

Curriculum Vitae
Leora Friedberg

University of Virginia
Department of Economics
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Current Employment

Associate Professor, Department of Economics, University of Virginia. Since August 2007.

Associate Chair, Department of Economics, University of Virginia. August 2016-July 2023, August 2024-.

Interim Chair, Department of Economics, University of Virginia. August 2023-August 2024.

Associate Professor by courtesy, Batten School of Leadership and Public Policy, University of Virginia. Since August 2011.

Current Professional Activities

Scholars Advisory Group, Retirement Research Institute. Since 2024.

Affiliated Researcher, Michigan Retirement Research Center. Since 2018.

Fellow, TIAA-CREF Institute. Since 2007.

Education

1996: Ph.D. in Economics, Massachusetts Institute of Technology. Thesis: *The Effect of Government Programs on the Labor Supply of the Elderly*. Advisors: James Poterba, Jerry Hausman, Jonathan Gruber.

1988: B.A. in Economics, The Johns Hopkins University.

Past Employment and Affiliations

2020-2023: Co-Director, Retirement Research Institute.

2020-2023. Faculty Affiliate, Virginia Center for Tax Law.

2015, 2012, 2001-2005: Visiting scholar, Federal Reserve Bank of Saint Louis, eleven weeks.

2006-2011: Junior Fellow, Max Planck International Research Network on Aging.

2000-2007: Assistant Professor, Department of Economics, University of Virginia.

2005, July-December: Visiting Assistant Professor, Department of Economics, Harvard University.

2002, May-August: Visiting scholar, The Urban Institute, Income and Benefits Policy Center.

2002, January, June. Visitor, The International Longevity Center-USA, two weeks.

1996-2000: Assistant Professor, Department of Economics, University of California-San Diego.

1999, September-December: Visiting Assistant Professor, Department of Economics, Massachusetts Institute of Technology.

1998-1999: National Bureau of Economic Research Aging and Health Economics Fellow, Cambridge, Massachusetts.

1992-1996: Research Assistant for Professors Jonathan Gruber, Robert Pindyck, and James Poterba, Department of Economics, Massachusetts Institute of Technology.

1990-92: Consultant, The World Bank, Latin America Region.

Research

Refereed Publications:

Friedberg, Leora, and Elliott Isaac. "Same-Sex Marriage Recognition and Taxes: New Evidence about the Impact of Household Taxation." *Review of Economics and Statistics*. Volume 106 (1), pp. 85–101. January 2024.

Friedberg, Leora, Wenliang Hou, Wei Sun, and Anthony Webb. "Lapses in Long-Term Care Insurance." *Journal of Risk and Insurance*. Volume 90 (3), pp. 569-595. September 2023. (Lead article)

Friedberg, Leora, Richard M. Hynes, and Nathaniel Pattison. "Who Benefits from Credit Report Bans?" *Journal of Law and Economics*. Volume 64 (4), pp. 675-703. November 2021.

Friedberg, Leora, and Steven Stern. "Marriage, Divorce, and Asymmetric Information." *International Economic Review*. Volume 55 (4), pp. 1155-1199. November 2014.

Friedberg, Leora. "Labor Market Aspects of State and Local Retirement Plans: A Review of Evidence and a Blueprint for Future Research." *Journal of Pension Economics and Finance*, Volume 10 (2), pp 337-361. April 2011.

Friedberg, Leora, and Sarah Turner. "Labor Market Effects of Pensions and Implications for Teachers." *Education Finance and Policy*, Volume 5 (4), pp. 463–491. Fall 2010.

Dushi, Irena, Leora Friedberg, and Anthony Webb. "The Impact of Aggregate Mortality Risk on Defined Benefit Pension Plans." *Journal of Pension Economics and Finance*, Volume 9 (4), pp. 481-503, October 2010.

Friedberg, Leora, and Anthony Webb. "Life is Cheap: Using Mortality Bonds to Hedge Aggregate Mortality Risk." *B.E. Journal of Economic Analysis and Policy, Topics*, Volume 7 (1). 2007.

Friedberg, Leora, Michael Owyang, and Tara Sinclair. "Searching For Better Prospects: Endogenizing Falling Job Tenure and Private Pension Coverage." *B.E. Journal of Economic Analysis and Policy, Topics*, Volume 6 (1). 2006.

Friedberg, Leora, and Anthony Webb. "Retirement and the Evolution of Pension Structure." *Journal of Human Resources*. Volume 40 (2), 281-308. Spring 2005.

Friedberg, Leora. "The Impact of Technological Change on Older Workers: Evidence from Data on Computers." *Industrial and Labor Relations Review*. Volume 56 (3), 511-529. April 2003.

Friedberg, Leora. "The Labor Supply Effects of the Social Security Earnings Test." *The Review of Economics and Statistics*. Volume 82 (1), 48-63. February 2000.

Friedberg, Leora. "The Effect of Old Age Assistance on Retirement." *Journal of Public Economics*. Volume 71 (2), 213-232. February 1999.

Friedberg, Leora. "Did Unilateral Divorce Raise Divorce Rates? Evidence from Panel Data." *American Economic Review*. Volume 88 (3), 608-627. June 1998.

Other Publications:

"Marriage in Old Age: What Can We Learn About Policy Impacts on Same-Sex Couples?" With Elliott Isaac. *National Tax Journal Forum*. Volume 76 (3), 679-706. September 2023.

"Identifying Local Differences in Retirement Patterns." With Michael Owyang, Wei Sun, and Anthony Webb. *Federal Reserve Bank of St. Louis Review*. Volume 99 (3), 259-278. Third Quarter 2017

"Long-Term Care: How Big a Risk?" With Wenliang Hou, Wei Sun, and Anthony Webb. Center for Retirement at Boston College Research *Issue Brief* Number 14-18. November 2014.

"New Evidence on the Labor Supply Effects of the Social Security Earnings Test." *Tax Policy and the Economy* Volume 13. National Bureau of Economic Research, The MIT Press, 1-36. 2009.

"How Much Do Older Workers Value Health Insurance?" With Wei Sun and Anthony Webb. Center for Retirement Research at Boston College *Issue Brief*. Number 8-9. July 2008.

"The Impact of Pensions on Non-Pension Investment Choices." With Anthony Webb. *Redefining Retirement: How Will Boomers Fare?*, eds., B.Madrian, O.Mitchell, and E.Soldo. Oxford University Press. 2007.

"The Recent Trend Towards Later Retirement." Center for Retirement Research at Boston College *Issue Brief*. Series 9. March 2007.

"The Economics of Marriage and Divorce." With Steven Stern. In S. Bowmaker, ed., *Economics Uncut: A Complete Guide to Life, Death, and Misadventure*. Edward Elgar Publishing. 2005.

"Keep Your Résumé Current." With Kristie M. Engemann and Michael T. Owyang. *The Regional Economist*, published by the Federal Reserve Bank of St. Louis, 4-9. January 2005.

"Not Your Father's Pension Plan: The Rise of 401(k) and Other Defined Contribution Plans." With Michael Owyang. *Federal Reserve Bank of St. Louis Review*. Volume 84 (1), 23-34. January/February 2002.

"The Social Security Earnings Test and the Labor Supply of Older Men," *Tax Policy and the Economy* Volume 12. National Bureau of Economic Research, The MIT Press, 121-150. 1998.

"The Effect of Government Programs on the Labor Supply of the Elderly," *National Tax Association Proceedings – 1996*, 203-210

Working Papers:

“Does Mandatory Retirement Saving Crowd Out Voluntary Retirement Saving?” With Adam Leive and Wenqiang Cai. (*Journal of Economic Behavior and Organization*, conditionally accepted)

Available as “Do Mandatory Retirement Contributions Crowd Out Voluntary Contributions?” TIAA Institute Research Dialogue No. 161.

“Links Between Puzzles in Household Finance: Evidence from Employee Benefit Choices.” With Adam Leive and Brent Davis.

Upcoming presentations: ASHEcon 2024 (Annual Conference of the American Society of Health Economists); American-European Health Economics Study Group; NBER Summer Institute, Workshop on Aging.

Co-winner, Financial Literacy Research Award, Cherry Blossom Financial Education Institute, 2024. Available as “Overpaying and Undersaving: Correlated Mistakes in Retirement Saving and Health Insurance Choices,” TIAA Institute Research Dialogue No. 169.

“Health Savings Accounts and Life-Cycle Saving: Implications for Retirement Preparedness.” With Jaeki Jang, Adam Leive, and Eric Young.

TIAA Institute Research Dialogue No. 194.

“What is the effect of racial disparities on entitlement to Social Security Survivor Benefit and widow poverty?” With Anthony Webb.

Upcoming presentations: NBER Summer Institute, Economics of Social Security. Forthcoming, Michigan Retirement and Disability Research Center MRDRC WP.

“The House: Is it an Asset or a Liability?” With Wei Sun and Anthony Webb.

Michigan Retirement and Disability Research Center MRDRC WP 2023-473.

“Who Should Purchase Variable Annuities and How Should They Use Them?” With Guoxuan Ma, Wei Sun, and Anthony Webb.

Forthcoming, Retirement Income Institute Research Paper.

“A Primer on Annuities: What Economists and Financial Professionals Need to Know about Variable, Fixed Indexed, and Registered Index-Linked Annuities.” With Anthony Webb.

Retirement Income Institute Research Paper #008-2022.

“Which Households Benefit from Delayed Claiming?” With Irena Dushi and Anthony Webb.

Forthcoming, Michigan Retirement and Disability Research Center MRDRC WP.

“Is the Adjustment of Social Security Benefits Actuarially Fair, and If So, for Whom?” With Irena Dushi and Anthony Webb.

Michigan Retirement and Disability Research Center MRDRC WP 2021-421.

“How will COVID-19 excess mortality affect Social Security benefit payouts?” With Irena Dushi and Anthony Webb.

“How Redistributive is the U.S Social Security System?” With Irena Dushi and Anthony Webb.

“Policy Interactions at Retirement.” With Megan Miller.

“The Impact of Taxation on Charitable Giving by Itemizers and Non-Itemizers.” With Tianying He.

“New Evidence on Long-Term Care Risk and Crowd-Out.” With Wenliang Hou, Wei Sun, Anthony Webb, and Zhenyu Li.

Center for Retirement Research at Boston College CRR Working Paper 2014-12, as “New Evidence on the Risk of Retirement Long-Term Care”.

“What is the Impact of Foreclosures on Retirement Security?” With Irena Dushi and Anthony Webb.

Center for Retirement Research at Boston College CRR Working Paper 2010-17.

“Pensions and K-12 Teacher Retirement: An Analysis Using National Teacher Data.” With Sarah Turner.

TIAA-CREF Institute Research Dialogue, Issue No. 99.

“How Much Do Older Workers Value Employee Health Insurance? Implications for Health Insurance Reform.” With Wei Sun and Anthony Webb.

“Determinants and Consequences of Bargaining Power in Households.” With Anthony Webb.

National Bureau of Economic Research Working Paper No. 12367, Center for Retirement Research at Boston College CRR Working Paper 2006-13.

“The Chore Wars: Household Bargaining and Leisure Time.” With Anthony Webb.

“Explaining the Evolution of Pension Structure and Job Tenure.” With Michael Owyang.

National Bureau of Economic Research Working Paper No. 10714. Federal Reserve Bank of St. Louis Economics Working Paper 2002-022D (revised 2005).

“Do Households Smooth Small Consumption Shocks? Evidence from Anticipated and Unanticipated Variation in Home Energy Costs?” With Julie Berry Cullen and Catherine Wolfram.

CSEM Working Paper WP-141, Center for the Study of Energy Markets, The University of California Energy Institute.

“The Trend Towards Part-time Work Among Older Workers.”

Professional Honors

2003: Awarded the Brookings Institution’s Andrew W. Mellon Foundation Early Career Fellowship in Economic Studies (declined).

1998-99: Awarded the National Bureau of Economic Research Aging and Health Economics Fellowship.

1996: Winner, National Tax Association Dissertation Award.

1996: Finalist, National Academy of Social Insurance Dissertation Award.

1995-96: National Institute on Aging Pre-Doctoral Fellowship.

1992-96: Jacob Javits Doctoral Fellowship.

1988: Phi Beta Kappa, General and Departmental Honors, Max Hochschild Award as the outstanding graduating student in economics from The Johns Hopkins University.

Grants

2024: PI. “The House – Is it an Asset or a Liability?” UVA White Ruffin Byron Center for Real Estate.

2023-24: PI, with Wei Sun and Anthony Webb. “The Immediate Needs Annuity and Long-Term Care Insurance” TIAA Institute and the Wharton School's Pension Research Council/Boettner Center.

2017-24: Project design consultant to the UVA Weldon Cooper Center, “Economic Incentives Evaluation.” Virginia Joint Legislative Audit and Review Committee.

2022-23: Co-PI, with Wei Sun and Anthony Webb. “Who should purchase variable annuities and how should they use them?” Retirement Income Institute.

2022-23: “The House – Is it an Asset or a Liability?” U.S. Social Security Administration Retirement and Disability Research Consortium, via Michigan Retirement and Disability Research Center. UM 23-17.

2022-23: “How Redistributive is the U.S Social Security System Today?” U.S. Social Security Administration Retirement and Disability Research Consortium, via Michigan Retirement and Disability Research Center. UM 23-03.

2021-22: Co-PI, with Anthony Webb, “The Effect of Racial Disparities on Entitlement to Social Security Survivor Benefit and Widow Poverty.” U.S. Social Security Administration Retirement and Disability Research Consortium, via Michigan Retirement and Disability Research Center. UM 22-11.

2021-22: Co-PI, with Anthony Webb, “How Will COVID-19 Excess Mortality Affect Social Security Benefit Payouts?” U.S. Social Security Administration Retirement and Disability Research Consortium, via Michigan Retirement and Disability Research Center. UM 22-05.

2020-21: Co-PI, with Anthony Webb, “Which households benefit from delayed claiming?” U.S. Social Security Administration Retirement and Disability Research Consortium, via Michigan Retirement and Disability Research Center. UM 21-06.

2020-21: Co-PI, with Adam Leive and Eric Young, “Health Savings Accounts and Life-Cycle Saving: Implications for Retirement Preparedness.” TIAA Institute.

2019-20: Co-PI, with Anthony Webb, “Is the Adjustment of Benefits Actuarially Fair?” U.S. Social Security Administration Retirement and Disability Research Consortium, via Michigan Retirement and Disability Research Center. UM 20-06.

2018-19: PI, with Adam Leive, “Complexity and Mistakes in Retirement Saving and Health Insurance Choices.” TIAA Institute and the Wharton School's Pension Research Council/Boettner Center.

2021, 2019, 2014, 2013, 2009, 2007, 2006, 2004, 2003, 2001: Bankard Fund for Political Economy, University of Virginia.

2011-2014 (extended to 2015): Co-PI, with Anthony Webb, “The Market for Long-Term Care Insurance.” National Institute on Aging, U.S. National Institutes for Health. 1 R01 AG041105-01.

2009-10: Co-PI, with Anthony Webb, “What is the Impact of Foreclosures on Retirement Security.” Social Security Administration Grant through the Boston College Center for Retirement Research.

2008-09: PI, with Sarah Turner, “Pensions and K-12 Teacher Retirement.” TIAA-CREF (Teachers Insurance and Annuity Association/College Retirement Equities Fund) Institute Research Grant.

2007-08: Co-PI, with Anthony Webb, “The Impact of Local Labor Market Conditions on Retirement Transitions.” Social Security Administration Grant through the Boston College Center for Retirement Research.

2007-08: Co-PI, with Anthony Webb, “What Effect Do Time Constraints Have on the Age of Retirement?” Social Security Administration Grant through the Boston College Center for Retirement Research.

2007: Junior Fellow research grant, Max Planck International Research Network on Aging, “Preferences, plans, and decision-making capacity as respondents age in the Health and Retirement Study.”

2005-06: Co-PI, with Anthony Webb, “The Impact of Recent Changes in the Social Security Earnings Test on the Labor Supply of Older Americans.” Social Security Administration Grant through the Boston College Center for Retirement Research.

2002: Program development award, National Bureau of Economic Research, Aging group.

2001: PI, “The Evolution of Pension Structure in the U.S.” TIAA-CREF Institute Research Grant.

1999: University of California, San Diego, Chancellor’s Summer Faculty Fellowship.

1997-98: PI, “Partial Retirement and Part-Time Work among the Elderly.” National Institute on Aging (1 R55 AG14800-01).

1997, 1998: University of California, San Diego, Committee on Research.

Professional Service

Since 2009: Editorial Board, Journal of Pension Economics and Finance.

2024: Outside reader, Ph.D. dissertation at Department of Economics, Stony Brook University.

2023: Member, NLSY79 Pathways Advisory Group.

2023: Moderator, session on Equality, Michigan Retirement and Disability Research Center Researcher Workshop, March.

2020, 2016: Panelist, National Science Foundation grant application review.

2019, 2018, 2008, 2007: Panel of judges, TIAA-CREF Paul A. Samuelson Award for Outstanding Scholarly Writing on Lifelong Financial Security.

2018: Program Committee for Retirement and Saving, Annual Conference on Taxation, National Tax Association.

2017: External Review Committee, Temple University Department of Economics.

2016: Mentor, CeMent Mentoring Workshop, organized by the Committee on the Status of Women in the Economics Profession, American Economic Association.

2014-2018: Member, Board of Outside Scholars, Michigan Retirement Research Center, University of Michigan.

2012-16: At-Large Member, Board of Trustees, Southern Economic Association.

2012-16: Member, Program Committee, Southern Economic Association Annual Conference.

2014, 2012, 2011, 2010, 2008, 2007, 2006: Retirement Security Advisory Panel, U.S. Government Accountability Office.

2013, 2011: National Science Foundation, Graduate Research Fellowship Program Evaluation Meeting, Economics Panel.

2005-12: Editorial Board, The B.E. Journals in Economic Analysis and Policy.

2009, January: Co-chair (with Hilary Hoynes, University of California, Davis), CSWEP (Committee on the Status of Women in the Economics Professions) Sessions on Public Economics at the American Economic Association Annual Meeting.

2007, March: Review Committee for grant applications, National Institute on Aging, National Institutes of Health.

2007, February: Participated in CAMS Time Use Workshop, RAND, which provided guidance in revising the measurement of time use in the Health and Retirement Study.

2004, June: Panelist on “The Future of Social Security” at a forum titled, “Covering the Elderly and Veterans,” sponsored by the Virginia Associated Press Managing Editors.

2003, September: Testified on “The Social Security Earnings Test and Older Workers,” in the hearing, “Overcoming Obstacles and Crafting Opportunity for Older Workers,” Special Committee on Aging, U.S. Senate.

2002, August: Evaluated dissertations submitted to the National Tax Association Competition for Outstanding Doctoral Dissertations in Government Finance and Taxation.

2000, February: Testified on the Social Security earnings test as part of the Expert Panel, “Hearing on Improving Social Security Work Incentives”, Social Security Subcommittee, U.S. House Ways and Means Committee.

1998, October: Social Security Advisory Board, Washington, D.C. Presented research results in the “Forum on Implications of Raising the Social Security Retirement Age”. These were summarized in a paper produced by the Social Security Advisory Board and circulated to policy makers.

Referee for the following journals: American Economic Journal: Applied Economics, American Economic Journal: Economic Policy, American Economic Review, American Journal of Health Economics, American Law and Economics Review, Berkeley Electronic Journal of Economic Analysis and Policy, Demography, Economic and Social Research Council, Economic Inquiry, Economic Journal, European Economic Review, Industrial and Labor Relations Review, Journal of Applied Econometrics, Journal of Economic Behavior and Organization, Journal of the European Economic Association, Journal

of Human Resources, Journal of Labor Economics, Journal of Law and Economics, Journal of Pension Economics and Finance, Journal of Political Economy, Journal of Public Economics, Labour Economics, Law and Social Inquiry, Management Science, Milbank Quarterly, National Tax Journal, Quarterly Journal of Economics, Research on Aging, Research in Labor Economics, Review of Economic Studies, Review of Economics and Statistics, Review of Economics of the Household, Southern Economic Journal, World Bank Economic Review.

Referee for grants given by the following organizations: Economic and Social Research Council (U.K.), National Science Foundation, Russell Sage Foundation, Smith Richardson Foundation, Alfred P. Sloan Foundation, Social Sciences and Humanities Research Council (Canada), University of California Energy Institute.

University and Department Service

2016-2022, 2023-: Vice Chair, Department of Economics.

2022-2023: Interim Chair, Department of Economics.

2023, 2021, 2013, 2011, 2010: Search committee member, Economics and Public Policy Faculty Search, Batten School of Leadership and Public Policy.

2022: Member, Recession Contingency Planning Group.

2016-2020: Director of Diversity and Inclusion, Department of Economics.

2019-2020: Advisory Committee, Social Science representative, to Associate Dean for Diversity and Inclusion.

2017-2019: Chair, Grants Committee.

2014-2020: Faculty representative, Retirement Administrative Committee, guides management of faculty defined contribution pensions.

2019: Member, Chair Search Committee, Department of Sociology.

2014-2018: Affiliated Faculty, Virginia Education Science Training (VEST) project, Curry School of Education.

2000-2017: Organizer, Bankard Public Economics workshop.

2012-16: Member, Faculty Senate.

2014-15: Member, Collaboration, Communication, and Engagement Committee.

2013-15: Chair, Faculty Senate Finance Committee.

2013-15: Member, Faculty Senate Executive Council.

2016, 2015, 2014: Committee member, VEST Dissertation Fellowship application review, Curry School of Education.

2013: Judge, All-University Graduate Teaching Assistant award.

2006-12, 2002-03: Graduate Financial Aid Committee, Department of Economics.

2008-11: Director of Graduate Studies, Department of Economics.

2011: Graduate Programs Steering Committee, Graduate School of Arts and Sciences.

2010-11: Search committee member, Politics and Public Policy Faculty Search, Batten School of Leadership and Public Policy.

2010: Ad Hoc Advisory Committee, Graduate Program Review, Graduate School of Arts and Sciences.

2008: Committee member, Economics Department Chair Search.

2007-08: Review Committee, Bankard Fund for Political Economy.

2007-08: Search committee chair, Economics Department Faculty Search.

Teaching

University of Virginia:

Batten LPPP 7750/LPPP 7610/PPOL 7610, Applied Policy Project – Spring 2013, Spring 2018, Spring 2019, Spring 2020.

Economics 431, Public Economics – Fall 2001, Fall 2007.

Economics 433, The Economics of Taxation – Fall 2000, Spring 2001, Fall 2001, Fall 2003, Spring 2005, Fall 2006, Fall 2007.

Economics 488/4880, Seminar in Policy Analysis. Spring 2007, Spring 2008, Spring 2009, Spring 2010, Spring 2011, Spring 2012, Spring 2015, Spring 2016, Spring 2017, Spring 2021, Spring 2024.

Economics 496, Distinguished Majors Thesis – Spring 2002, Spring 2003, Spring 2004, Spring 2014, Spring 2016, Spring 2017, Spring 2018, Spring 2019, Spring 2020, Spring 2021.

Economics 832/8320/8310, Public Economics – Spring 2002, Spring 2003, Fall 2003, Fall 2004, Spring 2006, Spring 2007, Spring 2008, Spring 2009, Fall 2009, Fall 2010, Fall 2011, Fall 2012, Fall 2013, Fall 2014, Spring 2016, Fall 2016, Fall 2017, Fall 2018/Spring 2019, Spring 2020, Fall 2020, Fall 2021, Fall 2022, Spring 2024.

Economics 890/8991, Research Methods in Economics – Fall 2008, Fall 2009, Fall 2010, Fall 2011, Fall 2012, Spring 2014, Fall 2014.

Economics 895/8450, Public Economics Workshop – Spring 2001, Spring 2002, Spring 2003, Fall 2003, Fall 2005, Spring 2006, Fall 2006, Fall 2007, Fall 2008, Fall 2009, Fall 2010, Fall 2011, Fall 2012, Spring 2014, Fall 2014, Fall 2015, Fall 2016.

Harvard University:

Economics 2450a, Public Economics I (taxation) – Fall 2005.

Massachusetts Institute of Technology:

Economics 14.41, Public Economics (undergraduate) – Fall 1999.

University of California, San Diego:

Economics 100B, Intermediate Microeconomics II – Winter 1998, Spring 2000.

Economics 100B-H, Intermediate Microeconomics II, Honors – Spring 2000.

Economics 150, Economics of the Public Sector: Taxation – Winter 1997, Winter 1998.

Economics 152, Economics of the Public Sector: Topics – Spring 1997, Spring 1998.

Economics 230A, Public Economics (graduate) – Spring 1997, Spring 1998, Spring 2000.

Graduate Advising

Chair of dissertation committee:

Colin Williams. “The Long and Short of Residential Sorting: Evidence from School Bond Elections.” Proposed Spring 2024.

Thomas Willingham. “Nudging Policies and Firm-Specific Determinants to Retirement Saving: Evidence from State Auto-IRA Programs.” Proposed Spring 2024.

Hisham Patel. “Social Safety Net Programs & Drug Abuse.” Proposed Fall 2023.

Tyler Ludwig. “Fiscal Shocks to Local Governments: Pension Pressure and Forfeiture.” Defended Summer 2023. Placed as post-doc, University of Texas-Austin, Department of Politics.

Lichen Wang. “Essays on Labor and Public Economics.” Defended Summer 2023. Placed at Freddie Mac.

Spencer Kennedy. “Teacher Supply and Demand.” Proposed Spring 2019. Defended Summer 2022. Placed at U.S. Department of Justice.

Michal Barzuza. “Do Female Directors Increase Firm Value?” Proposed Fall 2018.

Brett Fischer. “Do School Board Elections Matter?” Proposed Spring 2018. Defended Spring 2022. Placed at California Policy Lab. Now at Mathematica Policy Research.

Grace Toufeili. “The Retention and Employment Outcomes of Foreign Born U.S. Graduates.” Proposed Spring 2018.

Megan Miller. “Elasticities, Optimization Frictions, and the Value of In-kind Transfers: The Case of Medicaid.” Summer paper, 2016. Proposed Spring 2017. Defended Spring 2020. Placed at U.S. Federal Trade Commission.

Taheya Tarannum. “Does Overtime Regulation Affect the Joint Distribution of Hours and Pay?” Summer paper, 2016. Proposed Spring 2017. Placed in post-doctoral position, Oxford Martin Programme on Technological and Economic Change, University of Oxford.

Dajun Lin. “Multi-Dimensional Abilities, Task Content of Occupations and Career Choices: A Dynamic Analysis.” Proposed Spring 2015. Defended Summer 2019. Placed at American Institutes of Research. Now at Bates White Consulting.

Wenqiang (Robin) Cai. “Three Essays on Employee Benefits Policy.” Proposed Spring 2016. Defended Summer 2019. Placed at PwC.

Zach Sullivan. “Financial Incentives for Low-Income College Students: Effects on College Choice and Early-Career Decisions.” Summer paper, 2014. Proposed Spring 2015. Defended Spring 2018. Placed at U.S. Federal Trade Commission.

Elliott Isaac. “The Effect of Marriage Among Children Born to Unmarried Mothers.” Proposed Spring 2015. Defended April 2018. Placed at Tulane University.

Michelle Zagardo. “Does State Preschool Crowd In or Crowd Out Head Start Enrollment?” Proposed Fall 2014. ABD.

Nathaniel Pattison. “Attorneys versus Clients: The Principal-Agent Problem in Bankruptcy Chapter Choice.” Proposed Spring 2014. Defended March 2017. Placed at Southern Methodist University.

Danila Pankov. “The Effects of the Sales Tax on Prices, Sales, and Employment.” Proposed Fall 2013. Defended Spring 2016. Placed at New York City Independent Budget Office. Now at Bank of Hungary.

Zhang, Chris. “The Effect of Casinos on Household Consumption.” Proposed Fall 2013. Defended Spring 2016. Placed at Impaq International.

Tianying He. “Do Households Make Joint Decisions about Tax Expenditures? A Case Study on the Components of Taxable Income.” Proposed Fall 2013. Defended Summer 2016. Placed at Ernst & Young.

Tianshu Li. “Poverty Targeting and Income Distribution: Evidence from China’s National Designated Poor Counties.” Proposed Fall 2013. Defended Spring 2016. Placed in postdoc at Darden Graduate School of Business, University of Virginia.

Heidi Schramm. Dissertation: “Essays on Taxation, Formal Sector Work and Social Insurance in Mexico.” Job market paper: “The Equilibrium Effects of Income Taxation on Formal and Informal Labor Markets.” Defended Spring 2015. Placed at the U.S. Congress Joint Committee on Taxation.

Jeffrey Hulbert. “Dependent Health Insurance Mandates and Job Choices of Young Adults.” Defended Spring 2013. Placed at Analysis Group.

Sisir Debnath. “The Impact of Joint Households on Women and Children.” Defended Spring 2013. Placed at Indian School of Business. Now at Indian Institute of Technology-Delhi.

Stephanie Demperio. “Cigarettes Taxes, Smoking Bans, and Smoking Behavior.” Defended Spring 2013. Placed at NERA Economic Consulting.

Supbhawong (Sav) Vichapund. Dissertation: “Three Essays in Applied Microeconomics.” Job market paper: “The Effects of Cash Welfare on Continued Childbearing of Single Mothers.” Defended Spring 2012. Placed at the National Science and Technology Development Agency, Bangkok, Thailand.

Jenica Wurm. “Charter School Regulations and Their Effect on State Charter Shares.” Proposed Spring 2009. ABD.

Daniel Mackay. “Estimating the Impact of the TRA86 on Aircraft Demand”. Defended Spring 2011. Adjunct at University of Richmond.

Susmita Roy. Dissertation: “Three Essays in Applied Microeconomics Topics: Crime, Intra-Household Bargaining and Marital Dissolution.” Job market paper: “Her Land and His Leisure: Using Distributional Factors to Test Alternate Household Models.” Defended Spring 2010. Placed in post-doctoral position, University of Canterbury. Now at Statistics New Zealand.

Tarun Jain. Dissertation: “Institutions and Incentives in Developing Countries.” Job market paper: “Where There is a Will: Bequests and Fertility in Joint Families.” Defended Summer 2009. Placed at the Indian School of Business, now tenured at Indian Institute of Management Ahmedabad.

Anthony Webb, “Savings and Retirement in the New Millenium.” Defended 2001, University of California-San Diego. Placed at the International Longevity Center - USA, then at Boston College Center for Retirement Research, now at New School for Social Research.

Second reader:

Diego Briones. “The Long-Term Effects of English Learner Programs: Evidence from Bilingual Education in Texas.” Proposed Spring 2022.

Suchitra Akmanchi. “Community College Program Offerings and Student Outcomes.” Proposed Spring 2021.

Ben Chenault. “The Economics of Land Conservation.” Proposed Spring 2021. Defended Spring 2024. Placed at ISO New England.

Brennan Williams. “Weathering the Storm: The Economic Consequences of Hurricanes in the United States.” Proposed Spring 2019. Defended Spring 2022. Placed at U.S. Government Accountability Office.

Aaron Phipps. “Personnel Contracts with Production Uncertainty: Theory and Evidence from Teacher Performance Incentives.” Proposed Spring 2016. Defended April 2018. Placed at West Point Military Academy.

Dina Guo. “Happy Together or Home Alone: A Structural Model of The Role of Health Insurance in Joint Retirement among Married Couples.” Proposed Fall 2011. Defended Fall 2016. Placed at PNC Bank. Now at Fannie Mae.

Brendan LaCerde. “A Quantitative Theory of Information and Health Insurance Reform.” Proposed Fall 2013. Defended April 2016. Placed at Moody’s Analytics.

Scott Laughery. “Health Professional Shortage Areas and Quality of Primary Health Care.” Proposed Fall 2013. Defended April 2016. Placed at U.S. Congressional Budget Office.

Alex Smith. Dissertation: “Three Essays on the Economics of Education.” Job market paper: “The Minimum Wage and Schooling Decisions of Teenagers.” Defended Spring 2015. Placed at U.S. Military Academy, West Point.

Andrew Barr. Dissertation: "Fighting for Education: Non-traditional Students and Financial Aid." Job market paper: "From the Battlefield to the Schoolyard: The Impact of the Post-9/11 GI Bill." Defended Spring 2015. Placed at Texas A&M University.

Catherine Alford. "High Today Versus Lows Tomorrow: Substance Use, Education, and Employment Choices of Young Men." Defended Spring 2015. Placed at Analysis Group.

Ignacio Martinez. "MOOCs As a Massive Research Laboratory." Defended Summer 2014. Placed at Mathematica Policy Research.

Huzeyfe Torun. Dissertation: "Policy Impacts on Early Labor Market Outcomes." Job market paper: "Compulsory Schooling Laws and Early Labor Market Outcomes." Defended Spring 2014. Placed at the Bank of Turkey.

Patten Priestley Mahler. Dissertation: "Retirement Incentives in Educational Institutions." Job market paper: "Pensions Plans and Unintended Consequences for Teacher Retirement and Teacher Quality." Defended Spring 2014. Placed at Centre College.

Christopher Clapp. "Should My Car Move or Should We? An Intra-Household Model of Residential and Commuting Choices." Defended Summer 2013. Placed at Florida State University. Now a Senior Research Associate, University of Chicago.

Dusan Curcic. "Consumer Overconfidence and the Choice of Cell Phone Plans." Defended Fall 2012. Placed at Digonex.

Ruwei Wang. "The Impact of Disability Insurance Reform in General Equilibrium." Defended Summer 2012. Placed at Capital One. Now at PNC.

Erin Dunlop. Dissertation: "The Impact of Financial Aid and College Quality on Educational Attainment." Job market paper: "What Do Stafford Loans Actually Buy You? The Effect of Stafford Loan Access on Community College Students." Defended Spring 2012. Placed at American Institutes for Research. Now at RTI International.

Xiaohuan Lan. Dissertation: "Essays in Labor and Development Economics." Job market paper: "Foreign PhDs and the Wage of Postdocs in the U.S." Defended Spring 2012. Placed at Cheung Kong Business School, postdoctoral researcher. Now at Fudan University.

Svetlana Paschenko. Dissertation: "Essays on Insurance Markets." Job market paper: "Accounting for Non-Annuity." Defended Spring 2011. Placed at Uppsala University. Now at the University of Georgia.

Gihoon Hong. "U.S. and Domestic Migration Decisions of Mexican Workers." Defended Fall 2010. Placed at Indiana University-South Bend.

Yakup Asarkaya. "Risky Behaviors among Youth: A Dynamic Analysis of Smoking, Alcohol Consumption and Marijuana Use." Defended Summer 2010. Placed at the Bank of Turkey.

Sarah Hastedt. Dissertation: "Essays on the Economics of Education." Job market paper: "Estimating the Return to a Day of Schooling." Defended Spring 2009. Placed at Center for Education Statistics, U.S. Department of Education.

Alex Zhylevskyy. "A Bad Peace Is Better Than a Good War: A Structural Model of Marital Disagreements." Defended Spring 2008. Placed at Iowa State University.

Erhan Artuç. "Essays on Trade Policy and Labor Mobility in the Case of Heterogeneous Agents." Defended Spring 2006. Placed at Koç University, Turkey. Now at World Bank.

Keith Brand. "Equilibrium Product Characteristics in Health Insurance Markets: An Analysis of Medicare+Choice." Defended Fall 2006. Placed at U.S. Federal Trade Commission.

Christina Hubbard Rennhoff. "Employee Choice of Health Plan and Consumption of Health Care under Employer-Provided Plans." Defended Summer 2005. Placed at St. Joseph's University. Now at Middle Tennessee State University.

Rachna Maheshwari. "A Dynamic Analysis of Career and Family Choices of Women." Proposed Fall 2006. ABD.

Jonathan King. "Do Rental Housing Subsidies Improve Self-Sufficiency?" Proposed Fall 2004. ABD. Employed at the Virginia Department of Taxation.

Third reader:

- Peter Anderson. “The WIC Infant Formula Subsidy, Childhood Obesity, and Welfare.” Proposed Spring 2023.
- Soo Kang. “How demographics shape the composition of government outlays in a political equilibrium.”
- Md. Amzad Hossain. “Performance Gains from Gender Match in Higher Education.” Proposed Spring 2019. Defended Spring 2022. Placed at University of Arkansas.
- Selcen Cakir. “Party Formation in a Parliamentary Democracy.” Proposed Spring 2015. Defended April 2018. Placed at Bogazici University.
- Demirci, Murat. “The Impact of High-Skilled Immigrants on the Career Outcomes of Natives.” Placed at Koc University.
- Eggleston, Jonathan. “Spousal Labor Supply and Unemployment: Estimates from a Household Search Model.” Defended Spring 2014. Placed at U.S. Census Bureau.
- Schreck, Michael. “Social Preferences in Voluntary Contributions Games.” Defended Spring 2013. Placed at Analysis Group.
- Xiangjun Ma. “Organizational Boundaries, Transfer Prices and Export Prices of International Firms: Theories and Empirical Evidence.” Defended Spring 2012. Placed at The University of International Business & Economics, Beijing, China.
- Oyku Unal. “When Harry Met DVD: Technological Change and Product Choice in the Motion Picture Industry.” Proposed Fall 2007. ABD.
- Uma Radhakrishnan. “A Dynamic Structural Model of Contraceptive Use and Employment Sector Choice for Women in Indonesia.” Defended Spring 2010. Placed at U.S. Census Bureau.
- Dan Becker. “Non-Wage Characteristics and the Case of the Missing Margin.” Defended Spring 2009. Placed at U.S. Federal Trade Commission.
- Maria Fitzpatrick. “Preschoolers Enrolled and Mothers at Work? The Effects of Universal Pre-Kindergarten.” Defended Spring 2008. Placed in Postdoctoral Fellowship in Applied Economic Policy, Stanford Institute for Economic Policy Research, Stanford University. Now at Cornell University.
- Scott Davis. “A Structural Model of the Effects of Housing Vouchers on Housing Consumption and Labor Supply.” Defended Summer 2007. Placed at The CNA Corporation.
- Liwayway Adkins, “Coordinating Global Trade and Environmental Policy: The Role of Pre-Existing Distortions.” Defended Spring 2006. Employed at U.S. Environmental Protection Agency.
- Beth Freeborn. “An Equilibrium Search Model of the Retail Cocaine Market and Drug Law Enforcement.” Defended Fall 2005. Placed at the College of William and Mary. Now at the U.S. Federal Trade Commission.
- Jessica Howell. “A Structural Equilibrium Model of the Market for Higher Education: Assessing the Impact of Eliminating Affirmative Action.” Defended Fall 2003. Placed at California State University-Sacramento. Now at The College Board.
- Neil Seftor. “Private Schools and the Market for Education: An Analysis of Objectives, Equilibria, and Responses to Government Policy.” Defended 2001. Employed at Mathematica Policy Research, 2001.

Citizenship: U.S.A., Brazil

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