# Michael Irwin

Updated: June 2024

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## **Current Position**

Senior Economist 2021-

Bank of Canada

Financial Stability Department

Economic and Financial Research Department

#### Education

Ph.D. Economics 2021

The Ohio State University Columbus, OH

Advisors: Kyle Dempsey and Aubhik Khan

M.A. Economics 2016

The Ohio State University Columbus, OH

B.A. Economics 2015

The University of Cincinnati Cincinnati Cincinnati

#### **Under Revision**

## The Impact of Unemployment Insurance and Unsecured Credit on Business Cycles

Revise and Resubmit: JPE Macroeconomics

#### Working Papers

**The Impact of Bankruptcy Reform on Education and Student Loan Debt** with Heejeong Kim

# **Mortgage Interest Payments, Consumption, and Monetary Policy** *with Matias Vieyra*

# A Method of Overlapping Endogenous Grids to Solve Non-Convex Problems

## Research Presentations

Bates College, Midwest Macro, Philly Fed CFM Conference	2024
Econometric Society Summer Meeting (UCLA), CEA	2023
SEA	2022
Bank of Canada, Census Bureau, FDIC, OCC, ITC, EPA, CEA	2021
Concordia University	2020

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Graduate Associate Teaching Award	2019, 2020		
Outstanding Undergraduate in Economics	2015		
Teaching Experience			
Introduction to Microeconomics (Econ2001)	2017		
The Ohio State University			
Programming Languages			
Fortran, Julia, Matlab			