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Current Appointments

Assistant Professor, Marshall School of Business, University of Southern California, Los Angeles, USA (2019 – present).

Associate Editor, *Economic Inquiry* (2023 – present).

Past Appointments

Assistant Professor, Department of Economics, Haslam College of Business, University of Tennessee, Knoxville, USA (2018 – 2019).

Postdoctoral Research Associate, Harvard Center for Population and Development Studies, Harvard University, Cambridge, USA (2015 – 2018).

Postdoctoral Fellow, Program on the Global Demography of Aging, Harvard University, Cambridge, USA (2015 – 2018).

Short-Term Visiting Scholar, Collaborative Research Center SFB 884, University of Mannheim, Mannheim, Germany (2016).

Summer Research Fellow, Federal Reserve Bank of Chicago, Chicago, USA (2013).

Research Assistant, School of Public Health, University of Minnesota, Twin Cities, USA (2011, 2013).

Education

Ph.D. in Economics, 2015
University of Minnesota, Minneapolis, USA.

M.A. in Economics, 2012
University of Minnesota, Minneapolis, USA.

B.A. (Honors) in Economics, 2008
Patna Women's College, Patna University, India.

Research Interests

Research Fields: Macroeconomics, Labor and Demographic Economics.

Research Topics: pensions, retirement, population aging, health, and inequality.

Honors and Awards

Graduate Research Program Partnership Dissertation Fellowship, Summer 2014.
University of Minnesota, Twin Cities, USA.

CSWEP Dissertation Fellowship, Summer 2013. ([Link](#))
Sponsored by the American Economic Association.

Sandor Fellowship, 2009.
University of Minnesota, Twin Cities, USA.

Birendra Kumar Sinha Gold Medal, 2008.
Patna Women's College, Patna University, Patna, India
(awarded for the best undergraduate performance in Economics).

Published/Accepted

1. "Revisiting Retirement and Social Security Claiming Decisions" (with Kathleen McKiernan)
Accepted: **The Review of Economic Studies** ([Link](#)).
News media & blog coverage: [MarketWatch](#).
2. "Exercise or Extra Fries? How Behavior Impacts Health Over the Life Cycle" (with Vegard Nygaard and Ray Miller)
Accepted: **Journal of the European Economic Association** ([Link](#)).
3. "End-of-Life Liquidity" (with Kathleen McKiernan and Giovanni Gallipoli)
Accepted: **Journal of Labor Economics** ([Link](#)).
4. "Consumption Smoothing and Household Savings: Role of Demographics and Durables" (with Areen-dam Chanda, Jingyi Fang, and Fang Yang); **Journal of Development Economics** (2026), Volume 184, 103894 ([Link](#)).
News media & blog coverage: [IdeasForIndia](#).
5. "The Welfare Costs of Misinformation" (with Kathleen McKiernan); **Journal of Economic Dynamics and Control** (2024), 104959 ([Link](#)).
6. "Macroeconomic Consequences of Stay-at-Home Policies During the COVID-19 Pandemic" (with Ayşe İmrohoroglu); **European Economic Review** (2023), Vol. 152 ([Link](#)).
7. "Health, Longevity, and Welfare Inequality of the Elderly" (with Ray Miller); **The Review of Economics and Statistics** (2023), 105(5): 1145–1160 ([Link](#)).
8. "Demographic Transition, Human Capital and Economic Growth in China" (with Ray Miller); **Journal of Economic Dynamics and Control** (2021), Vol. 127 ([Link](#)).
9. "Parental Caregivers and Household Power Dynamics" (with Ray Miller); **Feminist Economics** (2021) ([Link](#)).
10. "Social Insurance, Demographics, and Rural-Urban Migration in China" (with Ray Miller); **Regional Science and Urban Economics** (2021), Vol. 91 ([Link](#)).
11. "Pension Plan Heterogeneity and Retirement Behavior"; **European Economic Review** (2019), Vol. 116, pp. 28–59 ([Link](#)).
12. "Health Disparities and the Socioeconomic Gradient in Elderly Life-Cycle Consumption" (with Ray Miller and David Canning); **Journal of the Economics of Ageing** (2019), Vol. 14, 100176 ([Link](#)).

13. “The Macroeconomic and Welfare Implications of Rural Health Insurance and Pension Reforms in China” (with Ray Miller, David Canning, and Akshar Saxena); **Journal of the Economics of Ageing** (2018), Vol. 11, pp. 71–92 [\[Link\]](#).
14. “Causes of Death and Infant Mortality Rates Among Full-Term Births in the United States Between 2010 and 2012: An Observational Study” (with Günther Fink); **PLOS Medicine** (2018), Vol. 15(3), e1002531 [\[Link\]](#).
News media & blog coverage: [Reuters](#), [Gizmodo](#), [ScienceDaily](#), [Motherly](#).

Working Papers

- “The Family Care Contract: Childcare, Long-Term Care, and Intergenerational Insurance” (with Karen Kopecky and Bettina Siflinger) [\[Link\]](#).
- “Insurance Through Marriage: Case of Parental Health Shocks and Social Security Claiming” (with Ray Miller and Zhixiu Yu) [\[Link\]](#).
- “Consumer Learning and the Entry of Generic Pharmaceuticals” (with Pinar Karaca-Mandic, Jeffrey McCullough, and Amil Petrin); NBER Working Paper #23662.

Work in Progress

- “Optimal Care Policy” (with Karen Kopecky).
- “The Elasticity of Social Security Policy” (with Kathleen McKiernan).
- “The Accuracy and Precision of Mortality Expectations” (with Kathleen McKiernan).
- “More Than a Claiming Age: Social Security Benefit Pathways and Household Value” (with Kathleen McKiernan).
- “Income Shocks, Selection and the Price of Life Insurance” (with Kathleen McKiernan and Giovanni Gallipoli).
- “Gender Gaps in Health”.

Invited Talks & Conference Presentations

- 2026:** Women in Macroeconomics (Discussant); North American Summer Meeting; BSE Summer Forum; CEPR Economics of Longevity Conference; NBER SI (Discussant); World Bank; Georgetown; University of British Columbia; NBER–ISB Workshop (Artificial Intelligence, Digitization, and Financial Markets);
- 2025:** NBER–ISB Workshop (Household Finance across the Lifecycle); NBER SI (Inequality and Macroeconomics); USC–Schaeffer Center; Midwest Macro Meetings; Western Economic Association International.
- 2024:** NBER Summer Institute (Household Finance); Investment Company Institute; Federal Reserve Bank of Cleveland; University of Georgia; Midwest Economics Association; Midwest Macro Meetings; Western Economic Association International; North American Summer Meeting of the Econometric Society; Southern Economics Association.

2023: University of California Irvine; Federal Reserve Bank of Richmond; NBER SI (Public Economics); USC Marshall Brownbag; Midwest Macro Meetings; Western Economic Association International; Society for Economic Dynamics; Workshop on the Heterogeneity and Macroeconomics of Labor Markets; 116th Annual Conference on Taxation.

2022: LAEF Conference on Aging and Healthcare in the Macroeconomy; UC Riverside; Stanford; BLS; CMIE webinar; USC Junior Faculty Research Day; Western Economic Association International; Midwest Macro Meetings; 100 Years of Economic Development at Cornell; Society for the Advancement of Economic Theory Conference.

2021: California State University, Fullerton; USC–Schaeffer Center; Southern Methodist University; UCLA; USC Marshall Brownbag; Western Economic Association International; Society for Economic Dynamics; NBER Summer Institute; National Tax Association; 8th Conference on New Developments in Business Cycle Analysis.

2020: University of California Riverside, USC Marshall Brownbag.

2019: Federal Reserve Bank of Atlanta; California Macroeconomics Conference, Claremont McKenna College, Claremont; Midwest Macro Meetings, Michigan State University, East Lansing; 12th Southeastern International/Development Economics Workshop (SIDEW), Atlanta.

2018: University of Texas Austin (LBJ School of Public Affairs); University of Southern California (Marshall School of Business); University of Tennessee, Knoxville; Wayne State University; Louisiana State University; The 7th Annual Conference of the American Society of Health Economists, Emory University, Atlanta; Midwest Macro Meetings, Vanderbilt University, Nashville.

2017: Midwest Economics Association's Annual Meeting, Cincinnati; Annual Meeting of Population Association of America, Chicago; Midwest Macro Meetings, Louisiana State University, Baton Rouge; Barcelona GSE Summer Forum, Barcelona, Spain.

2016: Harvard University (T.H. Chan School of Public Health; Center for Population and Development Studies); University of Mannheim; Annual Meeting of Population Association of America, Washington DC; Midwest Macro Meetings, Purdue University, West Lafayette; Barcelona GSE Summer Forum, Barcelona, Spain.

2015: University of Alberta; Queen's University; Cornerstone Research; Harvard University (Center for Population and Development Studies); The Joint Annual Health Econometrics Workshop and the Seventh Australasian Workshop on Econometrics and Health Economics, University of Hawaii, Manoa.

2014: Ninth Economics Graduate Student Conference, Washington University in St. Louis, St. Louis.

2013: Federal Reserve Bank of Chicago.

** Scheduled*

Teaching Experience

Macroeconomics for Business (2019–present).

Instructor, Department of Finance and Business Economics, USC Marshall, LA, USA.

Macroeconomic Theory (2019).

Instructor, Department of Economics, University of Tennessee, Knoxville, USA.

Intermediate Macroeconomics (2019).

Instructor, Department of Economics, University of Tennessee, Knoxville, USA.

Economic Development (2014–2015).

Instructor, Department of Economics, University of Minnesota, Twin Cities, USA.

Intermediate Macroeconomics (2014).

Instructor, Department of Economics, University of Minnesota, Twin Cities, USA.

Principles of Microeconomics (2011–2012).

Instructor, Department of Economics, University of Minnesota, Twin Cities, USA.

Principles of Microeconomics (2010–2011).

Teaching Assistant, Department of Economics, University of Minnesota, Twin Cities, USA.

Synergistic Activities

Grant proposal reviewer: National Science Foundation (Division of Social and Economic Sciences – Economics program)

Reviewer for the journals: Econometrica, Review of Economic Studies, AEJ: Macroeconomics, Journal of Labor Economics, Review of Economic Dynamics, Review of Financial Studies, Economic Journal, Journal of Public Economics, Journal of Economic Growth, Journal of Development Economics, Journal of the Economics of Ageing, PLOS Medicine, Contemporary Economic Policy, Journal of the European Economic Association, Journal of Economic Dynamics and Control, Economic Inquiry, Economic Modelling, Economics of Education Review, International Economic Review, Regional Science and Urban Economics, Economics Letters, Demography.

Ph.D. Thesis Committee: Xiaoxin Zhang (Economics, USC), Yukun Ding (Economics, USC), Xiongfei Li (Economics, USC), Jingyi Fang (Economics, USC), Kanika Aggarwal (Economics, USC).

Co-organizer: Virtual workshop on Macroeconomics of Health and Aging (May 2020), USC Joint FBE–Econ Macro Seminar Series (2020–present), USC Marshall Macro Brown Bag co-organizer (2019–2020).

Membership: Member of the American Economic Association, Midwest Economics Association, Econometric Society.

Computer Skills

Stata, MATLAB, GAUSS, Fortran, C++, MPI, GSL, and Eigen scientific libraries.

Languages

Fluent in English and Hindi.
