

# Xianhua (Emma) Zai

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## Education

Ph.D. Consumer Sciences (Economics Track), The Ohio State University, 2021 Expected.

Dissertation: "Essays on Medicaid Aging Waivers and Informal Caregiving for the Elderly"

M.A. Economics, Fudan University, Shanghai, China, 2017.

B.A. Economics, *Summa Cum Laude*, Jilin University, Changchun, China, 2014.

## Research Interests

Economics of Aging, Education and Health Economics

## Honors & Awards

Jean S. Bowers/Fern E. Hunt Fellowship (\$6,000), College of Education and Human Ecology, OSU, 2020-2021.

Junior Scholar Intensive Training (JSIT), Center for Financial Security (CFS) Retirement and Disability Center, University of Wisconsin-Madison, 2020.

ACCI Student Professional Conference Scholarship, 2018, 2019.

Graduate Student Professional Travel Awards, College of Education and Human Ecology, OSU, 2017-2019.

Hua Meng Scholarship, Education Development Foundation, China (\$20,000), 2017-2020.

## Peer-Reviewed Publications

Chan, J., X. Fang, Z. Wang, X. Zai, Q. Zhang (2020). Valuing Primary Schools in Urban China. *Journal of Urban Economics*, Volume 115.

## Working Papers

Hanna S. D., K. T. Kim and X. Zai Racial/Ethnic Differences in the Distribution of Wealth in the United States

Loibl, C. and X. Zai Individual Differences and Saving Behavior Among Low-Income Individuals.

## Conference Presentations

Loibl, C. and X. Zai The Impact of Individual Differences on Savings Behavior Among Low-Income Individuals, Annual American Council on Consumer Interests (ACCI), Arlington, VA. 2019

Loibl, C. and X. Zai The Impact of Individual Differences on Savings Behavior Among Low-Income Individuals, College of Education and Human Ecology (EHE) Student Research Forum, The Ohio State University, Columbus, OH. 2019

Chan, J., X. Fang, Z. Wang, X. Zai, Q. Zhang Valuing Primary Schools in Urban China, College of Education and Human Ecology (EHE) Student Research Forum, The Ohio State University, Columbus, OH. 2018

Chan, J., X. Fang, Z. Wang, X. Zai, Q. Zhang Valuing Primary Schools in Urban China, Annual American Council on Consumer Interests (ACCI), Clearwater, FL. 2018

Chan, J., X. Fang, Z. Wang, X. Zai, Q. Zhang Valuing Primary Schools in Urban China, Annual North American Meetings of the Regional Science Association (NARSC), Urban Economics Association (UEA) session, Vancouver, Canada. 2017

## Teaching

The Ohio State University, Columbus, OH

CSCFFS 4270 – Retirement Planning and Employee Benefits (Undergraduate) (Autumn 2020)

CONSCI 2910 – Consumer Problems and Perspectives (Undergraduate) (2017-2019)

CONSCI 3940 – Consumer Information (Undergraduate) (2017-2019)

## Services

Executive board member, Graduate Women in Economics Association at OSU (2019–present)

Assistant, Midwest Health Economics Conference (2018)

Proposal Review Committee member, EHE Student Research Forum (2018)

## Professional Affiliations and Memberships

Association for American Council of Consumer Interests (ACCI) (2017-2019)

Urban Economics Association (UEA) (2017–present)

North American Meetings of the Regional Science Association (NARSC) (2017–present)

Survey Research Center, Institute for Social Research, University of Michigan (HRS)

Institute for Population Research, the Ohio State University (2017–present)

Center for Women’s Health, the Ohio State University

## Miscellaneous

*Programming Languages:* L<sup>A</sup>T<sub>E</sub>X, Python, Stata, SAS, R, Mathematica, ArcGIS.

*Spoken Languages:* English (fluent), Chinese (native), Japanese (basic).