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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

“Consumer Search Behavior in the Changing Credit Card Market”,
forthcoming in *Journal of Business and Economic Statistics*, with
Sougata Kerr.

“Collateral and Sorting: An Empirical Investigation into Home Equity
Lines of Credit,” forthcoming in *Financial Instruments for
Households: Credit Usage from Mortgages to Credit Cards* Edited
by Sumit Agarwal and Brent Ambrose, Palgrave-MacMillan
Publishing, with Shubhasis Dey

“Introductory Credit Card Offers and Balance Switching Behavior of
Cardholders,” forthcoming in *Financial Instruments for
Households: Credit Usage from Mortgages to Credit Cards* Edited
by Sumit Agarwal and Brent Ambrose, Palgrave-MacMillan
Publishing, with Tufan Ekici and Tae Hyung Kim.

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“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.

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"Using Baseball Card Prices to Measure Star Quality and Monopsony" in
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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*,
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Economics*, (1998), Volume 25, No. 2, pg. 168-174, with
G. S. Maddala.

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- "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.
- * *Re-issued in paperback, 1997*
- "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.

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- "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.
- "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.

OTHER PUBLISHED RESEARCH WORK

- "Surveyed Floridian Have a Rosy View" with Ann Pierce, *Economic*

Leaflets, Vol. 45, No. 5 (May, 1986), Florida Bureau of Economic and Business Research.

"Survey Probes Consumer Buying Plans" with Ann Pierce, *Economic Leaflets*, Vol. 44, No. 4 (April, 1985), Florida Bureau of Economic and Business Research.

"Florida Consumers Concerned about 'Overheating' Economy" with Ann Pierce, *Economic Leaflets*, Vol. 43, No. 8 (August, 1984), Florida Bureau of Economic and Business Research.

"The Competitive Threat from Abroad: Fact or Fiction?" Proceedings of Conference on International Trade, Purdue University, April, 1978, Co-editor with Marshall A. Martin.

"These Proud Americans," *The Saturday Evening Post*, Vol. 249, No. 6 (September, 1977): a photographic essay on Mexican-American migrant workers with photographer Jackie Ullman, pg. 42-44, 100-101.

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Department of Development. 1995-96

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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.

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

ARTICLES UNDER
REVIEW

“Credit Card Debt and Consumption: Evidence from Household-Level Data,”
with Tufan Ekici.

“Do Banks Use Private Information from Consumer Accounts? Evidence
of Relationship Lending in Credit Card Interest Rate
Heterogeneity,” with Sougata Kerr and Stephen Cosslett.

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

“An Index to Track Credit Card Debt and Predict Consumption,” with
T. Ekici, P. Lavrakas, and J. Stec

WORKING PAPERS

“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.