

VITA

NAME: Lucia F. Dunn

PRESENT ADDRESS: Department of Economics
Ohio State University
Columbus, Ohio 43210-1172
Email: Dunn.4@osu.edu
Phone: (614)292-8071

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
SSI Research Professor, 2017 -
Professor Emerita, 2016 -
Co-Director, Ohio State University Sports and Society Initiative, 2015-2018

Associate Professor, Department of Economics, University of Florida, 1981 – 1987
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, Labor Economics, Sports Economics

PUBLISHED JOURNAL ARTICLES/
CHAPTERS

- “Updated Assessment of the Probabilities for a Leading SARS-CoV-2 Origin Narrative” with Mai He, April 2024, ResearchGate,
DOI: [10.13140/RG.2.2.26125.96483](https://doi.org/10.13140/RG.2.2.26125.96483).
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<https://orcid.org/0000-0002-6564-606X>.
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- “Estimating Incidence, Deaths and Start Time of the Covid-19 Outbreak in Wuhan Using Official and Non-Official Chinese Data Sources.” With Mai He
January 2020, SSRN Electronic Journal,
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- “Taking Account of Asymptomatic Infections: A Modeling Study of the COVID-19 Outbreak on the Diamond Princess Cruise Ship”. *PLoS ONE* 16(3): e0248273, with Huang L-S, Li L, He M. March 2021
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- “The Influence of the Timing of Work and the Macroeconomy on Work Effort.” *Labour Economics*, Volume 57, April 2019,
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- “New Evidence on Credit Card Borrowing and Repayment Patterns,”
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pg. 394-407, with Sarah Jiang.

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- “Credit Card Debt and Consumption: Evidence from Household-Level Data,” *Applied Economics*, Volume 42, No. 4, 2010, pg. 455-462, with Tufan Ekici.
- “Consumer Search Behavior in the Changing Credit Card Market”, *Journal of Business and Economic Statistics*, July 2008, Volume 26, No. 3. pg. 345-354, with Sougata Kerr.
- Consumer Financial Issues, Thematic Issue of Journal of Family and Economic Issues*, Guest Editor and “Introduction,” June, 2008, Vol. 29, No. 2.
- “Collateral and Sorting: An Empirical Investigation into Home Equity Lines of Credit,” *Household Credit Usage: Personal Debt and Mortgages*, Edited by Sumit Agarwal and Brent Ambrose, Palgrave-MacMillan Publishing, October 2007, with Shubhasis Dey
- “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.
- “Turns in Consumer Confidence: An Information Advantage Linked to Manufacturing,” *Economic Inquiry*, April 2006, Volume 44, No. 2, pg.343-351, with Ida Mirzaie.
- “Bank Price Competition and Asymmetric Consumer Responses to Credit Card Interest Rates, *Economic Inquiry*, April 2005, Volume 43, No. 2, pg. 344-353, with TaeHyung Kim and Gene E. Mumy.
- “The Effects of Meditation and Visual Imagery on an Immune System Disorder: Dermatomyositis.” *The Journal of Alternative and Complementary Medicine*, 2005, Volume 11, No.2, pg. 275-284, with Michael P. Collins.
- “Is Combat Pay Effective: Evidence from Operation Desert Storm”, *Social Science Quarterly*, June 2003, Vol. 84, No. 2, pg 344 -358.

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"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.

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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.
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- "Measuring the Value of Community," *Journal of Urban Economics*, Vol. 6, No. 3 (July, 1979), pg. 371-382.
- "An Empirical Indifference Function for Income and Leisure," *The Review of Economics and Statistics*, Vol. 60, No. 4 (November 1978), pg. 533-540.
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"Economic Rationality: An Empirical Comparison of Black and White Workers as Measured by the Transitivity of their Preference Orderings," *Journal of Social and Behavioral Sciences*, Vol. 21 (Summer 1975).

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

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"A Race Against the Clock: Auctioneer Strategies and Selling Mechanisms in Live Outcry Auctions," under review, with Tasneem Chipty and Stephen Cosslett.

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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.

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