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B.A. in Economics, Swarthmore College      2014

**References**      Professor Lee Lockwood      Professor John Pepper  
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**Job Market Paper**      **Targeting Transfers Through Priority Rules: Evidence from the Housing Choice Voucher Program**  
*Abstract:* Housing choice vouchers are rationed through local Public Housing Authority (PHA) waiting lists. When the program expands, PHAs employ a variety of priority rules to determine which households next receive assistance. These rules present a potential trade-off between targeting high-value, high-cost households and low-value, low-cost households. This paper establishes the existence and significance of this trade-off using data from a randomized experiment. I employ an econometric selection model to test whether this trade-off persists under different rates of program participation. Vouchers that increase program participation do not alter the welfare effects of program expansion.

**Working Papers**      **The Value of Medicaid Expansion: Evidence from the Oregon Health Insurance Experiment**  
with Daniel Kwiatkowski  
*Abstract:* Is voluntary enrollment an effective strategy to limit Medicaid participation? This paper provides new evidence, using data from the Oregon Health Insurance Experiment, where Medicaid expansion was implemented through random assignment. We quantify the average recipient value for Medicaid and average recipient cost to the government under voluntary enrollment to the average recipient value for Medicaid and average recipient cost to the government under automatic enrollment. We find that the average recipient under automatic enrollment not only benefits more from Medicaid but also imposes lower costs on the government. This result stems from the fact that Medicaid recipients under voluntary enrollment, despite having lower incomes, have greater access to alternative forms of health insurance, which diminishes their relative value for Medicaid.

**Publications**      **Waivers for the Public Service Loan Forgiveness Program: Who Would Benefit from Take-up?**  
with Diego Briones and Sarah Turner  
Journal of Public Analysis and Management

*Abstract:* For workers employed in the public and non-profit sectors, the Public Service Loan Forgiveness (PSLF) program offers the potential for full forgiveness of federal student loans for those with 10 years of full-time work experience. A year-long waiver issued by the Department of Education in 2021 to address administrative problems in program access provided a new path to PSLF relief for many borrowers. We explore the overall impact and distributional implications of potential full participation in loan forgiveness enabled by the PSLF waiver program using the 2018 Survey of Income and Program Participation (SIPP). Our estimates identify more than \$100 billion in loan forgiveness available to as many as 3.45 million borrowers through the PSLF waiver program. Potential beneficiaries of this initiative are disproportionately employed in occupations like teaching and health care. Full take-up of the PSLF waiver would lead to a narrowing of the racial gap in student debt burden. However, the distributional impact of the PSLF waiver depends critically on the take-up rate and there is some evidence that those borrowers with relatively high income or advanced degrees have been most likely to access benefits.

<b>Relevant Positions</b>	Research Assistant for Professor Jesse Rothstein	2018-2019
	The Federal Reserve Board, Research Assistant	2016-2018
	The Urban Institute, Research Assistant	2014-2016
<b>Teaching</b>	Intermediate Microeconomics with Professor Peter Troyan	2023, 2024
	Introduction to Econometrics with Professor Ron Michener	2021, 2022
<b>Awards</b>	Bankard Fellowship	2024