

SIDDHARTHA BISWAS

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EMPLOYMENT

Federal Reserve Bank of Philadelphia	
Senior Financial Economist	2025 - present
Financial Economist	2021 - 2025

EDUCATION

Ph.D. in Economics, University of North Carolina at Chapel Hill	2021
M.S. in Economics, University of North Carolina at Chapel Hill	2018
B.A. in Economics & B.S. in Mathematics, University of Chicago	2011

WORKING PAPERS

“Flood Underinsurance” with Natee Amornsiripanitch, John Orellana-Li, and David Zink
 Revise and Resubmit, **Nature Climate Change**

“California Wildfires, Property Damage, and Mortgage Repayment” with Mallick Hossain and David Zink. Federal Reserve Bank of Philadelphia Working Paper 23-05

“Federal Student Loans, College Choice, and Student Welfare”

PUBLICATIONS

“The COVID-19 Pandemic and Mental Health of First-Year College Students: Examining the Effect of COVID-19 Stressors Using Longitudinal Data” with Jane Cooley Fruehwirth and Krista Perreira
 2021, **PLOS ONE**, 16(3): e0247999

“Bubbly Recessions” with Andrew Hanson and Toan Phan
 2020, **American Economic Journal: Macroeconomics**, 12(4): 33–70

“Income Inequality, Tax Policy, and Economic Growth” with Indraneel Chakraborty and Rong Hai
 2017, **Economic Journal**, 127(601): 688–727

CONFERENCE AND SEMINAR PRESENTATIONS

2025	Eastern Finance Association Annual Meeting
2024	AREUEA National Meeting; System Climate Meeting; FRB-Philadelphia; Consumer Finance Round Robin
2023	WEAI Annual Conference; AREUEA Policy Forum; CoreLogic; AREUEA Virtual Seminar; SOLE Annual Conference; Eastern Economic Association Annual Meeting; AEA/ASSA Annual Meetings

- 2022 FDIC Interagency Risk Quantification Forum; FRB-Philadelphia Workshop on Payments, Lending, and Innovations in Consumer Finance; Association for Education Finance and Policy
- 2021 UChicago; FRB-Philadelphia; GAO; FDIC; Census Bureau; FRB-Dallas; OCC
- 2020 Southern Economic Association (SEA) Annual Meeting; EALE SOLE AASLE World Conference; UNC Education Inequality Seminar
- 2019 SEA Annual Meeting; National Academy of Education Fellows Retreat & Annual Meeting (poster); Carolina Region Empirical Economics Day

PREDOCTORAL EMPLOYMENT

Research Professional, Center for the Economics of Human Development, UChicago	2013 - 2015
Analyst & Senior Analyst, Kearney (formerly A.T. Kearney)	2011 - 2013

SELECT HONORS AND AWARDS

- 2022 Dean's Distinguished Dissertation Award, UNC Graduate School
- 2020 Royster and Henry Dissertation Fellowship, UNC Graduate School (2020 - 2021)
Best Graduate Student Instructor, UNC Department of Economics
William R. Parke Graduate Student Award, UNC Department of Economics
- 2019 Research Development Award, National Academy of Education/Spencer Foundation
Dean's Graduate Fellowship, UNC Graduate School
Summer Research Fellowship, UNC Graduate School
Georges Lurcy Fellowship in Economics, UNC Graduate School
- 2018 Robert Gallman Graduate Scholarship, UNC Department of Economics

TEACHING EXPERIENCE

Instructor:	Labor Economics, Introduction to Economics
Teaching Assistant:	Introduction to Economics, Graduate Econometrics, Graduate Econometric Theory

PROFESSIONAL SERVICE

Referee:	Journal of Development Economics; Education Finance and Policy; Economics Bulletin
Other:	Graduate Assistant to 2018 SEA President-elect and Program Chair

SKILLS

Software:	(Fluent) Stata, Matlab, R; (Proficient) SQL, Fortran, Mathematica
Languages:	(Fluent) Bengali; (Proficient) Hindi, Spanish