

DANIAL SALMAN

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EDUCATION

Ph.D. Finance University of Washington, Foster School of Business	<i>2022 - present</i>
Ph.D. Economics (transfer) University of Washington	<i>2019 - 2022</i>
M.A. and B.A. Economics Boston University	<i>2013 - 2016</i>

RESEARCH INTERESTS

Household Finance, Labor, Innovation, Venture Capital

WORKING PAPERS

End of the Road? Autonomous Vehicles and Displacement Risk

New technologies have motivated renewed concerns about job displacement. In this paper, I link workers' subjective displacement expectations to their social exposure to a disruptive technology. I find that the share of commercial driver licenses and employment in truck driving fall disproportionately in areas that are more socially connected to Phoenix and San Francisco, cities with large-scale autonomous vehicle testing. The remaining drivers extend their work hours and decrease participation in mortgage markets relative to less connected, neighboring drivers. The results suggest that welfare or policy assessments evaluating the impact of automation should account for an anticipatory channel.

Presentations: Society of Labor Economists 2025, Wharton Innovation Doctoral Symposium 2025, Western Economic Association International 2024

Relief Beliefs: Effects of Anticipated Student Loan Forgiveness (with Xuan Xie) [[SSRN](#)]

Political support for student loan forgiveness has been growing, particularly on the left, but evidence regarding its effects remains limited. We evaluate the immediate consumption response to President Biden's 2022 loan forgiveness announcement which promised debt relief of \$10,000 to \$20,000 for approximately 42 million borrowers. We find that retail stores located in counties with a 1% higher share of eligible student loan borrowers saw a persistent 0.1% increase in weekly sales. The positive spending response was absent in counties with high shares of delinquent households. Novel data on debt relief eligibility and applications suggest that student loan borrowers anticipated relief they ultimately did not receive.

Presentations: Southern Finance Association 2025 (scheduled), Inter-Finance PhD Seminar

WORK IN PROGRESS

Who Benefits from Venture Capital? (with Victor Lyonnet and Léa Stern)

PUBLICATIONS

Pre-doctoral:

Institutional and Political Determinants of Statutory Tax Rates: Empirical Evidence from Sub-Saharan Africa (with Sanjeev Gupta, Carlos Mulas-Granados, Jianhong Liu and Kelsey Ross)
Journal of African Development, 2021 [[Article](#)]

The Future of Central America: Challenges for Sustainable Development
Inter-American Development Bank, 2019 [[Book](#)]

CONFERENCES & WORKSHOPS

NBER Entrepreneurship Research Boot Camp (scheduled)	2025
Southern Finance Association (scheduled)	2025
Society of Labor Economists	2025
Wharton Innovation Doctoral Symposium	2025
Inter-Finance PhD Seminar*	2025
Western Economic Association International	2024
Financial Management Association Annual Meeting (chair, discussant)	2024
Wharton Summer School on Structural Estimation in Corporate Finance	2023
Finance Theory Group Summer School	2023

**Presentation by co-author*

AWARDS

Edna Benson Fellowship	2023
Foster PhD Program Fellowship	2022
George and Pearl Corkery Scholarship	2019
Student Research Award	2016
Presidential Scholarship	2013-2016

TEACHING EXPERIENCE

University of Washington, Foster School of Business <i>Teaching Assistant</i>	2022 - present
· Corporate Finance (Undergraduate, Full-time MBA, Hybrid MBA)	
· Advanced Corporate Finance (Full-time MBA)	
University of Washington, Department of Economics <i>Teaching Assistant</i>	2019 - 2022
· Introductory Macroeconomics (Undergraduate)	
· Introductory Microeconomics (Undergraduate)	

PROFESSIONAL EXPERIENCE

University of Washington, Foster School of Business <i>Research Associate</i>	2021 - 2024
Center for Global Development <i>Research Assistant</i>	2017 - 2019
Inter-American Development Bank <i>Consultant</i>	2017

Boston University, Questrom School of Business
Research Assistant

2016

United Nations Secretariat
Intern

2016

REFERENCES

Léa Stern

Assistant Professor of Finance and Business Economics
Foster School of Business, University of Washington
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Stephan Siegel

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Jarrad Harford

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MISCELLANEOUS

Data	Special Sworn Status (US Census Bureau)
Software	Python, Julia, R, Stata, SAS
Languages	English (native), French (advanced), Urdu/Hindi (conversational), Spanish (basic)
Volunteer	Court Appointed Special Advocate (CASA)