

Ruth Cohen

📍 Madison, WI ✉ rcohen22@wisc.edu 🔗 ruthcohen97.github.io

Education

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

Research Experience

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

Selected Projects

Mortgage Lending Responses to Regulatory Changes

In Progress

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.

Is There Redlining in Credit Card Markets? New Evidence from Supervisory Data

Draft Available

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.

Payments Evolution from Paper to Electronic Payments by Merchant Type

with Oz Shy & Joanna Stavins

Federal Reserve Bank of Boston Research Department Working Paper 22-6

Analyzes changes in payment-method use from 2017 to 2020 across different merchant types using data from the Diary of Consumer Payment Choice.

The Cross Price Elasticity of Demand between Soft Drinks and Seltzer Water Over Time

The Developing Economist 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.

Presentations: (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

Introduction to Microeconomics Teaching Assistant, UW-Madison	Fall 2024, Spring 2025
--	------------------------

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 & 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

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

Personal

Citizenship: United States
