

# Tal Gross

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Boston, MA 02215    This Version: February 21, 2024

EMPLOYMENT    Questrom School of Business, Boston University  
Full Professor, February 2024–Present

Questrom School of Business, Boston University  
Associate Professor (with tenure), May 2019–Present

Questrom School of Business, Boston University  
Assistant Professor, 2017–2019

Mailman School of Public Health, Columbia University  
Assistant Professor, 2010–2017

Department of Economics, University of Miami  
Assistant Professor, 2009–2010

OTHER POSITIONS    Journal of Health Economics  
Associate Editor, 2019–Present

National Bureau of Economic Research  
Faculty Research Fellow, 2013–2023;  
Research Associate, 2023–Present

EDUCATION    Massachusetts Institute of Technology  
Ph.D., 2009  
Department of Economics

University of Chicago  
A.B., 2003  
Mathematics, Economics, and Statistics

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

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

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

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

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

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

Chang, Tom and Tal Gross. “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.” **Journal of Economic Behavior & Organization**, 99, 2014. Pages 1–17.

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

Chang, Tom, Joshua Graff Zivin, Tal Gross, and Matthew Neidell. “Particulate Pollution and the Productivity of Pear Packers.” **American Economic Journal: Economic Policy**, 8(3), 2016. Pages 141–169. Corrigendum published August, 2019; 11(3). Pages 454–456.

Garthwaite, Craig, Tal Gross, and Matthew J. Notowidigdo. “Hospitals as Insurers of Last Resort.” **American Economic Journal: Applied Economics**, 10(1), 2018. Pages 1–39.

Chang, Tom, Joshua Graff Zivin, Tal Gross, and Matthew Neidell. “The Effect of Pollution on Office Workers: Evidence from Call Centers in China.” **American Eco-**

**omic Journal: Applied Economics**, 11(1), 2019. Pages 151–172.

Gross, Tal, Matthew J. Notowidigdo, and Jialan Wang. “The Marginal Propensity to Consume Over the Business Cycle.” **American Economic Journal: Macroeconomics**, 12(2), 2020. Pages 351–384.

Gross, Tal, Raymond Kluender, Feng Liu, Matthew J. Notowidigdo, and Jialan Wang. “The Economic Consequences of Bankruptcy Reform.” **American Economic Review**, 111(7), 2021. Page 2309–2341.

Gross, Tal, Tim Layton, and Daniel Prinz. “The Liquidity Sensitivity of Healthcare Consumption: Evidence from Social Security Payments.” **American Economic Review: Insights**, 4(2), 2022. Pages 175–190.

Deshpande, Manasi, Tal Gross, and Yalun Su. “Disability and Distress: The Effect of Disability Programs on Financial Outcomes.” **American Economic Journal: Applied Economics**, 13(2), 2021. Pages 151–178.

Gross, Tal, Adam Sacarny, Maggie Shi, and David Silver. “Regulated Revenues and Hospital Behavior: Evidence from a Medicare Overhaul.” **Review of Economics and Statistics**, Accepted.

PUBLIC HEALTH & MEDICAL PUBLICATIONS Gross, Tal, and Bradley Trenkamp. “Risk of Bankruptcy Among Applicants to Disability Insurance.” **Journal of Health Care for the Poor and Underserved**, 2015.

Casey, Martin, Tal Gross, Juan Wisnivesky, Kristian Stensland, William Oh, and Matthew D. Galsky. “The impact of regionalization of cystectomies for bladder cancer on racial disparities in utilization.” **The Journal of Urology**, 2015.

Gross, Tal, Sherry Glied, and Peter Muennig. “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, Andrea, Yael Hirsch-Moverman, Koen Frederix, Amrita Daftary, Suzue Saito, Tal Gross, Yingfeng Wu, and Llang Bridget Maama. “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, Yoon Jeong, Haomiao Jia, Tal Gross, Katie Weinger, Patricia W. Stone, and Arlene M. Smaldone. “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, Craig, Tal Gross, Matthew J. Notowidigdo, and John Graves. “Insurance Expansion and Hospital Emergency Department Access: Evidence from the Affordable Care Act.” **Annals of Internal Medicine**, 2016.

Accordino, Melissa K., Jason D. Wright, Sowmya Vasan, Alfred I. Neugut, Tal Gross, Grace C. Hillyer, and Dawn L. Hershman. “Association between survival time with metastatic breast cancer and aggressive end-of-life care.” **Breast Cancer Research and Treatment**, 2017.

Allen Heidi, Ashley Swanson, Jialan Wang, and Tal Gross. “Early Medicaid Expansion Associated With Reduced Payday Borrowing In California.” **Health Affairs**, 2017.

Gross, Tal and Miriam Laugesen. “The Price of Health Care: Why is the US an Outlier?” **Journal of Health Politics, Policy and Law**, 2018.

Allen, Heidi, Erica Eliason, Naomi Zewde, and Tal Gross. “Can Medicaid Expansion Prevent Housing Evictions?” **Health Affairs**, 38 No. 9 2019.

Zewde, Naomi, Erica Eliason, Heidi Allen, and Tal Gross. “The Effects of the ACA Medicaid Expansion on Nationwide Home Evictions and Eviction-Court Initiations: United States, 2000–2016.” **American Journal of Public Health**, October, 2019.

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

“All Medicaid Expansions Are Not Created Equal: The Geography and Targeting of the Affordable Care Act,” with Craig Garthwaite, John Graves, Zeynal Karaca, Victoria Marone, and Matthew J. Notowidigdo. **Brookings Papers on Economic Activity**. 2019.

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

*AEJ Applied* Excellence in Reviewing Award, 2019–2020.

Boston University Questrom School of Business Dean’s Research Scholar, July 2019 to June 2021; July 2021 to June 2023.

Boston University Questrom School of Business 2019 Molly McCombe and T.J. Callahan Faculty Research Award.

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 Journal: Macroeconomics; American Economic Review; American Economic Review: Insights; American Journal of Preventive Medicine; American Journal of Health Economics; Contemporary Economic Policy; Demography; Disaster Medicine and Public Health Preparedness; Econometrica; 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; JAMA Internal Medicine; Journal of the Association of Environmental and Resource Economists; Journal of Banking and Finance; Journal of the European Economic Association; Journal of Economics & Management Strategy; Journal of Economic Literature; Journal of Environmental Economics and Management; Journal of Family and Economic Issues; Journal of Health Economics; Journal of Human Resources; Journal of Industrial Economics;*

*Journal of Law and Economics; Journal of Law, Economics, & Organization; Journal of Legal Studies; Journal of Monetary Economics; 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; Milbank Quarterly; North American Journal of Economics and Finance; Quantitative Economics; Quarterly Journal of Economics; Review of Economics and Statistics; Review of Financial Studies; Research in Labor Economics; Review of Economic Studies; Resource and Energy Economics.*

OTHER SERVICE Co-organizer of NBER Economics of Health Program Meeting, Fall 2023.

BU University-Wide Task Force on Use of Generative AI.

PRESENTATIONS 2023: Mitchell E. Daniels, Jr. School of Business, Purdue University, March; Department of Economics, University of Ottawa, November; Department of Economics, Lehigh University, November.

2022: Department of Economics, University of California at San Diego, November.

2021: Healthcare, Education, and Labour Markets Virtual Mini-Conference, University of Cambridge, Zoom; Department of Economics, Birkbeck, University of London, Zoom, May; Department of Economics, University of Virginia, Charlottesville, November; Southern Economics Association Annual Meetings, Zoom, November.

2020: Midwestern Health Economics Conference, Zoom, September.

2019: American Economic Association Annual Meetings, Atlanta, January; BU-Harvard-MIT Health Economics Seminar, Cambridge, April; Notre Dame, Department of Economics, South Bend, September; Duke University, Finance Department, Durham, October; National Tax Association Annual Meeting, Tampa, November; The University of Hong Kong, Hong Kong, December.

2018: NBER Health Care program meeting, Cambridge, December.

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; APPAM Research Meeting, Chicago, November; Queens University, Department of Economics, November.

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

Managerial Economics (MBA BU Course PL730)  
Fall 2024.

Managerial Economics in BU's Online MBA Program, Mod 1.  
Fall 2020, Spring 2021, Fall 2021, Spring 2022, Fall 2022, Spring 2023, Fall 2023,  
Spring 2024.

Strategy, Economics, and Policy in the Health Sector (MBA, BU Course HM820)  
Spring 2019, Spring 2020, Fall 2020, Spring 2021, Fall 2021, Spring 2022, Fall 2022.

Modeling Business Decisions and Market Outcomes (Undergraduate, BU Course  
QM222)  
Spring 2018, Fall 2018, Spring 2019, Spring 2020.

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

Health Systems Studio Core Curriculum (Masters level)  
Every Fall semester from Fall semester of 2012 through Fall semester of 2016.

Introduction to Health Economics (Masters level, Columbia course P6503)  
Every semester from Spring semester of 2011 through Spring semester of 2017.

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

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