

JACOB FABIAN

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BROWN UNIVERSITY

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References

Professor **Brian Knight**
Brown University
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Professor **Jesse Bruhn**
Brown University
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Professor **Matthew Turner**
Brown University
matthew_turner@brown.edu

EDUCATION

Brown University	Providence, RI
Ph.D. Candidate in Economics	2019 - 2025
M.A. Economics	2019 - 2020
Drexel University	Philadelphia, PA
B.S. Economics	2012 - 2016
B.S. Music Industry Studies	2012 - 2016

TEACHING AND RESEARCH FIELDS

Applied Micro-Economics, Environmental Economics, Urban Economics, Political Economy, Public Economics

JOB MARKET PAPER

The Price of Risk: Flood Insurance Premium Reform and Housing Development

As climate change continues to exacerbate flood risk, more housing capital is put in danger and more people are put in harm's way. The economic costs of this increasing flood risk emphasizes the importance of insurance and its ability to price risk accurately. I study a change in the price of flood risk within the context of the National Flood Insurance Program (NFIP) starting in October 2021. Using newly introduced rate-calculation methodologies, I study the effect of flood insurance premium changes on housing development in the universe of tax parcels in Florida and North Carolina. I find that parcels that experience an increase in available flood insurance premiums are less likely to be developed in the short run. My empirical results suggest evidence of moral hazard before the reform.

WORKS IN PROGRESS

Path Dependence in the Labor Market: the Long-run Effects of Early Career Occupational Experience with [Jesse Bruhn](#), [Luke Gallagher](#), [Matthew Gudgeon](#), [Adam Isen](#), and [Aaron Phipps](#)
[Draft available upon request]

Demand for Green Skills in an Evolving Landscape
with [Michel Serafinelli](#), [Esther Arenas-Arroyo](#), [Bernhard Schmidpeter](#), and [Friederike Mengel](#)

Suburban Poverty: Causes and Consequences of the Changing Geography of American Poverty
with [Michael Neubauer](#)

RESEARCH EXPERIENCE AND OTHER EMPLOYMENT

Brown University <i>Research Assistant for Professor Jesse Bruhn</i>	Providence, RI 2019 - 2025
Congressional Budget Office (CBO) <i>Assistant Analyst</i>	Washington, DC 2016 - 2019
Drexel University <i>Research Assistant for Professor Andre Kurmann</i>	Philadelphia, PA 2016

TEACHING

Lab Manager at Brown University

- Undergraduate Research Fellows for Social Science and Public Policy
(*Professors: Jesse Bruhn, Bryce Steinberg*) 2022 - 2023

OTHER

- **Affiliations:** Institute at Brown for Environment and Society (2021-2025), Annenberg Institute at Brown (2022-2025)
- **Service:** Organizer of Applied Micro-Economics Breakfast, Brown University, 2022-2023; Organizer of Applied Micro Lunch, Brown University, 2021; Organizer of Applied Micro-Economics Research Group, 2023-2025
- **Software:** Python, R, Stata, LaTeX, GitHub, QGIS