

## CAROLINE WELTER

West Virginia University  
Morgantown, WV 26505  
Email: [caroline.welter@mail.wvu.edu](mailto:caroline.welter@mail.wvu.edu)

Department of Economics  
Phone: (681) 285-0126  
Website: <https://carolinewelter.com/>

### **EDUCATION**

- Ph.D.      Economics, West Virginia University, expected May 2026  
Certificate    University Teaching, West Virginia University, 2025  
M.A.        Economics, West Virginia University, 2023  
M.Sc.        Economics, Western Paraná State University, 2019  
B.S.        Economics, Western Paraná State University, 2017

### **FIELDS OF SPECIALIZATION**

*Primary:* Health Economics

*Secondary:* Regional and Urban Economics, Public Policy, Applied Microeconomics

### **DISSERTATION**

*Three Essays in Health Economics*

Committee: Dr. Daniel Grossman (Chair), Dr. Heather Stephens, Dr. Brad Humphreys, Dr. Jane Ruseski

### **JOB MARKET PAPER**

“The Impact of SSA Field Office Closures on Disability Program Participation”

This paper estimates the impact of Social Security Administration (SSA) field office closures on participation in federal disability benefit programs. I exploit the uniform, nationwide closure of over 1,200 SSA field offices during the COVID-19 lockdown period as a natural experiment. Using a difference-in-differences framework, I compare changes in the number of enrolled disabled beneficiaries across ZIP codes with and without a local SSA office. The results show that, on average, closures reduced the number of disability beneficiaries by 2.3%. The effects are significantly larger in non-metropolitan areas (-9.4%) and in communities with low internet access (-6.65%), suggesting that limited digital infrastructure exacerbated the barriers imposed by the loss of in-person services. These findings provide evidence that in-person administrative access plays a vital role in facilitating disability program enrollment, particularly for vulnerable and digitally underserved populations. The results highlight the risks associated with digital-only service delivery models and emphasize the importance of maintaining physical access points in the design of equitable public service systems.

### **PUBLICATIONS AND R&Rs**

1. “Assessing the Local Cost of Urban Climate Resilience: An Analysis of the NYC Financial District and Seaport Climate Resilience (FiDi) Master Plan”, (2025), with Daniel Centuriao. *Papers in Regional Science*, 104(5), 100110.
2. “Regional Economic Impacts of COVID-19 Lockdowns and Mitigation Effects of Stimulus Checks and Unemployment Insurance”, (2025), with Daniel Centuriao, Amir Ferreira Neto, and Fernando Perobelli. *Economic Analysis and Policy*, 88, 1-12.
3. “Identification and Analysis of the Evolution of Local Productive Arrangements”, (2021), with Daniel Centuriao and Luiz Cypriano. *Journal of Regional Analysis & Policy*, 51 (2), 49–66.

### **WORKING PAPERS**

1. “Is Obesity Affected by Urban Sprawl? Evidence from Brazil”, with Jane Ruseski.
2. “Aggregation Bias and Input-Output Regionalization: Detail or Accuracy?” Regional Research Institute Working Papers, with Randall Jackson.

### **WORK IN PROGRESS**

1. "Maternal Responses to Immunization, Microcephaly, and Infant Mortality due to the Zika Epidemic", dissertation chapter.
2. "Continuous Glucose Monitoring (CGM) Adoption After Medicaid Insurance Coverage Expansion", with Dr. Daniel Grossman and Dr. Amanda Gaulke, dissertation chapter.
3. "Telehealth Access and Licensing Reform: Evidence from West Virginia", with Dr. Heather Stephens.

## TEACHING EXPERIENCE

**Instructor**, Principles of Microeconomics (undergrad), West Virginia University, Summer 2024, Fall 2024, and Spring 2025 (large session of 300 students).

**Instructor**, Health Economics (undergrad), West Virginia University, upcoming Spring 2026.

## RELEVANT RESEARCH AND WORK EXPERIENCE

**Research Assistant**, Dr. Heather Stephens, Regional Research Institute at WVU (Spring 2023–Present).

- Conducted data preparation and methodology design for the ARC ARISE Grant *Empowering Career Transitions and Community Development in West Virginia*; developed a mock-up website for local partners and presented results to stakeholders in southern WV counties.
- Cleaned, tabulated, and analyzed data for the USDA NIFA Grant *Factors Affecting the Success of Female and Minority Rural Entrepreneurs*; shared findings through extension and conference presentation (NACDEP 2025).
- Estimated the GDP of West Virginia's outdoor recreation economy using IMPLAN input–output methods in partnership with the WVU Outdoor Economic Development Collaborative.

**Research Assistant**, Dr. Randall Jackson, Regional Research Institute at WVU (Fall 2021–Fall 2022).

## SELECTED GRANTS AND AWARDS

2025: *Winner*, Best Doctoral Student Award, West Virginia University.

2025: *Winner*, Polzin Prize for Best Paper, Association for University Business and Economic Research.

2025: *Graduate Student Workshop Participant*, Western Economic Association International (WEAI).

2025: *Diversity Scholarship Recipient*, American Society of Health Economists (ASHEcon).

2025: *Honorable Mention*, Graduate Student Paper Competition, Pennsylvania Economic Association Annual Meeting.

2024: *Winner*, M. Jarvin Emerson Student Paper Competition, 54<sup>th</sup> Annual Mid-Continent Regional Science Association Conference.

2022: *Scholarship Recipient*, NARSC/NERSA Summer School, Cornell Tech Campus – NYC.

## CONFERENCE AND SEMINAR PRESENTATIONS

2025: American Society of Health Economists, Western Economic Association International, Pennsylvania Economic Association, and Association for University Business and Economic Research; 2024 and 2025: Southern Economics Association and Mid-Continent Regional Science Association; 2022 to 2025: North American Meetings of the Regional Science Association International and Southern Regional Science Association.

## PROFESSIONAL SERVICE

Referee for *Contemporary Economic Policy*, and *Journal of Regional Analysis & Policy*.

## LANGUAGES

English (fluent), Portuguese (native).

## COMPUTATIONAL SKILLS

R, Stata, Matlab, Eviews, Python, Markdown, LaTeX, ArcGIS, and QGIS.

## REFERENCES

Prof. Daniel Grossman	West Virginia University	<a href="mailto:Daniel.Grossman@mail.wvu.edu">Daniel.Grossman@mail.wvu.edu</a>	(715) 225-6992
Prof. Heather Stephens	West Virginia University	<a href="mailto:Heather.Stephens@mail.wvu.edu">Heather.Stephens@mail.wvu.edu</a>	(605) 488-0099
Prof. Brad Humphreys	West Virginia University	<a href="mailto:Brad.Humphreys@mail.wvu.edu">Brad.Humphreys@mail.wvu.edu</a>	(304) 293-7871
Prof. Jane Ruseski	West Virginia University	<a href="mailto:Jane.Ruseski@mail.wvu.edu">Jane.Ruseski@mail.wvu.edu</a>	(304) 293-7835