

Semih Tümen

(May 2026)

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Current position

Amazon, FBA Science (Bellevue, WA)

Senior Manager, Economics (2024 - to date)

Principal Economist (2023 - 2024)

Education

PhD in Economics, University of Chicago, 2012

MSc in Econometrics and Mathematical Economics, London School of Economics, 2006

BSc in Economics, Middle East Technical University, 2000

Fields of interest

Econometrics (Causal Inference, Machine Learning, Structural Estimation, Bayesian Methods)

Applied Microeconomics (Labor Economics, Migration, Social Interactions/Networks)

Past positions

Louisiana State University

Visiting Professor of Economics (Fall 2023)

TED University

Professor of Economics (2020 - 2023) (On leave)

Department Chair (2021)

Associate Professor of Economics (2018 - 2020)

Director of Applied Data Science Research Unit (2020 - 2023)

Central Bank of the Republic of Turkey

Deputy Governor and Monetary Policy Committee Member (2021)

Director General, Structural Economic Research Department (2016 - 2018)

Deputy Director General, Research and Monetary Policy Department (2015 - 2016)

Expert/Economist (2002 - 2015)

Fellowships/Affiliations

IZA Research Fellow, (*Institute of Labor Economics*), (2015 - to date)

ERF Research Fellow, (*Economic Research Forum*), (2015 - to date)

GLO Research Fellow, (*Global Labor Organization*), (2017 - to date)

HiCN Research Fellow, (*Households in Conflict Network*), (2018 - to date)

Ongoing research

- (1) “Ethnic mixing in early childhood: Evidence from a randomized field experiment and a structural model” (with V. Boucher, M. Vlassopoulos, J. Wahba, and Y. Zenou)
CEPR Discussion Paper # 15228, IZA Discussion Paper # 14260
Journal of Political Economy Microeconomics, R&R
- (2) “Advertising and firm productivity” (with G. Asik, S. Baskaya, C. Syverson, and J. Tsoukalas)
- (3) “Hometown conflict and refugees’ integration efforts” (with C. G. Aksoy, G. Khanna, and V. Marino)
CEPR Discussion Paper # 18918, IZA Discussion Paper # 16862
Journal of the European Economic Association, R&R
- (4) “The power of language: Educational and mental health impacts of language training for refugee children” (with M. Vlassopoulos and J. Wahba)
Journal of Public Economics, R&R
- (5) “Under pressure: Electoral competition and women’s representation” (with P. Campa and P. O. Saygin)
CEPR Discussion Paper # 19700, IZA Discussion Paper # 17386
- (6) “Social interactions and unemployment fluctuations”
IZA Discussion Paper # 16080
- (7) “The impact of low-skill refugees on youth education”
IZA Discussion Paper # 11869
- (8) “Academic remediation of refugee students” (with C. Ozden and S. Polat)
- (9) “Consumer loan response to permanent labor income shocks: Evidence from a major minimum wage increase” (with Y. S. Hacıhasanoglu)
Journal of Banking & Finance, R&R
IZA Discussion Paper # 10751
- (11) “Forced migration and housing rents: Evidence from Syrian refugees in Türkiye” (with B. Balkan)
IZA Discussion Paper # 11611
- (12) “Evaluating the impact of the post-2008 employment subsidy program in Türkiye” (with B. Balkan, S. Baskaya, S. M. Cilasun, and B. Turan)
IZA Discussion Paper # 9993

Journal articles (reverse chronological order)

- (40) “Native-refugee education gap” (with C. G. Aksoy, G. Khanna, and V. Marino)
AEA Papers and Proceedings, 115, 427-431, **2025**
- (39) “Empowered or impoverished: The impact of panic buttons on domestic violence” (with H. Ulucan)
Review of Economics of the Household, 22, 1423-1459, **2024**
- (38) “Impact of graduating with honors on entry wages of economics majors” (with S. Atay and G. Asik)
Oxford Bulletin of Economics and Statistics, 86(3), 606-640, **2024**
- (37) “The crime effect of refugees” (with M. Akbulut-Yuksel, N. Mocan, and B. Turan)
Journal of Policy Analysis and Management, 43(2), 472-508, **2024**
- (36) “Training teachers for diversity awareness: Impact on school outcomes of refugee children” (with M. Vlassopoulos and J. Wahba)
Journal of Human Resources, forthcoming
- (35) “The effect of fertility on female labor supply in a labor market with extensive informality” (with B. Turan)
Empirical Economics, 65(4), 1855-1894, **2023**
- (34) “The revolution is dead, long live the demolition: Education and labor market consequences of student riots” (with A. Ozturk)
IZA Journal of Labor Economics, 12(4), **2023**
- (33) “The impact of age-specific minimum wages on youth employment and education: A regression discontinuity analysis” (with M. Dayioglu and M. Kucukbayrak)
International Journal of Manpower, 43(6), 1352-1377, **2022**
- (32) “The effect of refugees on native adolescents’ test scores: Quasi-experimental evidence from PISA”
Journal of Development Economics, 150, 102633, **2021**
- (31) “Local governance quality and the environmental cost of forced migration” (with C. G. Aksoy)
Journal of Development Economics, 149, 102603, **2021**
- (30) “Product-level estimates of exchange rate pass-through: Evidence from Turkey” (with Y. E. Akgunduz, E. M. Bastan, and U. Demiroglu)
World Economy, 44(7), 2203-2226, **2021**

- (29) “Agricultural credits and agricultural productivity: Cross-country evidence” (with U. Seven)
Singapore Economic Review, 65(s01), 161-183, **2020**
- (28) “Do vocational high school graduates have better employment outcomes than general high school graduates?” (with H. Torun)
International Journal of Manpower, 40(8), 1364-1388, **2019**
- (27) “Refugees and ‘native flight’ from public to private schools”
Economics Letters, 181, 154-159, **2019**
- (26) “The empirical content of season of birth effects: An investigation with Turkish data” (with H. Torun)
Demographic Research, 37, 1825-1860, **2017**
- (25) “The impact of Syrian refugees on natives’ labor market outcomes in Turkey: Evidence from a quasi-experimental design” (with E. Ceritoglu, H. B. Gurcihan-Yunculer, and H. Torun)
IZA Journal of Labor Policy, 6(5), **2017**
- (24) “Career choice and the strength of weak ties”
Central Bank Review, 17(3), 91-97, **2017**
- (23) “Entrepreneurship in the shadows: Wealth constraints and government policy”
The Economics of Transition, 25(2), 239-270, **2017**
- (22) “Informality as a stepping stone: A search-theoretical assessment of informal sector and government policy”
Central Bank Review, 16(3), 109-117, **2016**
- (21) “Informal versus formal search: Which yields a better pay?”
International Journal of Economic Theory, 12(3), 257-277, **2016**
- (20) “The effects of compulsory military service exemption on education and labor market outcomes: Evidence from a natural experiment”
Economics of Education Review, 54, 16-35, **2016**
- (19) “Social interactions in job satisfaction” (with T. Zeydanli)
International Journal of Manpower, 37(3), 426-455, **2016**
- (18) “The economic impact of Syrian refugees on host countries: Quasi-experimental evidence from Turkey”
American Economic Review (P&P), 106(5), 456-460, **2016**

- (17) “Immigration and prices: Quasi-experimental evidence from Syrian refugees in Turkey” (with B. Balkan)
Journal of Population Economics, 29(3), 657-686, **2016**
- (16) “Firm-size wage gaps along the formal-informal divide: Theory and evidence” (with B. Balkan)
Industrial Relations, 55(2), 235-266, **2016**
- (15) “Taxing fossil fuels under speculative storage” (with D. Unalmis, I. Unalmis, and D. F. Unsal)
Energy Economics, 53, 64-75, **2016**
- (14) “A theory of intra-firm group design”
Journal of Productivity Analysis, 45(1), 89-102, **2016**
- (13) “Skill acquisition in the informal economy and schooling decisions: Evidence from emerging economies”
LABOUR, 29(3), 270-290, **2015**
- (12) “The use of natural experiments in migration research”
IZA World of Labor, 191, 1-10, **2015**
- (11) “How does a shorter supply chain affect pricing of fresh food? Evidence from a natural experiment” (with C. Aysoy and D. H. Kirli)
Food Policy, 57, 104-113, **2015**
- (10) “Reassessing the trends in the relative supply of college-equivalent workers in the U.S.: A selection-correction approach” (with Z. Elitas and H. Ercan)
Journal of Economic Inequality, 13(2), 249-273, **2015**
- (9) “Is happiness contagious? Separating spillover externalities from the group-level social context” (with T. Zeydanli)
Journal of Happiness Studies, 16(3), 719-744, **2015**
- (8) “Day-of-the-week effects in subjective well-being: Does selectivity matter?” (with T. Zeydanli)
Social Indicators Research, 119(1), 139-162, **2014**
- (7) “Quantifying and explaining stickiness in housing rents: A Turkish case study with micro-level data” (with C. Aysoy and C. Aysoy)
Journal of Housing Economics, 25, 62-74, **2014**

- (6) “Home ownership and job satisfaction” (with T. Zeydanli)
Social Indicators Research, 117(1), 165-177, **2014**
- (5) “Regulating check use in Turkey”
Central Bank Review, 12(1), 1-12, **2012**
- (4) “Regulation and the market for checks”
Economic Modelling, 29(3), 858-867, **2012**
- (3) “Can sustained economic growth and declining population coexist?” (C. Elgin)
Economic Modelling, 29(5), 1899-1908, **2012**
- (2) “Fertility decisions and endogenous residential sorting”
Regional Science and Urban Economics, 42(1), 78-87, **2012**
- (1) “Measuring earnings inequality: An economic analysis of the Bonferroni index”
Review of Income and Wealth, 57(4), 727-744, **2011**

Other publications and miscellany

- (6) “The case of Syrian refugees in Türkiye: Successes, challenges, and lessons learned”
World Development Report 2023, Background paper, The World Bank, April **2023**
<https://www.worldbank.org/en/publication/wdr2023/backgroundpapers>
- (5) “The impact of forced displacement on housing and urban settlement in host communities”
JDC Quarterly Digest, Sixth Issue, UNHCR/WB Joint Data Center, September **2022**
<https://doi.org/10.47053/jdc.300922>
- (4) “Refugee inflows and the socioeconomic outcomes of natives”
In: K. F. Zimmermann (eds) **Handbook of Labor, Human Resources, and Population Economics**, Springer, Cham. **2022**
- (3) “Improve education opportunities for better integration of Syrian refugees in Turkey” (with M. Mamei, S. M. Cilasun, M. Lippi, and F. Pancotto)
In: A. A. Salah, A. Pentland, B. Lepri, and E. Letouze (eds) **Guide to Mobile Data Analytics in Refugee Scenarios**, Springer Nature, Ch 19, 381-402, **2019**
- (2) “Reassessing the heterogeneity hypothesis in unemployment dynamics” (with H. Ercan and H. Ulucan)
METU Studies in Development, 42(1), 111-128, **2015**

(1) “The impact of the 2008 crisis on top labor incomes in Turkey”

Economics Bulletin, 33(2), 1269-1282, **2013**

Awards and grants

Kuznets Prize, Best Paper Published in the *Journal of Population Economics*, 2017

Big Data for Refugees (D4R by Turk Telekom), Best Paper Award, 2019

25th Economic Research Forum Conference, Best Paper Award in Labor Economics, 2019

TUBITAK 1001 Research Grant, 2018K222 (approx. 25,000 USD)

TUBITAK 1001 Research Grant, 2019K189 (approx. 20,000 USD)

Associate Professor of Economics, Higher Education Council, 2014

University of Chicago, PhD Fellowship

London School of Economics & Political Science, Graduate Merit Award

European Union Research Grant. “Establishing the Survey of Household Consumption and Finance in Turkey” (1,000,000 EUR) - Central Bank of the Republic of Turkey

Advisory/consultancy and other miscellaneous service

Advisory board member: Turkish-Japanese Science and Technology University (2020 - 2022).

Academic advisor: Presidency of the Republic of Turkey, Office of HR (2019 - 2021).

Senior Deputy: World Economic Forum, Stewardship Board System Initiative (2018).

Consultant: The World Bank, GiZ, EBRD, UN agencies, Ministries, Local governments, EU official bodies, Universities, NGOs, Banks/Companies (2018 - 2023).

Professional service

Editorial duties

Academic editor, *PLOS ONE*, (2018 - 2022)

Editor-in-chief, *Central Bank Review*, (2015 - 2018)

Editorial board member, *Central Bank Review*, (2021)

Editor, *CBRT Working Papers*, (2016 - 2018)

Editor, *CBRT Research Notes in Economics*, (2014 - 2016)

Editorial board member, *Iktisat ve Toplum & Efil Journal* (2022 - to date)

Academic refereeing

American Economic Review, Applied Economics, Applied Economics Letters, Canadian Journal of Economics, Demography, Economic Inquiry, Economic Journal, Economic Modelling, Economica, Economics E-Journal, Economics Letters, Energy Economics, European Economic Review, European Sociological Review, Industrial and Labor Relations Review, International Economic Review, International Journal of Emerging Markets, International Journal of Manpower, International Migration, International Migration Review, International Tax and Public Finance, IZA Journal of Labor Economics, IZA Journal of Labor Policy, IZA Journal of Migration and Development, Journal of Comparative Economics, Journal of Development Economics, Journal of Development Studies, Journal of Economic Psychology, Journal of Happiness Studies, Journal of Housing Economics, Journal of Human Capital, Journal of Human Resources, Journal of Immigrant & Refugee Studies, Journal of International Migration and Integration, Journal of Labor Economics,

Journal of Labor Research, Journal of Peace Research, Journal of Political Economy, Journal of Population Economics, Journal of Refugee Studies, Labour Economics, Middle East Development Journal, Migration Studies, Oxford Review of Economic Policy, Pathogens and Global Health, PLOS ONE, Public Choice, Regional Statistics, Review of Development Economics, Review of Economic Studies, Review of Economics and Statistics, Review of Economics of the Household, Review of Network Economics, Singapore Economic Review, Small Business Economics, Social Indicators Research, Social Science Research, World Bank Economic Review, World Development, Bogazici Journal, Central Bank Review, Iktisat, Isletme ve Finans, METU Studies in Development, Ekonomik Yaklasim, Ekonomi-tek, Uluslararası İlişkiler.

Other scientific refereeing

Reviewer, *European Research Council (ERC)*

External examiner, *COST Association, European Cooperation in Science and Technology*

Panelist and external examiner, *TUBITAK*

Reviewer, *UAK*

Reviewer, *TUBA*

Reviewer, *Springer Nature Books*

Conference organization

Organizer, *ECB-CBRT Conference on “Balanced and Sustainable Growth,”* Frankfurt, 2015

Organizer, *ECB-CBRT Conference on “Economic Growth and Income Convergence,”* Izmir, 2016

Organizer, *CBRT Productivity Workshop,* Izmir, 2017

Organizer, *ECB-CBRT Conference on “Productivity and Sectoral Reallocation,”* Izmir, 2017

Organizer, *CBRT Policy Evaluation Workshop,* Antalya, 2018

Organizer, *ECB-CBRT Conference on “Modeling Macro-Finance Interactions,”* Izmir, 2018

Scientific committee member, *Turkish Economic Association 2018 Conference*

Organizer, *World Bank - TED University, Labor Economics Workshop,* Ankara, 2023

Presentations and invited talks

2025

American Economic Association Annual Meeting, San Francisco (Jan)

2024

Successful A/B Testing and Experimentation, Amazon, Seattle (Dec)

2023

VII Workshop on Immigration, Health & Wellbeing, University of Verona, Verona (Jun); 4th EBRD-King’s College London Workshop on the Economics and Politics of Migration, Istanbul (Mar); Coventry University (Mar); World Bank, Türkiye Jobs Forum: Next-Generation Jobs, Ankara (Feb); World Bank - TEDU, Labor Economics Workshop, Ankara (Feb); GIZ-MEB Workshop on Early Childhood Education, Ankara (Jan); 1st Istanbul Applied Micro Workshop, Kadir Has University, Istanbul (Jan)

2022

Immigrant Well-being Workshop, Turkish-Deutsche University, Istanbul (Dec); KCP20+ World Bank Conference, Washington (Nov); 6th Istanbul Human Capital Conference, Bahcesehir University, Istanbul (Oct); ERF Webinar on Conflict and Post Conflict Transition to Peace Building and Development (Sep); Pamukkale University EYS Summer School, Denizli (Jul); World Bank Retreat on Jobs, Human Capital, and Education, Antalya (Jun); IMF Economic Review Conference, Rabat (Jun); ETUI-ETUC Conference, A Blueprint for Equality, Brussels (Jun); 3rd EBRD-King's College London Workshop on the Economics and Politics of Migration, London (Jun); MEF Applied Microeconomics Workshop, Istanbul (Jun); Pamukkale University, Denizli (May); Sabanci University, Istanbul (Apr)

2021

METU 15th Finance Congress, Ankara (Dec); GiZ Conference: "Refugees: Integration, Harmonization, Solidarity, Hospitality, or What?" Istanbul (Nov); COP26: "The Aftermath of the Post-Covid Era: Embracing the Net Zero Global Economy," University of Glasgow/RBWC (Nov); IMF/WB Annual Meetings, RBWC-UBS Joint Session (Oct); OECD Expert Meeting on Skills and Learning Needs of Informal Economy (Sep); World Bank Roundtable, Productivity and Green Transition (Sep)

2020

ERF Webinar on Post-Conflict Growth in the Afflicted Arab Countries (Nov); ERF Webinar on Micro-Level Analysis of the Impact of Violent Conflict on Lives and Livelihoods in the MENA Region (Oct); 19th MEA Annual Conference at Piri Reis University (Oct); 2nd LSE Workshop on Political Economy of Turkey (Sep); LSE Maryam Forum Launch Workshop (Jul); Istanbul Technical University, Istanbul (Mar); METU-SIAM Seminar, Ankara (Feb); UNHCR/WB Conference on Forced Migration, Copenhagen (Jan); American Economic Association Annual Meeting, San Diego (Jan)

2019

Finance Workshop, Sabanci University, Istanbul (Dec); EBRD Seminar, London (Nov); ERF Workshop on Post-Conflict Economic Agenda, Cairo (Nov); Ludwig-Maximilians-University of Munich, Munich (Nov); 5th Human Capital Conference, Bahcesehir University, Istanbul (Oct); MoNE Conference on the Integration of Syrian Refugees, Istanbul (Oct); METU Economics 60th Anniversary Conference, Ankara (Sep); EBRD Seminar, London (Jul); Pamukkale University, Denizli (Jul); ERF Workshop in Non-monetary Dimensions of Inequality, Cairo (Jul); Migration and Development Conference, Madrid (Jun); MoNE-WB Workshop on Education of Syrian Refugees in Turkey, Ankara (May); MoNE Migration and Education Conference, Istanbul (Apr); Bogazici University, Istanbul (Mar); ERF Conference, Kuwait (Mar); AFD-TSKB Conference on Equality of Opportunity, Istanbul (Mar); TOBB-ETU Department of Economics Seminar, Ankara (Jan); Big Data for Refugees Workshop, Bogazici University, Istanbul (Jan); American Economic Association Annual Meeting, Atlanta (Jan)

2018

Turkish Competition Authority, Ankara (Nov); ERF Peace Building Workshop, Casablanca (Nov); Workshop on Poverty, Inequality, and Structural Transformation in China and Other Developing Countries, Wuhan (Oct); Gebze Technology University, Istanbul (Oct); TED University, Ankara

(Oct); 4th Human Capital Conference, Bahcesehir University, Istanbul (Oct); University of Southern California, Los Angeles (Sep); BETAM/World Bank Labor Market Network Meeting, Istanbul (Jun); Northwestern University/Buffer Institute, Evanston (May); World Bank Labor Market Workshop, Ankara (May); Turkish Competition Authority, Istanbul (May); CBRT Policy Evaluation Workshop, Antalya (Mar); TED University, Ankara (Mar); Maastricht University, UNU-MERIT, Maastricht (Feb); TUSIAD, Istanbul (Feb); Ozyegin University, Istanbul (Feb); Bogazici University, Istanbul (Feb); Ministry of Customs and Trade, Ankara (Feb); University College Dublin, Dublin (Feb); OECD, Paris (Feb)

2017

Koc University, Istanbul (Dec); Bogazici University, Istanbul (Dec); Economic Research Forum Workshop, Cairo (Dec); Food Retailers Association, Istanbul (Oct); Harvard University, Boston (Aug); Koc University, Istanbul (Apr); EBRD, Istanbul (Apr); MUNEF 2017, Elazig (Mar)

2016

Bank of Italy, Rome (Dec); ECB-CBRT Conference, Izmir (Sep); OECD, Paris (Apr); Ankara University, Ankara (Apr); Royal Economic Society, Brighton (Mar); ERF Conference, Cairo (Mar); American Economic Association Annual Meeting, San Francisco (Jan)

2015

Koc University Winter Workshop, Istanbul (Dec); Turkish Treasury, Ankara (Dec); Ozyegin University, Istanbul (Nov); EY International Congress, Ankara (Nov); IZA-Slovakia Ministry of Finance Conference, Bratislava (Oct); Koc-ERF Conference, Istanbul (Oct); Koc-Kyoto Conference, Istanbul (Sep); IZA-CEPR European Summer Symposium in Labour Economics, Buch-Ammersee (Sep); ECB-CBRT Conference, Frankfurt (Aug); SOLE-EALE World Congress, Montreal (Jun); European Society for Population Economics, Izmir (Jun); EconAnadolu Conference, Eskisehir (Jun); IZA-World Bank Conference on Employment and Development, Bonn (Jun); Ankara University, Ankara (May); Ministry of Food, Agriculture, and Livestock, Ankara (Feb)

2014

Koc University Winter Workshop, Istanbul (Dec); TOBB-ETU Seminar, Ankara (Nov); Turkish Economic Association Conference, Antalya (Oct); ERF Research Workshop, Tunis (Sep); European Association of Labour Economists, Ljubljana (Sep); ECB-CBRT Conference, Izmir (Sep); IZA-World Bank Conference on Employment and Development, Lima (Jun); Bilkent Summer Workshop, Ankara (Jun); Society of Labor Economists, Arlington (May); Royal Economic Society, Manchester (Apr); Ankara University, Ankara (Apr)

2013

Koc University Winter Workshop, Istanbul (Dec); Galatasaray University, Istanbul (Nov); European Association of Labour Economists, Turin (Sep); TEA Workshop on Economic Statistics, Ankara (Sep); Econometric Society European Meeting, Gothenburg (Aug); IZA-World Bank Conference on Employment and Development, Bonn (Aug); Econometric Theory and Applications, Bilkent University, Ankara (Jul); EconAnadolu Conference, Eskisehir (Jun); North American Summer Meeting of Econometric Society, Los Angeles (Jun); Workshop on Social Economics, Bologna (Jun); ETU-TEPAV, Ankara (May); Midwest Macroeconomics Meeting, Urbana (May); Central

Bank of Turkey, Ankara (Apr, May, Oct, Nov); Atilim University, Ankara (Mar); Middle East Technical University, Ankara (Mar)

2012

CEE Bogazici Conference, Istanbul (Dec); Central Bank of Turkey, Ankara (Nov); Midwest Macroeconomics Meeting, Boulder (Nov); Turkish Economic Association, Izmir (Nov); IZA-CEPR European Summer Symposium in Labour Economics, Buch-Ammersee (Sep); Econometric Society European Meeting, Malaga (Aug); CBRT-BoJ Meeting, Ankara (Aug); European Society for Population Economics, Bern (Jun); University of Bern, Bern (Jun); European Workshop in Macroeconomics, Vienna (Jun)

2011

University of Chicago, Chicago (Dec); ILO Workshop, Ankara (Nov); TEA National Economics Symposium, Bursa (Oct); Econometric Society European Meeting, Oslo (Aug); European Economic Association, Oslo (Aug); Asian Meeting of Econometric Society, Seoul (Aug); North American Summer Meeting of Econometric Society, St. Louis (Jun); University of Chicago, Chicago (Jun); Sabanci University, Istanbul (May); Middle East Technical University, Ankara (May); Society of Labor Economists, Vancouver (Apr); Royal Economic Society, Egham, London (Apr); Koc University, Istanbul (Mar); Bogazici University, Istanbul (Mar); Central Bank of Turkey, Ankara (Mar); Bilkent University, Ankara (Mar)

2010

Hacettepe University, Ankara (Dec); Bielefeld University, Bielefeld (Nov); Universite de Bourgogne, Dijon (Oct); Turkish Economic Association, Girne (Sep); NBER Summer Institute in Labor Studies, Cambridge MA (Jul); Federal Reserve Bank of New York, NY (Apr); Midwest Economic Association, Evanston (Mar); Northwestern University, Evanston (Mar); National Employment Workshop, Ministry of Labor and Social Security, Antalya (Feb)

2009

6th ECB/CEPR Labour Market Workshop, Frankfurt (Dec); University of Chicago, Chicago (Dec); Federal Reserve Bank of Chicago, Chicago (Apr)