

**OFFICE ADDRESS AND TELEPHONE**

Department of the Treasury  
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**EDUCATION**

2015 University of California, San Diego, Ph.D., Economics  
2010 University of California, San Diego, M.A., Economics  
2008 University of Kentucky, B.A., Foreign Language and International Economics (French)

**CURRENT POSITION**

2015 – present Economist, U.S. Department of the Treasury, Office of Economic Policy  
Policy specialties: housing, household finance, rural economic development

**RESEARCH INTERESTS**

Development economics, public economics, rural economic development, household finance, political economy

**OTHER RESEARCH AND POLICY POSITIONS**

2011-2015 Research Assistant for Professor Eli Berman, UC San Diego  
2011 Research Assistant for Professor Joshua Graff-Zivin, UC San Diego  
2010 Research Assistant for Professor Julie Cullen, UC San Diego  
2009 Intern for Dr. Shane Sherlund, Federal Reserve Board of Governors (Division: Research and Statistics, Section: Household and Real Estate Finance)  
2009 Intern, U.S. Department of the Treasury, Office of Economic Policy

**RESEARCH AND POLICY POSITIONS**

2011-2015 Research Assistant for Professor Eli Berman, UC San Diego  
2011 Research Assistant for Professor Joshua Graff-Zivin, UC San Diego  
2010 Research Assistant for Professor Julie Cullen, UC San Diego  
2009 Intern for Dr. Shane Sherlund, Federal Reserve Board of Governors (Division: Research and Statistics, Section: Household and Real Estate Finance)  
2009 Intern, U.S. Department of the Treasury, Office of Economic Policy

**ACADEMIC PUBLICATIONS**

[\*\*\*Modest, Secure, and Informed: Successful Development in Conflict Zones\*\*\*](#)  
(with Eli Berman, Joseph Felter, Jacob Shapiro)  
*American Economic Review Papers and Proceedings* 103.3 (2013): 512-17

**WORKING PAPERS**

[\*Health Insurance, Hospitals, or Both? Evidence from the United Mine Workers of America Health Care Programs in Appalachia\*](#) *(Under Review)*

(with Theodore Figinski)

[\*Can Fiscal Transfers Increase Local Revenues? Evidence from the Philippines\*](#)

[\*Predation, Taxation, Investment, and Violence: Evidence from the Philippines\*](#)

(with Eli Berman, Joseph Felter, and Ethan Kapstein)

**ACADEMIC WORK IN PROGRESS**

*Long Run Impacts of Early Childhood Health Insurance on Earnings: Evidence from the United Mine Workers of America Health Care Programs in Appalachia*

(with Theodore Figinski)

*Economic Vulnerability in Rural America: Consumer Credit and the Coal Boom-Bust in the 2000s*

(with Brigitte Roth Tran)

*Integrating Isolated Communities: How Does First-Time Mobile Phone Access Affect Remote Communities in the Philippines?*

(with Joshua Blumenstock, Niall Keleher, and Arman Rezaee)

Funding from the Development Impact Lab and the Gates Foundation

*More Hospitals, Better Health? The Impact of the Hill-Burton Program on Hospital Births and Health Outcomes*

(with Theodore Figinski)

*Local Government Audits, Enforcement, and Corruption in the Philippines*

(with Cesi Cruz)

*School Finance and Property Assessor Elections: Evidence from Expanded State-Level Oversight*

(with Alex Combs, John Foster, and Eugenia F. Toma)

**CONFERENCE PRESENTATIONS (including scheduled)**

2019: American Economic Association Annual Meeting

2018: 7<sup>th</sup> GREThA International Conference on Economic Development

2017: U.S. Treasury Office of Tax Analysis Research Conference

Political Economy of Development: Western Political Science Association Mini-Conference

2016: 6<sup>th</sup> GREThA International Conference on Economic Development

2015: Herbert York Global Security Dissertation Fellowship Symposium

2014: National Tax Association Annual Conference

Northeast Universities Development Consortium Conference

Empirical Studies of Conflict Annual Meeting

**OUTSIDE SEMINARS**

University of Kentucky Department of Economics, George Mason University Schar School of Public Policy

**POLICY EXPERTISE**

*Housing Finance and Policy: Reform and Regulation*

- Analyzing options for reforming the federal housing finance system
- Analyzing the Community Reinvestment Act: market failures, equity concerns, and empirical evidence
- Applying financial modeling to investigate the value of taxpayer risk in government loan guarantee programs
- Evaluating government mortgage loan limits relative to MSA home prices
- Evaluating federal affordable housing programs
- Investigating market impacts of changing mortgage rates
- Investigating the impact of local land use regulations on housing supply and home affordability
- Analyzing the effectiveness of housing crisis mitigation programs

*Housing Market Analysis*

- Analyzing the rise of nonbanks in the mortgage market post-financial crisis
- Examining trends in mortgage delinquencies and foreclosures in Puerto Rico
- Treasury-wide monthly housing market report

*Rural and Community Development*

- Investigating place-based policies and rural economic development

**PROFESSIONAL SERVICE**

Journal Referee: Economic Development and Cultural Change, Public Finance Review, International Studies Quarterly, Journal of Conflict Resolution, Journal of Peace Research, Conflict Management and Peace Science

2013-2014 Leader, UCSD Women in Economics Mentoring Group

Panelist, Advice for Job Seekers and Early Career: 2018 Southern Economics Association-Committee for the Status of Women in the Economics Profession n (planned)

Discussant at 2016 Society of Government Economists Conference

**HONORS, SCHOLARSHIPS, AND FELLOWSHIPS**

2014-2015 Herbert F. York Global Security Dissertation Fellowship

2011 Graduate Student Research Fellowship (UC San Diego)

2010 Graduate Student Research Fellowship (UC San Diego)

2009 First Runner Up, Midwest Economics Association Undergraduate Research Competition  
2008 James W. Martin Award for Outstanding Senior in Economics (University of Kentucky)

**GRANTS**

\$50,000 Development Impact Lab (DIL)  
\$25,000 UC San Diego Policy Design and Evaluation Lab (PDEL)

**TEACHING POSITIONS**

2017 Instructor: Development Economics (Spring and Fall Semester)  
University of Maryland, College Park – Masters in Applied Economics Program

2009-2011, 2015 Teaching Assistant: Upper Division Microeconomics, Public Policy  
University of California, San Diego – Undergraduate Economics Program