

SAGIRI KITAO

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<http://sites.google.com/site/sagirikitao>

EMPLOYMENT

Research Institute of Economy, Trade and Industry (RIETI), Tokyo, April 2021 to present

Senior Fellow, Research Group

The University of Tokyo, Tokyo, April 2018 to March 2021 (on leave in 2021)

Professor, Faculty of Economics

Keio University, Tokyo, September 2015 to March 2018

Professor, Faculty of Economics

City University of New York, New York, August 2011 to August 2015

Hunter College, Associate Professor, Department of Economics, Aug 2011 to Aug 2015

Graduate Center, CUNY, Doctoral Faculty, July 2014 to Aug 2015

Federal Reserve Bank of New York, New York, September 2009 to August 2011

Research and Statistics Group

Senior Economist, Oct 2010 to Aug 2011

Economist, Sept 2009 to Sept 2010

University of Southern California, Los Angeles, August 2007 to May 2009

Marshall School of Business, Department of Finance and Business Economics

Assistant Professor

Goldman Sachs, Tokyo, April 1996 to July 1999

Fixed Income Division, Capital Markets Department, Feb 1997 to July 1999

Investment Banking Division, April 1996 to Feb 1997

EDUCATION

New York University, New York

Ph.D. in Economics, May 2007

Thesis advisors: Thomas Sargent and Gianluca Violante

Harvard University, John F. Kennedy School of Government, Cambridge

M.P.A./I.D. Master in Public Administration/International Development, June 2001

Waseda University, Tokyo

B.A. in Political Science, School of Political Science and Economics, March 1996

RESEARCH FIELDS & INTERESTS

Macroeconomics

Topics: income taxation, social security, health insurance, disability insurance, retirement, demographic aging, entrepreneurship, inequality, Japanese economy.

REFEREED JOURNAL PUBLICATIONS

1. "Labor Market Policies in a Dual Economy" (joint with Julen Esteban-Pretel) *Labour Economics*, January 2021, Vol. 68, Article 101956.
2. "Foreign Workers, Skill Premium and Fiscal Sustainability in Japan" (joint with Tomoaki Yamada) *Economic Analysis*, June 2021, Vol. 2020, pp. 220-243.
3. "Who Suffers from the COVID-19 Shocks? Labor Market Heterogeneity and Welfare Consequences in Japan" (joint with Shinnosuke Kikuchi and Minamo Mikoshiba) *Journal of the Japanese and International Economies*, March 2021, Vol. 59, Article 101117.
4. "Females, the Elderly and Also Males: Demographic Aging and Macroeconomy in Japan" (joint with Minamo Mikoshiba) *Journal of the Japanese and International Economies*, 2020, Vol. 56, Article 101064.
5. "Fiscal Sustainability in Japan: What to Tackle?" (joint with Selahattin Imrohoroglu and Tomoaki Yamada), *Journal of the Economics of Ageing*, 2019, Vol. 14, Article 100205.
6. "Policy Uncertainty and Cost of Delaying Reform: The Case of Aging Japan" *Review of Economic Dynamics*, 2018 (January), Vol. 27, pp. 81-100.
7. "Can Guest Workers Solve Japan's Fiscal Problems?" (joint with Selahattin Imrohoroglu and Tomoaki Yamada) *Economic Inquiry*, 2017 (July), Vol. 55(3), pp. 1287-1307.
8. "A Life Cycle Model of Trans-Atlantic Employment Experiences" (joint with Lars Ljungqvist and Thomas J. Sargent) *Review of Economic Dynamics*, 2017 (April), Vol. 25, pp. 320-349, in Special Issue on Human Capital and Inequality.
9. "When Do We Start? Pension Reform in Aging Japan" (based on Nakahara Prize Lecture), *Japanese Economic Review*, 2017 (March), Vol. 68 (1), pp. 26-47.
10. "Achieving Fiscal Balance in Japan" (joint with Selahattin Imrohoroglu and Tomoaki Yamada) *International Economic Review*, 2016 (February), Vol.57(1), pp. 117-154.
11. "Pension Reform and Individual Retirement Accounts in Japan" *Journal of The Japanese and International Economies*, 2015 (December), Vol. 38, pp. 111-126.
12. "Fiscal Cost of Demographic Transition in Japan" *Journal of Economics Dynamics and Control*, 2015 (May), Vol. 54, pp. 37-58.
13. "A Life-cycle Model of Unemployment and Disability Insurance" *Journal of Monetary Economics*, 2014 (November), Vol. 68, pp. 1-18.
14. "Sustainable Social Security: Four Options" *Review of Economic Dynamics*, 2014 (November), Vol. 17 (4), pp. 756-779.
15. "Social Security, Benefit Claiming and Labor Force Participation: A Quantitative General Equilibrium Approach" (joint with Selahattin Imrohoroglu) *American Economic Journal: Macroeconomics*, 2012 (July), Vol. 4(3), pp.96-127.
16. "Hiring Subsidies, Job Creation and Job Destruction" (joint with Aysegul Sahin and Joseph Song) *Economics Letters*, 2011 (December), Vol. 111(3), pp.248-251.
17. "Why Small Businesses Were Hit Harder by the Recent Recession" (joint with Aysegul Sahin, Anna Cororaton and Sergiu Laiu) *Current Issues in Economics and Finance*, 2011 (November), Vol. 17 (4).
18. "Macroeconomic and Redistributonal Effects of Consumption Taxes in the United States" (based on an invited lecture) *Japanese Economic Review*, 2011 (March), Vol. 62 (1), pp. 63-81.

19. "Labor-dependent Capital Income Taxation" *Journal of Monetary Economics*, 2010 (November), Vol. 57 (8), pp. 959-974.
20. "Short-run Fiscal Policy: Welfare, Redistribution and Aggregate Effects in the Short and Long-run" *Journal of Economic Dynamics and Control*, 2010 (October), Vol. 34 (10), pp. 2109-2125.
21. "Individual Retirement Accounts, Saving and Labor Supply" *Economics Letters*, 2010 (August), Vol. 108 (2), pp. 197-200.
22. "Social Security Reform and Labor Supply Elasticity" (joint with Selahattin Imrohoroglu) *Journal of Public Economics*, 2009 (August), Vol. 93 (7-8), pp. 867-878.
23. "Taxing Capital? Not a Bad Idea After All!" (joint with Juan Carlos Conesa and Dirk Krueger) *American Economic Review*, 2009 (March), Vol. 99 (1), pp. 25-48.
24. "U.S. Tax Policy and Health Insurance Demand: Can a Regressive Policy Improve Welfare?" (joint with Karsten Jeske) *Journal of Monetary Economics*, 2009 (March), Vol. 56 (2), pp. 210-221.
25. "Entrepreneurship, Taxation and Capital Investment" *Review of Economic Dynamics*, 2008 (January), Vol. 11 (1), pp. 44-69.
26. "Global Demographic Trends and Social Security Reform" (joint with Orazio Attanasio and Gianluca Violante) *Journal of Monetary Economics*, 2007 (January), Vol. 54 (1), pp. 144-198.
27. "Quantifying the Effects of the Demographic Transition in Developing Economies" (joint with Orazio Attanasio and Gianluca Violante) *Advances in Macroeconomics*, 2006 (April), Vol. 6 (1), Article 2. The B.E. Journals in Macroeconomics.

BOOK CHAPTERS

1. "Global Demographic Trends: Consumption, Saving and International Capital Flows" (joint with Orazio Attanasio, Andrea Bonfatti and Guglielmo Weber) In *Handbook of the Economics of Population Aging*, 2017, Vol. 1A, Chapter 4.
2. "Financing Medicare: A General Equilibrium Analysis" (joint with Orazio Attanasio and Gianluca Violante) in John Shoven (ed.) *Demography and the Economy*, 2011 (January), University of Chicago Press.

BOOK CHAPTERS (in Japanese)

1. "Effects of the COVID-19 on the Labor Market and Inequality in Japan" (in Japanese) (joint with Shinnosuke Kikuchi and Minamo Mikoshiba) In *Economics of the COVID-19 Crisis*, K. Kobayashi and M. Morikawa, Ed., Nikkei, 2020, Chapter 15.
2. "Macroeconomy: Growth, Productivity, Employment and Inequality" (in Japanese) (joint with Isamu Yamamoto) In *Artificial Intelligence and the Economy*, I. Yamamoto Ed., Keiso Shobo, 2019, Chapter 1.
3. "Macroeconomic Model Analysis: Demographic Aging and Social Security Reform" (in Japanese) In *Trends in Modern Economics*, Japanese Economic Association, August 2017, Chapter 3, pp. 65-98.

WORKING PAPERS and WORK IN PROGRESS

1. "Medical Expenditures over the Life-cycle: Persistent Risks and Insurance" (joint with Taiyo Fukai, Hidehiko Ichimura and Minamo Mikoshiba)
2. "The Impact of the COVID-19 on Japanese Firms: Mobility and Resilience via Remote Work" (joint with Daiji Kawaguchi and Manabu Nose)
3. "Aging, Factor Prices and Capital Movements" (joint with Andrea Bonfatti and Selahattin Imrohoroglu)
4. "Welfare Effects of Polarization: Occupational Mobility over the Life-cycle" (joint with Shinnosuke Kikuchi)
5. "Dimensions of Inequality in Japan: Distributions of Earnings, Income and Wealth between 1984 and 2014," (joint with Tomoaki Yamada)
6. "Global Demographic Trends and Saving in Latin America and the Caribbean (LAC)" (joint with Orazio Attanasio, Andrea Bonfatti and Guglielmo Weber), Also as IDB Working Paper Series 586.

OTHER PAPERS

1. "Practicing Dynare" (joint with Francisco Barillas, Riccardo Colacito, Christian Matthes, Thomas Sargent and Yongseok Shin) [available at Dynare Forum]
2. "Heterogeneous Vulnerability to the COVID-19 Crisis and Implications for Inequality in Japan" (joint with Shinnosuke Kikuchi and Minamo Mikoshiba) RIETI Discussion Paper 20-E-039, Covid Economics
3. "Global Demographic Trends, Capital Mobility, Saving and Consumption in Latin America and Caribbean (LAC)" (joint with Orazio Attanasio, Andrea Bonfatti and Guglielmo Weber) IDB Working Paper Series 586

OTHER AFFILIATIONS AND ACTIVITIES

- *Science Council of Japan*, Tokyo, Japan
Member, October 2020 - September 2026
- *Research Institute of Economy, Trade and Industry (RIETI)*
Faculty Fellow, June 2016 to May 2018. August 2018-July 2020.
Visiting Fellow, September 2014 to August 2015.
- *Cabinet Office, Government of Japan*
International Joint Research Project, July 2019 - March 2021
- *Centre for Applied Macroeconomic Analysis (CAMA), Australian National University*, Canberra, Research Associate, December 2016 to present.
- *Ministry of Finance Japan, Fiscal System Council*
Committee member, April 2017 to March 2019.
- *Government Pension Investment Fund, Japan (GPIF)*, Joint Research Project, October 2016 - March 2018.
- *Australian National University, Faculty of Economics*, Visiting scholar, Canberra, Australia, August 2016
- *Japanese Bankers Association*, Researcher, April 2016 – March 2017

- *Inter-American Development Bank (IDB)*, Research consultant, Washington, D.C. June-December 2014.
- *Federal Reserve Bank of St. Louis*, short-term visitor, St. Louis, September 2012
- *National Graduate Institute for Policy Studies (GRIPS)*, Visiting scholar, Tokyo, Japan, June 2012
- *The University of Tokyo*, CIRJE, Short-term visitor, Tokyo, Japan, June – July 2007, June 2010
- *International Monetary Fund*, Research Department, intern, Washington, D.C., June - Aug 2004
- *Merrill Lynch & Co.*, Credit Research Department, intern, New York and Tokyo, June - Aug 2000
- *Japan International Cooperation Agency (JICA)*, intern, Tokyo, Jan - Mar 1994
- *Japan-America Student Conference*, intern, Washington, D.C., June - Aug 1993
- *University of Oregon*, Exchange student, Eugene, OR, September 1992 - May 1993

SEMINARS & CONFERENCE PRESENTATIONS (including scheduled)

- **2022**
University of Houston (Feb)
- **2021**
Economic and Social Research Institute (ESRI) in Tokyo (Jan)
Hitotsubashi University (Feb)
University of Tokyo, RCAST (March)
University of Ottawa (April)
University of Tokyo, Tokyo College (April)
Japanese Economic Association Annual Meetings, Tutorial Session (May)
Tokyo Foundation for Policy Research (May)
SAET Conference in Seoul (June)
Daiwa Institute of Research (July)
Research Institute of Economy, Trade and Industry (RIETI) (July)
RIETI-KIET-TIER Workshop (October)
NBER Japan Project Meeting (December)
- **2020**
GRIPS-UT Macroeconomics and Policy Workshop in Tokyo (Feb)
Research Institute of Economy, Trade and Industry (RIETI) (April and August)
Delegation of the European Union to Japan (June)
Australian National University/CAMA (Sept)
University of Mannheim, Germany (Nov)
University of Bonn, Germany (Nov)
Goethe University Frankfurt, Germany and University College London (Nov).
- **2019**
Research Institute of Economy, Trade and Industry (RIETI) in Tokyo (Jan)
Maison Franco-Japonaise in Tokyo (Jan)
Macro workshop in National Taiwan University-GRIPS Workshop in Taipei (keynote) (Feb)
Conference of Wealth Distribution and Macroeconomics in Beijing (keynote) (June)

NBER Japan Project Meeting in Tokyo (discussant) (July)
Bank of Japan/Bank of Canada/Philadelphia Fed Workshop (invited lecture) (Sept)
Keio University, Tokyo (Nov)

- **2018**

Summer Workshop on Economic Theory (SWET) at Hokkaido University
Research Institute of Economy, Trade and Industry (RIETI) BBL in Tokyo
Korea Institute for Public Finance (KIPF) in Seoul
Tsinghua University, PBC School of Finance in Beijing; Kinzai Institute for Financial Affairs in Tokyo
Ministry of Health, Labour and Welfare (MHLW) in Tokyo

- **2017**

Cabinet Office Japan, Mitsubishi Economic Research Institute (MERI)
Bank of Korea in Seoul.

- **2016**

Keio University, Japan Center for Economic Research (JCER)
Research Institute of Economy, Trade and Industry (RIETI)
Ministry of Finance Japan
Otaru University of Commerce
Hitotsubashi University, University of Tokyo
Japanese Economic Association Fall Meetings at Waseda University (invited lecture)
Japanese Economic Association 2016-Spring Meeting at Nagoya University (Nakahara Prize lecture)
Australian National University, Japanese Economic Association 2016-Fall Meetings at Waseda University (invited lecture)
Kyoto University.

- **2015**

North American Winter Meeting of the Econometric Society in Boston
Research Institute of Economy, Trade and Industry (RIETI) (4)
National Graduate Institute for Policy Studies (GRIPS)
Bank of Japan
Asian Development Bank (ADB) Institute
CEPAR Retirement Income Modelling Workshop at University of New South Wales in Sydney.

- **2014**

Inter-American Development Bank (IDB)
North American Summer Meeting of the Econometric Society in Minneapolis
Macro Conference at Shanghai University of Finance and Economics (SHUFE)
Keio University.

- **2013**

National Graduate Institute for Policy Studies (GRIPS)
Federal Reserve Bank of Chicago
Inter-American Development Bank (IDB)
Instituto Tecnológico Autónomo de México (ITAM)
Federal Reserve Bank of Kansas City
Kansas State University
Canon Institute for Global Studies (CIGS) Conference on Macroeconomic Theory and

Policy (discussion)

Society for Economic Dynamics (SED) Meetings in Seoul, Korea

University of Connecticut, Macro Conference at University of Illinois at Urbana-Champaign

Midwest Macroeconomics Meetings in Minnesota

CUNY Graduate Center Macro Colloquium.

- **2012**

Paris School of Economics

Midwest Macroeconomics Meetings at Notre Dame University

Quantitative Society for Pensions and Saving (QSPS) Summer Workshop at Utah State University

National Graduate Institute for Policy Studies (GRIPS)

Hunter College CUNY

Federal Reserve Bank of St Louis and Washington University in St Louis, Emory University.

- **2011**

Hunter College CUNY

Yeshiva University

CUNY Graduate Center

Midwest Macroeconomics Meetings in Nashville

NYU Alumni Conference

Canon Institute for Global Studies Conference on Macroeconomic Theory and Policy.

- **2010**

AEA Annual Meetings in Atlanta

Japanese Economic Association Annual Meetings in Chiba (invited lecture)

University of Tokyo

National Graduate Institute for Policy Studies (GRIPS)

SED Annual Meetings in Montreal

University of Quebec at Montreal (UQAM)

Queen's University

SUNY Albany

Rutgers University

Federal Reserve Bank of Kansas City.

- **2009**

University of Hawaii, Federal Reserve Bank of New York

Stony Brook University

Federal Reserve Bank of Philadelphia.

- **2008**

NBER Conference on Demography and the Economy, USC

UC San Diego

University of Tokyo

Bank of Japan

NY/Philadelphia Fed Workshop on Quantitative Macroeconomics.

- **2007**

AEA Annual Meeting in Chicago
Columbia GSB
University of Illinois at Urbana-Champaign
University of Maryland
Federal Reserve Bank of Atlanta
University of Tokyo
University of Pennsylvania
Bank of Japan.

- **2006**
Carnegie-Rochester Conference on Public Policy in Rochester
University College London
Federal Reserve Bank of Chicago
NYU Stern School of Business
University of Southern California Marshall School of Business.
- **2005**
Federal Reserve Bank of Atlanta, University of Tokyo
Chicago-NYU macro workshop (New York)
German Workshop in Macroeconomics (Wurzburg, Germany)
Society of Economic Dynamics
Annual Meeting (Budapest, Hungary)
Midwest Macroeconomics Meetings (Iowa City).
- **2004**
IMF Workshop on DSGE Modeling (Washington, D.C.).

GRANT & FELLOWSHIP AWARDS

- Grants-in-Aid for Scientific Research (Kaken B), Japan Society for the Promotion of Science, 2019-2021
- Nomura Foundation, Social Science Research Grant, 2017.
- Nakahara Prize, Japanese Economic Association, 2016.
- Grants-in-Aid for Scientific Research (Kaken C), Japan Society for the Promotion of Science, 2016-2018.
- Japan Center for Economic Research, Research Grant, 2016.
- Keio University Research Grant (Gakuji), 2016.
- Jiro Enjoji Memorial Prize, Japan Center for Economic Research, 2015.
- Tokyo Center for Economic Research, Research Grant 2015.
- Zenginkyo (Japanese Bankers Association), Research Grant, 2014.
- Professional Staff Congress-City University of New York (PSC-CUNY) Research Award 2012-2013, 2013-2014, 2014-2015.
- Murata Science Foundation, Research Grant, 2013.
- Abe Fellowship, Social Science Research Council, 2012-2013
- Advancing Scholarship in the Humanities and Social Sciences Initiative at University of Southern California, 2009

- Steven H. Sandell Grant Program, Social Security Administration and Center for Retirement Research at Boston College, 2008
- CV Starr Center Fellowship, New York University, 2007
- Dean's Dissertation Fellowship, New York University, 2005 – 2006
- IMF Joint-Japan Scholarship, 2001 – 2003
- AT&T Leadership Award, 1999 – 2000

PROFESSIONAL ACTIVITIES & AFFILIATIONS

Referee services:

1. *American Economic Journal Economic Policy*
2. *American Economic Journal: Macroeconomics*
3. *American Economic Review*
4. *B.E. Journal of Economic Policy & Analysis*
5. *B.E. Journal of Macroeconomics*
6. *Current Issues in Economics and Finance*
7. *Econometrica*
8. *Economic Inquiry*
9. *Economic Journal*
10. *Economic Record*
11. *Economic Systems*
12. *Economic Theory*
13. *Economics Letters*
14. *Empirical Economics*
15. *European Economic Review*
16. *FinanzArchiv (Public Finance Analysis)*
17. *International Economic Review*
18. *International Tax and Public Finance*
19. *Japanese Economic Review*
20. *Journal of Economic Behavior and Organization*
21. *Journal of Economic Dynamics and Control*
22. *Journal of Economic Inequality*
23. *Journal of Economic Theory*
24. *Journal of the Economics of Aging*
25. *Journal of the European Economic Association*
26. *Journal of The Japanese and International Economies*
27. *Journal of Monetary Economics*
28. *Journal of Pension Economics and Finance*
29. *Journal of Political Economy*
30. *Journal of Public Economic Theory*
31. *Journal of Public Economics*
32. *Macroeconomic Dynamics*
33. *Quantitative Economics*
34. *Review of Economic Dynamics*
35. *Review of Economic Studies*
36. *Scandinavian Journal of Economics*

Grant evaluation services:

1. National Science Foundation (NSF)
2. Social Sciences and Humanities Research Council of Canada (SSHRC)
3. Japan Society for the Promotion of Science (JSPS)

Editorial work:

1. *Public Finance Review*, Editorial Advisory Board, January 2017 - present
2. *Journal of The Japanese and International Economics*, Associate Editor, June 2021 - present

Conference Committees:

Computing in Economics and Finance conference (CEF 2021 in Tokyo and 2022 in Dallas),
China International Conference in Macroeconomics (2019 and 2021)

Member:

Econometric Society, American Economic Association, Japanese Economic Association.

TEACHING EXPERIENCE

- **NYU, Economics**, Macroeconomics (PhD core) (TA, taught by John Leahy and Lars Ljungqvist)
- **NYU, Stern School of Business**, Advanced Macroeconomics (MBA) (TA, taught by Lars Ljungqvist and Tom Sargent)
- **University of Southern California, Marshall School of Business**, Intermediate Macroeconomics (Undergraduate)
- **Hunter College, City University of New York**, Money and Banking (Undergraduate).
- **Graduate Center, City University of New York**, Quantitative Macroeconomics (Ph.D)
- **Keio University**, Money and Banking (Upper undergraduate), Introduction to the Japanese Economy (Lower undergraduate, PEARL), Advanced Macroeconomics (Graduate), Quantitative Macroeconomics (Upper undergraduate/graduate)
- **University of Tokyo**, International Finance (Undergraduate, upper level), Macroeconomic Models of Heterogeneous Agents (Graduate level), Advanced macroeconomics (Graduate level), Research Seminar (Undergraduate, upper level)

MISCELLANEOUS**Conference and Workshop Coordination**

- 2012 and 2011, New York/Philadelphia Workshop on Quantitative Macroeconomics (jointly with Makoto Nakajima), Federal Reserve Bank of Philadelphia (2011) and the Roosevelt House at Hunter College, CUNY (2012)
- 2016 Macro Labor Workshop in Tokyo
- 2016, 2017 KEIO-GRIPS Macroeconomics and Policy Workshop in Tokyo
- 2018, 2019, 2020 UT-GRIPS Macroeconomics and Policy Workshop in Tokyo
- 2020-2021 Co-organizer, VEAMS (Virtual East Asia Macroeconomics Seminar Series)

Seminar Coordination

- 2007-2008, 2008-2009 USC Marshall School of Business Macroeconomics Seminar
- 2010-2011 Brown Bag Lunch Seminar at the Federal Reserve Bank of New York
- 2013-2014, 2014-2015 Economics Department Seminar Series at Hunter College, CUNY
- 2015-2016, 2016-2017 Macroeconomics Seminar, Keio University.
- 2019-2021 Macroeconomics Seminar, University of Tokyo

News Articles

- East Asia Forum Quarterly 8(3), September 2016, also online on October 24, 2016
- Nikkei Asian Review, August 25, 2016
- VoxEU Column, 2016/05/15, "Costs of policy uncertainty and delaying reform: The case of ageing Japan"
- VoxEU Column, 2019/06/07, "Fiscal Sustainability in Japan: What to Tackle," (with Imrohoroglu and Yamada)
- VoxEU Column, 2020/05/02, "Heterogeneous employment vulnerability and inequality in Japan," (with Kikuchi and Mikoshiba)

Articles in Japanese

- 日本評論社 経済セミナー『多様性に目を向けたマクロ経済学の可能性』（向山敏彦氏との対談）2021年2月
- 経済産業研究所（RIETI）コラム「米国における中間層の消失：教育水準や世代における格差拡大の観点」（菊池信之介氏と共著）2020年7月
- 日本評論社 経済セミナー 連載『定量的マクロ経済学と数値計算』（砂川武貴・山田知明氏と共著）2018年12月～2020年2月
- 週刊ダイヤモンド コラム 数字は語る 2016年8月13日、2016年10月15日、2017年1月21日
- 日本経済新聞 経済教室 2015年12月1日、2018年6月14日、2020年1月10日
- 日経ビジネス 気鋭の論点 2010年6月7日、2010年12月6日、2015年10月26日
- 経済産業研究所（RIETI）コラム 2015年4月20日
- 日経ビジネス・オンライン 気鋭の論点 2014年8月18日
- 日本経済新聞やさしい経済教室 2012年4月10～17日