

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), Stefano Barbieri, Kevin Callison, Elliott Isaac

M.A. in Economics

2021

Central University of Finance and Economics, Beijing, China

B.A. in Economics

2018

Shandong University of Finance and Economics, Jinan, China

FIELDS

Applied Microeconomics, Labor Economics, Education Economics, Health 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 examines the impact of China’s 2011 marriage law reform, which shifted property division from equal sharing to deed-based, on 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 surplus 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 Improve Health? The Assessment of Retirement on Hospital Readmission in China.” (with Yu Liu and Lu Yao)

WORKS IN PROGRESS

“The Impact of Telemedicine on Physicians’ Offline 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 2022 - Fall 2025

Econ 1010 Intro to Microeconomics, Econ 1020 Introduction to Macroeconomics

Econ 3010 Intermediate Microeconomics, Econ 3230 Econometrics, Econ 3340 Government and the Economy

Econ 3370 World Economy, Econ 3420 Economic History of the United States

Econ 4230/6230 Econometrics, 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
The J.E. Land Fund Award, Tulane University	2025-2026
Graduate Student Summer Research Award, Tulane University	2025
Graduate Student Summer Write-Up Award, Tulane University	2024
Excellent Master's 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
American Economic Association Annual Meeting, San Francisco, CA	2025
Southern Economic Association Annual Meeting, Tampa, FL	2025
Tulane University Economics Department Lunch Seminar Series, New Orleans, LA	2023–2025
Southern Economic Association Annual Meeting, Washington, D.C.	2024
Chinese Economists Society Annual Meeting, Hangzhou, China	2024

REFERENCES

Katy Bergstrom (Chair)

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Stefano Barbieri

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Elliott Isaac

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