CASTLE STEWARD PUBLICATIONS

LIFE TRANSITIONS SERIES

# Preparing for Retirement Together

## Bibliography

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Includes the bibliography and its published source addenda.

Original book page numbers 134-148 are retained.

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# Original-Work Bibliography — Scholarly and Official Sources

87 individually identified original scholarly or primary agency works, one entry per unique official source URL or scholarly DOI; agency source groups have been separated into distinct publications, and repeated works are listed once. Parenthetical chapter-note links show where each publication is cited. Several named secondary pages within earlier chapter Notes were reconciled with their original official publications. This working in-book bibliography is not a certification that every source has been independently full-text audited or that each legal/benefits statement applies to an individual household.

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# October 15 Research-Enhancement Source Addendum — Chapter 1

The original 87 distinct bibliography works above remain unchanged. Four verified source additions below support Chapter 1.

Ingale, Kavita Karan, and Ratna Achuta Paluri. "Retirement Planning — A Systematic Review of Literature and Future Research Directions." Management Review Quarterly 75 (2025): 1–43. [Cited: Ch. 1, Note 4.] https://doi.org/10.1007/s11301-023-00377-x

Kim, Jinhee, Michael S. Gutter, and Taylor L. Spangler. "Review of Family Financial Decision Making." Journal of Financial Counseling and Planning 28(2) (2017): 253–267. [Cited: Ch. 1, Note 5.] https://doi.org/10.1891/1052-3073.28.2.253

# October 15 Research-Enhancement Source Addendum — Chapter 3

Additional original research and official agency sources for Chapter 3, Notes 8–13. These supplement, and do not replace, the 87 original bibliography works or previous chapter addenda.

Park, Sungchul, Brent A. Langellier, and David J. Meyers. 2022. JAMA Network Open. [Ch. 3, Note 8.] https://doi.org/10.1001/jamanetworkopen.2021.46792

Braun, Robert T., Andrew J. Barnes, Yaniv Hanoch, et al. 2018. HLRP: Health Literacy Research and Practice. [Ch. 3, Note 9.] https://doi.org/10.3928/24748307-20180201-01

U.S. Department of Labor. HIPAA Special Enrollment guidance. [Ch. 3, Note 10.] https://www.dol.gov/node/25144

HealthCare.gov. Special Enrollment Period definitions and coverage-loss guidance. [Ch. 3, Note 10.] https://www.healthcare.gov/glossary/special-enrollment-period/

Medicare.gov. Creditable prescription drug coverage. [Ch. 3, Note 11.] https://www.medicare.gov/health-drug-plans/part-d/basics/creditable-coverage

Medicare.gov. Ready to buy a Medigap policy? [Ch. 3, Note 12.] https://www.medicare.gov/health-drug-plans/medigap/ready-to-buy

Medicare.gov. Working past 65; see also original IRS Publication 969. [Ch. 3, Note 13.] https://www.medicare.gov/basics/get-started-with-medicare/medicare-basics/working-past-65

Kaur, Manpreet, and Manjit Singh. "Money in Couples: A Systematic Literature Review on Intrahousehold Financial Management." International Journal of Consumer Studies 49(4) (2025): e70100. [Cited: Ch. 1, Note 6.] https://doi.org/10.1111/ijcs.70100

U.S. Securities and Exchange Commission, Investor.gov. "Better Understanding Your Brokerage Account Statement." [Cited: Ch. 1, Note 3 supplemental primary source.] https://www.investor.gov/better-understanding-your-brokerage-account-statement

# October 15 Research-Enhancement Source Addendum — Chapter 2

The original bibliography and Chapter 1 supplemental source entries remain unchanged. The two original studies below support only proposed Chapter 2 working revisions; they do not establish any benefit from Castle Steward or certify a household spending forecast.

Hurd, Michael D., and Susann Rohwedder. "Heterogeneity in Spending Change at Retirement." The Journal of the Economics of Ageing 1–2 (2013): 60–71. [Cited: Ch. 2, Note 5.] https://doi.org/10.1016/j.jeoa.2013.09.002

Olafsson, Arna, and Michaela Pagel. "The Retirement-Consumption Puzzle: New Evidence from Personal Finances." NBER Working Paper 24405 (2018). [Cited: Ch. 2, Note 6.] https://doi.org/10.3386/w24405

# October 15 Research-Enhancement Source Addendum — Chapter 4

The original 87 bibliography works, their original hyperlinks, and Chapter 1–3 source addenda remain unchanged. The two primary scholarly publications below support only Chapter 4 supplemental Notes 7–8; they do not establish Castle Steward efficacy or replace current agency, plan, or state-law requirements.

Zarzycki, M., Morrison, V., Bei, E., and Seddon, D. “Cultural and Societal Motivations for Being Informal Caregivers.” Health Psychology Review 17(2) (2023): 247–276. [Ch. 4, Note 7.] https://doi.org/10.1080/17437199.2022.2032259

Malhotra, C., Huynh, V. A., Shafiq, M., and Batcagan-Abueg, A. P. M. “Advance Care Planning and Caregiver Outcomes.” BMJ Supportive & Palliative Care 13(e3) (2023): e537–e546. [Ch. 4, Note 8.] https://doi.org/10.1136/spcare-2021-003488

# October 15 Research-Enhancement Source Addendum — Chapter 5

The original 87 bibliography works, their hyperlinks, and all Chapter 1–4 source addenda remain unchanged. The three original scholarly publications below support narrowly framed Chapter 5 working revisions; none tests Castle Steward, guarantees better investing, or replaces individualized financial assessment.

Brad M. Barber and Terrance Odean. “Trading Is Hazardous to Your Wealth: The Common Stock Investment Performance of Individual Investors.” The Journal of Finance 55(2) (2000): 773–806. [Ch. 5, Note 6.] https://doi.org/10.1111/0022-1082.00226

Urbi Garay and Fredy Pulga. “The performance of retail investors, trading intensity and time in the market: evidence from an emerging stock market.” Heliyon 7(12) (2021): e08583. [Ch. 5, Note 7.] https://doi.org/10.1016/j.heliyon.2021.e08583

Christopher Bebbington, Robert B. Durand, and Joyce Khuu. “Investor decision making within retirement savings schemes.” Pacific-Basin Finance Journal 83 (2024): 102203. [Ch. 5, Note 8.] https://doi.org/10.1016/j.pacfin.2023.102203

# October 15 Research-Enhancement Source Addendum — Chapter 6

The original 87 bibliography works, their linked sources and all Chapter 1–5 addenda remain intact. Three original scholarly works and two current federal agency sources below support Chapter 6 Notes 7–11; no platform efficacy claim is made.

Scharn, Micky, et al. “Domains and Determinants of Retirement Timing: A Systematic Review of Longitudinal Studies.” BMC Public Health 18 (2018): 1083. Review of 20 longitudinal articles across countries, observational determinants and mixed contexts; not a prediction or intervention for a specific household. [Cited: Ch. 6, Note 7.] https://doi.org/10.1186/s12889-018-5983-7

Voss, Maren Wright, et al. “Health Effects of Late-Career Unemployment.” Journal of Aging and Health 32(1–2) (2020): 106–116, first published online 2018. U.S. HRS 2000–2012 observational analysis; 47.0% vs 27.9% reported involuntary retirement timing; lower mental-health association, physical-health result not statistically significant. [Cited: Ch. 6, Note 8.] https://doi.org/10.1177/0898264318806792

Raymo, James M., et al. “Precarious Employment, Bad Jobs, Labor Unions, and Early Retirement.” The Journals of Gerontology: Series B 66B(2) (2011): 249–259. Wisconsin Longitudinal Study, N=8,609 members of a 1957 high-school cohort; exposure to involuntary job loss or poor-quality work associated with lower odds of retirement before 65. Cohort-specific and observational, not contrary evidence about identical exposure/timing. [Cited: Ch. 6, Note 9.] https://doi.org/10.1093/geronb/gbq106

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Social Security Administration, “Timing your first payment.” SSA states retirement applications may generally be filed as early as four months before the selected start month, with payment in the following month; this is administrative timing, not claiming advice. [Cited: Ch. 6, Note 11.] https://www.ssa.gov/retirement/timing-first-payment

# October 15 Research-Enhancement Source Addendum — Chapter 7

The original 87 linked bibliography works, all prior Chapter 1–6 source addenda, Notes, and hyperlink destinations remain unchanged. These three scholarly publications support only Chapter 7 Notes 7–9; none establishes a preferred retirement benefit election or tests Castle Steward.

7. Clark, Robert L., and Olivia S. Mitchell. “Influencing the Choice of Pension Distribution at Retirement.” Journal of Pension Economics & Finance 23(1) (2024): 72–88; online June 23, 2022. Observational 2020 Understanding America Study data, ages 45–75; choices and knowledge differ by DB/DC coverage and other characteristics, without identifying causal effects. DOI: https://doi.org/10.1017/S1474747222000130

8. Perez-Arce, Francisco, Lila Rabinovich, Anya Samek, and Joanne Yoong. “The Effect of Informational Prompts About Survivor Benefits for Spouses on Social Security Claim Intentions.” Journal of Pension Economics & Finance 20(4) (2021): 504–515; online November 13, 2019. Randomized online U.S. vignettes assessed recommended hypothetical claiming ages; a positive response was concentrated among respondents least knowledgeable about survivor benefits. It did not measure actual claiming. Original DOI: https://doi.org/10.1017/S1474747219000283 See related funding-statement corrigendum: https://doi.org/10.1017/S1474747219000349

9. Johnson, Richard W., Cori E. Uccello, and Joshua H. Goldwyn. “Who Foregoes Survivor Protection in Employer-Sponsored Pension Annuities?” The Gerontologist 45(1) (2005): 26–35. Observational 1992–2000 Health and Retirement Study analysis;

historical pension-survivor choices cannot establish causality or current national choices. DOI: https://doi.org/10.1093/geront/45.1.26

# October 16 Research-Enhancement Source Addendum — Chapter 8

The original 87 individually identified bibliography works and all previous chapter addenda remain intact. Three separate research works below supplement Chapter 8 Notes 6–8. Experimental, historical and Canadian observational findings are not current U.S. tax rules or a prescription for a household transaction.

Chapter 8, Note 6. Chelsea Rae Austin, Donna D. Bobek, Marcus M. Doxey, Shane R. Stinson. “How Does Tax Timing Affect Spending in Retirement?” The Journal of the American Taxation Association 47(1): 31–58 (2025). Experimental retirement spending tasks comparing deferred-tax and currently taxed savings balances with controlled after-tax spending power. Limit: Experimental decision setting; external validity to real U.S. retirement spending, account types, and market dynamics is untested. Association with software use not tested. DOI: https://doi.org/10.2308/jata-2022-020

Chapter 8, Note 7. Ellen Stuart and Victoria L. Bryant. “The impact of withdrawal penalties on retirement savings” Journal of Public Economics 232: 105083 (2024). Historical U.S. tax-administrative data; age-threshold bunching analysis; structural life-cycle policy simulations. Limit: Uses historical RMD ages and penalty rates, earlier periods and tax code; not a source of 2026 legal thresholds or household-specific tax recommendations. Structural welfare projections are model-dependent. DOI: https://doi.org/10.1016/j.jpubeco.2024.105083

Chapter 8, Note 8. Marianne Laurin, Derek Messacar, Pierre-Carl Michaud. “Financial literacy and the timing of tax-preferred savings account withdrawals”

Journal of Accounting and Public Policy 42(2): 106922 (first circulated online 2021) (2023). Canadian nationally representative financial capability survey linked to over 15 years of administrative tax data on pre-retirement withdrawals. Limit: Observational association, not intervention or causal effect; Canadian registered savings rules, not U.S. Roth conversions or post-retirement withdrawals. DOI: https://doi.org/10.1016/j.jaccpubpol.2021.106922

# October 16 Research-Enhancement Source Addendum — Chapter 9

The original 87 source works, existing hyperlinks and prior Chapter 1–8 source addenda remain unchanged. Three distinct peer-reviewed studies support Chapter 9 Notes 3–

5; their household, geographic and methodological differences prevent universal retirement-spending claims. None evaluates Castle Steward software or prescribes a household budget.

Been, Jim, Susann Rohwedder, and Michael Hurd. "Households' Joint Consumption Spending and Home Production Responses to Retirement in the US." Review of Economics of the Household 19(4) (2021): 959–985. [Cited: Ch. 9, Note 3.] 10.1007/s11150-020-09528-5

Redmond, Paul, and Seamus McGuinness. "Consumption in Retirement: Heterogeneous Effects by Household Type and Gender." Journal of Population Ageing 15 (2022): 473–491; online 2020; November 2020 publisher formatting notice. [Cited: Ch. 9, Note 4.] 10.1007/s12062-020-09311-5

Aguiar, Mark, and Erik Hurst. "Consumption versus Expenditure." Journal of Political Economy 113(5) (2005): 919–948. [Cited: Ch. 9, Note 5.] 10.1086/491590

# October 16 Research-Enhancement Source Addendum — Chapter 10

The 87 original linked source works and every previous Chapter 1–9 addendum remain unchanged. Three distinct scholarly publications supplement Chapter 10 Notes 4–6 about housing options, preferences and uncertainty. Cross-country observational and qualitative findings are not directions to stay, move, remodel, borrow, or select a financial strategy; none tests Castle Steward software.

Roy, Noémie, Roxanne Dubé, Carole Després, Adriana Freitas, and France Légaré. "Choosing between staying at home or moving: A systematic review of factors influencing housing decisions among frail older adults." PLOS ONE 13(1) (2018): e0189266. [Cited: Ch. 10, Note 4.] https://doi.org/10.1371/journal.pone.0189266

Aclan, Roslyn, Stacey George, Heather Block, Rachel Lane, and Kate Laver. "Middle aged and older adult's perspectives of their own home environment: a review of qualitative studies and meta-synthesis." BMC Geriatrics 23 (2023): 707. [Cited: Ch. 10, Note 5.] https://doi.org/10.1186/s12877-023-04279-1

Clark, William A. V., Rachel Ong ViforJ, and Christopher Phelps. "Place Attachment and Aging in Place: Preferences and Disruptions." Research on Aging 46(3–4) (2024): 179–196; online 2023. [Cited: Ch. 10, Note 6.] https://doi.org/10.1177/01640275231209683

# October 16 Research-Enhancement Source Addendum — Chapter 11

The original 87 individually linked source works and every prior Chapter 1–10 source addendum remain intact. Three additional U.S. scholarly publications

support Chapter 11 Notes 6–8 on intergenerational financial help, caregiving demands and employment. Observational surveys and historical cohorts cannot establish causality, affordability, job-leave entitlement, or Castle Steward software effectiveness. The 2025 Health Affairs analysis has a disclosed 2025 publisher correction to duration-of-care estimates.

Henretta, John C., Matthew F. Van Voorhis, and Beth J. Soldo. "Cohort Differences in Parental Financial Help to Adult Children." Demography 55(4) (2018): 1567–1582. U.S. Health and Retirement Study cohort comparison, 1994–2010, focused on parent-to-adult-child transfers; historical cohort associations and changing family composition, not causal or current household affordability estimates. [Cited: Ch. 11, Note 6.] https://doi.org/10.1007/s13524-018-0687-2

Wolff, Jennifer L., Jennifer C. Cornman, and Vicki A. Freedman. "The Number Of Family Caregivers Helping Older US Adults Increased From 18 Million To 24 Million, 2011–22." Health Affairs 44(2) (2025): 187–195. Linked NHATS/NSOC surveys; observational national estimates with important dementia subgroup differences. Publisher erratum, Health Affairs 44(3) (2025): 373, DOI 10.1377/hlthaff.2025.00186, corrected duration-of-care text and two exhibit rows without changing the overall findings; revised online. Not evidence that a particular care arrangement causes better outcomes. [Cited: Ch. 11, Note 7.] https://doi.org/10.1377/hlthaff.2024.00978 Hopps, Markay, Laura Iadeluca, Margaret V. McDonald, and Geoffrey T. Makinson. "The burden of family caregiving in the United States: work productivity, health care resource utilization, and mental health among employed adults." Journal of Multidisciplinary Healthcare 10 (2017): 437–444. Self-reported U.S. 2013 National Health and Wellness Survey comparisons of employed adults; cross-sectional associations, not proof of causation, FMLA qualification, or a specific family commitment. Authors affiliated with Pfizer. [Cited: Ch. 11, Note 8.] https://doi.org/10.2147/JMDH.S135372

# October 16 Research-Enhancement Source Addendum — Chapter 12

The original 87 linked bibliography works and all prior Chapter 1–11 scholarly addenda remain unchanged. Three additional research works support Chapter 12 Notes 8–10; their populations, study design, and jurisdictional boundaries are documented in the companion evidence ledger. These citations do not establish Castle Steward platform efficacy.

Detering, Karen M., Andrew D. Hancock, Michael C. Reade, and William Silvester. "The impact of advance care planning on end of life care in elderly patients: randomised controlled trial." BMJ 340 (2010): c1345. [Cited: Ch. 12, Note 10.] https://doi.org/10.1136/bmj.c1345

Shalowitz, David I., Elizabeth Garrett-Mayer, and David Wendler. "The Accuracy of Surrogate Decision Makers: A Systematic Review." Archives of Internal Medicine

166(5) (2006): 493–497. [Cited: Ch. 12, Note 9.] https://doi.org/10.1001/archinte.166.5.493

Turner, Anne M., Katie Osterhage, Julie Loughran, Ian Painter, George Demiris, Andrea L. Hartzler, and Elizabeth A. Phelan. "Emergency information management needs and practices of older adults: A descriptive study." International Journal of Medical Informatics 111 (2018): 149–158. [Cited: Ch. 12, Note 8.] https://doi.org/10.1016/j.ijmedinf.2017.12.001

# October 16 Research-Enhancement Source Addendum — Chapter 13

All 87 original linked bibliography works and every prior chapter source addendum remain unchanged. Three additional peer-reviewed U.S. observational studies support Chapter 13 Notes 5–7. A publisher correction to a biographical name and table column is documented for the Choi–Carr study; none of the studies establishes current legal validity, causation, estate-plan effectiveness, or software efficacy.

Catheryn S. Koss and Tamara A. Baker. "Where There's a Will: The Link Between Estate Planning and Disparities in Advance Care Planning by White and Black Older Adults." Research on Aging 40(3) (2018): 281–302; online March 3, 2017. [Cited: Ch. 13, Note 6.] https://doi.org/10.1177/0164027517697116

Shinae Choi, Minjung Kim, and Ian M. McDonough. "Do older adults with Alzheimer's disease engage in estate planning and advance care planning preparation?." Aging & Mental Health 23(7) (2019): 872–879; online April 18, 2018. [Cited: Ch. 13, Note 7.] https://doi.org/10.1080/13607863.2018.1461192

Shinae L. Choi and Deborah Carr. "Older Adults' Relationship Trajectories and Estate Planning." Journal of Family and Economic Issues 44 (2023): 356–372; online June 2, 2022. [Cited: Ch. 13, Note 5.] https://doi.org/10.1007/s10834-022-09839-y

# October 17 Research-Enhancement Source Addendum — Chapter 14

All 87 original linked bibliography works and all prior chapter addenda remain unchanged. Three additional peer-reviewed scholarly works support Chapter 14 Notes 7–9, distinguishing mixed-age phishing evidence, simulation-based caution, and short-term training perceptions. None validates an individual risk score, a particular scam-prevention tool, a reduction in actual fraud losses, or Castle Steward software efficacy.

Alberts, Kylie O., Isiah J. Espiritu, and Alan D. Castel. “Spot the Scam: Identifying Email Scams and Scam Susceptibility in Younger and Older Adults.” Experimental Aging Research 52(4) (2026): 483–516; online March 2, 2026. [Cited: Ch. 14, Note 8.] https://doi.org/10.1080/0361073X.2026.2635903

Baki, Shahryar, and Rakesh M. Verma. “Sixteen Years of Phishing User Studies: What Have We Learned?” IEEE Transactions on Dependable and Secure Computing 20(2) (2023): 1200–1212. [Cited: Ch. 14, Note 7.] https://doi.org/10.1109/TDSC.2022.3151103

Chung, Edwin Ka Hung, and Dannii Yuen-lan Yeung. “Reducing older people’s risk of fraud victimization through an anti-scam board game.” Journal of Elder Abuse & Neglect 35(2–3) (2023): 121–138; online July 25, 2023. [Cited: Ch. 14, Note 9.] https://doi.org/10.1080/08946566.2023.2240005

# October 17 Research-Enhancement Source Addendum — Chapter 15

All 87 original linked source works and the Chapter 1–14 scholarly addenda remain unchanged. Three distinct, peer-reviewed longitudinal or panel analyses supplement Chapter 15 Notes 4–6 on heterogeneous adjustment, partners’ related but individual experiences, and the distinction between agency and life satisfaction. These are observational research findings—not intervention efficacy, individual predictions, or a directive to adopt any retirement lifestyle.

Sohier, Lieze, Luc Van Ootegem, and Elsy Verhofstadt. “Well-Being During the Transition from Work to Retirement.” Journal of Happiness Studies 22(1) (2021): 263–286; online February 11, 2020. [Cited: Ch. 15, Note 6.] https://doi.org/10.1007/s10902-020-00228-6

Wang, Mo. “Profiling Retirees in the Retirement Transition and Adjustment Process: Examining the Longitudinal Change Patterns of Retirees’ Psychological Well-Being.” Journal of Applied Psychology 92(2) (2007): 455–474. [Cited: Ch. 15, Note 4.] https://doi.org/10.1037/0021-9010.92.2.455

Weber, Elisa, and Gizem Hülür. “Co-development of Couples’ Life Satisfaction in Transition to Retirement: A Longitudinal Dyadic Perspective.” The Journals of Gerontology: Series B 76(8) (2021): 1542–1554; online May 19, 2020. [Cited: Ch. 15, Note 5.] https://doi.org/10.1093/geronb/gbaa067