
Ann Atwater

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annatwater.com
Gainesville, Florida, United States

Research Interests

Industrial Organization, Economics of Education, Applied Microeconomics

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

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

Working Papers

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

Research in Progress

“Airline Mergers and the Reallocation of Productive Assets”

Instructional Experience

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 th 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 th Annual Meeting |

Skills

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 (Upper Intermediate)

Awards and Accolades

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 douglas.turner@ufl.edu (Doctoral Committee Member) | Assistant Instructional Professor Department of Economics University of Florida Gainesville, Florida, United States |