

JOYCE NORTHWOOD

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EDUCATION

American University, Washington, D.C.

Ph.D., Economics	2008
Master of Arts, Economics	2004

George Washington University, Washington, DC

Graduate Certificate, Accounting	1998
Master of Business Administration, Finance	1993
Bachelor of Arts, Economics	1990

DISSERTATION

Title: *Three Empirical Studies of the Impact of the Minimum Wage on Immigrants*

Committee: Robert Lerman (chair), Thomas Hertz, Mary Hansen

RESEARCH INTERESTS AND EXPERIENCE

Financial economics, consumer economics, government loan portfolios, industrial economics, immigration and immigrants, minimum wage, labor economics, working conditions

PROFESSIONAL EXPERIENCE

- Senior Financial Economist, **Federal Deposit Insurance Corporation**, Center for Financial Research, Division of Insurance and Research, 2020 – Present
- Senior Financial Economist, **Federal Deposit Insurance Corporation**, Division of Depositor and Consumer Protection, 2012 – 2020
- Economist, **Bureau of Labor Statistics**, Office of Compensation and Working Conditions, Occupational Health and Safety Statistics, 2006 – 2012
- Financial Analyst, **United States Department of Agriculture**, Rural Development, 2004 – 2005
- Financial Analyst, **Small Business Administration**, Office of Chief Financial Officer, 1998 – 2004
- Economist, **Bureau of Economic Analysis, United States Department of Commerce**, Income Branch, National Income and Wealth Division, 1996 – 1998
- Economist, **Bureau of Economic Analysis, United States Department of Commerce**, Federal Branch, Government Division, 1991 - 1996

PUBLICATIONS

- Northwood, Joyce and Sherrie Rhine (2017). *Use of Bank and Nonbank Financial Services: Financial Decision Making by Immigrants and Native Born*. *The Journal of Consumer Affairs*, Summer 2018, <https://onlinelibrary.wiley.com/doi/10.1111/joca.12150>
 - Northwood, Joyce, Eric F. Sygnatur, and Janice Windau, *Updated BLS Occupational Injury, and Illness Classification System*, *Monthly Labor Review*, August 2012, <http://www.bls.gov/opub/mlr/2012/08/art3full.pdf>.
 - Northwood, Joyce, *Assaults and Violent Acts in the Private Retail Trade Sector, 2003-2008*, *Compensation and Working Conditions*, December 2011, <http://www.bls.gov/opub/mlr/cwc/assaults-and-violent-acts-in-the-private-retail-trade-sector-20032008.pdf>.
 - Northwood, Joyce, et. al., *Occupational Highway Transportation Deaths – United States, 2003-2008*, *Morbidity and Mortality Weekly Report*, Vol. 60, No. 16 (April 29, 2011): 497-502, <https://stacks.cdc.gov/view/cdc/29028>.
 - Northwood, Joyce, *Change to Hours-Based Fatality Rates in the Census of Fatal Occupational Injuries, Compensation and Working Conditions*, January 2010, link at <https://www.bls.gov/opub/mlr/author/northwood-joyce.htm>.
 - Larkins, Daniel, Ralph W. Morris, Joyce Northwood, and Deborah Y. Sieff, *Business Situation, Survey of Current Business*, Vol. 75, No. 8 (August, 1995): 1-10.
 - Larkins, Daniel, Larry R. Moran, Ralph W. Morris, Joyce Northwood, and Deborah Y. Sieff, *Business Situation, Survey of Current Business*, Vol. 75, No. 5 (May, 1995): 1-11.
 - Beall, Peter and Joyce Northwood, *Federal Budget Estimates, Fiscal Year 1996*, *Survey of Current Business*, Vol. 75, No. 2 (February, 1995): 67-74.
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CONFERENCE AND SEMINAR PRESENTATIONS

- Use of Bank and Nonbank Financial Services: Financial Decision Making by Immigrants and Native Born
 - FDIC Consumer Research Symposium, 2016
 - The American Council on Consumers Interests, ACCI Conference, 2016 (awarded Applied Consumer Economics Award)
 - Boulder Summer Conference on Consumer Financial Decision Making, 2015
- Surveillance of Fatal Occupational Highway Injuries of Tractor-Trailer Drivers, 2009
American Public Health Association, Annual Meeting and Exposition, October 2011
- Revision of the Occupational Injury and Illness Classification System
American Public Health Association, Annual Meeting and Exposition, November 2010
- Fatal and Nonfatal Occupational Injuries Among Federal Workers
Safety 2008 Symposium, General Service Administration, June 2008
- Fatal Occupational Injuries Among Foreign Born Workers (w. Scott Richardson and Stephen Pegula)
National Safety Council Congress and Expo, September 2008
- Fatal Occupational Injuries – Age 55 and Older
National Safety Council Congress and Expo, October 2007