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VITA

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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

- “New Evidence on Credit Card Borrowing and Repayment Patterns,”
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p. 394-407, with Sarah Jiang.
- “Housing Price Declines and Household Balance Sheets,” *Economics Letters*,
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- “Credit Card Debt and Consumption: Evidence from Household-Level
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Lines of Credit,” *Household Credit Usage: Personal
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Cardholders,” *Households and Credit Usage: Personal
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Palgrave-MacMillan Publishing, October 2007, with Tufan Ekici and
Tae Hyung Kim.
- “Turns in Consumer Confidence: An Information Advantage Linked to
Manufacturing,” *Economic Inquiry*, April 2006, Volume 44, No. 2,
pg.343-351, with Ida Mirzaie.
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Card Interest Rates, *Economic Inquiry*, April 2005, Volume 43,
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"Social Economics: Where Has It Gone?", *International Journal of Social Economics*, (1998), Volume 25, No. 2, pg. 168-174, with G. S. Maddala.

"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.

"Extracting Economic Information from Data: Methodology in an Empirical Discipline," in *Foundations of Research in Economics:*

How Do Economists Do Economics, with G.S. Maddala, Edited by Steven G. Medema and Warren J. Samuels, (Cheltenham, UK: 1996), pg. 50-59.

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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.

"An Empirical Study of Labor Market Equilibrium under Working Hours Constraints," *The Review of Economics and Statistics*, Vol. 72, No. 2 (May, 1990), pg.250-258.

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"Work Disutility and Compensating Differentials: Estimation of Factors in the Link Between Wages and Firm Size," *The Review of Economics and Statistics*, Vol. 68, No. 1, (February, 1986), pg. 67-73.

"Nonpecuniary Job Preferences and Welfare Losses Among Migrant Agricultural Workers, *American Journal of Agricultural Economics*, Vol.67, No. 2 (May, 1985), pg. 257-265

"The Effect of Firm Size on Wages, Fringe Benefits and Overall Work Disutility" in *The Impact of the Modern Corporation*, edited by Betty Bock *et. al.*, (New York: Columbia University Press) 1984, pg. 5-58.

"The Impact of Firm and Plant Size on Employee Well-Being" in *The Economics of Firm Size, Market Structure and Social Performance*, edited by John J. Siegfried, Federal Trade Commission, July, 1980, pg. 348-358.

"Measurement of Internal Income-Leisure Tradeoffs," *Quarterly Journal of Economics*, Vol. 93, No. 3 (August, 1979), pg. 373-393.

"Measuring the Value of Community," *Journal of Urban Economics*, Vol. 6, No. 3 (July, 1979), pg. 371-382.

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

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"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.

"Effect of Hours Worked on Career Intentions of Officers," in *Technical Report 1988 Survey: Longitudinal Research on Officer Careers*, U.S. Army Research Institute, May, 1989, pg. 21-26, C1-C9.

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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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“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.

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