

LELE ZHAO

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EDUCATION

Ph.D., Economics

Expected May 2026

Tulane University, New Orleans, LA

Dissertation: “Essays on Policy-Induced Behavioral Change in Education and Health in China”

Committee: Katy Bergstrom(Chair)
kbergstrom@tulane.edu
Tulane University

Stefano Barbieri
sbarbier@tulane.edu
Tulane University

Kevin Callison
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Tulane University

Elliott Isaac
eisaac@tulane.edu
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

Labor and Demographic Economics, 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

“Education As Insurance: Property Division and Women’s Education.”

(*Job Market Paper*)

Abstract: This paper studies how China’s 2011 marriage law reform, which shifted property division from equal-sharing to deed-based, affected women’s education. Using a two-period model and a continuous difference-in-differences design exploiting provincial variation in male-only deed share, I find that reduced marital returns increased women’s four-year college enrollment, consistent with education serving as insurance against economic insecurity in marriage markets.

“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 Lu Yao)

WORKS IN PROGRESS

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

TEACHING EXPERIENCE

Instructor

Spring 2025

Econ 3250 Stata Lab

Teaching Assistant

Fall 2021 - Fall 2025

Econ 4230/6230 Econometrics, Econ 1010 Intro to Microeconomics
Econ 3010 Intermediate Microeconomics, Econ 3230 Econometrics

Econ 3340 Government and The Economy, Econ 4980 Industrial Organization

RELEVANT POSITIONS

Research Assistant

Prof. Stefano Barbieri, Tulane University	Fall 2022 - Spring 2023
Prof. Jianmei Zhao, Central University of Finance and Economics	2019-2021
Prof. Li Yu, Central University of Finance and Economics	2019
Prof. Lezheng Liu, Central University of Finance and Economics	2018

FELLOWSHIPS AND AWARDS:

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

American Economic Association Annual Meeting, Philadelphia, PA (poster)	2026
Southern Economic Association Annual Meeting, Tampa, FL	2025
Tulane ECON Lunch Seminar, New Orleans, LA	2023-2025
American Economic Association Annual Meeting, San Francisco, CA	2025
Southern Economic Association Annual Meeting, Washington, D.C.	2024
Chinese Economists Society Annual Meeting, Hangzhou, China	2024

REFERENCES

Katy Bergstrom (Chair)	Stefano Barbieri	Kevin Callison	Elliott Isaac
Assistant Professor	Professor	Associate Professor	Associate Professor
Department of Economics	Department of Economics	Department of Economics	Department of Economics
Tulane University	Tulane University	Tulane University	Tulane University
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