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LELE ZHAO

EDUCATION

Ph.D., Economics Expected May 2026

Tulane University, New Orleans, LA

Dissertation: "Gender Disparities in Divorce Laws: Incentivizing Women's Education"

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

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 equal to 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 more affected areas. 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.

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"

[&]quot;The Impact of Straw Burning Ban on Children's Health in China."

[&]quot;Does Retirement Mean Healthier? The Assessment of Retirement on Hospitalization Costs and Care Quality in China" (with Yu Liu and Yao Lu)

TEACHING EXPERIENCE

Instructor Spring 2025

Econ 3250 Stata Lab

Teaching Assistant 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

Research Assistant

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:

Tulane University Graduate Fellowships	2021-Present
Graduate Student Summer Research Award, 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

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