

# Jack B. Kroger

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[Website](#)

## Education

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**RAND School of Public Policy**, Santa Monica, CA

Ph.D. Policy Analysis, Analytic Concentration in Economic Analysis

Anticipated May 2026

Dissertation: *Expanded Pandemic Financial Assistance and Household Food Security and Financial Wellbeing*

Dissertation Committee: *Jeffrey Wenger (chair), Lisa Abraham, Jessie Coe*

M.Phil. Policy Analysis

September 2023

**The London School of Economics and Political Science**, London, UK

M.Sc. Development Studies, with Distinction

November 2018

**Carnegie Mellon University**, Pittsburgh, PA

B.S. Economics and Statistics

May 2017

## Research Interests

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Financial wellbeing, food insecurity, social security, cash transfers, workforce development and training, and applied microeconomics

## Honors and Awards

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FINRA Investor Education Foundation Dissertation Completion Fellow

2025-2026

NEFE/Knology Financial Education Database Training Fellowship Recipient

2022

Undergraduate Statistics Teaching Assistant Award

2017

Undergraduate Statistics Research Award (Project on Campus Food Waste)

2017

## Working Papers

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**“Determining the Impact of Pandemic Financial Assistance on Household Food Insecurity”** September 2025  
(Presented at Association for Public Policy Analysis & Management Annual Fall Research Conference)

This paper assesses the impact of the substantial increases to cash assistance received by low- and middle-income households during the pandemic on their likelihood of experiencing food insecurity. I use panel data from the Survey of Income and Program Participation (SIPP) and variation in benefit amounts to construct estimate the total amount of financial assistance households received in 2020 and 2021 from SNAP emergency allotments, Pandemic-EBT, and advanced child tax credit payments. The panel structure of the SIPP allows me to account for unobservable household characteristics that current research on these policies does not fully account for. Variation based on household characteristics and specific state policy choices provides the basis for quasi-experimental changes to financial support which I link to declines in the likelihood that a household was food insecure. The impacts of these changes were larger for low-income households and appear to be concentrated among unmarried and female-headed households. My panel results are larger than a cross-sectional analysis using the same data would conclude, suggesting that research to date may have underestimated the importance of these policies in combatting food insecurity during the pandemic.

**“The Effect of Financial Education Mandates on Educational Debt Payment Hardship”** May 2023  
(Presented at 2023 American Council on Consumer Interests Conference)

This paper uses the introduction of state financial education mandates to estimate the impact of financial education on student debt outcomes among young adults. I use changes to exposure to financial education in high school stemming from financial education mandates and data from the Survey of Household Economic Decision Making (SHED) to conclude that increased financial education in response to these mandates is associated with a 5.5% decrease in the likelihood recent college graduates are behind on their student debt payments. Given the variation in treatment timing, I test these results using updated difference-in-differences models and conclude that the results are robust for just a subset of the sample who reported only ‘doing OK’ financially but not for those who reported struggling or being comfortable financially.

## **“Racial Disparities in Student Loan Burdens and Debt Cancellation”**

November 2022

This short analysis uses data in the SHED to document racial disparities in student debt burdens and the how different plans for cancellation would impact these disparities. While broad-based loan cancellation can reduce disparities, it would require substantial amounts of forgiveness above any proposed plan to eliminate disparities. Better targeted cancellations based on income, length and amount of debt, or other factors would likely be more effective.

## **Published Research**

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### **Peer-Reviewed RAND Reports**

**“The Impact of Restricting the Number or Monetary Value of Army Reserve Officers’ Training Corps Scholarship on Quality and Mission,”** Stephani L. Wrabel, Jason C. Lee, Jack Kroger, Jenna W. Kramer, Daniel Schwam, Linda Cottrell, Matthew Burmeister, Marvin Eric Polk, Bruce R. Orvis, 2025

*RAND Research Report – Accepted, Not Yet Cleared for Public Release*

The paper evaluates how changes in the number and value of ROTC scholarships affect officer commissioning and post-commissioning outcomes. I processed administrative data, developed a cross-branch ROTC database by scraping Army, Navy, and Air Force websites, and authored a chapter estimating different scholarships’ impacts on officer retention and promotion timelines.

**“An Updated Assessment of the Relationship Between the Civilian Economy, Army Recruiting, and First-Term Army Reenlistments,”** Patricia K. Tong, Avery Calkins, Jessie Coe, Amy Mahler, Isaac M. Opper, Jack Kroger, Linda Cottrell, Christina Panis, Samuel Absher, 2025

*RAND Research Report – Accepted, Not Yet Cleared for Public Release*

This report assessed the relationship between the civilian economy and recruitment and reenlistments with the objective of providing advice on which public data sources the Army should track. I collected and cleaned civilian economic and demographic data from the ACS, LAUS, SAIPE, QCEW, and drafted a chapter on national trends in the civilian economy among 18- to 30-year-olds.

**“An Integrated Model of Recruiting Resources: Optimal Resource Allocation for Regular Army and Army Reserve Recruiting,”** Avery Calkins, Jeffrey Wenger, Jeremy Eckhouse, Craig Bond, Tiffany Berglund, Jack Kroger, Daniel Schwam, 2025

*RAND Research Report*

The report combined separate models estimating the impacts of resource allocation regular Army and reserve recruitment outcomes. I conducted a literature review and drafted appendix material on how academic and commercial researchers model the impact of multichannel marketing.

**“Army Line Scores: What is Gained? What is Lost?”** Isaac Opper, Jennie Wenger, Lisa Abraham, Stephanie Bonds, Jack Kroger, Bruce Orvis, Christina Panis, 2024

*RAND Research Report – Accepted, Not Yet Cleared for Public Release*

This report analyzed the effects of changing ASVAB and line score requirements on Army recruitment, retention, and occupational choices. I used administrative data and policy documents to construct a monthly panel of line score requirements by MOS, developed visual and data appendices, and assessed how line score changes impacted eligibility for various roles.

**“Preparing to Recruit the Next Generation of Soldiers: Results from Analysis of Publicly Available Data,”** Robert Bozick, Travis Hubble, James Murphy, Elaine Leigh, Jack Kroger, Jennifer A. Heissel, Yael Katz, and Marek Posard, 2024

*RAND Research Report – Accepted, Not Yet Cleared for Public Release*

This report examines how demographic trends observed in publicly available data may affect future Army recruitment. My contributions included cleaning and analyzing ACS, ECLS, and Monitoring the Future survey data to draft a chapter on youth demographic and educational trends relevant to recruitment and changes to propensity to serve among geographic and demographic cohorts.

**“National Guard Youth ChalleNGe and Job ChalleNGe: Metrics for Success,”** Stephani L. Wrabel, Joshua Eagan, Grace Falgoust, Jenna W. Kramer, Jack Kroger, Jonah Kushner, Kata Mihaly, Peter Nguyen, Thomas E. Trail, Jennie W. Wenger, et al., 2024

*RAND Research Report*

This annual report tracks performance metrics for the National Guard's Youth ChalleNGe and Job ChalleNGe programs. For the 2024 version, I merged ACS and social capital data from Opportunity Insights with administrative data on National Guard Youth Challenge program candidates to compare differences in economic mobility, poverty, and neighborhood characteristics for areas that Challenge candidates come from over time and relative to national averages.

**"Improving the Effectiveness of the Army's Tuition Assistance (TA) Program,"** Isaac Opper, Lisa Abraham, Natalie Cox, Jack Kroger, Jennie Wenger, 2023

RAND Research Report – Accepted, Not Yet Cleared for Public Release

This report assesses the relationship between tuition assistance and enlisted soldier's retention and performance outcomes. I analyzed administrative data on TA use and conducted a descriptive analysis of how promotion trends and the number of promotion points gained by enlisted soldiers prior to different promotions varied based on their TA use.

**"Intellectual, Developmental, and Physical Disabilities in U.S. Legal Settings: A Scoping Review,"** Stephanie Brooks Holliday, Andrew Scruggs, Allyson D. Gittens, Samantha Matthews, Catria Gadwah-Meaden, Rebecca L. Wolfe, Jack Kroger, Alina I. Palimaru, 2023

RAND Research Report

This report examined barriers to access and challenges that individuals with disabilities face while navigating the U.S. justice system. I participated in a literature scan and full text abstraction of identified papers to identify what barriers and challenges have been documented already in existing academic literature and legal reviews.

**"RAND Methodological Guidance for Conducting and Critically Appraising Delphi Panels,"** Dmitry Khodyakov, Sean Grant, Jack Kroger, Melissa Bauman, 2023

RAND Research Tool

This research tool summarizes guidance from various sources and provides recommendations on how to best conduct and appraise the results from a Delphi Panel. I assisted with the literature scan and text review and drafted multiple chapters for the report that proceeds the final appraisal tool.

## Peer-Reviewed Journal Articles

**"Changes in Perceptions of Antibiotic Stewardship Among Neonatal Intensive Care Unit Providers Over the Course of a Learning Collaborative: A Prospective, Multisite, Mixed-Methods Evaluation,"** Nabeel Qureshi, Jack Kroger, Kenneth Zangwill, Neha Joshi, Kurlen Payton, Peter Mendel, 2024

Published in the *Journal of Perinatology*

This paper examines the impact of a learning collaborative on perceptions of antibiotic stewardship at a selection of California NICUs. I assisted with the thematic coding of pre and post interviews for the collaborative and analyzed data on progress participating hospitals made toward their stewardship goals.

**"Disciplinary Trends in the Use of the Delphi Method: A Bibliometric Analysis,"** Dmitry Khodyakov, Sean Grant, Jack Kroger, Catria Gadwah-Meaden, Aneesa Motala, Jody Larkin, 2023

Published in *PLoS One*

This paper examines the evolution of the use of the Delphi method across disciplines from its creation in the 1960s to the present. I participated in the abstract screening to create the data for the paper and drafted text and figures of the bibliometric analysis.

## Professional and Teaching Services

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**Inequality tiger team member** for group focused on improving RAND's inequality and inequity work, 2023

RAND 2022 Behavioral Finance Committee – program committee member

**Teaching Assistant:**

- Undergraduate: Introduction to Statistics I & II, 2017
- M.Phil. / PhD: Microeconomics I and Microeconomics II, Mathematics and Economics Bridge Course for incoming students, 2023-2025

## **Research Experience**

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### **RAND Corporation**

*Assistant Policy Researcher*

Santa Monica, CA | Washington, D.C.

2021 - Present

- Authored key chapters of RAND research reports for federal government and foundation sponsors, delivering evidence-based insights to inform policy decisions.
- Analyzed administrative personnel data across multiple projects to evaluate and improve outcomes for Army soldiers and officers.
- Managed, cleaned, and integrated large-scale survey datasets, including ACS, CPS, LAUS, SHED, and SIPP, into administrative records to improve research analyses.
- Conducted a literature scan of economic research assessing impacts of social policies targeting children such as medical care, WIC, visiting nurse programs, and childcare subsidies on future labor market outcomes and drafted research briefs summarizing the literature for the RAND Budget model
- Produced analysis for working papers and studies examining the wealth disparities, disparities in student debt burdens, and the potential impacts of proposed student debt forgiveness on wealth inequality in the US
- Performed both descriptive and causal analyses to support Army resource allocation strategies, targeting improved recruitment, retention, and soldier performance.
- Contributed to literature reviews, qualitative coding, and stakeholder interviews on diverse projects covering subcontracting, workers compensation, the Delphi methodology, mandatory arbitration clauses, criminal justice reform, entrepreneurship, Puerto Rico's recovery following Hurricane Maria, and antibiotic stewardship.

### **Gartner, Inc.**

*Sr. Research Specialist – Corporate Finance Practice*

Arlington, VA

2021 – 2021

*Research Specialist – Procurement Practice*

2018 – 2021

- Led the scoping, drafting, and publication of research reports and case studies for CFOs, CPOs, and FP&A executives, highlighting peer-driven best practices in growth investment management and cost optimization.
- Built quantitative models and conducted root cause analyses to support research projects providing actionable insights for financial leaders.
- Designed and implemented interview protocols and survey instruments to assess investment governance, budget owner decision-making, and organizational readiness for recession scenarios.

### **The University of Virginia, EdPolicyWorks**

Charlottesville, VA

*Research Assistant (Part Time)*

2020 - 2020

- Compiled and documented main estimates and methodological approaches for academic papers on work training, education, and social programs, contributing to a meta-analysis that assessed the effectiveness of within-study comparison designs.
- Reviewed and corrected bias calculations and the direction of naïve bias in previously coded research, enhancing the accuracy and reliability of study findings.

### **Carnegie Mellon University, Center for International Relations and Politics**

Pittsburgh, PA

*Research Assistant*

2017 - 2017

- Transformed diplomatic speeches into structured, searchable datasets for text analysis using R.
- Supported qualitative coding and analysis of official records detailing diplomatic meetings involving former Presidents and Secretaries of State.

## **Technical Skills**

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Experience in qualitative and quantitative research methods including causal analysis

Strong analytical and data skills (R; STATA; Python)

Experience with administrative data (personnel records) and large surveys (SIPP, SHED, ECLS, ACS, CPS, and others)

Languages: English (native); French (intermediate)