

# JORI BARASH

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## EDUCATION

Ph.D. (in progress), University of Texas at Austin	May 2025 (Expected)
M.S. in Economics, University of Texas at Austin	2019 – 2021
B.S. in Economics/Mathematics, University of Southern California	2013 – 2017

## RESEARCH INTERESTS

Industrial Organization, Market Design, Applied Microeconomics

## REFERENCES

Robert Town  
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University of Texas at Austin  
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University of Texas at Austin  
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## WORKING PAPERS

### **Should Physicians Choose Their Reimbursement Rate? Menu Design for Physician Payment Contracts.**

Expert professionals can induce demand for their services, complicating the design of payment contracts. As a result, typical contracts are widely thought to lead to either wasteful spending or, in healthcare, inadequate treatment. Physicians also tend to face identical incentives, but the socially efficient contract may vary across physician characteristics like cost of effort, productivity, and altruism. I show how offering physicians a menu of payment contracts can improve welfare over a single contract. Depending on the correlation between characteristics, the private and social benefits of increasing a physician's payment per service may be aligned. I estimate a model of treatment decisions using administrative data on Norwegian primary care physicians and their patients. I then solve for a budget-neutral menu of payment contracts that maximizes patient health. The menu incentivizes physicians to spend more time treating patients with high initial unmet need, and the average patient's benefit from incremental treatment, as perceived by physicians, is equivalent to 5 percent of initial expenditure. Gains are largest for older, chronically ill, and rural patients, in part due to physicians with low altruism and high opportunity cost.

### **Do New Patients Displace Existing Patients' Treatment?**

This paper estimates the effect of a physician's number of registered patients ("enrollment") on short-run treatment intensity in the context of Norwegian primary care. I instrument for enrollment with quasi-random administrative patient assignments. The estimated effect of enrollment is negative but small for several measures of treatment intensity. For example, with one new patient registration, the average physician spends 3 fewer minutes per month across incumbent patients. Descriptive evidence suggests that crowd-out exacerbates under-treatment. Crowd-out is larger among physicians who reach their stated capacity or initially work part-time. Drawing on a model of physician decision-making, this heterogeneity implies that capacity constraints dominate income effects in explaining crowd-out. With capacity constraints, increasing the number of physicians may more effectively reduce crowd-out than incentives for greater treatment per physician. Fixing physician supply, an

alternative patient assignment rule could reduce crowd-out from administrative assignment by 86 percent.

### **Why Don't Graduation Incentives Work? Match Quality and Financial Aid Design** (Draft Available Upon Request).

Recent policy changes limit the scope for university admission decisions to equitably ration spots. I investigate whether selective universities can instead use graduation-contingent loan forgiveness to allocate spots to the students who most benefit from attendance. Identifying variation comes from an existing loan forgiveness program that incentivized greater on-time graduation. Participants' relatively high graduation rates appear to be driven by selection on ability into loan take-up rather than program effects. Exploiting a discontinuity from Pell Grant eligibility, I find no detectable effect of loan take-up on course load, course completion, part-time work, on-time graduation, or earnings. I also document how selective universities increase graduation more for some students than others. I incorporate selection on unobserved ability into a structural model of students' college choice, loan forgiveness take-up, and graduation. Using model estimates, I show how a counterfactual loan forgiveness program could shift college choice, leading to greater welfare, statewide graduation, and demographic equity.

## **SELECTED WORK IN PROGRESS**

### **Targeting Aid During a Crisis: Speed, Selection, and Subsidy Design** (with Lauri Kytömaa).

In times of crisis, means-tested government programs sometimes relax eligibility standards to deliver aid faster. With adverse selection and less time to screen beneficiaries, relaxed eligibility may increase expenditure on non-targeted populations and decrease pass-through to households from private intermediaries, with both mechanisms lowering efficacy. The tradeoff between speed and eligibility standards is motivated by the relatively untested premise that faster delivery meaningfully improves outcomes. This paper shows that timely subsidized modification of distressed mortgages could have further reduced U.S. foreclosures in the aftermath of the 2008 financial crisis. We exploit a simulated instrument based on the spatial distribution of financial shocks. Using a dynamic structural model of servicers' modification and foreclosure choices, we characterize how the optimal modification subsidy varies with time from delinquency, servicer volume, and market conditions.

### **Experience Learning and Externalities: Plant-Based Substitutes.**

Environmental policy frequently subsidizes low-pollution products, but this approach can be relatively expensive given information frictions and ineffective given consumer heterogeneity. For example, plant-based meat has a lower carbon footprint than most animal products, but it is unclear ex-ante whether economies of scale are sufficient to spur widespread adoption. Motivated by reduced-form evidence of large changes in behavior after first purchase, I estimate demand for these products with a 10-year nationwide household panel, allowing for imperfect information about quality and rich consumer heterogeneity. I evaluate the effect of counterfactual vouchers and marginal costs on consumer surplus and CO2 emissions. Contrary to conventional wisdom, lower prices are unlikely to induce large-scale substitution, but offering vouchers to inexperienced households accelerates the pace of adoption and cost half as much as the averted social cost of carbon.

### **Admission, Tuition, and Housing: The Relative Effects of Guarantees on the College Outcomes of Low-Income Students** (with Stella Flores, Matt Giani, and Richard Murphy).

Universities using federal funds are no longer able to consider race in admissions which limits the available approaches to promote diversity. University systems are increasingly turning to race-neutral policies like conditional offers of free tuition and guaranteed admission. We provide evidence that these programs have limited efficacy by exploiting discontinuities in eligibility at a large flagship

October 2024

university. Then, using a randomized control trial, we investigate the role of information frictions and lack of certainty. The trial targets high school seniors who are eligible for these race-neutral policies. The first wave of the study included 32 high-poverty schools, with 16 randomized to receive outreach that included proactive guarantees of free tuition, housing placement, and a housing scholarship. Results are preliminary and subject to change: relative to outreach alone, outreach with guarantees increased applications by 18 percent, admissions by 10 percent, and enrollment by 11 percent. Point estimates are larger for students with guaranteed admission. In a survey, we find that students at targeted schools overestimate net cost and have limited risk aversion.

## PREDOCTORAL PUBLICATION

**Heuristic to Bayesian: The evolution of reasoning from childhood to adulthood.** (with Isabelle Brocas, Juan D. Carrillo, and Niree Kodaverdian) *Journal of Economic Behavior & Organization*, 159, March 2019.

## SERVICE

Coordinator, Economics Undergraduate Research Fellowship	2022 – 2024
Undergraduate Research Mentor, University of Texas at Austin:	
• Alexander Vu (Placement: Yale Pre-Doc)	2022 – 2023
• Laura Yon	Fall 2023 – Present
• Alexander Leon-Hernandez	Spring 2024 – Present

## TEACHING EXPERIENCE

Supervised Research (Originating Instructor)	Spring 2024
Health Economics (TA to Dr. Victoria Marone)	Spring 2022, 2023
Introduction to Econometrics (TA to Dr. Helen Schneider)	Fall 2020–2024
Public Economics (TA to Dr. Schneider)	Spring 2021
Introduction to Microeconomics (TA to Dr. Schneider)	Fall 2019, Spring 2020

## OTHER EXPERIENCE

Research Assistant to Victoria Marone	June 2021 – May 2024
Research Assistant to Isabelle Brocas & Juan Carrillo	Jan 2016 – Jan 2018
Senior Analyst at Analysis Group (economic consulting)	August 2017 – July 2019
Dynamic Structural Econometrics Summer School	August 2022

## INVITED PRESENTATIONS

International Industrial Organization Conference	2024
Norway Health Economics Seminar	
Kansas Health Economics Conference	
American Society of Health Economics	

## PROGRAMMING

Proficient in Python, Stata, R, Matlab, LaTeX  
Familiar with: SQL, SAS, Excel/VBA