

October 21, 2023

University of Wisconsin-Madison
La Follette School of Public Affairs
1225 Observatory Drive
Madison, WI 53706

To Whom it May Concern:

I am applying to the position of Assistant Professor of Poverty & Public Policy in the La Follette School of Public Affairs at the University of Wisconsin-Madison.

Current Research and Teaching Interests

My research agenda, including my job market paper, published work, and work in progress, is comprised of work in applied microeconomics. My specific fields of interest are public economics, labor economics, applied econometrics, and urban economics. As a result, I am equipped to teach classes in topics related to social policy to respond to the instructional needs of the department.

My job market paper, *Beyond the Local Impacts of Place-Based Policies: Spillovers through Latent Housing Markets*, proposes an approach to study spillover effects of local policies that propagate non-spatially through latent markets. While the approach is particularly relevant for place-based economic development, it can be adapted to other contexts. I exemplify the approach with a place-based policy and estimate spillover effects within latent housing markets. The empirical findings inform conclusions on overall effectiveness and redistribution that differ from analysis using only direct treatment effects.

In addition to my work related to my job market paper, I have experience working on and publishing in topics in labor economics including early childhood education and earnings volatility. This background equips me to work on projects in social policy that build on related literature in both public and labor economics.

Aims for Future Research

The Economics and Econometrics of Place-Based Policies

My research agenda builds on the work in my job market paper. Two related projects that are works-in-progress study methodological of using panel data methods to study place-based policies. The first (co-authored) project unifies approaches to account for time-varying, unit-

level unobserved heterogeneity in panel settings, including grouped fixed effects and interactive fixed effects. We use a bilinear programming approach to unify these models for the purpose of specifying alternative parallel trends assumptions.

The second methodological project considers measurement error of property values. While sale prices reflect the true market price, they are only observed for properties that sell, introducing transaction bias. On the other hand, assessed values are observed for all properties, but they may contain non-classical prediction error. In my job market paper, I rely on assessed values for the primary analysis with some supplementary work discussing the possible pitfalls using a measurement model. I plan to expand on this model using nation-wide data to study the tradeoff between prediction error and transaction bias, and relate it to household-level outcomes and equity concerns.

In addition to the methodological work, I will consider complementary modeling avenues to the work of my job market paper. I find evidence of a place-based economic development policy redistributing resources from relatively advantaged areas to relatively disadvantaged areas. A sorting model can reveal if the intervention indeed results in a flattening of the distribution of neighborhood income and amenities. With this additional structure, I can speak to welfare considerations. Additional assumptions will allow me to speak to optimal policy provision and under what conditions it is efficient to target a policy to a particular area.

Another (co-authored) topic in my research agenda relates to place-based interventions in the context of flood prevention. We study how the take-up of flood insurance changes after the construction and accreditation of a levee, which changes the flood risk and insurance prices of an area. It is of interest how two publicly funded interventions detract from or reinforce each other, given households' behavioral responses. We incorporate novel data on accreditation dates, after which properties protected by accredited levees experience a reduction in the price of flood insurance.

We plan to pursue two projects within the context of levees and flood insurance. The first project relates to measuring and experimentally altering household information on flood risk and levees. Our empirical results highlight the counter-intuitive finding that households reduce flood insurance take-up after a levee's accreditation lowers the cost of flood insurance. It is possible that households underestimate the risk of flooding, which the levee does not completely eradicate. We plan to pursue funding and partnership with government agencies to implement an experiment. We hope to randomly disseminate information about local levee infrastructure and local insurance requirements. Treatment effects on changes in the uptake of flood insurance would reveal to what degree incorrect information determines households' risky flood insurance choices.

The second project relates to measuring and studying the effect of enforcement of flood insurance mandates. Federal law requires that households in flood-prone areas purchase flood insurance. However, the take-up of flood insurance varies widely across the U.S. One challenge

in studying this uneven take-up is measuring the enforcement of the mandate, which generally falls on mortgage lenders and the Federal Reserve. We plan to explore different variation determining flood insurance take-up including lender heterogeneity and variation in mandate regulation policies.

The Importance of Place for Household Outcomes

There are two in-progress projects that study how place affects household outcomes. The first (co-authored) project studies rental choice sets in low- and high-opportunity neighborhoods for Housing Choice Voucher Program (HCVP) participants. HCVP participants face constraints in location choice both due to constrained resources and additional policy requirements of the program. A challenge to understand these constraints is the measurement of the choice sets. We combine restricted-access data from HUD with a novel data source on advertised rental prices to observe the weekly choice sets of HCVP participants, and describe them by geographic location and household demographics. Observing the choice sets expands modeling possibilities in a structural framework of residential sorting.

The second (co-authored) project studies the relationship between household income volatility and life expectancy using a household-level consumer dataset. We find that income is an important mediator of the correlation, with the bottom half of the income distribution experiencing negative correlation between income volatility and life expectancy, including if the income volatility is positive. The role of place is notable both in the geographic distribution of households in the bottom half of the income distribution and the possibility that place-specific factors, such as factory closings, contribute to this correlation. This paper is Revise and Resubmit at the *Journal of Labor Economics*.

Teaching Philosophy and Interests

My teaching experiences and [certification in college teaching](#) have solidified three instructional goals I hope to develop further after graduating. These instructional goals include (1) focusing on student independence and creativity, (2) cultivating an environment of feedback and reflection, and (3) encouraging faculty-student and student-student mentorship relationships. These goals align with the larger goal of student learning and development within the economics discipline and apply to both undergraduate and graduate audiences.

Based on my research experience, I am prepared to teach classes in microeconomics or applied econometrics, especially covering topics in public economics, public finance, urban economics, and labor economics. I plan to use all teaching roles or class design assignments as an opportunity to deepen my own knowledge. Regardless of the topic or level, I aim to plan objectives, instruction, activities, and evaluations that support my three core goals.

Student Independence and Creativity

Even undergraduates who are not necessarily interested in pursuing graduate school or research careers can benefit from the independence and creativity that the research process cultivates. I designed a [graduate-level class on workflow and coding in R](#) around a capstone project in which students proposed and implemented research projects. I allowed for a replication project rather than an original research project to accommodate students at different levels of preparation. Not only did these activities guide them in developing skills for research, but they also allowed for a more complex understanding of the class material. Integrating independent research into any class I teach with modifications based on the level and topic will allow for students to achieve a higher level of learning. For example, in an undergraduate-level class, I would provide a gradual introduction to the iterative process of research, ending with groups of students presenting a research project or replication. Even as a T.A., I shared papers related to the examples of the class every week. Including independent research projects allows an avenue for all students to challenge themselves, including those who have more experience with the material.

Incorporating research into the classroom requires covering research ethics and best practices as well. In my class on workflow and coding in R, I designed materials that discussed different approaches to replicable and ethical research. In future teaching opportunities, I will integrate this information into the syllabus.

Feedback and Reflection

Problem sets, projects, and exams may provide formal evaluation to students, but I aim to cultivate an environment of feedback and reflection beyond these measures. In-class activities and non-credit quizzes reveal information to the students, but also to me, about their gaps in understanding or areas of confidence. When I was a T.A., I designed each session to begin with questions that students worked on independently for five minutes. Then, I would either let the students discuss the question in small groups or simply ask students to share their answers with the whole class. This activity allowed students to think through the problem themselves, testing their own knowledge rather than relying on my or another student's explanation. I observed that these non-credit problems were especially important in the undergraduate core econometrics class in which students enter at vastly different levels. In discussing these non-credit problems, one student shared:

[Anna...] created some practice problems for us which were VERY helpful for us to understand concepts. As someone who learns by solving problems and in a more “applied” way, this teaching style was so helpful and I really appreciate her effort in doing these practice problems for us in office hours because it later helped me to break down the daunting problems in the problem set.

Prioritizing interactive in-class activities over prolonged lectures allows more continuous feedback and more generally cultivates an environment of reflection. For these activities to work, however, there needs to be a respectful classroom environment. I set this tone from the

first day by being clear on classroom expectations (e.g., I start and end class exactly on time). I was pleased to see students highlight this in my evaluations: “[Anna] never rejects questions nor appears condescending.” After graduating, to further contribute to this environment, I will have a permanent, anonymous link so that students can submit feedback apart from structured student-instructor evaluations.

Mentorship Opportunities

Encouraging instructor-student mentorship relationships expedites students' connection to resources. However, I also aim to encourage student-student mentorship relationships because this allows the students to maximize their classroom experience. Specifically, for some in-class activities, I group students together. As the semester unfolds, these intra-student connections can provide support in students seeking additional help and bolstering student confidence. For student-student mentorship to succeed, there must be an emphasis on inclusion. Recent student evaluations mentioned: “[Anna] created a welcoming environment in her discussion section so that people still felt comfortable asking and answering questions about new topics.”

Thank you for your consideration.

Sincerely,

A handwritten signature in black ink that reads "Anna Ziff". The script is fluid and cursive, with the first name "Anna" and last name "Ziff" clearly legible.

Anna Ziff