

LELE ZHAO

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EDUCATION

Ph.D., Economics

Expected May 2026

Tulane University, New Orleans, LA

Dissertation: “Gender Disparities in Divorce Laws: Incentivizing Women’s Education”

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| Committee: Katy Bergstrom(Chair) | Stefano Barbieri | Kevin Callison | Elliott Isaac |
| kbergstrom@tulane.edu | sbarbier@tulane.edu | kcallison@tulane.edu | eisaac@tulane.edu |
| Tulane University | Tulane University | Tulane University | Tulane University |

M.A. in Economics

2021

Central University of Finance and Economics, Beijing, China

B.A. in Economics

2018

Shandong University of Finance and Economics, Shandong, China

FIELDS

Demography, Health Economics, Education Economics

PUBLICATIONS

Jianmei, Zhao, and **Lele Zhao**. 2022. “[Mobile Payment Adoption and the Decline in China’s Household Savings Rate](#).” *Empirical Economics*, 63: 2513-37.

WORKING PAPERS

“Gender Disparities in Divorce Laws: Incentivizing Women’s Education.”

(*Job Market Paper*)

Abstract: I study how reduced expected marital gains from divorce law changes affect women’s educational investment. A 2011 reform in China shifted housing property division from an equal to a title-based, lowering women’s anticipated returns to marriage. Using a continuous difference-in-differences approach and variation in male-only deed share across provinces in 2010, I find that female college enrollment—especially in four-year programs—increased significantly in areas more affected by the policy. The findings are consistent with predictions from a two-period model. This paper shows that shifts in the marriage market shape women’s education, and property division reforms can unintentionally affect human capital.

“The Impact of Straw Burning Ban on Children’s Health in China.”

“Does Retirement Mean Healthier? The Assessment of Retirement on Hospitalization Costs and Care Quality in China” (with Yu Liu and Yao Lu)

WORKS IN PROGRESS

“The Impact of Telemedicine on Physicians’ Offline Behavior and Patient Health Outcomes: Evidence from China.” (with Yu Liu and Yao Lu)

“Pre-Marital Medical Examination and HIV Prevalence”

TEACHING EXPERIENCE

| | |
|---------------------------------------|-----------------------|
| <i>Instructor</i> | Spring 2025 |
| Econ 3250 Stata Lab | |
| <i>Teaching Assistant</i> | Fall 2021 - Fall 2025 |
| Econ 1010 Intro to Microeconomics | |
| Econ 3010 Intermediate Microeconomics | |
| Econ 3230 Econometrics | |
| Econ 3340 Government and The Economy | |
| Econ 4980 Industrial Organization | |

RELEVANT POSITIONS

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| <i>Research Assistant</i> | |
| Prof. Stefano Barbieri, Tulane University | Fall 2022 - Spring 2023 |
| Prof. Jianmei Zhao, Central University of Finance and Economics | 2019-2021 |
| Prof. Yu Li, Central University of Finance and Economics | 2019 |
| Prof. Lezheng Liu, Central University of Finance and Economics | 2018 |

FELLOWSHIPS AND AWARDS:

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| Tulane University Graduate Fellowships | 2021-Present |
| Graduate Student Summer Research Award, Tulane University | 2025 |
| The J.E. Land Fund, Tulane University | 2025 |
| Graduate Student Summer Write-Up Award, Tulane University | 2024 |
| Excellent Master Thesis, Central University of Finance and Economics | 2021 |
| Graduate Academic Scholarship, Central University of Finance and Economics | 2018-2020 |
| Excellent Graduate, Shandong University of Finance and Economics | 2018 |
| First and Second-Class Scholarship, Shandong University of Finance and Economics | 2015 - 2018 |
| National Encourage Scholarship, Ministry of Education of the People's Republic of China | 2015 |

CONFERENCES AND PRESENTATIONS

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|---|------|
| Southern Economic Association Annual Meeting, Tampa, FL | 2025 |
| American Economic Association Annual Meeting, San Francisco, CA | 2025 |
| Southern Economic Association Annual Meeting, Washington, D.C. | 2024 |
| Tulane ECON Lunch Seminar, New Orleans, LA | 2024 |
| Chinese Economists Society Annual Meeting, Hangzhou, China | 2024 |
| Tulane ECON Lunch Seminar, New Orleans, LA | 2023 |