

# Tal Gross

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Boston, MA 02215      This Version: October 4, 2017

EMPLOYMENT      Questrom School of Business, Boston University  
Assistant Professor, 2017–Present  
  
Mailman School of Public Health, Columbia University  
Assistant Professor, 2010–2017  
  
Department of Economics, University of Miami  
Assistant Professor, 2009–2010

OTHER POSITIONS      National Bureau of Economic Research  
Faculty Research Fellow, 2013–Present  
  
Columbia Population Research Center  
Faculty Member, 2011–2017  
  
Institute for Social and Economic Research and Policy  
Faculty Fellow, 2011–2017

EDUCATION      Massachusetts Institute of Technology  
Ph.D., 2009  
Department of Economics  
  
University of Chicago  
A.B., 2003  
Mathematics, Economics, and Statistics

FIELDS      Health Economics and Household Finance

ECONOMICS  
PUBLICATIONS

“Health Insurance and the Consumer Bankruptcy Decision: Evidence from Medicaid Expansions,” with Matthew Notowidigdo. *Journal of Public Economics*, 95(7–8), 2011. Pages 767–778.

“The Effect of Insurance on the Use of Medical Services,” with Michael Anderson and Carlos Dobkin. *American Economic Journal: Economic Policy*, 3(4), 2012. Pages 1–27.

“The Effect of Health Insurance on Emergency Department Visits: Evidence from an Age-Based Eligibility Threshold,” with Michael Anderson and Carlos Dobkin. *Review of Economics and Statistics*, 96(1), 2014. Pages 189–195.

“Liquidity Constraints and Consumer Bankruptcy: Evidence from Tax Rebates,” with Matthew Notowidigdo and Jialan Wang. *Review of Economics and Statistics*, 96(3), 2014. Pages 431–443.

“What Happens the Morning After? Access to Emergency Contraception and its Impact on Fertility and Abortion,” with Jeanne LaFortune and Corinne Low. *Journal of Policy Analysis and Management*, 33(1), 2014. Pages 70–93.

“Dangerous Liquidity and the Demand for Health Care: Evidence from the 2008 Stimulus Payments,” with Jeremy Tobacman. *Journal of Human Resources*, 49(2), 2014. Pages 424–445.

“How Many Pears Would a Pear Packer Pack if a Pear Packer Could Pack Pears at Quasi-Exogenously Varying Piece Rates? An Empirical Evaluation of Inter-temporal Labor Supply,” with Tom Chang. *Journal of Economic Behavior & Organization*, 99, 2014. Pages 1–17.

“Public Health Insurance, Labor Supply, and Employment Lock,” with Craig Garthwaite and Matthew Notowidigdo. *Quarterly Journal of Economics*, 129(2), 2014. Pages 653–696.

“Particulate Pollution and the Productivity of Pear Packers,” with Tom Chang, Josh Graff Zivin, and Matthew Neidell. *American Economic Journal: Economic Policy*, 8(3), 2016. Pages 141–169.

“Hospitals as Insurers of Last Resort,” with Craig Garthwaite and Matthew Notowidigdo. *American Economic Journal: Applied Economics*, accepted.

PUBLIC HEALTH  
& MEDICAL  
PUBLICATIONS

Allen H, Swanson H, Wang J, and Gross T. “Early Medicaid Expansion Associated With Reduced Payday Borrowing In California.” *Health Affairs*, 2017.

Accordino MD, Wright JD, Vasan S, Neugut A, Gross T, Hillyer GC, and Hershman

DL. “Association between survival time with metastatic breast cancer and aggressive end-of-life care.” *Breast Cancer Research and Treatment*, 2017.

Casey MF, Gross T, Stensland KD, Wisnivesky J, Oh WK, Galsky MD. “The impact of regionalization of cystectomies for bladder cancer on racial disparities in utilization.” *The Journal of Urology*, 2015.

Gross T, Trenkamp B. “Risk of Bankruptcy Among Applicants to Disability Insurance.” *Journal of Health Care for the Poor and Underserved*, 2015.

Gross T, Glied S, Muennig P. “Widening mortality disparities by educational attainment among native-born Americans adults over 3 decades of follow up: the mystery deepens.” *International Journal of Healthcare*, 2015.

Howard A, Hirsch-Moverman Y, Frederix K, Daftary A, Saito S, Gross T, Wu Y, and Maama L. “The START Study to evaluate the effectiveness of a combination intervention package to enhance antiretroviral therapy uptake and retention during TB treatment among TB/HIV patients in Lesotho: rationale and design of a mixed-methods, cluster-randomized trial.” *Global Health Action*, 2016.

Choi Y, Jia H, Gross T, Weinger K, Stone P, Smaldone A. “The Impact of Medicare Part D on the Proportion of Out-of-Pocket Prescription Drug Costs Among Older Adults With Diabetes.” *Diabetes Care*, 2016.

Garthwaite C, Gross T, Notowidigdo M, Graves C. “Insurance Expansion and Hospital Emergency Department Access: Evidence from the Affordable Care Act.” *Annals of Internal Medicine*, 2016.

NON-REFEREED PUBLICATIONS “How Did the Great Recession Affect Payday Loans?” with Sumit Agarwal and Bhashkar Mazumder. *Economic Perspectives*, 2, 2016.

GRANTS Washington Center for Equitable Growth, 2016, “The Effect of Government Cash Assistance on Household Credit Access and Use.” Co-Principal Investigator.

Russell Sage Foundation, 2016, “Can the Affordable Care Act Medicaid Expansions Protect the Creditworthiness of Low-Income Americans?” Co-Principal Investigator.

Robert Wood Johnson Foundation, 2014, “Examining How Policy Changes such as Medicaid Expansion under the Affordable Care Act Affect Hospitals’ Uncompensated Care.” Principal Investigator.

Sloan Foundation, 2012, “Consumer Bankruptcy in the United States: A New Data Set.” Co-Principal Investigator.

Russell Sage Foundation, 2012–2014, “The Great Recession and Fringe Banking.” Principal Investigator.

George and Obie Shultz Fund, 2007, “How Many Pears Would a Pear Packer Pack? An Empirical Evaluation of Intertemporal Labor Supply.” Co-Principal Investigator.

#### HONORS

Outstanding Paper award in financial institutions, Midwest Finance Association (with Matt Notowidigdo and Jialan Wang).

Raymond Vernon Memorial Award (with Jeanne Lafortune and Corinne Low) for best article in the *Journal of Policy Analysis and Management*, 2014.

Early Career Teaching Award, Columbia University, Mailman School of Public Health, 2012.

MIT Undergraduate Economics Association Teaching Award, 2008.

Phi Beta Kappa, 2003.

#### REFEREE SERVICE

*American Economic Journal: Applied Economics; American Economic Journal: Economic Policy; American Economic Review; American Journal of Preventive Medicine; American Journal of Health Economics; Contemporary Economic Policy; Disaster Medicine and Public Health Preparedness; Economic Journal; Forum for Health Economics & Policy; Health Affairs; Health Economics; Health Services Research; Industrial Relations; International Economic Review; International Dental Journal; International Journal of Health Economics and Management; IZA Journal of Labor Economics; Journal of Banking and Finance; Journal of the European Economic Association; Journal of Environmental Economics and Management; Journal of Family and Economic Issues; Journal of Health Economics; Journal of Human Resources; Journal of Law and Economics; Journal of Legal Studies; Journal of Policy Analysis And Management; Journal of Political Economy; Journal of Public Economics; Journal of Risk and Insurance; Labour Economics; Medical Care Research and Review; North American Journal of Economics and Finance; Quantitative Economics; Quarterly Journal of Economics; Review of Economics and Statistics; The Review of Economic Studies; Resource and Energy Economics.*

PRESENTATIONS 2017: Boston University, Questrom School of Business, January; University of California at Santa Barbara, Department of Economics, January; NBER Law and Economics Program meeting, Cambridge, March.

2016: New York University, Wagner School of Policy, February; Boston University, Questrom School of Business, March; Health Care Management Department, Whar-

ton School, Philadelphia, March; NBER Health Economics Program Meeting, Cambridge, April; Vanderbilt University, Department of Economics, Nashville, November; Syracuse University, Department of Economics, December.

2015: RAND Corporation, Santa Monica, March; The New York Federal Reserve Bank, Research Department, May; Federal Reserve Bank of Chicago, Chicago, November; Bureau of Economic Analysis, District of Columbia, November.

2014: American Economic Association Annual Meetings, Philadelphia, January; Cornell University, Department of Policy Analysis and Management, Ithaca, April; University of Texas at Austin, Department of Economics, Austin, October; Yale University, Department of Health Policy and Management, New Haven, November.

2013: American Economic Association Annual Meetings, San Diego, January; University of Illinois, College of Business, Champaign, April; International Banking, Economics, and Finance Association Summer Meeting, Seattle, June; NBER Summer Institute, Health Care Meeting, Cambridge, July; Vanderbilt University, Health Economics and Policy Seminar Series, Nashville, September; The Brookings Institution, Washington, October; Annual Health Economics Conference, Philadelphia, October; Weill Cornell Medical College, The Center for Healthcare Informatics and Policy, New York City, October.

2012: American Economic Association Annual Meetings, Chicago, January; UCLA Center for Population Research, Los Angeles, January; NBER Summer Institute, Law and Economics Meeting, Cambridge, July; University of Chicago, Department of Economics, Hyde Park, October.

2011: International Health Economics Association 8<sup>th</sup> World Congress, Toronto, July; Philadelphia Federal Reserve, Philadelphia, September; National Tax Association Annual Meeting, New Orleans, November; University of Illinois, Institute of Government and Public Affairs, Chicago, November.

2010: University of Maryland, Department of Economics, College Park, February; Florida International University, Department of Economics, Miami, March; Federal Reserve Bank of Chicago, Chicago, May; Midwest Health Economics Conference, Chicago, May; American Society of Health Economists Meeting, Ithaca, June; NBER Summer Institute, Household Finance Meeting, Cambridge, July; Yale University, Department of Economics, New Haven, September; Lehigh University, Department of Economics, Bethlehem, October; Federal Reserve Board, Household and Real Estate Finance, Washington, November; National Tax Association Annual Meetings, Chicago, November.

2009: DePaul University, Department of Economics, Chicago, January; Emory University, School of Public Health, Atlanta, January; Cornell University, Department of Policy Analysis and Management, Ithaca, January; University of Illinois, Depart-

ment of Agricultural and Consumer Economics, Urbana-Champaign, January; Urban Institute, Washington DC, January; Congressional Budget Office, Washington DC, January; Society of Labor Economists Meeting, Cambridge, May; American Law and Economics Association Meeting, San Diego, May; NBER Summer Institute, Health Economics Meeting, Cambridge, July.

TEACHING

Research Methods: Large Scale Data Analysis (Masters level, Columbia course P8508)  
Fall 2015.

Health Systems Studio Core Curriculum (Masters level)  
Fall 2012 – Fall 2016.

Introduction to Health Economics (Masters level, Columbia course P6503)  
Spring 2011 – Spring 2017.

Microeconomics (Undergraduate, UM course ECO302)  
Fall 2009, Spring 2010

Introduction to Microeconomics (Undergraduate, MIT course 14.01)  
Lecturer, Spring 2009

Labor Economics and Public Policy (Undergraduate, MIT course 14.64)  
Teaching Assistant, Spring 2008

Labor Economics I (Graduate, MIT course 14.661)  
Teaching Assistant, Fall 2007

Public Economics (Undergraduate, MIT course 14.41)  
Teaching Assistant, Fall 2006 and Fall 2007

Introduction to Statistical Method in Economics (Undergraduate, MIT course 14.30)  
Teaching Assistant, Fall 2006