RDRC Annual Meeting, CEPR European Conference on Household Finance, NTA, DCIIA Academic Forum, NBER Innovative Data in Household Finance, AEA, FDIC Research Conference, NBER Behavioral Finance Spring Meeting, Cherry Blossom Financial Education Institute, CEPR Household Finance, SFS Cavalcade, UMass Boston PAC, WFA, SED, NBER SI (Public Economics, Household Finance, Aging, Social Security).  
Discussions: NTA (x2), UBC winter finance, SFS Cavalcade.
- 2020-2021 Seminars: HEC Paris, Berkeley Hass, Stanford, USC Marshall, Brown.  
Conferences: APPAM. Discussions: NTA, MFA, NBER SI Household Finance.
- 2019-2020 Seminars: Harvard, Rand Corporation.  
Conferences: MIT Golub Center Annual Conference, CEAR-RSI Household Finance, FDIC Research Conference, National Tax Association, CFPB Research Conference.  
Discussions: NTA
- 2018-2019 Seminars: HEC Montreal, Dartmouth College, University of Chicago, MIT Sloan, NYU Stern, University of Michigan, University of Zurich, Pompeu Fabra, IESE Barcelona.  
Conferences: CEPRA-NBER Workshop, NBER SI Aging, SITE Psychology and Economics, Helsinki Finance Summit.

## PROFESSIONAL SERVICE

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REFEREING American Economic Review, Quarterly Journal of Economics, Journal of Political Economy, Journal of Finance, Journal of Financial Economics, Review of Financial Studies, American Economic Review: Insight, Journal of Political Economy: Macroeconomics, Journal of Political Economy: Microeconomics, Management Science, Journal of the European Economic Association, AEJ:Economic Policy, Journal of Public Economics, Journal of Development Economics, Journal of Economic Growth, Journal of Economic Behavior and Organization, Journal of Business and Finance, National Tax Journal, Economic Inquiry, Journal of Pension Economics and Finance.

SERVICE Conference program committee for NTA (track co-chair), WFA, SFS Cavalcade, FIRS, EFA. Member of the Academic Advisory Council, DCIA Retirement Research Center.

DATA US Census Bureau, Special Sworn Status.  
UK Office of National Statistics, Accredited Researcher.

## TEACHING

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2020-2023 MIT Sloan School of Management  
15.401 - MBA Managerial Finance, Fall 2020, Fall 2021, Spring 2024, Spring 2025  
15.473 - Ph.D. Advanced Corporate Finance (co-instructor), Spring 2021, 2022, 2023, 2024  
15.474 - Ph.D. Topics in Finance (co-instructor), Spring 2021

2015-2017 Yale University (Teaching Assitant)  
Debates in Macroeconomics  
Advanced Economic Development  
Growth and Macroeconomics for MA students

## DOCTORAL STUDENT COMMITTEES

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2024 Tim de Silva (placement: Stanford GSB)

2023 Allison Cole (placement: ASU Carey)

## AWARDS, GRANTS, & FELLOWSHIPS

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2023-2024 (co-Principal Investigator) “Designing a More Inclusive Retirement Savings System”, MIT Institute Community and Equity Office. (\$100,000)

2022-2023 (co-Principal Investigator) “Who Benefits from Retirement Saving Incentives in the U.S.? Evidence on Racial Gaps in Retirement Wealth Accumulation”, Social Security Administration via Michigan Retirement and Disability Research Center. (\$125,000)

2022-2023 MIT Sloan Junior Faculty Research Assistance Program (JFRAP)

2020-2021 (co-Principal Investigator) “Individual-level v. Household-level Responses to Incentives in U.S. Retirement Savings Plans”, Social Security Administration via NBER Retirement and Disability Research Center. (approx. \$80,000)

2019-2020 (co-Principal Investigator) “The Determinants and Evolution of Firm Retirement Saving Plans: Evidence from a New Panel Data Set”, Social Security Administration via NBER Retirement and Disability Research Center. (approx. \$90,000)

2019 The George Trimis Dissertation Prize, Yale University.

2018-2019 Dissertation Fellowship, Social Security Administration via Boston College Center for Retirement Research.

2018-2019 Yale Institution for Social and Policy Studies Graduate Policy Fellow.

## LANGUAGES

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**FRENCH:** *Native speaker*    **ARABIC:** *Native speaker*    **ENGLISH:** *Fluent*