H. Wilbert van der Klaauw

Curriculum Vitae
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Federal Reserve Bank of New York

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Education

Ph.D.(Economics)	1992	Brown University Dissertation: An Economic Analysis of Female Labor Supply and Marital Status Decisions over the Life Cycle Advisors: Tony Lancaster and Robert Moffitt
A.M. (Economics)	1987	Brown University
M.Sc.(Economics)	1985	Hull University, Hull, United Kingdom
Candidatum Exam (Econometrics)	1983	Erasmus University Rotterdam, The Netherlands

Areas of Concentration

Labor Economics, Household Finance, Applied Econometrics.

Professional Experience

- Director, The Center for Microeconomic Data, Federal Reserve Bank of New York, Dec. 2013 -- present.
- Economic Research Advisor, Federal Reserve Bank of New York, January 2022 -- present.
- Senior Vice President, Federal Reserve Bank of New York, January 2013 -- 2022.
- Vice President, Federal Reserve Bank of New York, January 2010 -- December 2012.

- Assistant Vice President, Federal Reserve Bank of New York, July 2007 -- December 2009.
- Research Officer, Federal Reserve Bank of New York, July 2006 - June 2007.
- Professor of Economics, University of North Carolina at Chapel Hill, July 2004 - June 2006.
- Visiting Scholar, Federal Reserve Bank of New York, August 2005 - June 2006.
- Associate Professor, University of North Carolina at Chapel Hill, August 1999-2004.
- Visiting Professor, University of Essex, ISER, Spring semester 2003.
- Assistant Professor, New York University, September 1991-July 1999.
- Lecturer and Researcher, Hull University, UK, 1985-1986.

Fellowships and Professional Honors

- Research Fellow, RFBerlin network, 2025-present.
- European Society for Population Economics, President, 2022.
- European Society for Population Economics, President-Elect, 2020-2021.
- Senior Fellow, Rimini Centre for Economic Analysis (RCEA), 2020-present.
- Research Fellow, Institute for the Study of Labor (IZA), Bonn, Germany, January 2011-present.
- Network Member, Human Capital and Economic Opportunity Global Working Group, University of Chicago.
- ERID (Economics Research Initiatives at Duke) Scholar, Duke, October 2015.
- Visiting Fellow, De Nederlandsche Bank, Amsterdam, The Netherlands, June 2010.
- Fellow, Institute for Social and Economic Research, University of Essex, 2004-2011.
- Fellow, CHILD (Centre for Household, Income, Labour, and Demographic Economics), University of Turin, 2000-2006.
- Fellow, Carolina Population Center, University of North Carolina, Chapel Hill, 1999-2006.
- University Research Council Award, UNC-Chapel Hill, 2002.
- Visiting Fellow, ICER (International Centre for Economic Research), Torino, May-July 2001.
- Goddard Fellowship, NYU, semester leave, fall 1996.
- University of Pennsylvania, Visiting Scholar, fall 1996.
- ESRC Research Centre on Micro Social Change, England, Visiting Scholar, October 1996.
- The Tinbergen Institute (Amsterdam), Visiting Scholar, July 1994, June 1995.
- University of Newcastle, Visiting Scholar, Summer 1994.

Professional Activities

Associate Editor, Journal of Political Economy, 2021-2025.

Co-Editor, Labour Economics, 2017-2023.

Guest Co-Editor, Journal of Econometrics, 2019-2021.

Associate Editor, Journal of Labor Economics, 2011-2016.

Associate Editor, Journal of Business and Economic Statistics, 2001-2016.

Co-Editor, Labour: Review of Labour Economics and Industrial Relations, 2006-2016.

National Institute on Aging Understanding America Study (UAS) Data Monitoring Committee, University of Southern California, Member, 2022-current.

Consumer Payments Research Center, FRB-Boston, Advisory Board Member, 2016-current

Program Committee member, annual meetings, European Society for Population Economics, 2003, 2016, 2018, 2019-2022

Co-Organizer, Credit Bureau Data Users Conference, March 2022

Program Committee member, CFPB Research Conference, December 2022

Council member, European Society for Population Economics, 2016-current

Referee for *American Economic Journal: Applied Economics, American Economic Journal: Economic Policy, American Economic Review, Demography, Econometrica, Economic Journal, Education Finance and Policy, European Economic Review, International Economic Review, Journal of Applied Econometrics, Journal of Econometrics, Journal of Business and Economic Statistics, Journal of Development Economics, Journal of Human Resources, Journal of Labor Economics, Journal of Political Economy, JPE Micro, Journal of Population Economics, Labour: Review of Labour and Industrial Relations, Labour Economics, Review of Economic Studies, Review of Economics and Statistics, Review of Economics of the Household, Review of Income and Wealth, Southern Economic Journal, Statistica Neerlandica*.

Publications

- The Financial Consequences of Undiagnosed Memory Disorders (with Carole Roan Gresenz, Jean M. Mitchell, Belicia Rodriguez, Crystal Wang and R. Scott Turner). *Journal of Financial Economics*, vol. 172, 2025, pp. 104149.

- Everything in Its Own Time: Planning Horizons Vary Across Financial Domains (with Wändi Bruine de Bruin, Alycia Chin and David Zimmerman), *Journal of Behavioral Decision Making*, vol. 38(4), 2025.

- Consumer Credit Reporting Data (with Christa Gibbs, Benedict Guttman-Kenney, Donghoon Lee, Scott Nelson and Jialan Wang), *Journal of Economic Literature*, vol. 63(2), 2025, pp. 598-636.

- Financial Inclusion in the United States: Measurement, Determinants, and Recent Developments (with Matteo Crosignani, Jonathan Kivell, Daniel Mangrum, Donald P. Morgan, Ambika Nair and Joelle W. Scally), *Economic Policy Review*, Vol 31(3), September 2025.

- Partisan expectations and COVID era inflation: A comment (with Felix Aidala, Olivier Armantier and Giorgio Topa), *Journal of Monetary Economics*, vol. 148, 2025.

- Workers' perceptions of earnings growth and employment risk (with Gizem Kosar), *Journal of Labor Economics*, vol. 43 (S1), 2025, pp. S83-121.

- Gas Price Changes and Consumer Inflation Expectations: Experimental Evidence (with Felix Aidala, Olivier Armantier, Gizem Kosar, Jason Sommerville and Giorgio Topa), *Journal of Economic Behavior and Organization*, vol. 220, 2024, pp.66-80.

- Non-Conforming Preferences: Jumbo Mortgage Lending and Large Bank Stress Tests (with Andrew Haughwout, Don Morgan, Michael Neubauer, and Maxim Pinkovskiy), *Journal of Money, Credit and Banking*, 2024.

- *Handbook of Economic Expectations* (with Ruediger Bachmann and Giorgio Topa, eds), Elsevier, 2023.

- A New Approach to Assess Inflation Expectations Anchoring Using Strategic Surveys (with Olivier Armantier, Argia Sbordone, Giorgio Topa and John C. Williams), *Journal of Monetary Economics*, vol. 129, 2022, pp S82-S101.

- Understanding Migration Aversion Using Elicited Counterfactual Choice Probabilities (with Gizem Kosar and Tyler Ransom), *Journal of Econometrics*, vol. 231(1), 2022, pp 123-147.

- How Economic Crises Affect Inflation Beliefs: Evidence from the Covid-19 Pandemic (with Olivier Armantier, Gizem Kosar, Rachel Pomerantz, Daphne Skandalis, Kyle Smith and Giorgio Topa), *Journal of Economic Behavior and Organization*, vol. 189, September 2021, pp 443-469.

- Echoes of Rising Tuition in Students Borrowing, Educational Attainment, and Homeownership in Post-Recession America (with Zach Bleemer, Meta Brown, Donghoon Lee and Katherine Strair), *Journal of Urban Economics*, vol. 122, March 2021.

- Long-run Net Distributionary Effects of Federal Disaster Insurance: The Case of Hurricane Katrina (with Zach Bleemer), *Journal of Urban Economics*, vol. 110, March 2019, pp 70-88.

- Understanding Evolution of Student Loan Balances and Repayment Behavior: Do Institution Type and Degree matter? (with Meta Brown, Raji Chakrabarti and Basit Zafar), *Economic Policy Review*, Vol 25(1), December 2019.

- An Overview of the Survey of Consumer Expectations (with Olivier Armantier, Giorgio Topa and Basit Zafar), *Economic Policy Review*, December 2017.

- The Advantages of Probabilistic Survey Questions (with Simon Potter, Marco Del Negro and Giorgio Topa), *Review of Economic Analysis*, Vol. 9, April 2017, 1-32.

- Measuring Expectations of Inflation: Effects of Survey Mode, Wording, and Opportunities to Revise (with Wändi Bruine de Bruin, Maarten van Rooij, Federica Teppa and Klaas de Vos), *Journal of Economic Psychology*, Vol. 59, April 2017, 45-58.

- Workers' Spending Response to the 2011 Payroll Tax Cuts (with Grant Graziani and Basit Zafar), *American Economic Journal: Economic Policy*, Vol. 8 (4), November 2016, 124-159.

- Financial Education and the Debt Behavior of the Young (with Meta Brown, John Grigsby, Jaya Wen and Basit Zafar), The *Review of Financial Studies*, Vol. 29 (9), September 2016, pp.2490-2522.

- The Price is Right: Updating of Inflation Expectations in a randomized Price Information Experiment (with Olivier Armantier, Giorgio Topa and Basit Zafar), *Review of Economics and Statistics*, Vol.98 (3), July 2016, pp. 503-523.

- Determinants of Mortgage Default and Consumer Credit Use: The Effects of Foreclosure Laws and Foreclosure Delays (with Sewin Chan, Andrew Haughwout and Andrew Hayashi), *Journal of Money, Credit and Banking*, Vol. 48 (2-3), March-April 2016, pp.393-413.

- Unintended Consequences of Welfare Reform: The Case of Divorced Parents (with Marco Francesconi and Helmut Rainer), *Review of Economics of the Household*, Vol. 13(3), 2015, 709-733.

- Do We Know What We Owe? A Comparison of Borrower and Lender-reported Consumer Debt (with Meta Brown, Andrew Haughwout and Donghoon Lee), *Economic Policy Review*, October 2015.

- Inflation Expectations and Behavior: Do Survey Respondents Act on their Beliefs? (with Olivier Armantier, Giorgio Topa and Basit Zafar), *International Economic Review*, Vol. 56(2), May 2015, 505-539.

- Student Debt Growth and the Repayment Progress of Recent Cohorts (with Meta Brown, Andrew Haughwout, Donghoon Lee and Joelle Scally), *ABI Law Review*, Vol. 23, Winter 2015, pp.331-346.

- Land Regulation and Welfare (with Andrew Haughwout and Matthew Turner), *Econometrica*, Vol. 82, July 2014, 1341-1403.

- Measuring Inflation Expectations (with Olivier Armantier, Wändi Bruine de Bruin, Simon Potter, Giorgio Topa and Basit Zafar), *Annual Review of Economics*, Vol. 5, May 2013, pp.273-301.

- The Financial Crisis at the Kitchen Table: Recent Trends in Household Debt and Credit (with Meta Brown, Andrew Haughwout and Donghoon Lee), *Current Issues in Economics and Finance*, Vol 19(2), April 2013.

- What Determines Family Structure? (with David Blau), *Economic Inquiry*, Vol. 51(1), January 2013, pp. 579-604.

- On the Use of Expectations Data in Estimating Structural Dynamic Choice Models, *Journal of Labor Economics*, Vol. 30(3), July 2012, pp. 521-554.

- The Effect of Question Wording on Consumers' Reported Inflation Expectations (with Wändi Bruine de Bruin, Julie Downs, Baruch Fischhoff, Giorgio Topa and Olivier Armantier), *Journal of Economic Psychology*, Vol. 33(4), 2012, pp. 749-757.

- Is Economics Coursework, or Majoring in Economics, Associated with Different Civic Behaviors? (with Sam Allgood, William Bosshardt and Michael Watts), *Journal of Economic Education*, Vol. 43(3), 2012, pp. 248-268.

- Expectations of Inflation: The Biasing Effect of Thoughts about Specific Prices", (with Wändi Bruine de Bruin and Giorgio Topa), *Journal of Economic Psychology*, Vol. 32(5), October 2011, pp. 834-845.

- Economics Coursework and Long-Term Behavior and Experiences of College Graduates in Labor Markets and Personal Finance (with Sam Allgood, William Bosshardt and Michael Watts), *Economic Inquiry*, July 2011, Vol. 49(3), pp. 771-795.

- Measuring Consumer Uncertainty about Future Inflation (with Wändi Bruine de Bruin, Charles F. Manski and Giorgio Topa), *Journal of Applied Econometrics*, April/May 2011, Vol. 26(3), pp. 454-78.

- Improving Survey Measurement of Household Inflation Expectations (with Wändi Bruine de Bruin, Simon Potter, Robert Rich and Giorgio Topa), *Current Issues in Economics and Finance*, August/September 2010, Vol. 16(7).

- Expectations of Inflation: The Role of Financial Literacy and Demographic Variables (with Wändi Bruine de Bruin, Julie Downs, Baruch Fischhoff, Giorgio

Topa and Olivier Armantier), *Journal of Consumer Affairs*, 2010, vol. 44(2), 381-402.

- Maternal Employment, and Child Development (with Tom Mroz and Haiyong Liu), *Journal of Econometrics*, 2010, vol. 156(1), pages 212-228.

- The Effect of In-Work Benefit Reform in Britain on Married Couples: Theory and Evidence (with Marco Francesconi and Helmut Rainer), the *Economic Journal*, vol. 119(535), 2009, p.F66-F100.

- Social Security and the Savings and Retirement Behavior of Low Income Households (with Kenneth Wolpin), *Journal of Econometrics*, Vol. 145(1-2), 2008, p.21-42.

- A Demographic Analysis of the Family Structure Experiences of Children in the United States (with David Blau), *Review of Economics of the Household*, Vol. 6(3), 2008, p.193-221.

- Regression-Discontinuity Analysis: A Survey of Recent Developments in Economics, *Labour: Review of Labour Economics and Industrial Relations*, Vol. 22 (2), 2008, p.219-245.

- The Effect of Disability Insurance on Labor Supply of Older Individuals in the 1990s (with Susan Chen), *Journal of Econometrics*, Vol. 142(2), 2008, p.757-784.

- Breaking the Link Between Poverty and Low Student Achievement: An Evaluation of Title 1, *Journal of Econometrics* , Vol. 142(2), 2008, p.731-756.

- The Socioeconomic Consequences of 'In-Work' Benefit Reform for British Lone Mothers (with Marco Francesconi), *Journal of Human Resources*, Vol 42 (1),2007, p.1-31.

- The Sensitivity of Economic Statistics to Coding Errors in Personal Identifiers: Comment, *Journal of Business Economics and Statistics*, Vol. 23(2), April 2005.

- What Students Remember and Say about College Economics Years Later, (with S. Allgood, W. Bosshardt and M. Watts) *American Economic Review, Papers and Proceedings*, Vol 94(2), May 2004.

- Estimating the Effect of Financial Aid Offers on College Enrollment: A Regression-Discontinuity Approach, *International Economic Review*, Vol 43(4), November 2002.

- Identification and Estimation of Treatment Effects with a Regression-Discontinuity Design (with J. Hahn and P. Todd), *Econometrica*, Vol 69(1), January 2001, 201-209.

- The Turnover of Teachers: A Competing Risks Explanation (with P.J. Dolton), *Review of Economics and Statistics*, 1999.
- Female Labor Supply and Marital Status Decisions: A Life Cycle Model, *The Review of Economic Studies*, 1996.
- Evaluating the Cost of Conscription in the Netherlands (with G. Imbens), *Journal of Business Economics and Statistics*, 1995.
- Leaving Teaching in the UK: A Duration Analysis (with P.J. Dolton), *Economic Journal*, 1995.
- Occupational Choice and Earnings Determination: The Role of Sample Selection and Non-pecuniary Factors" (with P.J. Dolton and G. Makepeace), *Oxford Economic Papers*, vol. 41, 1989.

Book Chapters

- Recent Advances in the Collection and Use of Subjective Expectations Data by Central Banks (with Gizem Kosar and Giorgio Topa), forthcoming in Econometric Society Conference Volume for the 2025 World Congress, Econometric Society Monograph series, chapter 13, 2026.
- Household Surveys and Probabilistic Questions (with Wändi Bruine de Bruin, Alycia Chin and Jeff Dominitz), in *Handbook of Economic Expectations*, eds. R. Bachmann, G. Topa and W. van der Klaauw (ed.). Chapter 1, 2023, pp. Elsevier.
- Graying of American Debt (with Meta Brown, Donghoon Lee and Joelle Scally), in *Remaking Retirement? Debt in an Aging Economy*, Oxford University Press Conference Volume, 2020.
- Trends in Household Debt and Credit (with Andrew Haughwout, Donghoon Lee, Joelle Scally and Lauren Thomas), in *Handbook of US Consumer Economics*, eds. Andrew Haughwout and Benjamin Mandel. San Diego: Elsevier Science and Technology, 2019.
- Measuring Student Debt and its Performance (with Meta Brown, Andrew Haughwout, Donghoon Lee and Joelle Scally), in *Student Loans and the Dynamics of Debt*, eds. Brad Hershbein and Kevin M. Mollenbeck. W.E. Upjohn Institute for Employment Research. Kalamazoo, Michigan, 2015.
- Household Debt and Saving During the Great Recession (with Rajashri Chakrabarti, Donghoon Lee and Basit Zafar), in *Measuring Wealth and Financial Intermediation and Their Links to the Real Economy*, eds. Charles Hulten and Marshall Reinsdorf, NBER Studies in Income and Wealth Volume 73, 2015.

- Regression-Discontinuity Analysis, *The New Palgrave Dictionary of Economics*, eds. Steven N. Durlauf and Lawrence E. Blume, Second Edition, June 2008.

- Teacher Salaries and Teacher Retention (with P.J. Dolton), *Assessing Educational Practices: The Contribution of Economics* , MIT Press, Baumol and Becker (eds), 1996.

Recent Projects and Working Papers

- Advancing Economic Measurement: Some Insights from the Survey of Consumer Expectations (with Christopher Gresh and Gizem Kosar), February 2026.

- Understanding Consumer Demand for "Buy Now, Pay Later" (with Felix Aidala, Gizem Kosar and Daniel Mangrum), September 2025.

- Cognitive Health, Household Financial Decision-Making & Intrahousehold Financial Spillovers (with Carole Roan Gresenz, Jean Mitchell, Crystal Wang and Scott Turner), September 2025.

- Financial Education and Household Financial Decisions during the Pandemic (with Donghoon Lee, Daniel Mangrum and Crystal Wang), June 2025.

- Subjective Expectations Data-based Estimates of Perceived Earnings Dynamics (with Gizem Kosar), June 2024.

- US Families' Changing Responses to College Costs: Less Borrowing, More Coresidence (with Zachary Bleemer, Meta Brown and Donghoon Lee), June 2024.

- Estimates of Cost-Price Passthrough from Business Survey Data (with Keshav Dogra, Sebastian Heise, Edward S. Knotek II, Brent H. Meyer, Robert W. Rich, Raphael S. Schoenle and Giorgio Topa), May 2023.

- The Curious Case of the Rise in Deflation Expectations (with Olivier Armantier, Gizem Kosar, Jason Somerville, Giorgio Topa and John C. Williams), October 2022.

- Project on Impact of Natural Disasters on Spending and Debt (with Rajashri Chakrabarti), October 2022.

- Project on Effect of Merit Aid on Spending and Debt (with Rajashri Chakrabarti), March 2022.

- Vintage Effects in Loan Performance Models (with Andrew Haughwout and Joseph Tracy), September 2018.

- Comparing Responses to Financial Questions in Face-to-face and Web Surveys (with Wändi Bruine de Bruin, Maarten van Rooij, Federica Teppa and Klaas de Vos), November 2016.
- Debt, Jobs, or Housing: What s Keeping Millennials at Home? (with Zach Bleemer, Meta Brown and Donghoon Lee), October 2016.
- Anatomy of Welfare Reform: Announcement and Implementation Effects (with Richard Blundell and Marco Francesconi), September 2011.
- An Introduction to the FRBNY Consumer Credit Panel (with Donghoon Lee), Staff Report 479, November 2010.
- Rethinking the Measurement of Household Inflation Expectations: Preliminary Findings (with Wändi Bruine de Bruin, Giorgio Topa, Simon Potter and Michael Bryan), Staff Report 359, December 2008.
- The effect of changing sample composition on time-variation in reported business conditions (with Jason Bram, Richard Deitz, James Orr and Giorgio Topa), July 2008.
- Evaluating the Effect of an Antidiscrimination Law using a Regression-Discontinuity Design (with J. Hahn and P. Todd), NBER Working paper 7131, May 1999.
- The Supply and Early Careers of Teachers, mimeo, NYU, September 1997.

Social Media FRBNY Liberty Street Economics Blog

- Where Are Mortgage Delinquencies Rising the Most? With Andrew F. Haughwout, Donghoon Lee, Daniel Mangrum, and Joelle W. Scally, February 10, 2026.
- How Businesses Set Prices -- In Their Own Words. With Wändi Bruine de Bruin, Keshav Dogra, Sebastian Heise, Edward S. Knotek II, Brent H. Meyer, Robert W. Rich, Raphael S. Schoenle, and Giorgio Topa, November 24, 2025.
- A Check-In on the Mortgage Market. With Andrew F. Haughwout, Donghoon Lee, Jonathan Lee, and Joelle W. Scally, August 05, 2025.
- Who's Paying Those Overdraft Fees? With Donald P. Morgan and Gabriel Leonard, May 28, 2025.
- Student Loan Delinquencies Are Back, and Credit Scores Take a Tumble. With Andrew F. Haughwout, Donghoon Lee, Daniel Mangrum, and Joelle W. Scally, May 13, 2025.

- Recent Shifts Seen in Consumers' Public Policy Expectations With Joseph Delehanty and Gizem Kosar, April 11, 2025.
- Breaking Down Auto Loan Performance. With Andrew F. Haughwout, Donghoon Lee, Daniel Mangrum, and Joelle W. Scally, February 13, 2025.
- Income Growth Outpaces Household Borrowing. With Andrew F. Haughwout, Donghoon Lee, Daniel Mangrum, and Joelle W. Scally, November 13, 2024.
- Mortgage Lock-In Spurs Recent HELOC Demand. With Andrew F. Haughwout, Donghoon Lee, Daniel Mangrum, and Joelle W. Scally, August 06, 2024.
- Delinquency Is Increasingly in the Cards for Maxed-Out Borrowers. With Andrew F. Haughwout, Donghoon Lee, Daniel Mangrum, Joelle W. Scally, and Crystal Wang, May 14, 2024.
- The Post-Pandemic Shift in Retirement Expectations in the U.S. With Felix Aidala and Gizem Kosar, May 09, 2024.
- How Are They Now? A Checkup on Homeowners Who Experienced Foreclosure. With Andrew F. Haughwout, Donghoon Lee, Daniel Mangrum, Belicia Rodriguez, and Joelle W. Scally, May 08, 2024.
- Mortgage Rate Lock-In and Homeowners' Moving Plans. With Felix Aidala, Andrew F. Haughwout, Ben Hyman, and Jason Somerville, May 06, 2024.
- The New York Fed Consumer Credit Panel: A Foundational CMD Data Set. With Andrew F. Haughwout, Donghoon Lee, Daniel Mangrum, and Joelle W. Scally, April 17, 2024.
- The Survey of Consumer Expectations: A Look Back at the Past Decade. With Olivier Armantier, Gizem Kosar, and Giorgio Topa, April 16, 2024.
- Learning by Bouncing: Overdraft Experience and Salience. With Donald P. Morgan, April 01, 2024.
- How and Why Do Consumers Use "Buy Now, Pay Later"? With Felix Aidala and Daniel Mangrum, February 14, 2024.
- Auto Loan Delinquency Revs Up as Car Prices Stress Budgets. With Andrew F. Haughwout, Donghoon Lee, Daniel Mangrum, Joelle W. Scally, and Crystal Wang, February 06, 2024.
- Credit Card Delinquencies Continue to Rise: Who Is Missing Payments? With Andrew F. Haughwout, Donghoon Lee, Daniel Mangrum, and Joelle W. Scally, November 07, 2023.
- An Update on the Health of the U.S. Consumer. With Andrew F. Haughwout, Donghoon Lee, Daniel Mangrum, Jonathan McCarthy, Davide Melcangi, and

Joelle W. Scally, October 18, 2023.

- Borrower Expectations for the Return of Student Loan Repayment. With Rajashri Chakrabarti, Daniel Mangrum, and Sasha Thomas, October 18, 2023.
- Who Is Offered and Uses Buy Now, Pay Later? With Felix Aidala and Daniel Mangrum, September 26, 2023.
- A Consumers Perspective on the Recent Movements in Inflation. With Felix Aidala, Olivier Armantier, Fatima-Ezzahra Boumahdi, Gizem Kosar, Devon Lall, and Jason Somerville, August 17, 2023.
- Credit Card Markets Head Back to Normal after Pandemic Pause. With Andrew F. Haughwout, Donghoon Lee, Daniel Mangrum, and Joelle W. Scally, August 08, 2023.
- How Do Firms Adjust Prices in a High Inflation Environment? With Wändi Bruine de Bruin, Keshav Dogra, Sebastian Heise, Edward S. Knotek II, Brent H. Meyer, Robert W. Rich, Raphael S. Schoenle, and Giorgio Topa, June 02, 2023.
- The Great Pandemic Mortgage Refinance Boom. With Andrew F. Haughwout, Donghoon Lee, Daniel Mangrum and Joelle W. Scally, May 15, 2023.
- Younger Borrowers Are Struggling with Credit Card and Auto Loan Payments. With Andrew F. Haughwout, Donghoon Lee, Daniel Mangrum and Joelle W. Scally, February 16, 2023.
- Balances Are on the Rise-So Who Is Taking on More Credit Card Debt? With Andrew F. Haughwout, Donghoon Lee, Daniel Mangrum and Joelle W. Scally, November 15, 2022.
- New SCE Charts Include a Measure of Longer-Term Inflation Expectations. With Felix Aidala, Olivier Armantier, Fatima-Ezzahra Boumahdi, Gizem Kosar, Devon Lall, Jason Somerville and Giorgio Topa, October 11, 2022.
- Historically Low Delinquency Rates Coming to an End. With Andrew F. Haughwout, Donghoon Lee, Daniel Mangrum and Joelle W. Scally, August 02, 2022.
- What Do Consumers Think Will Happen to Inflation? With Olivier Armantier, Fatima-Ezzahra Boumahdi, Gizem Kosar, Jason Somerville, Giorgio Topa and John C. Williams, May 26, 2022.
- Refinance Boom Winds Down. With Andrew F. Haughwout, Donghoon Lee, Daniel Mangrum and Joelle W. Scally, May 10, 2022.
- What Might Happen When Student Loan Forbearance Ends? With Rajashri Chakrabarti and Jessica Lu, April 21, 2022.

- What Are Consumers' Inflation Expectations Telling Us Today? With Olivier Armantier, Leo Goldman, Gizem Kosar, Giorgio Topa and John C. Williams, February 14, 2022.
- Car Prices Drive Up Borrowing. With Andrew F. Haughwout, Donghoon Lee, Daniel Mangrum and Joelle W. Scally, February 08, 2022.
- Credit Card Trends Begin to Normalize after Pandemic Paydown. With Andrew F. Haughwout, Donghoon Lee, Daniel Mangrum and Joelle W. Scally, November 09, 2021.
- Have Consumers Long-Run Inflation Expectations Become Un-Anchored? With Olivier Armantier, Fatima-Ezzahra Boumahdi, Leo Goldman, Gizem Kosar, Jessica Lu, and Giorgio Topa, September 24, 2021.
- Forbearance Participation Declines as Programs End Nears. With Andrew F. Haughwout, Donghoon Lee, and Joelle W. Scally, August 03, 2021.
- Who Received Forbearance Relief? With Rajashri Chakrabarti, Jessica Lu, and Joelle W. Scally, August 02, 2021.
- Consumer Credit Demand, Supply, and Unmet Need during the Pandemic. With Jessica Lu, May 20, 2021.
- Keeping Borrowers Current in a Pandemic. With Andrew F. Haughwout, Donghoon Lee, and Joelle W. Scally, May 19, 2021.
- Small Business Owners Turn to Personal Credit. With Andrew F. Haughwout, Donghoon Lee, and Joelle W. Scally, May 19, 2021.
- What s Next for Forborne Borrowers? With Andrew F. Haughwout, Donghoon Lee, and Joelle W. Scally, May 19, 2021.
- What Happens during Mortgage Forbearance? With Andrew F. Haughwout, Donghoon Lee, and Joelle W. Scally, May 19, 2021.
- Credit Card Balance Declines Are Largest Among Older, Wealthier Borrowers. With Andrew F. Haughwout, Donghoon Lee, and Joelle W. Scally, May 12, 2021.
- An Update on How Households Are Using Stimulus Checks. With Olivier Armantier, Leo Goldman, and Gizem Kosar, April 07, 2021.
- Mortgage Rates Decline and (Prime) Households Take Advantage. With Andrew F. Haughwout, Donghoon Lee, and Joelle W. Scally, February 17, 2021.
- Following Borrowers Through Forbearance. With Andrew F. Haughwout, Donghoon Lee, and Joelle W. Scally, November 17, 2020.

- How Do Consumers Believe the Pandemic Will Affect the Economy and Their Households? With Olivier Armantier, Leo Goldman, Gizem Kosar, Jessica Lu, and Rachel Pomerantz, October 16, 2020.
- How Have Households Used Their Stimulus Payments and How Would They Spend the Next? With Olivier Armantier, Leo Goldman, Gizem Kosar, Jessica Lu, and Rachel Pomerantz, October 13, 2020.
- Consumers Expect Modest Increase in Spending Growth and Continued Government Support. With Gizem Kosar and Rachel Pomerantz, September 28, 2020.
- Debt Relief and the CARES Act: Which Borrowers Face the Most Financial Strain? With Rajashri Chakrabarti, Andrew F. Haughwout, Donghoon Lee, William Nober, and Joelle W. Scally, August 19, 2020.
- Debt Relief and the CARES Act: Which Borrowers Benefit the Most? With Rajashri Chakrabarti, Andrew F. Haughwout, Donghoon Lee, William Nober, and Joelle W. Scally, August 18, 2020.
- The Disproportionate Effects of Covid-19 on Households with Children. With Olivier Armantier, Gizem Kosar, and Rachel Pomerantz, August 13, 2020.
- A Monthly Peek into Americans Credit During the COVID-19 Pandemic. With Andrew F. Haughwout, Donghoon Lee, and Joelle W. Scally, August 06, 2020.
- Inequality in U.S. Homeownership Rates by Race and Ethnicity. With Andrew F. Haughwout, Donghoon Lee, and Joelle W. Scally, July 08, 2020.
- Measuring Racial Disparities in Higher Education and Student Debt Outcomes. With Rajashri Chakrabarti and William Nober, July 08, 2020.
- Do College Tuition Subsidies Boost Spending and Reduce Debt? Impacts by Income and Race. With Rajashri Chakrabarti and William Nober, July 08, 2020.
- Consumers Increasingly Expect Additional Government Support amid COVID-19 Pandemic. With Gizem Kosar and Kyle Smith, May 26, 2020.
- Inflation Expectations in Times of COVID-19. With Olivier Armantier, Gizem Kosar, Rachel Pomerantz, Daphne Skandalis, Kyle Smith, and Giorgio Topa, May 13, 2020.
- Amid the COVID-19 Outbreak, Consumers Temper Spending Outlook. With Gizem Kosar and Kyle Smith, May 07, 2020.
- U.S. Consumer Debt Payments and Credit Buffers on the Eve of COVID-19. With Andrew F. Haughwout, Donghoon Lee, and Joelle W. Scally, May 05, 2020.

- How Widespread Is the Impact of the COVID-19 Outbreak on Consumer Expectations? With Olivier Armantier, Gizem Kosar, Rachel Pomerantz, Daphne Skandalis, Kyle Smith and Giorgio Topa, April 16, 2020.
- Coronavirus Outbreak Sends Consumer Expectations Plummeting With Olivier Armantier, Gizem Kosar, Rachel Pomerantz, Daphne Skandalis, Kyle Smith and Giorgio Topa, April 6 2020.
- Charging into Adulthood: Credit Cards and Young Consumers. With Andrew F. Haughwout, Donghoon Lee, and Joelle W. Scally, February 11, 2020.
- Racial Disparities in Student Loan Outcomes. With Andrew F. Haughwout, Donghoon Lee, and Joelle W. Scally, November 13, 2019.
- Introducing the SCE Public Policy Survey. With Gizem Kosar and Kyle Smith, October 17, 2019.
- Is Free College the Solution to Student Debt Woes? With Rajashri Chakrabarti and William Nober, October 10, 2019.
- Who Borrows for College and Who Repays? With Andrew F. Haughwout, Donghoon Lee, and Joelle W. Scally, October 09, 2019.
- Mind the Gap in Delinquency Rates. With Andrew F. Haughwout, Donghoon Lee, and Joelle W. Scally, August 13, 2019.
- Press Briefing on the Evolution and Future of Homeownership. With Olivier Armantier, Andrew F. Haughwout, Gizem Kosar, Donghoon Lee, and Joelle W. Scally, May 22, 2019.
- Did Changes in Economic Expectations Foreshadow Swings in the 2018 Elections? With Olivier Armantier, Michael Neubauer, and Daphne Skandalis, May 15, 2019.
- Shifts in Credit Market Participation over Two Decades. With Andrew F. Haughwout, Donghoon Lee, and Joelle W. Scally, May 14, 2019.
- Economic Expectations Grow Less Polarized since the 2016 Election. With Olivier Armantier, Michael Neubauer, and Daphne Skandalis, May 13, 2019.
- Introducing the SCE Household Spending Survey. With Gizem Kosar and Kyle Smith, February 19, 2019.
- Auto Loans in High Gear. With Andrew Haughwout, Donghoon Lee, and Joelle W. Scally, February 12, 2019.
- A Closer Look at Recent Tightening in Consumer Credit. With Olivier Armantier, Joelle W. Scally, and Kyle Smith, December 3, 2018.

- A Look at Borrowing, Repayment, and Bankruptcy Rates by Age. With Andrew Haughwout, Donghoon Lee, and Joelle W. Scally, November 16, 2018.
- Just Released: Cleaning Up Collections. With Andrew Haughwout, Donghoon Lee, and Joelle W. Scally, August 14, 2018.
- Mixed Impacts of the Federal Tax Reform on Consumer Expectations. With Gizem Kosar, Olivier Armantier, and John J Conlon, May 23, 2018.
- Just Released: New York Fed Press Briefing Highlighs Changes in Home Equity and How It's Used. With Andrew Haughwout, Donghoon Lee, and Joelle W. Scally, May 17, 2018.
- Just Released: Great Recession's Impact Lingers in Hardest-Hit Regions. With Andrew Haughwout, Donghoon Lee, and Joelle W. Scally, November 14, 2017
- Just Released: Political Polarization in Consumer Expectations. With Olivier Armantier and John J. Conlon, December 15, 2017
- Are Student Loan Defaults Cyclical? It Depends. With Raji Chakrabartio, Nicole Gorton and Michelle Jiang, November 22, 2017
- Who is More Likely to Default on Student Loans? With Raji Chakrabartio, Nicole Gorton and Michelle Jiang, November 20, 2017
- Just Released: Auto Lending Keeps Pace as Delinquencies Mount in Auto Finance Sector. With Andrew Haughwout, Donghoon Lee, and Joelle W. Scally, November 14, 2017
- Just Released: More Credit Cards, Higher Limits, and ... an Uptick in Delinquency. With Andrew Haughwout, Donghoon Lee, and Joelle W. Scally, May August 15, 2017
- Valuing Workplace Benefits. With Gizem Kosar and Basit Zafar, June 2, 2017
- Household Borrowing in Historical Perspective. With Andrew Haughwout, Donghoon Lee, and Joelle W. Scally, May 17, 2017
- Diplomas to Doorsteps: Education, Student Debt, and Homeownership. With Rajashri Chakrabarti and Nicole Gorton, April 3, 2017
- At the N.Y.Fed: Press Briefing on Household Borrowing with Close-up on Student Debt. With Rajashri Chakrabarti, Andrew Haughwout and Donghoon Lee, April 3, 2017
- Just Released: Total Household Debt Nears 2008 Peak but Debt Picture Looks Much Different. With Andrew Haughwout, Donghoon Lee, and Joelle W. Scally, February 16, 2017

- Just Released: Subprime Auto Debt Grows Despite Rising Delinquencies. With Andrew Haughwout, Donghoon Lee, and Joelle W. Scally, November 30, 2016
- Just Released: Press Briefing on the Survey of Consumer Expectations. With Olivier Armantier, Giorgio Topa, and Basit Zafar, November 18, 2016
- How Do People Revise Their Inflation Expectations? With Olivier Armantier, Giorgio Topa, and Basit Zafar, August 22, 2016
- Puerto Rico's Evolving Household Debts. With Meta Brown, Andrew Haughwout, Donghoon Lee, Joelle W. Scally, and Magali Solimano, August 12, 2016
- Just Released: Recent Developments in Consumer Credit Card Borrowing. With Graham Campbell, Andrew Haughwout, Donghoon Lee, and Joelle W. Scally, August 09, 2016
- Which Households Have Negative Wealth? With Olivier Armantier, Luis Armona, and Giacomo De Giorgi, August 01, 2016
- Just Released: Hints of Increased Hardship in America's Oil-Producing Counties. With Andrew Haughwout, Donghoon Lee, and Joelle W. Scally, May 24, 2016
- Just Released: Five New Data Series on Consumer Expectations. With Olivier Armantier, Giorgio Topa, and Basit Zafar, February 25, 2016
- The Garying of American Debt. With Meta Brown, Donghoon Lee, Joelle W. Scally, and Katherine Strair, February 24, 2016
- Whither Mortages? With Andrew Haughwout, Donghoon Lee, and Joelle W. Scally, February 22, 2016
- Just Released: Household Debt Grew Slowly in 015 as Mortgage Balances Stayed Flat. With Meta Brown, Donghoon Lee, Andrew Haughwout, and Joelle W. Scally, February 12, 2016
- Who is Driving the Recent Decline in Consumer Inflation Expectations? With Olivier Armantier, Giorgio Topa, and Basit Zafar, January 2016
- Just Released: New and Improved Charts and Data on Auto Loans. With Andrew Haughwout, Donghoon Lee, and Joelle Scally, November 2015
- Just Released: Releveraging the Consumer Credit Panel with Two New Charts. With Andrew Haughwout, Donghoon Lee, and Joelle Scally, August 2015
- The Survey of Consumer Expectations Turns Two! With Giorgio Topa, Olivier Armantier, and Basit Zafar, July 2015

- Just Released: Mortgage Borrowing among Most Creditworthy Abates, With Andrew Haughwout, Donghoon Lee, and Joelle Scally , May 2015
- Just Released: Press Briefing on Student Loan Borrowing and Repayment Trends, 2015. With Andrew Haughwout, Donghoon Lee, and Joelle Scally. April 2015
- Just Released: SCE Credit Access Survey Shows Higher Likelihood of Consumers Applying for Credit. With Luis Armona and Basit Zafar, March 2015
- Payback Time? Measuring Progress on Student Debt Repayment. With Meta Brown, Andrew Haughwout, Donghoon Lee, and Joelle Scally, February 2015
- Looking at Student Loan Defaults through a Larger Window. With Meta Brown, Andrew Haughwout, Donghoon Lee, and Joelle Scally, February 2015
- The Student Loan Landscape. With Meta Brown, Andrew Haughwout, Donghoon Lee, and Joelle Scally, February 2015
- Just Released: Student Loan Delinquency Rate Defies Overall Downward Trend in Household Debt and Credit Report for Fourth Quarter 2014. With Meta Brown, Andrew Haughwout, Donghoon Lee, and Joelle Scally, February 2015
- Household Formation within the Boomerang Generation . With Zachary Bleemer, Meta Brown and Donghoon Lee, February 2015
- Just Released: Household Debt Balances Increase as Deleveraging Period Concludes. With Andrew Haughwout, Donghoon Lee, and Joelle W. Scally, November 2014
- Introducing the SCE Credit Access Survey, with Basit Zafar, November 2014
- Introducing the SCE Housing Survey, with Andreas Fuster, Basit Zafar and Matthew Cocci, October 2014
- Just Released: Looking under the Hood of the Subprime Auto Lending Market. With Andrew Haughwout, Donghoon Lee, and Joelle W. Scally, August 2014
- What Americans (Don't) Know about Student Loan Collections. With Zachary Bleemer, Meta Brown, and Basit Zafar, June 2014.
- Rising Household Debt: Increasing Demand or Increasing Supply? with Max Livingston, and Basit Zafar , May 2014.
- Introducing the FRBNY Survey of Consumer Expectations: Household Finance Expectations With Olivier Armantier, Giorgio Topa, and Basit Zafar, December 2013

- Introducing the FRBNY Survey of Consumer Expectations: Labor Market Expectations With Olivier Armantier, Giorgio Topa, and Basit Zafar, December 2013
- Introducing the FRBNY Survey of Consumer Expectations: Measuring Price Inflation Expectations With Olivier Armantier, Giorgio Topa, and Basit Zafar, December 2013
- Introducing the FRBNY Survey of Consumer Expectations: Survey Goals, Design, and Content With Olivier Armantier, Giorgio Topa, and Basit Zafar, December 2013
- Just Released: Deleveraging Decelerates and Household Balances Increase With Andrew Haughwout, Donghoon Lee, and Joelle Scally, November 2013
- (Unmet) Credit Demand of American Households With Basit Zafar and Max Livingston, November 2013
- My Two (Per)cents: How Are American Workers Dealing with the Payroll Tax Hike? , with Max Livingston, and Basit Zafar, May 2013.
- Just Released: The Geography of Student Debt With Andrew Haughwout, Donghoon Lee, and Joelle Scally, May 2013
- Just Released: Press Briefing on Household Debt and Credit With Meta Brown, Andrew Haughwout, Donghoon Lee, and Joelle Scally, February 2013
- Nudging Inflation Expectations: An Experiment, with Olivier Armantier, Scott Nelson, Giorgio Topa, and Basit Zafar, November 2012.
- Just Released: Has Household Deleveraging Continued? With Andrew Haughwout, Donghoon Lee, and Joelle Scally, August 2012.
- A Boost in Your Paycheck: How Are U.S. Workers Using the Payroll Tax Cut?, with Grant Graziani, and Basit Zafar , May 2012.
- Grading Student Loans, with Meta Brown, Andrew Haughwout, Donghoon Lee, Maricar Mabutas, March 2012.
- Flip This House : Investor Speculation and the Housing Bubble With Andrew Haughwout, Donghoon Lee, and Joseph Tracy, December 2011.
- Inflation Expectations and Behavior: Do Survey Respondents Act on Their Beliefs? , with Olivier Armantier, Giorgio Topa, and Basit Zafar, July 2011.
- Just Released: Household Debt and Credit Developments in the Nation and the Region in 2011:Q1. With Andrew Haughwout, and Donghoon Lee, May 2011.

- What Is Driving the Recent Rise in Consumer Inflation Expectations?, with Giorgio Topa, Olivier Armantier, and Basit Zafar, April 2011.
- Have Consumers Been Deleveraging?, with Meta Brown, Andrew Haughwout and Donghoon Lee, inaugural post, March 2011.

Other Current Research

Measuring Informal Employment in Puerto Rico.

Survey Interview Mode Effects Project (with collaborators at Dutch Central Bank and University of Leeds).

Household Debt and Delinquency Project.

Entrepreneurship and Small Business Financing Project.

Survey of Consumer Expectations.

Program evaluation in the presence of anticipation effects (with Marco Francesconi and Richard Blundell).

Student Loan Debt Research Project.

Grants

- National Institute of Health, NICHD, School Choice Maternal Employment and Child Achievement (with Thomas Mroz), $900,000, June 2006- June 2008.
- British Academy, The Socioeconomic Consequences of the Working Families' Tax Credit amongst Low-Income Couples with Children (with Marco Francesconi), BP.14,000, June 2005- November 2006.
- UCLA grant, The Impact of Financial Aid Offers on College Going Behavior, $44,000, August 2004- December 2005.
- NIH/NICHD grant, Family Structure Dynamics and Child Outcomes (with David Blau), $635,000, Sept 2003- July 2007.
- US Census Bureau and Northwestern University/University of Chicago Joint Center for Poverty Research, Research Development Grant, An Evaluation of the Social Security Disability Insurance Program - The Effect on the Labor Supply of Applicants and their Spouses (with Susan Chen), September 2003 - September 2004, $30,000.
- UNC-Chapel Hill, Demography and Economics of Aging Research (DEAR) grant, An Evaluation of the Impact of the Social Security Disability Insurance

Program on Labor Force Participation in the 1990s (with Susan Chen), January 2002 - December 2002, $22,500.

- Kazanjian Foundation grant, The Long-Term Effects of Studying Economics, Jan 2001- Dec 2004 (with Sam Allgood, William Bosshardt and Mike Watts), $74,000.
- NIH/NIA grant, 'Estimating Retirement Models Using Subjective Data' (with Kenneth Wolpin), $610,000, Jan 1999 - Dec 2004.
- CV Starr Center for Applied Economics, grants, 1991-1997, $5,000 annual.
- The Spencer Foundation Small Grants Program, 1993-1994, $8,700.

Conference Participation and Presentations since 1998

- NBER Advancing Economic Measurement, National Press Club, Washington DC, November 2025.
- Sixth Joint BoC -- ECB -- New York Fed Conference on Expectations Surveys: Best Practices and Innovations for Central Bank Policy and Research, October 2025.
- Econometric Society World Congress, Seoul, Korea, August 2025 (invited speaker).
- NBER Household Finance Working Group summer meeetings, Boston, July 2025.
- Workshop on methods for eliciting belief distributions, University of Chicago Booth School of Business, Chicago, June 2025.
- European Society for Population Economics annual meetings, Naples, Italy, June 2025.
- Workshop on Subjective Expectations, Lisbon, Portugal, June 2025.
- Workshop on Measurement and Surveys, University of Naples Federico II, Naples, Italy, May 2025.
- G53 Network Brown Bag seminar, April 2025.
- Workshop on consumption and saving over the life cycle, Laugarvatn, Iceland, August 2024.
- NBER Summer Institute Real Estate and Household Finance Workshops, July 2024.
- European Society for Population Economics annual meetings, Rotterdam, June 2024.
- Household Financial Stability Workshop, CFPB, Washington DC, November 2023.
- European Society for Population Economics annual meetings, Belgrade, June 2023.
- 7th Workshop on Subjective Expectations, Bocconi University, June 2023.
- USC s Current Innovations in Probability-based Household Internet Panel Research (CIPHER) Data Use Workshop, Washington DC, March 2023.
- Banco de Espana Workshop, Madrid, February 2023.

- American Economic Association meetings, New Orleans, January 2023.
- Joint BoC - ECB - New York Fed Conference on Expectations Surveys, New York, October 2022.
- JHU Conference in Honor of Robert Moffitt, Baltimore, September 2022.
- Deutsche Bundesbank and Banque de France Joint Spring Conference on Monetary Policy and Expectations of Households and Firms, Eltville, June 2022 (presenter).
- European Society for Population Economics annual meetings, Presidential Address, Calabria, June 2022.
- NBER conference on "Innovative Data in Household Finance: Opportunities and Challenges" (presenter), December 2021.
- Second Joint ECB - NY FED Workshop on Expectations Surveys A Tool for Research and Monetary Policy, Frankfurt (online), November 2021.
- Handbook of Consumer Expectations Conference, New York (online), October 2021.
- European Society for Population Economics annual meetings, Barcelona (online), June 2020 (presenter).
- Urban Economics Association annual meetings, Philadelphia, October 2019 (presenter).
- European Association of Labour Economists annual meetings, Uppsala, September 2019 (presenter).
- NBER Household Finance Workshop and NBER Real Estate summer meeetings, Boston, July 2019.
- ESPE Annual Meetings, Bath, June 2019.
- Workshop of Labour and Family Economics, University of Essex, June 2019 (presenter).
- Society of Economics of the Household Annual Meetings, Lisbon, May 2019 (presenter).
- Atlanta-NY-Phil Federal Reserve Credit Bureau Data Users Conference, FRB Philadelphia, March 2019 (presenter and co-organizer).
- American Economic Association meetings, Atlanta, January 2019.
- European Association for Labour Economics, Annual Meeting, Lyon, September 2018 (presenter).
- National Association for Business Economics (NABE) Economic Measurement Conference, Annual Meeting, Washington, July 2018 (presenter).
- Workshop on Subjective Expectations and Probabilities, CESifo June 2018 (presenter and co-organizer).
- European Society for Population Economics, Annual Meeting, Antwerp, June 2018 (presenter).
- Society of the Economics of the Household, Annual Meeting, Paris, May 2018 (presenter).
- Conference on Mortgage Modeling, Federal Reserve Bank of Philadelphia, February 2018 (presenter).
- Consumer Bankers Association Conference [CBA Live], Orlando, February 2018 (presenter).
- Stress Testing Conference, Federal Reserve Bank of Boston, October 2017 (presenter).

- European Association for Labour Economics, Annual Meeting, St Gallen, September 2017.
- European Society for Population Economics, Annual Meeting, Glasgow, June 2017 (presenter).
- American Economic Association meetings, Chicago, January 2017.
- European Society for Population Economics, Annual Meeting, Berlin, June 2016 (presenter).
- Workshop on Subjective Expectations, New York Fed, May 2016 (presenter, co-organizer).
- Microdata and Central Banking. Deutsche Bundesbank Conference, Frankfurt, April 2016 (presenter).
- American Economic Association meetings, San Francisco, January 2016 (discussant).
- University of Chicago, Interactions: Bringing Together Econometrics and Applied Microeconomics Conference, September 2015 (discussant).
- Federal Reserve Bank of Philadelphia Conference on Student Loan Repayment, September 2015 (panelist).
- Education Finance Council, Mid-Year Meeting, D.C., July 2015 (panelist).
- European Society for Population Economics, Annual Meeting, Izmir, June 2015 (presenter).
- Summer GSE Barcelona Workshop on Family Economics, June 2015 (presenter).
- National University of Singapore, NUS-IRES Research Symposium, March 2015 (presenter).
- NYFed Student Loan Convening, one-day workshop, New York, March 2015 (panelist).
- Banco de Mexico-FRBNY one-day workshop, Mexico City, September 2014 (presenter).
- European Society for Population Economics meetings, Braga, July 2014 (presenter).
- Research Forum on the Effectiveness of Financial Education, Conference at University of Arizona, Tucson, April 2014 (presenter).
- MiSoC Workshop on Subjective Expectations and Probabilities in Economics and Psychology, University of Essex, March 2014.
- American Economic Association meetings, Philadelphia, January 2014 (presenter and discussant).
- University of Michigan Conference on Economic Decision Making, Aspen, September 2013.
- Bank of England Conference, London, June 2013 (presenter).
- American Economic Association meetings, San Diego, January 2013 (presenter and discussant).
- Conference on Formation and Revision of Subjective Expectations, University of Laval, Quebec City, Canada, November, 2012 (presenter).
- Improving Data and Analysis for Financial Stability Conference, FRB-Philadelphia, September, 2012.
- Society for Economic Dynamics, Limassol, Cyprus, June, 2012 (presenter).
- FRS Applied Micro Conference, Federal Reserve Bank of Richmond, May 2012 (presenter).

- IZA Conference on Labor Market Policy Evaluation, Harvard University, October 2011 (presenter).
- Housing-Urban-Labor-Macro (HULM) Conference, FRB-Chicago and University of Wisconsin-Madison, October 2011 (presenter).
- Conference on Economic Decisionmaking, University of Michigan/Rand, Aspen, Colorado, September, 2011 (presenter).
- Consumer Research Symposium: Financial Behavior in Turbulent Times, FDIC, Washington, September, 2011 (presenter).
- Asian Meeting of the Econometric Society, Seoul, Korea, August, 2011 (presenter).
- Society for Economic Dynamics Conference, Gent, Belgium, July, 2011 (presenter).
- Housing Economics Research Conference, UCLA, April 2011 (presenter).
- NBER Conference on Research in Income and Wealth: Wealth, Financial Intermediation and the Real Economy. Federal Reserve Board, November12-13, 2010 (presenter).
- The Conference Board, CIRET Conference on Economic Tendency Surveys and the Services Sector, New York, October 15, 2010 (presenter).
- Household Heterogeneity and Household Finance Conference, Federal Reserve Bank of Cleveland, September 9, 2010 (presenter).
- Measurement and Experimentation with Internet Panels, Tilburg University, August 28-29, 2009 (presenter).
- European Society of Population Economics, Seville, June 11-13, 2009 (presenter).
- Workshop on Subjective Beliefs in Econometric Models, Laval University, April 24-25, 2009 (presenter).
- Financial Literacy in Times of Turmoil and Retirement Insecurity. Brookings Institution, March 2009.
- International Workshop on Expectation Formation, FRB-Philadelphia, Feb 2009.
- Economics Conference, University of Essex, March 18-19, 2008 (discussant).
- Measurement and Experimentation with Internet Panels: The State of the Art of Internet Interviewing, Tilburg University, September 2007 (presenter).
- System Applied Microeconomics Conference, Federal Reserve Bank of Atlanta, May 2007 (discussant).
- Conference in Honor of Tony Lancaster, Brown University, April 2007 (presenter).
- Workshop on Macroeconomics, Federal Reserve Bank of New York, March 2007 (discussant).
- American Economic Association meetings, Chicago, January 2007 (presenter).
- New York/Philadelphia Workshop on Macroeconomics. FRB-NY, December 2006 (discussant).
- Economics Conference, University of Essex, November 29-30, 2006 (participant).
- Conference on 'The Use of Econometrics in Informing Public Policy Makers', Rice University, Houston, April 2006 (presenter).
- Michigan Retirement Research Center conference, Ann Arbor, April 2006 (presenter).

- Population Association of America meetings, Los Angeles, March 2006 (session organizer, chair).
- Conference on 'What do we learn from individual expectations of economic variables?', Fundacion Ramon Areces, Madrid, March 2006 (presenter).
- Conference on Structural Models in Labor, Aging, and Health, Duke University, September 2005.
- Econometric Society World Congress, London, August 2005 (presenter).
- Conference on Teacher Attrition and Retention in Poor Urban Schools, Syracuse University, May 2005 (presenter).
- Conference on Aging and the Economy, Board of Governors, April 2005.
- American Educational Research Association meetings, Montreal, April 2005 (presenter).
- Intergenerational Research Workshop, NICHD, Bethesda, March 2005.
- WEAI (Western Economic Association International)/Hong Kong Economic Association meetings, Hong Kong, January 2005 (presenter)
- SEA (Southern Economics Association) meetings, New Orleans, November 2004 (presenter)
- ESPE (European Society for Population Economics) meetings, Bergen, June 2004 (presenter)
- American Economic Association meetings, San Diego, January 2004
- Conference "Improving Social Insurance Institutions", University of Maryland, September 2003 (presenter)
- ESPE meetings, New York, June 2003 (presenter)
- Conference The Regression-Discontinuity Design, Banff, Canada, May 2003 (presenter)
- Numerically Intensive Economic Policy Analysis, annual conference, Queens University, September 2002 (presenter)
- Stanford Institute for Theoretical Economics (SITE) conference, July 2002 (presenter)
- ESPE meetings, Bilbao, June 2002 (presenter)
- Triangle Econometrics Conference, December 2001 (presenter)
- Conference on `Survey Research on Household Expectations and Preferences', Ann Arbor, November 2001
- CeRP (Center for Research on Pensions and Welfare Policies) conference, Moncalieri, June 2001 (discussant)
- ESPE meetings, Athens, June 2001 (presenter)
- CHILD (Center for Household, Income, Labour and Demographic Economics) conference, University of Turin, Turin, May 2001 (discussant)
- Triangle Econometrics Conference, December 2000 (presenter)
- Stanford Institute for Theoretical Economics (SITE) conference, July 2000 (presenter)
- American Economic Association Committee on Economic Education, Research Projects Conference, May 2000 (participant)
- Triangle Applied Microeconomics Conference, Duke University, April 2000 (presenter)
- ES (Econometric Society) meetings, Boston, January 2000 (discussant)
- NAS (National Academy of Sciences) conference on Human Capital, Irvine, December 1999 (discussant)

- SED (Society of Economic Dynamics) meetings, Sardinia, June 1999 (presenter)
- ESPE meetings, Turin, June 1999 (presenter)
- AEA (American Economic Association) meetings, New York, January 1999 (discussant)
- APPAM (Assoc. for Public Policy Analysis and Management) meetings, New York, October 1998 (discussant)
- Econometric Society meetings, Montreal, June 1998 (presenter)
- IRP (Institute for Research on Poverty) conference, June 1998 (participant)
- BYNPJ (Brown-Yale-NYU-Penn-JHU) Empirical Micro conference, Brown University, March 1998 (presenter)
- Econometric Society meetings, Chicago, January 1998 (presenter)

Invited Seminar Presentations since 1998

- Bank of Korea (presenter), August 2025
- MIT Econometrics Seminar (discussant), September 2023
- Banco de Mexico, September 2023
- Banco de Espana (presenter), February 2023
- University of Maastricht, February 2020
- CPB, The Hague, December 2019
- Tilburg University, September 2019
- Ohio State University, February 2019
- European Central Bank, July 2018
- Bocconi University, March 2018
- Collegio Carlo Alberto, Turin, March 2018
- University of Amsterdam, Tinbergen Institute, March 2018
- Syracuse University, October 2017
- Forecasters Club, New York, October 2017
- Federal Reserve Bank of Cleveland, June 2017
- Baruch College, April 2017
- University of Wisconsin, Madison, April 2016
- University of Quebec at Montreal, March 2016
- Consumer Financial Protection Bureau, March 2016
- Duke University, October 2015
- Bank of Canada, June 2015
- University of North Carolina, April 2015
- Riksbank Sweden, March 2015
- Stockholm School of Economics, March 2015
- University of Nebraska, Lincoln, November 2014
- George Washington University, October 2014
- Uppsala University, September 2014
- Board of Governors, May 2014
- SUNY - Stony Brook University, March 2013
- EIEF (Einaudi Institute for Economics and Finance), March 2013
- Bank of Italy, March 2013
- New York University, September 2012
- University College London, May 2012

- Bank of England, May 2012
- University of Rochester, March 2012
- New York University (Wagner), October 2011
- Columbia University, September 2011
- Netherlands Central Bank, June 2010
- Federal Reserve Bank of San Francisco, May 2010
- Ohio State University, April 2010
- University of Maryland, April 2010
- Georgetown University, April 2010
- Reserve Bank of India, July 2009
- CUNY, March 2009
- Boston College, November 2008
- University of Essex and ISER, March 2008
- University of Quebec at Montreal, April 2008
- Yale University, September 2007
- Tor Vergata University, Rome, Special Lecture Series, May 2007
- Ente Einaudi, Rome, Seminars in Econometrics, May 2007
- SUNY-Albany, April 2006
- Tinbergen Institute, Amsterdam, March 2006
- Rutgers University, March 2006
- Institute for Education and Social Policy, New York University, February 2006
- Boston College, November 2005
- New York University, November 2005
- Federal Reserve Bank of New York, October 2005
- University of Maryland, September 2005
- University of British Columbia, April 2005
- Carolina Population Center, January 2005
- Laval University, December 2004
- Syracuse University, October 2004
- DEAR workshop, Public Health UNC, April 2004
- Ohio State University, April 2004
- University of Michigan, March 2004
- Johns Hopkins University, December 2003
- Northwestern University, November 2003
- University of Pennsylvania, November 2003
- ISER, University of Essex, May 2003
- CentrA, Sevilla, April 2003
- IFS, University College London, March 2003
- ISER, University of Essex, February 2003
- Georgetown University, December 2002
- University of Southern California, November 2002
- University of Wisconsin, Madison, October 2002
- University of Chicago, April 2002
- Federal Reserve Bank of New York, April 2002
- ITAM, Mexico City, April 2002
- Georgia State University, September 2001
- University of Venice, June 2001
- Universita degli Studi di Roma, ``Tor Vergata'', June 2001

- CeRP (Center for Research on Pensions and Welfare Policies), Moncalieri, May 2001
- University of Turin, May 2001
- Tinbergen Institute (UVA and Free University of Amsterdam), December 2000
- University of Western Ontario, May 2000
- University of Virginia, March 2000
- Carolina Population Center, UNC, October 1999
- Federal Reserve Bank of New York, April 1999
- Tinbergen Institute, Amsterdam, The Netherlands, February 1999
- Tilburg University, Netherlands, February 1999
- Georgetown University, December 1998
- University of North Carolina at Chapel Hill, December 1998
- Indiana University, December 1998
- University of Minnesota, December 1998
- Pennsylvania State University, December 1998
- Rutgers University, November 1998
- University of Texas, Austin, October 1998
- University of Rochester, September 1998
- MDRC, New York, May 1998