

# Michael Irwin

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## Office Address

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## Current Employment

Senior Economist, Bank of Canada, August 2021-present

## Education

Ph.D. Economics, The Ohio State University, 2021

Dissertation: "The Macroeconomic Implications of Unsecured Consumer Credit and Default"

Committee: Kyle Dempsey (co-chair), Aubhik Khan (co-chair), Julia Thomas

M.A. Economics, The Ohio State University, 2016

B.A. Economics, The University of Cincinnati, Summa Cum Laude, 2015

## Research Fields

Macroeconomics, Business Cycles, Household Finance, Labor Economics

## Research Papers

"The Cyclical Interaction of Unemployment Insurance with Consumer Credit"

"The Implications of Student Loans in Bankruptcy"

"A Method of Overlapping Endogenous Grids to Solve Problems with Non-Concavities"

## Research in Progress

"The Implications of Secular Trends in Student Loans and Credit Card Debt" with Heejeong Kim

## Conference and Seminar Presentations

2020 Concordia University

2021 Bank of Canada, CEA Annual Meetings, U.S. Census Bureau, FDIC, OCC, U.S. EPA, U.S. ITC

## Professional Activities

2018-2020 Graduate Studies Committee, Student Representative

### **Honors, Scholarships, and Fellowships**

2019, 2020	Graduate Associate Teaching Award
2018	Departmental Citation in Teaching Excellence
2015-2016	University Fellowship, Graduate School, Ohio State University
2015	Outstanding Undergraduate in Economics, The University of Cincinnati

### **Teaching Experience**

Autumn 2017	Econ 2001, Ohio State, Independent Instructor
Spring 2019, 2020	Econ 8723, teaching assistant for Professor Kyle Dempsey
Autumn 2018, 2020	Econ 2002, teaching assistant
Autumn 2016, 2019	Econ 2001, teaching assistant

### **Programming Languages**

Fortran, Matlab, STATA, R, LaTeX

### **References**

Professor Aubhik Khan  
Economics Department  
The Ohio State University  
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Professor Kyle Dempsey  
Economics Department  
The Ohio State University  
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Professor Julia Thomas  
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