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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

- “Consumer Debt Stress, Changes in Household Debt, and the Great Recession,” *Economic Inquiry*, Volume 54, No 1, January 2016, p. 201-214, with Ida Mirzaie.
- “U.S. Household Real net Worth through the Great Recession and Beyond: Have We Recovered?” *Economics Letters*, Vol. 122, No. 2 , February 2014, p. 272-275, with Randall Olsen.
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- 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.

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- “Is Combat Pay Effective: Evidence from Operation Desert Storm”, *Social Science Quarterly*, June 2003, Vol. 84, No. 2, pg 344 -358.
- "Using Baseball Card Prices to Measure Star Quality and Monopsony" in *Economic Inquiry*, October 2002, Vol. 40, No.4, pg. 620-632, with Charles J. Mullin.
- “Using New Survey Data to Identify Factors in Credit Card Default,” in *The American Statistical Association Proceedings, 2000*, pg. 72-77, with T.H. Kim.
- “A Debt Stress Index for Measuring the Stress Associated with One’s Total Debt, in *The American Statistical Association Proceedings, 2000*, pg. 78-81,” with Paul J. Lavrakas, J Stec, T.H. Kim.
- "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.

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CHAPTERS (continued)

- "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.
- "Absenteeism as a Mechanism for Approaching an Optimal Labor Market Equilibrium: An Empirical Study" with Stuart A. Youngblood, *The Review of Economics and Statistics*, Vol. 68, No. 4, November, 1986), pg. 668 - 674.
- "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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- "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.
- "An Empirical Indifference Function for Income and Leisure," *The Review of Economics and Statistics*, Vol. 60, No. 4 (November 1978), pg. 533-540.
- "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.
- "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.
- "Survey Produces New Source of Data," *Economic Leaflets*, Vol. 46, No. 3 (May, 1987), Florida Bureau of Economic and Business Research.

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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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*Working Hours and Overall Job Satisfaction*, IFG-UAW-OSU  
Final Project Report, May, 1990.

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"The Response of Black and White Women in the Rural South to Prolonged Unemployment," American History Association, December, 1978.

"The Relative Adjustment of the Income-Leisure Tradeoffs of Black and White Workers Over Time," Association of Social and Behavioral Scientists, April, 1975.

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

## WORKING PAPERS

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

"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.