

Eilidh Geddes

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Fields Research: Health Economics, Industrial Organization, Applied Microeconomics
Teaching: Health Economics, Industrial Organization, Microeconomics

Education: Ph.D., Economics, Northwestern University, 2023 (anticipated)
Dissertation: *Essays on Markets with Price Regulations*
Committee: David Dranove (Chair), Gaston Illanes, Molly Schnell, Amanda Starc
M.A., Economics, Northwestern University, 2020
M.A., Economics, University of Georgia, 2015
B.A., Economics, University of Georgia, 2015
B.S., Mathematics, University of Georgia, 2015

Fellowships & Awards Dissertation University Fellowship, Northwestern University, 2022-2023
National Science Foundation Graduate Research Fellowship, 2017-2022
Bies Prize for Doctoral Student Research on Economics and Public Policy, 2020
Northwestern University Fellowship, 2017-2018
Terry Excellence Award for Achievement in Economics, 2015
University of Georgia Foundation Fellowship, 2011-2015

Teaching Experience Teaching Assistant, Northwestern University, 2020-2021
Industrial Economics (Undergraduate), Healthcare Economics (MBA)
Grader, Northwestern University, 2018-2022
Strategy (MBA), Healthcare Strategy (MBA)

Research Experience Research Assistant, Molly Schnell, Northwestern University, 2020-2022
Research Assistant, Amanda Starc, Northwestern University, 2020
Research Analyst, Andreas Fuster & David Lucca, Federal Reserve Bank of NY, 2015-2017
Research Assistant, Meghan Skira, University of Georgia, 2014-2015

Conferences 2022: Annual Conference of the American Society of Health Economists; Young Economists Symposium

Refereeing *American Economic Journal: Economic Policy, International Journal of Health Economics and Management, Journal of Risk and Insurance, Economics of Education Review*

Other Professional Activities Graduate student representative, Northwestern Economics department diversity committee
Conference organizer, Empirics and Methods in Economics Conference (EMCON) 2019, 2020

Job Market Paper

“The Effects of Price Regulation in Markets with Strategic Entry: Evidence from Health Insurance Markets”

Abstract: While regulators enact price restrictions with the goal of improved access to affordable products, strategic entry by firms can mitigate the effects of pricing regulation or eliminate access to certain products entirely. In the US individual health insurance market, the Affordable Care Act established community rating areas made up of groups of counties in which insurers must offer plans at uniform prices. However, insurers need not enter all counties in a rating area. Partial entry creates trade-offs in rating area design: larger areas may support more competition, but heterogeneous areas may promote selective non-entry as firms choose to not enter high cost areas. To evaluate these trade-offs, I develop a model of insurer entry and pricing decisions and examine the effects of counterfactual rating area policies. I find that banning partial entry increases overall entry, average prices, and consumer welfare. I quantify the trade-offs of adding an additional county to a rating area and find returns to size concentrated in counterfactual rating areas where marginal costs are similar across counties.

Other Papers

“Can Health Insurance Expansions Cause the Supply Side to Contract?”, joint with Molly Schnell

Abstract: We examine how health insurance expansions affect the entry and location decisions of health care clinics. Exploiting county-level changes in insurance coverage following the Affordable Care Act and 1,721 retail clinic entries and exits, we find that local increases in insurance coverage do not lead to growth in retail clinics on average using two-way fixed effects and instrumental variable designs. However, this null effect masks important heterogeneity by insurance type: growth in private insurance leads to large growth in clinic entry, whereas clinic penetration is dampened by increases in Medicaid coverage. We further find that these negative supply-side effects of Medicaid are less pronounced in states with higher provider reimbursements under Medicaid and that similar location patterns are observed among other types of health care clinics, including urgent care centers. Our results demonstrate that the supply-side effects of health insurance depend on the type of coverage being expanded and have important implications for disparities in access to health care across the socioeconomic spectrum.

“Rational Eviction: How Landlords Use Evictions in Response to Rent Control”, joint with Nicole Holz

Abstract: Rent control policies seek to ensure affordable and stable housing for current tenants; however, they also increase the incentive for landlords to evict tenants since rents re-set when tenants leave. We exploit variation across zip codes in policy exposure to the 1994 rent control referendum in San Francisco to study the effects of rent control on eviction behavior. We find that for every 1,000 newly rent controlled units in a zip code, there were 12.05 additional eviction notices filed in that zip code and an additional 4.6 wrongful eviction claims. These effects were concentrated in low-income zip codes.

“Housing Affordability and Domestic Violence: The Case of San Francisco’s Rent Control Policies”, joint with Nicole Holz

Abstract: The theoretical effects of housing costs on domestic violence are ambiguous. As costs increase, they introduce additional strain into the relationship which could increase violence. However, since housing costs also change the relative bargaining power in the relationship, increased housing costs outside the relationship could decrease violence. We leverage the 1994 expansion of rent control in San Francisco as a natural experiment to study this question. The expansion of rent control led to a 9.8% decrease in hospitalized assaults on women. This relationship is not explained by changing neighborhood composition or changes in overall crime, consistent with the financial strain model of domestic violence.

Work in Progress

“Electronic Reminders”, joint with David Chan and Molly Schnell

“Hospital Mergers and Access to Care”, joint with David Dranove and Martin Gaynor

Languages

English (fluent)

References

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