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EDUCATION

2007 Ph.D. in Economics, Boston University
 2005 M.A. in Economics, Boston University
 2002 B.A. in Economics, *magna cum laude*, Università degli Studi Milano-Bicocca, Italy

EMPLOYMENT HISTORY

2024 – Full Professor, Department of Economics, Northeastern University
 2018 – 24 Associate Professor, Department of Economics, Northeastern University
 2021 – Ph.D. Program Director, Northeastern University
 2023 – Co-Founder and co-Director, Global Action for Policy (GAP) Initiative, Northeastern University

 2017-2018 Visiting Scholar, Inter-American Development Bank, Research Department
 2016-2018 Associate Professor (with tenure), Department of Economics, Case Western Reserve University
 2013-2016 Associate Professor (untenued), Department of Economics, Case Western Reserve University
 2007-2013 Assistant Professor of Economics, Department of Economics, Case Western Reserve University

OTHER APPOINTMENTS AND POSITIONS

2025 – Affiliate, Bureau for Research and Economic Analysis of Development (BREAD)
 2023 – Affiliated Professor, Abdul Latif Jameel Poverty Action Lab (J-PAL)
 2023 – Invited Researcher, Inclusive Financial Innovation Initiative, J-PAL
 2022 – Co-Editor *Labour Economics*
 2022 – Research Fellow, Institute for the Study of Labor (IZA)
 2022 – Faculty Scholar, Institute for Health Equity and Social Justice Research, Northeastern University
 2013 – Research Network Member, Innovations for Poverty Action (IPA)

RESEARCH INTERESTS

Development Economics, Financial Inclusion, Networks, Investment in Human Capital and Health

PEER-REVIEWED JOURNAL ARTICLES

“Too Fast Too Furious? Digital Credit Speed and Repayments Rates,” with Alfredo Burlando and Michael Khun, *Journal of Development Economics*, 2025, 174, 103427.

Featured on VoxDev: <https://voxdev.org/topic/finance/faster-always-better-evidence-mexico-digital-credit-market>

“Short-term Labor Supply Response to the Timing of Transfer Payments: Evidence from the SNAP Program,” with Mindy Marks and Redina Tahaj (graduate student), 2024, *Labour Economics*, Volume 91, 102636.

“Public Opinion, Racial Bias, and Labor Market Outcomes,” with Kaveh Majlesi and Paul Sullivan, *Nature Human Behavior*, 2024, <https://doi.org/10.1038/s41562-024-01904-w>

“Passing the Message: Peer Outreach about COVID-19 Precautions in Zambia,” with Alfredo Burlando, Pradeep Chintagunta, Melissa Graboyes, Jessica Goldberg, Dean Karlan, and Mario Macis, *Journal of Development Economics*, 2024, 171, 103318.

“Government Shutdown and SNAP Disbursements: Effects on Household Expenditures,” with Mindy Mark and Roy Gernhardt (graduate student), *Review of Economics of the Household*, 2024, <https://doi.org/10.1007/s11150-024-09719-4>

“Digital Credit, Learning, and the Value of Credit Bureaus,” with Alfredo Burlando and Mike Kuhn, *Oxford Review of Economic Policy*, 2024, 40(1): 104–117.

“Transitory Income Changes and Consumption Smoothing: Evidence from Mexico,” with Manuela Angelucci, Carlos Chiapa and Irvin Rojas, *Journal of Public Economics*, 2024, 230: 1–18.

“C-Sections, Obesity, and Health-Care Specialization: Evidence from Mexico,” with Catalina Herrera-Almanza and Fernanda Marquez-Padilla, *The World Bank Economic Review*, 2024, 38(1): 139–160.

“The Interplay Among Savings Accounts and Network-Based Financial Arrangements: Evidence from a Field Experiment,” with Margherita Comola, *The Economic Journal*, 2023, 133(649): 516–535.

“Can A Budget Recording Tool Teach Financial Skills to Youth? Experimental Evidence from a Financial Diaries Study,” with Veronica Frisanchio and Alejandro Herrera, *Journal of Economic Behavior and Organization*, 2023, 214(10): 595–614.

“Treatment Effect Accounting for Network Changes,” with Margherita Comola, *Review of Economics and Statistics*, 2021, 103(3): 597–604.

“Do Health Risk Assessments Change Eating Habits at the Workplace?” with Mariana Carrera and Ayesha Hasan (undergraduate student), *Journal of Economic Behavior and Organization*, 2020, 172: 236-246.

“When Incentives Backfire: Spillover Effects in Food Choice,” with Manuela Angelucci, Heather Royer, and Anya Savikhin, *American Economic Journal: Economic Policy*, 2019, 11(4): 66-95.

“Conditional Cash Transfers and Financial Access: Increasing the Bang for Each Transferred Buck?” with Carlos Chiapa, *Development Policy Review*, 2017, 35(1): 23-38.

“The Effects of Financial Inclusion on Children’s Schooling, and Parental Aspirations and Expectations,” with Carlos Chiapa and Adam Parker (undergraduate student), *Journal of International Development*, 2016, 28(5): 683-696.

“The Effect of Savings on Risk-Taking and Intertemporal Choice Behavior,” with Leandro Carvalho and Justin Sydnor, *Journal of Development Economics*, 2016, 120(5): 41-52.

“Delivering Conditional Cash Transfers via Savings Accounts,” *IPC-UNDP One Pager*, 2015, 292. ISSN: 2318-9118.

“Banking the Poor via Savings Accounts: Evidence from a Field Experiment,” *Journal of Development Economics*, 2015, 115: 16–31.

“Effects of Border Price Changes on Agricultural Wages and Employment in Mexico,” *Journal of International Development*, 2015, 27(1): 112–132.

“The Importance of Parental Knowledge and Social Norms: Evidence from Weight Report Cards in Mexico,” with Heather Royer, *Journal of Health Economics*, 2014, 37: 232–247.

“Who Benefited More from NAFTA: Small or Large Farmers? Evidence from Mexico,” *Review of Development Economics*, 2013, 17(3): 594–608.

“The Effect of Social Programs and Exposure to Professionals on the Educational Aspirations of the Poor,” with Carlos Chiapa and José Luis Garrido (graduate student), *Economics of Education Review*, 2012, 3(1): 778–798. **Winner of the 2011 Banamex Economic Prize and of the 2011 Victor Urquidí Economic Prize.**

“A Theory of Occupational Choice with Endogenous Fertility,” with Dilip Mookherjee and Debraj Ray, *American Economic Journal - Microeconomics*, 2012, 4(4): 1–34.

NON-REFEREED JOURNAL ARTICLES

“Social Distancing, Stimulus Payments, and Domestic Violence: Evidence from the US during COVID-19,” 2022, with Bilge Erten and Pinar Keskin, *American Economic Review, Papers & Proceedings*, 112: 262–266.

“Migration, Money Transfers and Mobile Money: Evidence from Niger,” with Jenny Aker, and Jamilah Welch (graduate student), *American Economic Review, Papers & Proceedings*, 2020, 110: 589-93.

WORKING PAPERS

“Rehabilitating Delinquent Digital Borrowers,” with Alfredo Burlando, Michael Khun, and Brock Wilson.

“Does School Choice Without Guaranteed Seats Drive Families to Flee?” with Mindy Mark and Roy Gernhardt (graduate student)

“Long-Term Effects of Financial Education on Youth Financial Behavior: Evidence from Financial Diaries,” with Veronica Frisncho and Alejandro Herrera.

Work in progress

“Integrating Behavioral Data and Social Norms with Network Models for Policy Applications,” with Margherita Comola, Babak Heydari, Gabor Lippner, and Dan O’Brien.

“Does Choice Architecture Matter for Take-up and Use of Care Services?” with Mary Steffel and Ashley Whillans.

“Women Entrepreneurs Moving Up the Financial Ladder,” with David Jaume.

“Digitalization of Informal Financial Flows and Networks,” with Margherita Comola and Matheus Sampaio.

“Enhancing an Education Intervention with State Governments: Tinker It, Nail It and Scale It,” with Eric Edmonds, Priya Mukherjee, Nishith Prakash, Kishan Narayan.

“What’s in a Last Name? Immigrants and Racial Discrimination,” with Stefano Gagliarducci and Marco Tabellini.

“Milking It for All It’s Worth: Digital Credit and Payments in the Dairy Sector,” with Alfredo Burlando and Jessica Goldberg.

“Incentives and Participation in Health Risk Assessments: Money Matters, But More Is Not Always Better,” with Mariana Carrera.

“The Effect of Mobile Money on Adopters’ Social Networks,” with Alfredo Burlando and Cynthia Kinnan.

GRANT SUPPORT

EXTERNAL GRANT SUPPORT (\$2,134,212 total)

NSF 24-507 Incorporating Human Behavior in Epidemiological Models

Title: “No One Lives in a Bubble: Incorporating Group Dynamics into Epidemic Models”

Role: Co-Principal Investigator (with Babak Heydari, Gabor Lippner, and Daniel O’Brien)

Dates: 09/01/2024-08/31/2027

Amount: \$1,000,000

Digital Credit Observatory (DCO) at the Center for Effective Global Action (CEGA) and Innovations for Poverty Action’s (IPA) Consumer Protection Initiative

Title: “A Second Chance at Financial Inclusion: The Impact of Repayment Plans and Incentives on Delinquent Digital Credit Borrowers”

Role: Co-Principal Investigator (with Alfredo Burlando and Michael Khun)

Dates: 12/21/2021-12/31/2023

Amount: \$157,625

University of Illinois – Urbana Champaign, ACES International Seed Grants Programs
Title: “Obesity, Maternal and Infant Health in Mexico”
Role: Co-Principal Investigator (with Catalina Herrera Almanza and Fernanda Padilla Marquez)
Dates: 04/1/2021-12/31/2022
Amount: \$4,000

NBER, Research Grant on Women, Victimization, and COVID-19
Role: Co-Principal Investigator (with Bilge Erten and Pinar Keskin)
Dates: 06/1/2020-05/31/2021
Amount: \$20,000

BBVA, Center for Financial Education and Capability, Research grant
Title: “Financial Diaries for the Youth”
Role: Co-Principal Investigator (with Veronica Frisancho)
Dates: 07/1/2019-07/01/2020
Amount: \$10,000

BBVA, Center for Financial Education and Capability, Research grant
Title: “Milking It for All It’s Worth: Digital Credit and Payments in the Dairy Sector”
Role: Co-Principal Investigator (with Alfredo Burlando and Jessica Goldberg)
Dates: 07/1/2018-07/01/2019
Amount: \$10,000

Digital Credit Observatory (DCO), Center for Effective Global Action (CEGA)
Title: “Slowing Down Digital Credit”
Role: Co-Principal Investigator (with Alfredo Burlando and Michael Khun)
Dates: 11/1/2017-5/01/2019
Amount: \$260,318.06

Digital Credit Observatory (DCO), Center for Effective Global Action (CEGA)
Title: “Milking It for All It’s Worth: Digital Credit and Payments in the Dairy Sector”
Role: Co-Principal Investigator (with Alfredo Burlando and Jessica Goldberg)
Dates: 11/1/2017-5/01/2019
Amount: \$76,130.70

Grand Challenges Explorations grant, Bill and Melinda Gates Foundation
Title: “Inciting Healthy Behaviors by Simplifying the Financial Lives of the Poor”
Role: Co-Principal Investigator (with Manuela Angelucci and Carlos Chiapa)
Dates: 11/1/2014-4/30/2016
Amount: \$100,000

University of Michigan, Office of Research (UMOR)
Title: “Delivering Conditional Cash Transfers via Savings Accounts: Effects on Mental Health”
Role: Co-Principal Investigator (with Manuela Angelucci and Carlos Chiapa)
Dates: 5/01/2014-5/31/2016
Amount: \$10,000

Institute for Money, Technology, and Financial Inclusion (IMTFI)
Title: “Delivering Conditional Cash Transfers via Savings Accounts: Effects on Mental Health”

Role: Co-Principal Investigator (with Manuela Angelucci and Carlos Chiapa)
Dates: 3/14/2014-12/31/2015
Amount: \$20,000

Population Studies Center, University of Michigan – Small Grant

Title: “Delivering Conditional Cash Transfers via Savings Accounts: Effects on Mental Health”
Role: Co-Principal Investigator (with Manuela Angelucci and Carlos Chiapa)
Dates: 12/1/2013-6/30/2014
Amount: \$10,000

Inter-American Development Bank - Domestic Savings in Latin America and the Caribbean

Title: “Delivering Conditional Cash Transfers via Savings Accounts: Default and Mental Accounting Mechanisms”
Role: Co-Principal Investigator (with Carlos Chiapa)
Dates: 12/1/2013-6/30/2014
Amount: \$60,000

Institute for Money, Technology, and Financial Inclusion (IMTFI)

Title: “How Does Mobile Money Affect Adopters’ Social Networks?”
Role: Co-Principal Investigator (with Alfredo Burlando and Cynthia Kinnan)
Dates: 6/1/2013-12/31/2014
Amount: \$20,000

Northwestern University - Equality Development and Globalization Studies (EDGS)

Title: “The Effect of Mobile Money on Adopters’ Social Networks”
Role: Co-Principal Investigator (with Alfredo Burlando and Cynthia Kinnan)
Dates: 3/1/2013-12/31/2014
Amount: \$24,959

Citi Foundation & Innovation for Poverty Action (IPA) - Financial Capability Research Fund

Title: “Delivering Conditional Cash Transfers via Savings Accounts: Default and Mental Accounting Mechanisms”
Role: Co-Principal Investigator (with Carlos Chiapa)
Dates: 12/1/2012-6/30/2015
Amount: \$150,000

Ford Foundation, International Development Research Center (IDRC), Proyecto Capital, Fundación Capital

Title: “Delivering Conditional Cash Transfers via Savings Accounts: Default and Mental Accounting Mechanisms”
Role: Co-Principal Investigator (with Carlos Chiapa)
Dates: 4/15/2012-6/30/2015
Amount: \$150,000

Innovation for Poverty Action (IPA) and Yale University - Microsavings and Payments Innovation Initiative

Title: “Do Simple Savings Accounts Help the Poor to Save? Evidence from a Field Experiment in Nepal”

Role: Principal Investigator
Dates: 2/1/2011-12/31/2012
Amount: \$26,180

Russell Sage Behavioral Economics Small Grant

Title: “Self-Control and Nutritional Knowledge: What Influences Children’s Food Consumption?”
Role: Principal Investigator
Dates: 1/1/2009-12/31/2009
Amount: \$5,000

Mexican Federal grant (joint with the Hospital Infantil de México Federico Gómez) *declined*
“Using Economic Incentives, Nutrition, and Physical Activity to Fight Childhood Obesity in Mexico”

Role: Co-Principal Investigator
Dates: 9/30/08-9/30/10
Amount: \$20,000

INTERNAL GRANT SUPPORT (\$87,351 total)

Northeastern University’s Office of the Provost, COVID-19 Seed Funding

Role: Co-Principal Investigator (with Bilge Erten)
Dates: 05/21/2020-05/31/2021
Amount: \$28,615

Weatherhead School of Management, Case Western Reserve University - Small intramural funding grant

Title: “EITC payment in installments: A way to help low-income families managing their finances and lowering their debt?”
Role: Principal Investigator
Dates: 11/15/2016-12/31/2017
Amount: \$5,000

Weatherhead School of Management, Case Western Reserve University - Small intramural funding grant

Title: “Travel Funds to Conduct Field Work and to Work with Co-Authors”
Role: Principal Investigator
Dates: 10/1/2014-03/31/2016
Amount: \$5,000

Weatherhead School of Management, Case Western Reserve University - Small intramural funding grant

Title: “The Effects of Information and Price Changes on Healthy Eating”
Role: Co-Principal Investigator (with Mariana Carrera)
Dates: 10/1/2014-3/31/2016
Amount: \$5,000

Weatherhead School of Management, Case Western Reserve University - Small intramural funding grant

Title: "How Does Mobile Money Affect Adopters' Social Networks?"

Role: Co-Principal Investigator (with Alfredo Burlando and Cynthia Kinnan)

Dates: 4/1/2014-12/31/2015

Amount: \$5,000

Weatherhead School of Management, Case Western Reserve University - Small intramural funding grant

Title: "Helping People Eat Healthier: Is There an Appetite for Pre-Commitment?"

Role: Co-Principal Investigator (with Mariana Carrera)

Dates: 12/1/2013-12/31/2014

Amount: \$2,500

Weatherhead School of Management, Case Western Reserve University - Thematic Area grant

Title: "Do Simple Savings Accounts Help the Poor to Save? Evidence from a Field Experiment in Nepal"

Role: Principal Investigator

Dates: 5/1/2010-4/30/2011

Amount: \$7,700

Weatherhead School of Management, Case Western Reserve University - Thematic Area grant

Title: "Savings in Nepal and Households' Ability to Cope with Unexpected Shocks"

Role: Principal Investigator

Dates: 12/6/2008-3/31/2010

Amount: \$16,900

NSF-Advance grant, Case Western Reserve University

Title: "Economic Development in Nepal"

Role: Principal Investigator

Dates: 12/19/2007-8/31/2008

Amount: \$11,636

ACADEMIC PRESENTATIONS

INVITED PRESENTATIONS

2025

Università di Pavia, Economics department, Fall 2025

"Rehabilitating Delinquent Digital Borrowers," **Bocconi University**, Finance department, 6/6/2025

"Rehabilitating Delinquent Digital Borrowers," **Cornell University**, Economics department, 3/12/2025

“Rehabilitating Delinquent Digital Borrowers,” **American University**, Economics department, 3/5/2025

“A Second Chance at Financial Inclusion: The Impact of Repayment Plans and Incentives on Delinquent Digital Credit Borrowers,” **Northeastern University**, School of Law Faculty Colloquium, 2/26/2025

2024

“A Second Chance at Financial Inclusion: The Impact of Repayment Plans and Incentives on Delinquent Digital Credit Borrowers,” **Northeastern University**, Finance department, 12/10/2024

“A Second Chance at Financial Inclusion: The Impact of Repayment Plans and Incentives on Delinquent Digital Credit Borrowers,” **Northwestern University**, Innovation for Poverty Action and the Global Poverty Action Lab’s 2024 Annual Researcher Gathering, 9/5/2024

“Public Opinion, Racial Bias, and Labor Market Outcomes,” **University of Cagliari, Italy**, 5/17/2024

“The Digital Credit Debate: Impacts, Challenges, and Lessons for Consumer Protection,” **UC – Berkeley**, Innovations for Poverty Action (IPA) and the Center for Effective Global Action (CEGA), 4/30/2024

“Public Opinion, Racial Bias, and Labor Market Outcomes,” **Global Challenges seminar (Bocconi University, Centro Studi Luca d’Agliano, University of Milan, University of Insubria, University of Milan Bicocca, and Politecnico di Milano)**, Milan, Italy, 3/14/2024

“TA Best Practices Panel and Discussion,” **Northeastern University**, CSSH Dean’s office, 1/9/2024

2023

“Public Opinion, Racial Bias, and Labor Market Outcomes,” **Northeastern University** – Faculty Works-in-Progress Series, 10/23/2023

“The Role of Credit Reports in Digital Lending: A Case Study from Mexico,” **Northwestern University**, Innovation for Poverty Action and the Global Poverty Action Lab’s 2023 Annual Researcher Gathering, 10/13/2023

“Public Opinion, Racial Bias, and Labor Market Outcomes,” **Boston University**, Boston, 10/4/2023

“Regulating Digital Credit: The Role of Delivery Speed and Credit Reports,” **CAF Development Bank of Latin America, Buenos Aires, Argentina**, 8/24/2023

“Public Opinion, Racial Bias, and Labor Market Outcomes,” **El Colegio de México**, Mexico City, Mexico, 8/11/2023

“Public Opinion, Racial Bias, and Labor Market Outcomes,” **Università degli Studi di Parma, Italy**, 3/10/2023

“Too Fast Too Furious? Digital Credit Speed and Repayments Rates” Nova School of Business and Economics, Lisbon, Portugal, 3/8/2023

2022

“Public Opinion, Racial Bias, and Labor Market Outcomes,” Rutgers University, 11/11/2022

“Public Opinion, Racial Bias, and Labor Market Outcomes,” RWI - Leibniz Institute for Economic Research, Essen, Germany, 8/1/2022

“Innovative Research Methods,” Plenary session panelist, 7th European Research Conference on Microfinance, Glasgow Caledonian University, Glasgow, UK, 6/21/2022 (declined)

“Too Fast Too Furious? Digital Credit Speed and Repayments Rates” Berkeley FinTech Conference “The Promise and Future of New Financial Technology: For Better or for Worse?,” University of California – Berkeley, 6/7/2022

“Public Opinion, Racial Bias, and Labor Market Outcomes,” Centro de Investigación y Docencia Económicas (CIDE), Mexico City, Mexico, 3/28/2022

2021

“Can A Budget Recording Tool Teach Financial Skills to Youth? Experimental Evidence from a Financial Diaries Study,” Development Economics Network Berlin (DENEb), 7/26/2021

“Social Distancing, Stimulus Payments and Domestic Violence: Evidence from the U.S. during COVID-19,” National Bureau of Economic Research (NBER) – Economics of Caregiving Group Meeting, 6/4/2021

“Shutdown, Irregular SNAP Disbursements and Household Spending,” Northeastern University, 4/13/2021

“Income Changes and Consumption Smoothing: The PIH holds (in Our Data),” ISER Seminar Series, University of Essex, Essex, United Kingdom, 3/17/2021

“Slowing Down Digital Credit: Digital Credit Delivery Speed and Repayment in Mexico,” CEGA, University of California – Berkeley, 1/4/2021

2020

“CSSH Town Hall: NUFlex So Far: Successes, Challenges, Lessons,” CSSH, Northeastern University, 10/8/2020

“Transitory Income Changes and Consumption Smoothing: The PIH holds,” JGBS Inspiration lecture, Jindal Global University, New Delhi, India, 10/7/2020

“COVID-19 Movement Restrictions and Domestic Violence: Evidence from the US,” National Bureau of Economic Research (NBER) – Summer Institute – Gender in the Economy Study Group, 7/25/2020

“COVID-19 Movement Restrictions and Domestic Violence in the US”, CSSH Faculty Research Panel, **Northeastern University**, 7/23/2020

2019

“The Effects of Conditional Cash Transfers on Household Welfare,” **Northeastern University**, Boston, 2/12/2019

2018

“Too Poor to Save? Banking the Poor Via Savings Accounts: Evidence and Challenges,” **Trinity College, Dublin, Ireland**, 3/20/2018

“When Incentives Backfire: Spillover Effects in Food Choice,” **Trinity College, Dublin, Ireland**, 3/20/2018

2017

“Consumption Smoothing and Economic Behavior in the Presence of Expected Shocks,” **3rd Annual Researcher Gathering on Financial Inclusion and Social Protection, Northwestern University**, Evanston, IL, 10/27/2017

“Consumption Smoothing and Economic Behavior in the Presence of Expected and Unexpected Shocks,” **Inter-American Development Bank**, Washington, DC, 9/28/2017

“When Incentives Backfire: Spillover Effects in Food Choice,” **Northeastern University**, Boston, MA, 4/26/2017

“The Importance of Parental Knowledge: Evidence from Weight Report Cards in Mexico,” **Tulane University**, New Orleans, LA, 4/05/2017

“The Effect of Saving on Risk Attitudes and Intertemporal Choices,” **Consumer Financial Protection Bureau (CFPB)**, Washington, DC 3/29/2017

“The Effect of Saving on Risk Attitudes and Intertemporal Choices,” **International Food Policy Research Institute (IFPRI)**, Washington, DC 2/15/2017

“The Effect of Saving on Risk Attitudes and Intertemporal Choices,” **Inter-American Development Bank**, Washington, DC, 2/1/2017.

“Banking the Poor via Savings Accounts: Evidence from a Field Experiment,” **American University**, Washington, DC, 1/24/2017

“The Effects of Health Risk Assessments on Cafeteria Purchases: Do New Information and Health Training Matter?,” **University of Southern California - Center for Economic and Social Research (CESR)**, Los Angeles, CA 1/17/2017

2016

“Banking the Poor via Savings Accounts: Evidence from a Field Experiment,” **Federal Deposit Insurance Corporation (FDIC)**, Washington, DC, 12/14/2016

“When Incentives Backfire: Spillover Effects in Food Choice,” **University of Zurich, Zurich, Switzerland**, 5/23/2016

“Tailored Health Information and Eating Behavior: Effects of a Health Risk Assessment on Employees with Different Ex-Ante Awareness of their Health Risks,” **Ohio State University**, Columbus, OH, 2/5/2016

CONFERENCE PRESENTATIONS

2025

“Rehabilitating Delinquent Digital Borrowers,” **Boulder Consumer Finance Workshop, University of Colorado – Boulder**, 5/28/2025

“Rehabilitating Delinquent Digital Borrowers,” **Texas Development Workshop, University of Texas – Austin**, 5/16/2025

“Rehabilitating Delinquent Digital Borrowers,” **WEFIDEV-RFS-CEPR Conference on Finance and Development, London School of Economics**, London, UK, 3/29/2025

2024

“A Second Chance at Financial Inclusion: The Impact of Repayment Plans and Incentives on Delinquent Digital Credit Borrowers,” **Econometric Society – European Winter Meetings**, 12/16/2024

“A Second Chance at Financial Inclusion: The Impact of Repayment Plans and Incentives on Delinquent Digital Credit Borrowers,” **Northeast Universities Development Consortium Conference, Northeastern University**, 11/2/2024

“Too Fast Too Furious? Digital Credit Speed and Repayments Rates,” **8th European Research Conference on Microfinance, Bergamo, Italy**, 6/24/2024

2023

“Public Opinion, Racial Bias, and Labor Market Outcomes,” **Econometric Society – European Winter Meetings, Manchester, UK**, 12/18/2023

“Public Opinion, Racial Bias, and Labor Market Outcomes,” **International Association for Applied Econometrics, Oslo, Norway**, 9/21/2023

“Public Opinion, Racial Bias, and Labor Market Outcomes,” **European Association of Labour Economists, Prague, Czechia**, 6/27/2023

2022

“Too Fast Too Furious? Digital Credit Speed and Repayments Rates,” **Econometric Society – European Meetings, Bocconi University, Milan**, 8/23/2022

“Too Fast Too Furious? Digital Credit Speed and Repayments Rates,” **7th European Research Conference on Microfinance, Glasgow Caledonian University, Glasgow, UK**, 6/22/2022

“2018 Government Shutdown and SNAP Benefits’ Timing: Can Food Stamps Recipients Smooth Consumption?” **American Economic Association Annual Meetings**, 1/8/2022

“Social Distancing, Stimulus Payments, and Domestic Violence: Evidence from the U.S. during COVID-19,” **American Economic Association Annual Meetings**, 1/7/2022

2021

“Health-Care Specialization, Obesity, and C-Sections: Evidence from Mexico,” **10th Annual Conference of the American Society of Health Economists (ASHEcon)**, 6/21/2021

“Can Budget Recording Tools Teach Financial Skills to Youth? Evidence from a Field Experiment,” **Cherry Blossom Financial Education Institute**, 4/9/2021

“Too Fast, Too Furious? Digital Credit Speed and Repayment Rates,” **American Economic Association Annual Meetings**, 1/4/2021

2020

“Too Fast, Too Furious? Digital Credit Speed and Repayment Rates,” **Northeast Universities Development Consortium Conference, Dartmouth College**, Hanover, NH, 11/7/2020

“Income Changes and Economic Behavior: Evidence from Mexico,” **Econometric Society World Congress**, 07/14/2020

“Migration, Money Transfers and Mobile Money: Evidence from Niger,” **American Economic Association Annual Meetings**, San Diego, CA, 1/4/2020

2019

“Income Changes and Consumption Smoothing: The PIH holds (in Our Data),” **Northeast Universities Development Consortium Conference, Northwestern University**, Evanston, IL, 10/5/2019

“Does Tailored Information about Health Risks Influence Workplace Eating Habits?” **Essen Health Conference, Essen, Germany**, 05/26/2019

2018

“Savings Accounts to Smooth Consumption: Evidence and Challenges,” **Financial Inclusion and Resilience to Climate Variability: Toward a Shared Research Agenda**, Washington, DC, 29/5/2018

2017

“Consumption Smoothing and Economic Behavior in the Presence of Expected Shocks,” **Northeast Universities Development Consortium Conference, Tufts University**, Medford, MA, 11/4/2017

2016

“When Incentives Backfire: Spillover Effects in Food Choice,” **Field Days: Experiments Outside the Lab, WZB Berlin Social Science Center, Berlin, Germany**, 9/6/2016

2015

“When Incentives Backfire: Spillover Effects in Food Choice,” **National Bureau of Economic Research (NBER) – Summer Institute – Behavioral Economics, Nutrition & Health**, Boston, MA, 7/21/2015

2014

“Do Interventions Change the Network? A Dynamic Peer Effect Model Accounting for Network Changes,” **The Econometric Society – Latin American Meetings (LAMES)**, Sao Paulo, Brazil, 11/22/2014

“The Importance of Parental Knowledge and Social Norms: Evidence from Weight Report Cards in Mexico,” **Latin America and the Caribbean Economic Association Meetings (LACEA)**, Sao Paulo, Brazil, 11/21/2014

“The Effects of Financial Inclusion beyond Financial Outcomes,” **11th Midwest International Economic Development Conference, University of Minnesota**, St. Paul, MN, 5/2/2014

“The Effect of Financial Access on Networks: Evidence from a Field Experiment in Nepal,” **American Economic Association Annual Meetings**, Philadelphia, PA, 1/5/2014

2013

“The Effects of Savings on Risk-Taking and Intertemporal Choice Behavior: Evidence from a Randomized Experiment,” **Northeast Universities Development Consortium Conference, Harvard University**, Cambridge, MA, 11/3/2013

“The Importance of Parental Knowledge and Social Norms: Evidence from Weight Report Cards in Mexico,” **Annual Conference of the European Association of Labor Economists**, Turin, Italy, 9/21/2013

“The Effect of Financial Access on Networks: Evidence from a Field Experiment in Nepal,” **10th Midwest International Economic Development Conference, University of Wisconsin–Madison**, Madison, WI, 4/05/2013

2012

“The Importance of Parental Knowledge and Social Norms: Evidence from Weight Report Cards in Mexico,” **Northeast Universities Development Consortium Conference, Dartmouth College**, Hanover, NH, 11/4/2012

“Do Basic Savings Accounts Help the Poor to Save? Evidence from a Field Experiment in Nepal,” **Midwest International Economic Development Conference, University of Minnesota**, St. Paul, MN, 4/21/2012

“Do Basic Savings Accounts Help the Poor to Save? Evidence from a Field Experiment in Nepal,” **Pacific Conference for Development Economics, University of California – Davis**, Davis, CA, 3/17/2012

“Do Basic Savings Accounts Help the Poor to Save? Evidence from a Field Experiment in Nepal,” **American Economic Association Annual Meetings**, Chicago, IL, 1/7/2012

2011

“The Effect of Social Programs and Exposure to Professionals on the Educational Aspirations of the Poor,” **Latin American and Caribbean Economic Association Meetings (LACEA), Medellín, Colombia, 11/13/2011**

“Do Basic Savings Accounts Help the Poor to Save? Evidence from a Field Experiment in Nepal,” **Northeast Universities Development Consortium Conference, Yale University, New Haven, CT, 11/12/2011**

“Childhood Obesity, Parents’ Knowledge and Report Cards,” **Annual Conference of the European Association of Labor Economists, Bonn, Germany, 9/21/2012.**

“The Effect of Social Programs and Exposure to Professionals on the Educational Aspirations of the Poor,” **Royal Economic Society Annual Conference, London, UK, 4/20/2011.**

“Do Basic Savings Accounts Help the Poor to Save? Evidence from a Field Experiment in Nepal,” **8th Midwest International Economic Development Conference, University of Wisconsin–Madison, Madison, WI, 4/15/2011**

“Do Basic Savings Accounts Help the Poor to Save? Evidence from a Field Experiment in Nepal,” **Pacific Conference for Development Economics, University of California – Berkeley, Berkeley, CA, 3/12/2011**

“Endogenous Fertility, Inequality, and Human Capital,” **5th Annual Research Conference on Population, Reproductive Health and Economic Development, Population and Poverty Research Network, Marseille, France, 1/21/2011.**

“Do Basic Savings Accounts Help the Poor to Save? Evidence from a Field Experiment in Nepal,” **American Economic Association Annual Meetings, Denver, CO, 1/7/2011**

2010

“The Effect of Social Programs and Exposure to Professionals on the Educational Aspirations of the Poor,” **Northeast Universities Development Consortium Conference, MIT, 11/7/2010**

“Endogenous Fertility, Inequality and Human Capital,” **Mexican Chapter of the LACEA-Network on Inequality and Poverty, El Colegio de México, Mexico City, Mexico, 10/15/2010**

“Aspirations, Social Programs and Impact on the Poor,” **Annual Bank Conference in Development Economics, Stockholm, Sweden, 6/1/2010**

“The Effect of Social Programs and Exposure to Professionals on the Educational Aspirations of the Poor,” **National Bureau of Economic Research (NBER) – Children and Education Spring Meeting, Boston, MA, 4/29/2010**

2009

“Endogenous Fertility, Inequality and Human Capital,” **Northeast Universities Development Consortium Conference, Tufts University, Medford, MA, 11/8/2009**

“Endogenous Fertility, Inequality and Human Capital,” Northeast Ohio Economic Workshop, Cleveland State University, Cleveland, OH, 10/28/2009

“Endogenous Fertility, Inequality and Human Capital,” Guanajuato Workshop for Young Economists, Guanajuato, Mexico, 8/8/2009

2008

“Agricultural Trade Liberalization in Mexico: Impact on Border Prices and Farmers’ Income,” Guanajuato Workshop for Young Economists, Guanajuato, Mexico, 11/28/2008

“Agricultural Trade Liberalization in Mexico: Impact on Border Prices and Farmers’ Income,” 5th Midwest International Economic Development Conference, University of Wisconsin–Madison, Madison, WI, 5/2/2008

“Agricultural Trade Liberalization in Mexico: Impact on Border Prices and Farmers’ Income,” Mexican Chapter of the LACEA-Network on Inequality and Poverty, El Colegio de México, Mexico City, Mexico, 2/29/2008

2007

“Agricultural Trade Liberalization in Mexico: Impact on Border Prices and Farmers’ Income,” Northeast Universities Development Consortium Conference, Harvard University, Cambridge, MA, 10/27/2007

“Agricultural Trade Liberalization in Mexico: Impact on Border Prices and Farmers’ Income,” The Econometric Society – Latin American Meetings (LAMES), Bogotá, Colombia, 10/4/2007

“Agricultural Trade Liberalization in Mexico: Impact on Border Prices and Farmers’ Income,” Economic Commission for Latin America and the Caribbean, United Nations, Mexico City, Mexico, 3/2/2007

TEACHING AND ADVISING

Teaching Awards

2023	Outstanding Teaching Award, College of Social Sciences and Humanities
2022	Outstanding Teaching Award Nomination, College of Social Sciences and Humanities
2015	Undergraduate Teaching Award Nomination, Weatherhead School of Management
2015	Teaching Award, Wolstein Society, Case Western Reserve University
2014	Undergraduate Teaching Award Nomination, Weatherhead School of Management
2011	Carl F. Wittke Award for Excellence in Undergraduate Teaching Nomination, Case Western Reserve University

Courses**Northeastern University**

Semester	Course#	Course Title	# of Students
Fall 2024	ECON 3416	Behavioral Economics	48/50
Fall 2023	ECON 3416-01	Behavioral Economics	44/50
Fall 2023	ECON 3416-02	Behavioral Economics	18/19
Fall 2022	ECON 3416-01	Behavioral Economics	38/40
Fall 2022	ECON 3416-02	Behavioral Economics	19/19
Fall 2021	ECON 3416	Behavioral Economics	39/40
Fall 2021	ECON 1291	Development Economics	42/45
Fall 2020	ECON 3416	Behavioral Economics	39/40
Fall 2020	ECON 1291-01	Development Economics	15/19
Fall 2020	ECON 1291-02	Development Economics	45/45
Fall 2019	ECON 1291-01	Development Economics	17/19
Fall 2019	ECON 1291-02	Development Economics	38/40
Fall 2018	ECON 1291-01	Development Economics	34/40
Fall 2018	ECON 1291-02	Development Economics	36/40

Case Western Reserve University

Semester	Course#	Course Title	# of Students
Fall 2016	ECON 375	Economics of Developing Countries	19
Fall 2016	ECON 308	Intermediate Microeconomics	43
Fall 2016	ECON 102A	Principles of Microeconomics	54
Fall 2016	ECON 102B	Principles of Microeconomics	58
Spring 2016	ECON 102	Principles of Microeconomics	54
Fall 2014	ECON 375	Economics of Developing Countries	32
Fall 2014	ECON 102A	Principles of Microeconomics	58
Fall 2014	ECON 102B	Principles of Microeconomics	41
Fall 2013	ECON 375	Economics of Developing Countries	33
Fall 2013	ECON 102A	Principles of Microeconomics	42
Fall 2013	ECON 102B	Principles of Microeconomics	43
Fall 2012	ECON 375	Economics of Developing Countries	34
Fall 2012	ECON 102A	Principles of Microeconomics	49
Fall 2012	ECON 102B	Principles of Microeconomics	45
Fall 2011	ECON 375	Economics of Developing Countries	35
Fall 2011	ECON 102A	Principles of Microeconomics	45
Fall 2011	ECON 102B	Principles of Microeconomics	41
Fall 2010	ECON 375	Economics of Developing Countries	35
Fall 2010	ECON 102A	Principles of Microeconomics	49
Fall 2010	ECON 102B	Principles of Microeconomics	44
Fall 2009	ECON 375	Economics of Developing Countries	39
Fall 2009	ECON 102	Principles of Microeconomics	43
Fall 2009	ECON 308	Intermediate Microeconomics	25
Fall 2008	ECON 375	Economics of Developing Countries	32
Fall 2008	ECON 102	Principles of Microeconomics	24
Fall 2008	ECON 308	Intermediate Microeconomics	31
Fall 2007	ECON 375	Economics of Developing Countries	9
Fall 2007	ECON 102A	Principles of Microeconomics	20
Fall 2007	ECON 102B	Principles of Microeconomics	28

Doctoral students supervised

Roy Gernhardt, Economics Department (ABD, Ph.D. Expected 2025). Three Essays on Social Justice. Co-Chair.

Philip Rubin-Streit, Economics Department (ABD, Ph.D. Expected 2025). Three Essays on Health Care. Committee member.

Xiaowei An, Economics Department (Ph.D. 2023). The Consequences of Trade Policy and the Relaxation on China One-Child Policy on Fertility and Labor Market Outcomes. Committee member.

Carolina Mattsson, Network Science (Ph.D. 2020). Financial Transaction Networks to Describe and Model Economic Systems. Committee member.

Undergraduate and MS students supervised

Northeastern University

2025	Rory (PEAK experience ascent award Spring 2025)
2022	Zichuan Gu (PEAK award Spring 2022)
2021	Dayanara Diaz Vargas (Radivonyk Award Summer 2021)
2021	Maximus Saenz (PEAK award Summer 2021)
2021	Anoushka Aggarwal (PEAK award Spring 2021)
2020	Kevin Dunne (PEAK award Fall 2020)

Case Western Reserve University

2016	Devin Cooper (capstone project 2016)
2015 – 2016	Unnati Amin (honors thesis 2015-16)
2014	Anna Cunningham (capstone project 2014)
2013 – 2014	Ayesha Hasan (honors thesis 2013-14)
2010 – 2011	Christine Opsitnik (honors thesis 2010-11)
2010 – 2011	Adam Parker (honors thesis 2010-11)
2009 – 2010	Trevor Allen (honors thesis 2009-10)
2008 – 2009	Alexander Hostoffer (honors thesis 2009-10)
2008 – 2009	Zachary Kloos (honors thesis 2008-09)

SERVICE TO THE INSTITUTION

Northeastern University

Service to the Department of Economics

2021 –	PhD Program Director
2019 –	Graduate Curriculum Committee
2019 –	Ph.D. Graduate Admission Committee
2023 – 25	Member Faculty Hiring, Chair Search Committee
2024, 22, 20	Member, Merit Review Committee
2018 –	Member of DIVERSEcon
2018 –	Mentor to Assistant Professors Matt Ross (2025 – Present), Aleksandra Jakubowski (2022 – Present), Jianfei Cao and Shariq Mohammed (2021 – 2022), Bilge Erten (2018 – 2021) and Catalina Herrera Almanza (2018 – 2020)

2019 – 2021	Co-chair, Tenure and Promotion Committee
2021	Member, NTT Promotion Committee
2019	Member, Faculty Hiring Search Committee
2018 – 2019	Member, Undergraduate Curriculum Committee

College of Social Sciences and Humanities

2024, 2025	Member, CSSH Teaching Award Committee
2023 – 2024	Chair, College Council
2018 – 2023	Member, College Council
2021 – 2022	Member Faculty Hiring, Economic Impact Search Committee

Service to the University

2018 – 2019	Member, Faculty Development Committee
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Case Western Reserve University

Service to the Department of Economics

2013 – 2014	Member, Visiting Professor Search Committee
2013 – 2017	Member, McMyler Committee
2009 – 2017	Member, Seminar Invitation Committee
2010 – 2012	Junior Faculty Search Committee

Service to the Weatherhead School of Management

2013 – 17	Research Committee
2013 – 17	Mentoring Program (junior mentor for Qi Wu)

Service to the University

2016	Member of the review team for the ITS strategic plan, 2016
2014 – 2017	Faculty Senate Research Committee
2013 – 2017	Faculty Senate Committee on University Libraries
2013 – 2017	Health Advisory Committee

SERVICE TO THE PROFESSION

2025	Discussant, Women's Economic Empowerment in South Asia (WEESA) seminar on 1/23/2025, World Bank's South Asia Region Gender Innovation Lab
2024	Program committee and session chair, Econometric Society European Winter Meetings, (Development Economics)
2024	Host and Program committee, North East University Development Consortium (NEUDC) conference, Northeastern University
2024	Program committee and discussant, "Accelerating growth for Women-led SMEs (WSMEs)", Inter-American Development Bank, Women Entrepreneurs and Finance Initiative (WeFi), and the European Bank for Reconstruction Development (EBRD)

- 2023 – Co-Founder and co-Director, Global Action for Policy (GAP) Initiative, Northeastern University
- 2023 Program committee, CI'24 (Collective Intelligence Conference), Northeastern University
- 2023 Session chair, European Association of Labour Economists conference
- 2023 Program committee and session chair, North East University Development Consortium (NEUDC) conference, Harvard University
- 2022 – Co-Editor, *Labour Economics*
- 2022 – American Economic Association Mentoring Program
- 2022 – Association for Mentoring and Inclusion in Economics (AMIE)
- 2020 – Member, PhD Econ Alumni Leadership Council, Boston University
- 2022 Program committee and session chair, North East University Development Consortium (NEUDC) conference, Yale University
- 2022 Session chair, American Economic Association Annual Meetings
- 2021 Program committee and session chair, North East University Development Consortium (NEUDC) conference, Boston University
- 2020 Session chair, The Econometric Society – World Congress
- 2020 Mentor, Women in Economics Mentoring Workshop, Boston University
- 2020 Program committee and session chair, North East University Development Consortium (NEUDC) conference, Dartmouth College
- 2014 Session chair, The Econometric Society – Latin American Meetings
- 2014 Session chair, Latin American and Caribbean Economic Association (LACEA)
- 2013 Program committee, Latin American and Caribbean Economic Association (LACEA)
- 2012 Session chair, American Economic Association Annual Meetings
- 2007 – Present Referee for the following academic journals:
 - American Economic Journal: Applied Economics, American Economic Review, American Economic Review – Insights, B.E. Journal of Economic Analysis and Policy, BMJ – Open, Demography, Development Policy Review, Economic Development and Cultural Change, Economics of Education Review, Economic

Journal, Economics Letters, Health Economics, Journal of African Economies, Journal of Banking and Finance, Journal of Development Economics, Journal of Economic Behavior and Organization, Journal of the European Economic Association, Journal of Financial Intermediation, Journal of Health Economics, Journal of International Economics, Journal of Policy Analysis and Management, Journal of Public Economic Theory, Management Science, PLOS Medicine, PLOS One, Quarterly Journal of Economics, Review of Economics and Statistics, Review of Economic Studies, World Bank Economic Review, World Development.

2007 – Present Grant reviewer for the following institutions:

3ie's Development Priorities Window (DPW1), BASIS – U.S. Agency for International Development (USAID), Digital Credit Observatory at CEGA-Berkeley, the Gates Foundation, Innovation for Poverty Action (IPA), The United Kingdom Government, Department for International Development (DFID), The Economic and Social Research Council (ESRC), The Institute for the Study of Labor (IZA), The National Science Foundation (NSF), The Swiss National Science Foundation, The World Bank.