

TYLER Q. WELCH

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APPOINTMENTS AND POSITIONS

- 2026 – Present Assistant Professor (tenure-track)
Department of Risk, Actuarial Science, Healthcare Management, and Legal Studies
Fox School of Business, Temple University
- 2023 – Present Income Security Policy Consultant, National Academy of Social Insurance

EDUCATION

- 2026 Ph.D., Insurance Economics and Actuarial Analytics, University of Wisconsin-Madison
Dissertation: *Choice, Competition, and Risk at Work: Essays on the Economics of Workers' Compensation Insurance*
Committee: J. Tyler Leverty (co-chair), Justin Sydnor (co-chair), Anita Mukherjee, Joan T. Schmit, Jeffrey Smith
- 2020 B.B.A., Risk Management and Insurance, Temple University
summa cum laude

RESEARCH INTERESTS

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

PEER-REVIEWED PUBLICATIONS

1. Bavafa, Hessam, Anita Mukherjee, and **Tyler Q. Welch**. Forthcoming. "Inequities in How Wealth Shapes Healthy and Work-Free Later Life," in Surya Kolluri, Olivia S. Mitchell, and Nikolai Roussanov, eds., *The Future of Healthy Aging and Successful Retirement* (Oxford, UK: Oxford University Press). [\[link\]](#)
2. Bavafa, Hessam, Anita Mukherjee, and **Tyler Q. Welch**. Forthcoming. "Asset Decumulation in Retirement: Patterns, Predictors, and the Role of Financial Literacy." *Geneva Papers on Risk and Insurance – Issues and Practice*. [\[link\]](#)
Coverage: TIAA Institute (Insights Report and Research Dialogue, published October 2025)
3. Bavafa, Hessam, Anita Mukherjee, and **Tyler Q. Welch**. 2023 [December]. "Inequality in the Golden Years: Wealth Gradients in Disability-Free and Work-Free Longevity in the United States." *Journal of Health Economics*, 92: 102820. [\[link\]](#)
Finalist, SCOR/EGRIE Young Economist Best Paper Award
Coverage: TIAA Institute (Insights Report and Research Dialogue, published September 2023); Morningstar's The Long View podcast

SUBMITTED WORKING PAPERS

“Government Involvement in a Mandated Insurance Market: The Case of Workers’ Compensation Insurance”

Revise and Resubmit, *Journal of Risk and Insurance* [\[link\]](#)

“Access to Health Insurance and Social Security Claiming: Evidence from Medicaid Expansion”

Under Review [\[link\]](#)

WORK IN PROGRESS

“Employer Choice in Workers’ Compensation Insurance: Who Opt Out and Why?”

“Workers’ Compensation, Older Workers, and Work Injuries: Implications for Retirement Inequality”

“Older Americans and Life Insurance Demand” with Iris SooJin Park

“To Smooth or Not to Smooth: Consumption Responses to Life Insurance Payouts” with Iris SooJin Park

“The Welfare Effect of a Public Option in Workers’ Compensation Insurance Markets” with Salpy Kanimian

“Scaling Up or Diversifying? Examining Economies of Scale and Scope in Workers’ Compensation” with Salpy Kanimian

“The Effects of Changes in Benefit Generosity: Evidence from Workers’ Compensation Coverage of Mental Health Conditions” with Jonghwa Do and Iris SooJin Park

POLICY REPORTS AND OTHER WRITING

1. Collins, J. Michael and **Tyler Q. Welch**. 2026 (June). “Storm clouds over Social Security solvency hovering closer.” *Milwaukee Journal Sentinel*. Op-ed. [\[link\]](#)
Coverage: The Cap Times
2. Collins, J. Michael 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*. Op-ed. [\[link\]](#)
Accompanying interactive infographic of costs by state: [\[link\]](#)
Coverage: Yahoo! News, MSN
3. Collins, J. Michael and **Tyler Q. Welch**. 2025 (April). “Changes to Social Security would cost average Wisconsin resident \$7,000 a year.” *Milwaukee Journal Sentinel*. Op-ed. [\[link\]](#)
Coverage: The Cap Times
4. **Welch, Tyler Q.**, Griffin T. Murphy, and Michael Manley. 2024 (November). “Workers’ Compensation: Benefits, Costs, and Coverage (2022 data).” National Academy of Social Insurance. Technical report. [\[link\]](#)

POLICY REPORTS AND OTHER WRITING (continued)

5. **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. Technical report. [\[link\]](#)
Coverage: RAND; U.S. Department of Labor; Yahoo! Finance; OH&S; Risk & Insurance; WorkCompCentral
6. **Welch, Tyler Q.** and Zhe Li. 2019 (August). “Social Security Retirement Earnings Test: How Earnings Affect Benefits.” Congressional Research Service. Technical report. [\[link\]](#)
Coverage: FEDWeek

INVITED SEMINARS AND CONFERENCE PRESENTATIONS (* denotes scheduled)

2026	American Society of Health Economists (ASHEcon) Annual Conference, American Risk and Insurance Association (ARIA) Annual Meeting*
2025	ASHEcon Annual Conference; WSB Summer Research Conference (University of Wisconsin-Madison); World Risk and Insurance Economics Congress (WRIEC); West Virginia University; Indiana State University; Temple University; University of Nevada, Las Vegas
2024	Ph.D. Student Research Symposium (University of Georgia); ARIA Annual Meeting; American Academy of Actuaries Annual Meeting; Association for Public Policy Analysis and Management (APPAM) Fall Research Conference
2023	ARIA Annual Meeting; CINCH-dggö Academy in Health Economics (University of Duisburg-Essen)
2022	ARIA Annual Meeting
2021	29th Colloquium on Pensions and Retirement Research (University of New South Wales)

AWARDS AND GRANTS

Distinguished Teaching Award – Wisconsin School of Business, University of Wisconsin-Madison
2020-2021; 2021-2022; 2022-2023; 2023-2024

Doctoral Candidate PhD Scholarship – Spencer Educational Foundation
2023-2024; 2024-2025; 2025-2026

Pre-Dissertation PhD Scholarship – Spencer Educational Foundation
2021-2022; 2022-2023

COURSES TAUGHT

Principles of Risk Management (BBA), University of Wisconsin-Madison, Summer 2025

AFFILIATIONS AND 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 – 2026

Member, American Economic Association, 2021 – Present

Member, American Risk and Insurance Association, 2020 – Present

Associate Member, National Academy of Social Insurance, 2019 – Present

UNIVERSITY AND PROFESSIONAL SERVICE

Referee *Journal of Risk and Insurance; North American Actuarial Journal; Journal of Pension Economics & Finance; Contemporary Economic Policy*

Discussant ASHEcon (2026); WRIEC (2025); ARIA (2024); CINCH-dggö Academy in Health Economics (2023); ARIA (2023); ARIA (2022)

Organizer WSB Summer Research Conference (2025); Risk and Insurance Internal Research Workshop (Wisconsin School of Business, 2024-2025)

Committees Co-Chair, PhD Student Committee on Inclusion (Wisconsin School of Business, 2023-2025); Student Representative, PhD and Research Committee (Wisconsin School of Business, 2022-2023)

NON-ACADEMIC PRESENTATIONS

2026 National Academy of Social Insurance (NASI) Policy Summit (February); NASI Demystifying Social Insurance Event (July)

2025 NASI Membership Meeting (January); Risk Management & Insurance Society Fireside Chat; NASI Demystifying Social Insurance Event (July)

2024 NASI Seminar Series (July)

PROFESSIONAL DESIGNATIONS

Certified Employee Benefits Specialist (CEBS), earned June 2020