Education

Ph.D. Economics, University of Wisconsin-Madison	2011
M.S. Economics, University of Wisconsin-Madison	2009
B.A. Economics/Latin, Swarthmore College	2004

Employment

Financial Economist, Federal Deposit Insurance Corporation	2015-present
Graduate Affiliate Faculty, University of Hawaii at Manoa	2017-present
Research Affiliate, University of Hawaii Economic Research Organization	2017-present

Fields

Applied Microeconomics, Public Economics, Law and Economics, Health Economics, Economics of Education

Publications

"Divorce Rates and Bankruptcy Exemption Levels in the U.S." Journal of Law and Economics, 54(3), August 2011, pp. 751-779

"Macro-Level Factors Impacting Geographic Disparities in Cancer Screening" Health Economics Review 2014, 4:13 (with Lee R. Mobley, Tzy-Mey Kuo, Victoria Udalova, and H. E. Frech)

"Personal Bankruptcy and Social Insurance" CESifo DICE Report (Forum), 13(4), Winter 2015, pp. 23-27

"Medical Liability Insurance Premia: 1990-2016 Dataset, with Literature Review and Summary Information" *Journal of Empirical Legal Studies*, 14(1), March 2017, pp. 238-254 (with Bernard Black, Jeanette W. Chung, Victoria Udalova, and Sonal Vats)

"Firm Default Prediction: A Bayesian Model Averaging Approach" Journal of Financial and Quantitative Analysis, 52(3), June 2017, pp. 1211-1245

"Nurse Practitioner Independence, Health Care Utilization, and Health Outcomes" Journal of Health Economics, 58, March 2018, pp. 90-109 (with Victoria Udalova)

"Personal Bankruptcy, Asset Risk, and Entrepreneurship: Evidence from Tenancy by the Entirety Laws" Journal of Law and Economics, forthcoming

Working Papers

"Spare the Rod? The Dynamic Effects of No Child Left Behind on Failing Schools" (with Jane Cooley Fruehwirth)

"Person, Place, and Regulation: Predictors of CRC Screening by Endoscopy" (with Lee R. Mobley, Tzy-Mey Kuo, Jon Starnes, Victoria Udalova, and Julia Koschinsky)

"Physician Asset Protection, Malpractice Insurance, and Defensive Medicine" (with Victoria Udalova)

"Do Divorces Cause Bankruptcies?"

"Judicial Efficiency and Credit Supply"

"Interest-rate Pass-through of (Un)conventional Monetary Policy to Deposit and Loan Rates" (with Pavel Kapinos and Jonathan Pogach)

"How Do Insurers Price Medical Malpractice Insurance?" (with Bernard Black and Victoria Udalova)

Teaching

UH-Manoa, Graduate Mathematical Economics	Fall 2013, Fall 2014
UH-Manoa, Graduate Public Finance	Spring 2013, Spring 2014
UH-Manoa, Graduate Econometrics	Spring 2012
UH-Manoa, Principles of Microeconomics	Fall 2011, Fall 2012, Fall 2013, Fall 2014, Spring 2015
Teaching Assistant, UW-Madison, Principles of Microeconomics	Fall 2006, Spring 2007, Summer 2008
Teaching Assistant, UW-Madison, Intermediate Macroeconomics	Spring 2008
Teaching Assistant, UW-Madison, Principles of Macroeconomics	Fall 2007
Teaching Assistant, Swarthmore College, Intermediate Microecone	omics Fall 2003

Past Employment

Visiting Professor, Dept. of Economics, Yokohama National UniversitySummer 2014Assistant Professor of Economics, University of Hawaii at Manoa2011-2015Graduate Research Fellow, Institute for Research on Poverty, UW-Madison2009-2011Project Assistant, Institute for Research on Poverty/Wisconsin Center for Education Research, UW-Madison 2009-2010

Research Assistant, Trade and Financial Studies, Federal Reserve Board

Awards and Distinctions2015Excellence in Teaching Award, UH-Manoa2015Capstone Ph.D. Teaching Award, UW-Madison2010Lau Christensen Award in Empirical Economics, UW-Madison2009College of Letters and Sciences Teaching Fellow, UW-Madison2009Anna Morris Ely Teaching Award, Dept. of Economics, UW-Madison2008Madison's Favorite Teachers, Dept. of Residential Housing, UW-Madison2006, 2007

Professional Service

Organizing Committee, Bank Research Conference, FDIC

Refereeing

American Economic Journal: Economic Policy, American Law and Economics Review, Berkeley Electronic Journal of Economic Analysis and Policy, Eastern Economic Journal, Economic Inquiry, Economics Letters, Economics of Education Review, Health Economics, International Economic Journal, Journal of Economics and International Finance, Journal of Empirical Finance, Journal of Financial Services Research, Journal of Health Economics, Journal of Human Resources, Journal of Population Economics, Journal of Public Economics, Population Research and Policy Review, Small Business Economics, Social Science and Medicine, World Bank Economic Review

Conferences and Invited Presentations

ASSA	2019
APPAM Fall Research Meetings	2018
ASSA	2017
APPAM Fall Research Meetings, Conference on Empirical Legal Studies, American University	2016
Kansas State University, Smith College, Congressional Budget Office, Census Bureau, Federal Deposit Insurance	2015
Corporation	
EWC-KIPF Post-Crisis Fiscal Policy and Public Financial Management, University of Wisconsin-Milwaukee,	2014
LaFollette School of Public Affairs, University of Wisconsin-Eau Claire, Hitotsubashi University,	
Yokohama National University, Nagoya University, Keio University, University of Tokyo,	
American Society of Health Economists, Western Economics Association, EWC-KDI Human Capital Policy,	
APPAM Fall Research Meetings, UH-Manoa Dept. of Sociology	
Congressional Budget Office, Midwest Health Economics Conference, Association of Private Enterprise Education,	2013
Hawaii Language Summit, Western Economics Association, EWC-KDI Competition Law and Economics,	
APPAM Fall Research Meetings	
Shidler College of Business, Western Economics Association, APPAM Fall Research Meetings	2012
Midwest Economics Association, Research Innovation and Development Grants in Economics (UW-Madison),	2011
EWC-KDI Social Policy Issues	
NBER Education Program Meeting, Western Economics Association,	2010
Institute for Research on Poverty (UW-Madison), Wisconsin Economics Association	
UW-Madison Public Finance Workshop, University of Wisconsin-Whitewater	2009

2016