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# **Ann Atwater**

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Gainesville, Florida, United States

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## **Research Interests**

Industrial Organization, Economics of Education, Applied Microeconomics

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## **Education**

University of Florida

Ph.D. in Economics, Expected 2026  
M.A. in Economics, 2022  
B.S. in Mathematics, Statistics, *Cum Laude* 2020  
B.A. in Economics, *Summa Cum Laude* 2020

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## **Published Research**

“The Quality of Online Instruction and Returns to Instructor Experience”  
(with Xi Zhang)  
*Economics of Education Review*, 2025

“Does Online Testing Make the Grade? Evidence from a Randomized Controlled Trial”  
(Corresponding Author, with Mark Rush and Perihan Saygin)  
*Education Finance and Policy*, 2025

“Gender Differences in Leaving Questions Blank on High-Stakes Standardized Tests”  
(with Perihan Saygin)  
*Economics of Education Review*, 2021

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## **Working Papers**

“Distributional Effects of Mergers: Evidence from Low-Cost Carriers”  
(Job Market Paper, [Available on SSRN](#))

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## **Research in Progress**

“Airline Mergers and the Reallocation of Productive Assets”

## **Instructional Experience**

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As Instructor:

Intermediate Microeconomics, University of Florida  
Fall 2023, Fall 2024, Spring 2025, Fall 2025

As Teaching Assistant:

Principles of Macroeconomics, Principles of Microeconomics,  
Economic Analysis of Data, Intermediate Microeconomics

## **Employment**

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August 2020 – Present	Graduate Assistant, University of Florida
June 2019 – August 2019	Summer Analyst, Federal Reserve Bank of New York
May 2018 – May 2020	Undergraduate Research Assistant, University of Florida
May 2017 – May 2020	Undergraduate Teaching Assistant, University of Florida

## **Seminars and Conferences**

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November 2025	Southern Economic Association Conference 95 <sup>th</sup> Annual Meeting
November 2025	City University of New York Higher Education Research Seminar Series
October 2025	2025 Workshop in Applied and Theoretical Economics
November 2024	Southern Economic Association Conference 94 <sup>th</sup> Annual Meeting

## **Skills**

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Computer:

Advanced: R, LaTeX  
Intermediate: Stata, SQL, Microsoft Excel  
Beginner: Git, MATLAB, ArcGIS, Wolfram Mathematica, Selenium

Statistics:

Advanced: Causal Inference, Structural Modeling

Languages: English (Native), Japanese (Business Level)

## Awards and Accolades

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2025	Madelyn Lockhart Graduate Student Travel Award University of Florida Department of Economics
2024	Madelyn Lockhart Graduate Student Travel Award University of Florida Department of Economics
2021	Rafael Lusky Prize University of Florida Department of Economics

## Professional References

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Ignacia Mercadal imercadal@ufl.edu (Doctoral Committee Chair)	Assistant Professor Department of Economics University of Florida Gainesville, Florida, United States
Perihan Saygin peri.saygin@uab.cat (Former Committee Chair)	Assistant Professor Department of Applied Economics Universitat Autònoma de Barcelona Bellaterra, Cerdanyola del Vallés, Spain
Douglas Turner doulasturner@ufl.edu (Doctoral Committee Member)	Assistant Instructional Professor Department of Economics University of Florida Gainesville, Florida, United States