## **Preface**

This volume consists of papers presented at a conference held at Carefree, Arizona in May 1999. Most of the research was conducted as part of the Program on the Economics of Aging at the National Bureau of Economic Research. The majority of the work was sponsored by the U.S. Department of Health and Human Services, through National Institute on Aging grants P01-AG05842 and P20-AG12810 to the National Bureau of Economic Research. Any other funding sources are noted in individual papers.

Any opinions expressed in this volume are those of the respective authors and do not necessarily reflect the views of the National Bureau of Economic Research or the sponsoring organizations.