

JOYCE NORTHWOOD
Federal Deposit Insurance Corporation
1776 F Street, NW
Washington, DC 20006
(202) 898-6754

EDUCATION

American University , Washington, D.C.	
Ph.D., Economics	2008
Dissertation: <i>Three Empirical Studies of the Impact of the Minimum Wage on Immigrants</i>	
Master of Arts, Economics	2004
George Washington University , Washington, DC	
Graduate Certificate, Accounting	1998
Master of Business Administration, Finance	1994
Bachelor of Arts, Economics	1991

PROFESSIONAL EXPERIENCE

Senior Financial Economist, Federal Deposit Insurance Corporation	2012 – Present
Senior Economist, Bureau of Labor Statistics	2006 – 2012
Financial Analyst, United States Department of Agriculture, Rural Development	2004 – 2006
Financial Analyst, Small Business Administration, Office of Chief Financial Officer	1998 – 2004
Economist, Bureau of Economic Analysis, U.S. Department of Commerce	1991 – 1998

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
- Northwood, Joyce, *Change to Hours-Based Fatality Rates in the Census of Fatal Occupational Injuries, Compensation and Working Conditions*, January 2010, <http://bls.gov/opub/cwc/sh20100121ar01p1.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.

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. S. Richardson and S. Pegula)
National Safety Council Congress and Expo, September 2008
- Fatal Occupational Injuries – Age 55 and Older
National Safety Council Congress and Expo, October 2007

REFEREE

Journal of Consumer Affairs