Véra Zabrodina

vera.zbr@gmail.com │ verazb.github.io │ +1 (408)-460-7715 │ 🔗 │ Academic CV

WORK EXPERIENCE

University of California, Berkeley — Berkeley, CA
Postdoctoral Fellow — *Sep 2024 – Present*
- Analyze how dynamic pricing incentives shape demand, benefit claims timing, and plan selection in health and unemployment insurance.
- Design contract structures to mitigate risk and strategic consumer behavior, and optimize market efficiency.

University of Basel — Basel, Switzerland
Lecturer and Postdoctoral Researcher — *Sep 2022 – Aug 2024*
Doctoral Teaching and Research Assistant — *Sep 2017 – Aug 2022*
- Led applied research on how unemployment insurance and tax policy affect labor supply and employment outcomes.
- Built and analyzed large datasets (insurance claims, social security records, household surveys) with 10M+ observations.
- Taught 7 courses on causal inference, applied econometrics, and data analysis in R (140h, 200+ MSc and PhD students).
- Served on 6 strategic university committees, enhancing PhD training and grant evaluation processes.

Unisanté — Lausanne, Switzerland
Health Economist — *Oct 2015 – Jun 2019*
- Evaluated cost-containment policies using synthetic control and diff-in-diffs with country-wide insurance claims data.
- Developed prediction models of healthcare utilization to measure regional disparities in healthcare system efficiency.
- Advised policymakers and industry leaders on 4 provider payment reforms in Switzerland.

SELECTED RESEARCH

- **Timing Moral Hazard under Deductibles in Health Insurance**.
  Methods: Event study with multiple treatments + Model of dynamic healthcare consumption under nonlinear cost-sharing.
  Findings: Consumers shift the timing of consumption to reduce out-of-pocket costs, affecting insurer spending.
- **Unemployment Insurance with Policy Differentiation** (with Conny Wunsch).
  Methods: Multidimensional RDD + Model of optimal unemployment insurance with heterogeneous workers and benefits.
  Findings: Unemployment benefits should vary depending on workers' age and employment history.
- **Income Tax Notches and Working Hours Mismatch** (with Ulrike Unterhofer), R&R *Journal of Human Resources*.
  Methods: Bunching, difference-in-differences.
  Findings: Tax benefits for small jobs get workers stuck in underemployment due to firm hiring preferences.

EDUCATION

PhD in Economics, University of Basel. *Summa cum laude, Best Doctoral Dissertation Prize* — *Sep 2017 – Aug 2022*
- Public finance, labor and health economics. Visits: UC Berkeley, VU Amsterdam, Erasmus University Rotterdam

MSc in Economics, University of Lausanne. *Highest GPA Prize* — *Aug 2013 – Jun 2015*

BSc in Economics, University of Lausanne. — *Aug 2010 – Jun 2013*

HONORS AND GRANTS

- Secured over **USD 240k+ in competitive grants as principal investigator** from institutional and private funding bodies, incl. the Swiss National Science Foundation.
- **Awards for research excellence**: International Health Economics Association, Student Paper Prize, 2023 and Early Career Award, 2019; Swiss Society of Economics and Statistics, Young Economist Award, 2023.

SPEAKING AND THOUGHT LEADERSHIP

- Delivered **13 invited talks at top institutions**, incl. UPenn, UC Berkeley, Georgetown, Tilburg, Manchester, Mannheim.
- Presented at **30+ conferences**, incl. Society of Labor Economists, European Economic Association, Econometric Society.
- **Publications**: Health Economics, BMC Health Services Research, PLOS ONE.
- Refereeing: American Economic Review, Journal of the European Economic Association, Journal of Health Economics, Labour Economics.

SKILLS

- **Data and Analytics:** Applied econometrics, causal inference, policy evaluation, big data analysis, statistical modeling, demand elasticity estimation, dynamic consumer decision-making, risk evaluation, data visualization.
- **Technical:** R, Stata, SQL, Adobe Photoshop, Illustrator, InDesign.
- **Languages:** French (native), Russian (native), English (fluent), German (intermediate).
- **Interests:** Tennis (play in USTA leagues), skiing, web design (6 years part-time at ESL Education and freelancing).