# Saani Rawat

University of Cincinnati Department of Economics Cincinnati OH, 45220 Email: <u>rawatsa@mail.uc.edu</u>

Website: <u>Link</u> LinkedIn: <u>Link</u>

#### **Education**

University of Cincinnati, PhD, Concentration: Economics 2021- Present

**Dissertation**: Economics of Maintenance

Dissertation Committee: Dr. David Brasington (Chair), Dr. Gary Painter & Dr. Olivier Parent

University of Cincinnati, M.S, Mathematics 2022-2023

University of Cincinnati, M.S, Applied Economics 2017-2018

University of Delhi, B.COM (Honors) 2014-2017

#### **Fields of Interest**

Urban & Regional Economics, Economics with AI, Public & Real Estate Economics

## **Employment**

Analyst, Federal Home Loan Bank of Cincinnati	May 2024 - Jan 2025
Research Assistant & Instructor, University of Cincinnati	Aug 2021 - Present
Quantitative Analyst III, Truist Financial Corporation	May 2018 - Aug 2021
Graduate Teaching Assistant, University of Cincinnati	Aug 2017 - Apr 2018

#### Job Market Paper

The Effect of Cutting Local Road Taxes on House Values, with Dr. David Brasington

**Abstract**: We investigate the economic impact of cutting local road maintenance tax levies in Ohio. Using a regression discontinuity design, we design a quasi-experiment to study city-level referendums introduced to renew road maintenance taxes, which are typically levied via property taxes and represent about 34% of road funding. We compare housing sale prices, wages, and employment between similar cities that narrowly pass or fail road tax levies and use satellite images of roads to fine-tune a Machine Learning model to classify road quality. We show that cities that vote to cut local road maintenance taxes have lower road maintenance funds, poorer road quality and suffer an average decrease in housing

prices of \$15,350 (9%) over 10 years relative to cities that renewed funding. Heterogeneity analysis reveals differential decline in urban and rural areas and for expensive homes relative to their cheaper counterparts.

## **Published papers**

Impact of COVID-19 on jobs in Ohio's Healthcare Sector, *Ohio Journal of Public Health* 2023 DOI: http://dx.doi.org/10.18061/ojph.v5i2.9142

#### **Papers under Review**

**Diverging Opinions on Standardized Testing: A survey-based approach** (with Dr. Vikram Suresh), Revise & Resubmit at *Economics Letters* 

2025

GPT takes SAT exams: Tracing the changes in Test Difficulty and Students' Math Performance (with Dr. Vikram Suresh), under review at *Plos One* 

2025

https://ssrn.com/abstract=4915452, (Podcast: link)

## **Working Papers**

Building Ownership and Maintenance (with Dr. Gary Painter & Dr. Clemens Pilgram) 2025

## **Teaching Experience**

ECON7011C Econometrics for Finance, 35 MS Finance students	Fall 2023
ECON2020 Intermediate Microeconomics, 47 undergraduate students	Spring 2024
ECON2020 Intermediate Microeconomics, 34 undergraduate students	Fall 2024

## **Leadership and Affiliation**

Lindner Graduate Student Association (LGSA), President	Jun 2024-Present
American Economic Association (AEA), Member	Mar 2020-Present
The Econometric Society, Member	Oct 2021-Present
American Real Estate & Urban Economics Association (AREUEA), Member	Jan 2023-Present
National Association for Business Economics (NABE), Member	Apr 2017-Present
Global Association for Risk Professionals (GARP), Member	Jan 2018-Present

## **Presentations**

The effect of Cutting Local Road Taxes on House Values, Wages and Employment American Real Estate and Urban Economics Association (AREUEA), with Allied Social Sciences Association (ASSA) 2025 Annual Meeting	t Jan 2025
The Effect of Cutting Road Maintenance Spending: Evidence from Ohio Causal Inference Workshop, Northwestern University	Aug 2023
Impact of COVID-19 on Ohio's Healthcare Sector  Midwest Econometric Group (MEG), Michigan State University	Oct 2022
Impact of COVID-19 on Ohio's Healthcare Sector Kentucky Economics Association (KEA) 2022 Annual Meeting, Northern Kentucky University	Oct 2022
Impact of COVID-19 on Ohio's Healthcare Sector Ohio Association of Economists and Political Scientists (OAEPS) 2022 Annual Meeting, University of Dayton	Sep 2022
Achievements/Awards	
Maita Levine Award for Outstanding Finishing Master's Student Department of Mathematics, University of Cincinnati	2024
Best Graduate Student Paper Award Ohio Association of Economists and Political Scientists (OAEPS) 2022 Annual Mee	2022 ting
Wolfgang Mayer Fellowship Department of Economics, University of Cincinnati	2021
Data Science Fellowship Award The Data Incubator	2020
Financial Risk Manager (FRM) Global Association of Risk Professionals (GARP)	2019
Certified Business Economist (CBE) National Association for Business Economics (NABE)	2018
Outstanding Academic Achievement Award Department of Economics, University of Cincinnati	2018
Skills	