

# Ruth Cohen

📍 Madison, WI    ✉ rcohen22@wisc.edu    🔗 [ruthcohen97.github.io](https://ruthcohen97.github.io)

## Education

<b>University of Wisconsin - Madison</b> PhD in Economics & Finance Fields: Household Finance, Public Economics	2023 - Present
<b>Kenyon College</b> BA in Economics, <i>summa cum laude</i> , <i>High Honors</i> , <i>Distinction</i> Minor in Mathematics, Concentration in Public Policy Valedictorian, Phi Beta Kappa, GPA: 4.0	2016 - 2020
<b>University of Oxford</b> Visiting Student in Economics & Mathematics Overall grade: A	2018 - 2019

## Research Experience

<b>Federal Reserve Bank of Boston</b> <i>Research Assistant, Senior</i>	2020-2023 Boston, MA
<ul style="list-style-type: none"> <li>Assist Senior Economist and Policy Advisor <a href="#">Joanna Stavins</a> with research on consumer finance and payments.</li> <li>Perform econometric analysis on survey, credit bureau, and supervisory data.</li> <li>Contribute to the production and dissemination of the Survey and Diary of Consumer Payment Choice.</li> </ul>	

## Selected Projects

<b>Mortgage Lending Responses to Regulatory Changes</b> <i>In Progress</i> Examines how recent changes to the CFPB's Qualified Mortgage rules affect lending volume, price, and risk by applying difference-in-differences and bunching estimators to HMDA and Call Report data.
<b>Is There Redlining in Credit Card Markets? New Evidence from Supervisory Data</b> <i>Draft Available</i> Investigates the relationship between the racial composition of a cardholder's ZIP code and credit card limit at account opening using a dataset provided by credit card issuers.
<b><a href="#">Payments Evolution from Paper to Electronic Payments by Merchant Type</a></b> with Oz Shy & Joanna Stavins <i>Federal Reserve Bank of Boston Research Department Working Paper 22-6</i> Analyzes changes in payment-method use from 2017 to 2020 across different merchant types using data from the Diary of Consumer Payment Choice.
<b><a href="#">The Cross Price Elasticity of Demand between Soft Drinks and Seltzer Water Over Time</a></b> <i>The Developing Economist</i> Vol VII (UT-Austin Undergraduate Research Journal) Estimates a quadratic Almost Ideal Demand System using scanner data on beverage sales to determine whether the cross-price elasticity of demand for seltzer with respect to soft drinks increased over time. <i>Presentations:</i> (2020) Bowling Green State University Undergraduate Economics Conference (awarded First Place Paper), Kenyon Research Showcase.

## Awards & Honors

Wisconsin School of Business RA Fellowship Award	Fall 2025
UW-Madison Economics Department Graduate Assistantship	2024 - 2025
Wisconsin School of Business Finance Department Summer Fellowship	Summer 2024, 2025
UW-Madison Economics Department Scholarship	2023 - 2026
UW-Madison Finance Department Fellowship	2023 - 2024
Duke Economics Pre-Graduate Fellowship	2022

First Place Paper, <i>Bowling Green State University Undergrad Econ Paper Contest</i>	2021
Paul Titus Award, <i>Kenyon College Economics Department</i>	2020
Kenyon College Class of 2020, <i>Valedictorian</i>	2020
Phi Beta Kappa	2019
Pi Mu Epsilon	2018
Head/Kirwan Scholarship	2017 - 2020
Kenyon College Promise Scholarship	2016 - 2020
Kenyon College National Merit Award	2016 - 2020
Minnesota JCC Marvelous Education Fund Scholarship	2016

## Teaching

<b>Introduction to Microeconomics</b> Teaching Assistant, UW-Madison	Fall 2024, Spring 2025
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## Leadership & Service

UW-Madison Economics Department, Early Year Student Panel, <i>Panelist</i>	2025
UW-Madison Economics Department, <i>Student Mentor</i>	2024 - 2025
UW-Madison Economics Department, <i>Social Chair</i>	2024 - 2025
Princeton University Bendheim Center for Finance, <i>Macro, Money &amp; Finance</i>	Summer 2024
Federal Reserve Bank of Boston, <i>Community College Pipeline Program</i>	2023
Federal Reserve Board, Exploring Careers in Economics, <i>Panelist</i>	2022
Federal Reserve Bank of Boston, <i>High School Speaker Series</i>	2022 - 2023
Tutoring Plus of Cambridge, MA	2021 - 2022
Kenyon College Economics Department Reading Group	2019 - 2020

## Programming

Stata, Julia, SQL, Python

## Other Work Experience

<b>City Engineer of Mount Vernon</b>	2019 - 2020
<i>Data Analytics Intern</i>	<i>Mount Vernon, OH</i>
<b>Kenyon College Library and Information Services</b>	2017 - 2020
<i>Circulation</i>	<i>Gambier, OH</i>
<b>Mid-Minnesota Legal Aid</b>	Summer 2019
<i>Data Management Intern</i>	<i>Minneapolis, MN</i>
<b>US Bank</b>	Summer 2018
<i>Payments Risk Management and Compliance Intern</i>	<i>Minneapolis, MN</i>

## Personal

**Citizenship:** United States