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CITIZENSHIP: U.S.A.

EDUCATION: B.A. - University of California, Berkeley - Economics - 1966  
M.A. - University of California, Berkeley - Economics - 1967  
Ph.D. - University of California, Berkeley - Economics - 1974

Academic Awards:

Graduated with "Distinction in Scholarship," B.A.  
University of California, Berkeley  
Flood Fellowship, University of California, Berkeley

Dissertation: Labor Supply in Southern Industrialization

EMPLOYMENT: Professor, Department of Economics, Ohio State University, 1987-present

Associate Professor, Department of Economics, University of Florida, 1981 – 1987, and Director of Survey Program, Bureau of Economic and Business Research, University of Florida, 1984-1987

Assistant Professor, Department of Economics, Northwestern University, 1978 – 1981

Assistant Professor, Department of Economics, Purdue University, 1973 - 1978

Lecturer, Department of Economics, University of California at Berkeley, 1973

FIELDS: Applied Microeconomics, Consumer Finance, Economic Survey Research, Labor Economics

## PUBLISHED JOURNAL ARTICLES/ CHAPTERS

“U.S. Household Real net Worth through the Great Recession and Beyond: Have We Recovered?” forthcoming in *Economics Letters*, Vol. 122, No. 2, February 2014, p. 272-275, with Randy Olsen.

“New Evidence on Credit Card Borrowing and Repayment Patterns,” *Economic Inquiry*, (online version 2012), Volume 51, No. 1, January 2013, p. 394-407, with Sarah Jiang.

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“Introductory Credit Card Offers and Balance Switching Behavior of Cardholders,” *Households and Credit Usage: Personal Debt and Mortgages*, Edited by Sumit Agarwal and Brent Ambrose, Palgrave-MacMillan Publishing, October 2007, with Tufan Ekici and Tae Hyung Kim.

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"Using Baseball Card Prices to Assess Free Agency," in *Advances in Economics of Sport* Volume 2, Edited by Wallace Hendricks, JAI Press, 1997, with Charles J. Mullin, pg. 145-155.

"Loss Aversion and Adaptation in the Labor Market: Empirical Indifference Functions and Labor Supply," *The Review of Economics and Statistics*, Vol. 78, No. 3 (August, 1996), pg. 441-450.

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"Category Versus Continuous Survey Responses in Economic Modeling:  
Monte Carlo and Empirical Evidence," *The Review of Economics  
and Statistics*, Vol. 75, No. 1 (February, 1993), pg. 188-193.

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Constraints," *The Review of Economics and Statistics*, Vol. 72,  
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the Link Between Wages and Firm Size," *The Review of  
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73.

"Nonpecuniary Job Preferences and Welfare Losses Among Migrant  
Agricultural Workers, *American Journal of Agricultural  
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"The Effect of Firm Size on Wages, Fringe Benefits and Overall Work  
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Betty Bock *et. al.*, (New York: Columbia University Press) 1984,  
pg. 5-58.

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Economics of Firm Size, Market Structure and Social  
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Commission, July, 1980, pg. 348-358.

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"Measuring the Value of Community," *Journal of Urban Economics*, Vol.  
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"Quantifying Nonpecuniary Returns," *The Journal of Human Resources*, Vol. 12, No. 3 (Summer, 1977), pg. 347-359.

"Out-Migration and the Value of Community: An Empirical Study of Rural Southern Blacks," *Association of Social and Behavioral Scientists, Proceedings of 42nd Annual Meeting* (March, 1977), pg. 38-41.

OTHER PUBLISHED RESEARCH WORK

"The Precision of Category Economic Data: Evidence from the U.S. Army Research Institute's Longitudinal Research on Officers Careers," in *Technical Report 1988 Survey: Longitudinal Research on Officer Careers*, U.S. Army Research Institute, November, 1991.

"Work Hours and Compensation: Preferences and Tradeoffs of Male Army Officers," in *Technical Report 1989 Survey: Longitudinal Research on Officer Careers*, U.S. Army Research Institute, February, 1991.

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*"The Competitive Threat from Abroad: Fact or Fiction?* Proceedings of Conference on International Trade, Purdue University, April, 1978, Co-editor with Marshall A. Martin.

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*An Economic Profile of Minority-Owned Businesses*,  
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Final Project Report, May, 1990.

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"Preference Orderings of Blacks and Whites," Association of Social and Behavioral Scientists, April, 1974.

## WORKING PAPERS

“Consumer Debt Stress, Changes in Household Debt, and the Great Recession,” with Ida Mirzaie

“Pay-Day Lending: Empirical Evidence on Credit Alternatives, Legal Enforcement, and High Risk Behaviors,” with Paul Rivera and Stephen Cosslett

“Do Banks Use Private Information from Consumer Accounts? Evidence of Relationship Lending in Credit Card Interest Rate Heterogeneity,” with Sougata Kerr and Stephen Cosslett.

“An Empirical Investigation of Credit Card Default: Ponzi Schemes and Other Behaviors,” with TaeHyung Kim.

“Auctioneering Strategies and the Value of Time in Outcry Auctions,” with Tasneem Chipty and Stephen Cosslett.

“Consumer Lines of Credit: The Choice between Credit Cards and HELOCS,” with Shubhasis Dey.