

Research and Teaching Statement

Petra Persson

Abridged version can be found [here](#)

I am an applied microeconomist whose research agenda focuses on investigating interactions between family decisions and the policy environment. The broad goal of this agenda is to shed light on the importance of the economics of the family for the design of government programs – a perspective that is critical to inform optimal policy design, and that may have important consequences for family wellbeing. I focus on three areas:

- I. Family behavior and government policy:** The first part of my research agenda investigates how family structure and behavior are shaped by, and influence the optimality of, government policy.
- II. Family behavior and family wellbeing:** The second part of my research agenda aims to more directly investigate the implications of family structure and behavior for family wellbeing, and to use these findings to inform optimal policy design.
- III. Family behavior and informal institutions:** The third part of my research agenda investigates interactions between family behavior and the policy environment in the absence of well-functioning formal institutions.

I employ diverse methods, depending on what the research question requires. I use large-scale data coupled with natural experiment designs to identify causal effects, drawing on a wide range of statistical techniques such as linear regressions, non-parametric approaches including bunching designs, and machine learning. Theory guides my research questions, empirical analysis, and agenda.

Taken together, the broad insight that emerges from my research is that – even in developed countries with generous social insurance and broad social safety nets – intra-family interactions are of first-order importance both for family wellbeing and for the design of optimal government policy. Intra-family interactions may supersede or mute responses to incentives put in place by government programs; further, depending on the setting, successful government programs may either seek to mimic key aspects of intra-family interactions, or strive to decrease reliance on the family.

I. FAMILY BEHAVIOR AND GOVERNMENT POLICY

The first part of my research agenda investigates how family structure and behavior are shaped by, and influence the optimality of, government policy.

a. Interactions between family behavior and social insurance

A rich body of theoretical and empirical work in family economics, building on Becker (1973), sheds light on the complexity and richness of intra-household interactions. Yet theoretical models of optimal design of government programs typically model households as single decision-makers; in a similar vein, empirical analyses of the impact of government programs on households typically do not trace these responses back to intra-family optimization. In “[Social Insurance and the Marriage Market](#),” (*Accepted, JPE*), I bring the perspective of family economics into the study of a ubiquitous feature of many government programs: the link between benefit eligibility and marital status. I model couples’ behavior in all stages of the marriage market – matching, cohabitation, marriage, and divorce – and show, in the context of survivors insurance, that this linkage has far-reaching and interconnected effects across all four behavioral margins when individuals are forward-looking.

Specifically, exploiting Sweden’s elimination of survivors insurance in 1989, I show, first, that conditioning survivors insurance on marriage alters the composition of married couples up to 50 years before the survivors insurance annuity’s expected payout. Even conditioning on the observables that determine the

survivors insurance annuity's value at husband death, couples with a higher male mortality risk – captured in the data by *ex post* realized mortality – are more likely to marry to secure survivors insurance. This positive correlation between couples' risk type and take-up of insurance through marriage may partly explain why private annuities markets are underdeveloped in Sweden at the time of reform. Second, I show that the elimination of survivors insurance from existing marriage contracts raises the divorce rate among existing couples, suggesting that the pre-reform promise of a government-provided annuity in the case of future widowhood prevented divorces on the margin. Third, the elimination of survivors insurance is associated with an increase in the assortativeness of matching among married couples, consistent with survivors insurance subsidizing matches with unequal earnings (capacities).

These findings highlight a policy trade-off between insuring widows with little labor force participation and generating economically important marriage market distortions. Further, while previous research on marital responses to social insurance and taxation largely focuses on benefits that are realized immediately or in the near future (see, e.g., Alm et al., 1999; Bitler et al., 2006), this paper's findings underscore that marriage market behavior constitutes an important *long-term* financial planning mechanism. Considering a household's asset allocation choices alone may thus yield too gloomy a picture of its capacity to plan for financial security in retirement.

In "[Take-up, Drop-out, and Spending in ACA Marketplaces](#)," joint with Rebecca Diamond, Michael Dickstein, and Timothy McQuade, we bring the perspective of the family into the study of interactions between private and publicly provided health insurance. We examine the importance of several family-level factors – such as household income, Medicaid eligibility, or implicit informal insurance in the absence of formal insurance – in understanding attrition from private insurance, both into social insurance and out of (any) coverage. Specifically, we study households' decisions to take-up and drop out of health insurance coverage procured on the ACA-established health insurance marketplace in California, and relate these decisions to households' characteristics. We document widespread attrition from the ACA-plans, with roughly half of all new enrollees exiting coverage before the end of the plan year. This dropout is especially pronounced among the poor, and we explore whether low-income families' decision to drop out interacts with the eligibility rules for Medicaid. This is plausible: As households' poverty status fluctuates, they transition into eligibility for Medicaid, which may trigger drop-out from the ACA-plan. We find that, while churn into Medicaid accounts for one portion of drop-out, a substantial portion of households that drop ACA coverage become uninsured, thus effectively relying on implicit informal insurance. Further, we find that some enrollees who drop out re-time their health spending to the months of insurance coverage. Finally, we show that attrition can undermine market stability and drive substantial price increases of ACA-plans.

These findings highlight that families' economic decisions to procure (partly subsidized) private health insurance coverage interacts with the provision of public health insurance; moreover, to the extent that individuals who transition into Medicaid re-time their health spending while on their private plan, these transitions undermine the stability of the marketplaces. More broadly, the findings also contribute to the literature addressing a chief concern in the design of social insurance – how to reach “the right” beneficiaries. While this literature has largely focused on low take-up (Currie, 2006; Finkelstein and Notowidigdo, 2018), our results suggest that campaigns to improve use of social insurance may be more efficient when they jointly target take-up and attrition.

Both of these studies, "[Social Insurance and the Marriage Market](#)," and "[Take-up, Drop-out, and Spending in ACA Marketplaces](#)" underscore that considering the sophisticated economic behavior of the family as a unit is essential for understanding the impact of public policies, be it an elimination of survivors insurance or the introduction of subsidized ACA-plans for the Medicaid-eligible population in the United States.

b. Interactions between family behavior and other government programs:

In ongoing work, "[When Dad Stays Home: Paternity Leave and Maternal Health](#)," joint with Maya Rossin-Slater, we examine whether government policies that add constraints to households' choice sets may improve

welfare – although inconsistent with standard household models – through general equilibrium effects on take-up that help households solve a coordination problem.

We analyze this in the context of another central economic aspect of family behavior that interacts with the design of government programs: caretaking activities. Specifically, we study how a father’s decision to be present in the household post-childbirth to help care for a newborn child affects maternal postpartum health and overall family wellbeing. Exploiting variation from Sweden’s two most recent “Daddy Month” reforms, which extended earmarked parental leave for fathers, we show that increased paternity leave plays a critical role in maternal postpartum recovery and appears to raise household welfare. Nonetheless, we document that simply making paternity leave available to families is not sufficient to induce take-up; instead, the regulator needs to restrict households’ set of permissible choices, by earmarking certain portions of a household’s available months of parental leave for the father. While incompatible with intra-household optimization when considering each household in isolation, such “restriction policies” may, by inducing large increases in take-up, accomplish a general reduction in leave-associated stigma.

Beyond the broader insight about policy design, understanding the causal drivers of maternal postpartum health is important in light of the high prevalence of a variety of physical and mental conditions during the post-partum period; yet discussions about maternal postpartum health often center on the role of the healthcare system. We instead focus on one aspect of the mother’s postpartum environment *at home* – the presence of the child’s father, which is becoming increasingly common owing to policies that encourage fathers to take paternity leave. We thus connect the literature on maternal post-partum health and the literature on the impacts of paternity leave. While the policies that promote paternity leave often are motivated by a desire to reduce gender inequalities in the household and labor market – consequences that largely seem absent (Ekberg et al., 2013; Duvander and Johansson, 2014) – our results highlight that father presence in the household could play a tangible positive role in maternal postpartum recovery and health.

II. FAMILY BEHAVIOR AND FAMILY WELLBEING

The second part of my research agenda aims to more directly investigate the implications of family structure and behavior for family wellbeing, and to use these findings to inform optimal policy design.

a. The extended family and close social circle

While extensive research on the household focuses on the nuclear family (see, e.g., Becker, 1973; Chiappori, 1992; Lundberg and Pollak, 1993), less is known about the economic significance of other members of the broader family network – aunts, uncles, grandparents, cousins, and adult siblings – particularly in well-developed institutional settings where members of the extended family often do not live in the same household and therefore cannot be observed in household-level datasets. My research explores the economic role of the broader family network and shows that it serves as a nexus for transmission of both information and adverse shocks, with important consequences for family wellbeing.

In “[The Roots of Inequality and the Value of Intra-Family Expertise](#),” joint with Yiqun Chen and Maria Polyakova, we study intra-family transmission of expertise in an NIH-funded study (co-PI NIA R21AG052833, NIH 5UL1TR001085). In particular, we study the effect of the presence of a medical doctor or nurse in the extended family on health outcomes, using event studies and exploiting Sweden’s “admissions lotteries” into medical schools. The admissions lotteries were an unintended consequence of severe grade inflation in Sweden over a long time period, analyzed in “[The Long-Term Consequences of Teacher Discretion in Grading of High-Stakes Tests](#),” joint with Rebecca Diamond (discussed further below).

We show that having access to medical expertise in the extended family has far-reaching health consequences, at all ages. Among older generations, it prolongs the life span, reduces the likelihood of suffering from lifestyle-related conditions such as heart attack and diabetes, and raises preventive investments. Among younger adult women, it reduces the likelihood of smoking during pregnancy, thus effectively raising *in utero* investments. Among children, it raises the likelihood of vaccination. These effects are more

pronounced at the lower end of the income distribution, suggesting that the value of intra-family health expertise is larger among the poor.

The policy consequences of these findings depend crucially on the underlying mechanism. We find little support for medical professionals' family members receiving preferential treatment, e.g., through higher-cost procedures, faster care, or newer drug therapies. Instead, several pieces of evidence point to intra-family transmission of information ("most vaccines are safe") and constant reminders ("adhere to your preventive drug regimen"). Thus, even in a setting with universal access to essentially free government-provided health insurance, intra-family interaction – in this case, transmission of health-related information – has a first-order impact on health.

These findings contribute to the literature that has documented how medical professionals' expertise affects their *own* healthcare consumption (Bronnenberg et al, 2014; Johnson and Rehavi, 2016) and, more generally, to the literature documenting a positive association between educational attainment and own health and health behaviors (see, e.g., Cutler and Lleras-Muney, 2008, 2010; Meghir et al., 2018). Further, Currie and Moretti (2003) document positive spillovers of maternal education on child health as measured by birth weight, and Kuziemko (2014) documents negative spillovers of children's education on parental language skills. We build on this literature by considering a precise type of education – a medical degree – and by analyzing spillovers across large family trees.

Our finding that the benefits accruing to the family members of medical professionals are driven by intra-family information transmission suggests that these benefits are scalable through policies that mimic such provision of information. What's more, as we document larger impacts of expertise among the poor – who also face the greatest information scarcity – our results suggest that such information provision policies may have the potential to close part of the health-income gradient (see, e.g., Lleras-Muney, 2018).

When modeling this intra-family communication, we build on earlier work of mine, "[Attention Manipulation and Information Overload: Barriers to Consumer Protection](#)," (Behavioural Public Policy, 2018), that develops a theoretical model of communication in the presence of limited attention.

In "[Family Ruptures, Stress, and the Mental Health of the Next Generation](#)," (AER, 2018), joint with Maya Rossin-Slater, we document intra-family transmission of adverse shocks stemming from a particular type of family structure changes: deaths in the family. We show that the children of mothers who experience a death in the extended family during their pregnancy are more likely to consume drugs treating attention deficit hyperactivity disorder in childhood and anxiety and depression in adulthood, compared to children of mothers who experience the same shock shortly after the pregnancy. The effects are stronger for deaths occurring closer to the mother in the family tree, suggesting that genetic distance serves as a measure of the intensity of stress exposure.

The paper contributes to our understanding of the formation of mental health capital, which is essential to individual economic outcomes such as employment and earnings; moreover, mental illness accounts for a rising share of costs associated with disability (Duggan and Imberman, 2013). Our findings suggest that greater stress exposure among the poor may partially explain the intergenerational persistence of poverty (Currie, 2011; Aizer and Currie, 2014). They further suggest that programs aimed at easing the lives of pregnant women could help their children live healthier and more economically productive lives.

Beyond the family, my research also documents that other members of an individual's close social circle play important economic roles, including teachers in childhood and long-term co-workers in adulthood. Teachers play a substantial role in young peoples' lives, as evidenced, for example, by the importance of a high-quality teacher (Chetty et al., 2011). A key function of teachers is to set grades, and the decision of whether to grade a pupil leniently or strictly may have far-reaching long-term consequences, particularly in the context of high-stakes testing. In "[The Long-Term Consequences of Teacher Discretion in Grading of High-Stakes Tests](#)," joint with Rebecca Diamond, we examine teachers' inclination to award some pupils a "grade bump" on a high-stakes math test in Sweden, as well as whether such a bump conveys long-term benefits. Bunching in the test score distributions reveal that teachers inflate students who have "a bad test day," but do not to discriminate based on immigrant status or gender. We then develop a new estimator that allows for identification of causal

effects in the presence of a manipulated density. Our results suggest that pupils who are favorably graded by the teacher close to important grade thresholds obtain far-reaching longer-run educational and earnings benefits. Because grades do not directly raise human capital, these results emphasize that grades can serve as a signal to students, and suggest important dynamic complementarities between students' effort and their perception of their own ability.

“[The Limits of Career Concerns in Federalism: Evidence from China](#),” (*JEEA*, 2016), joint with Ekaterina Zhuravskaya, we study the impact of long-term co-worker relationships on governance decisions, focusing on a particular set of powerful individuals – Chinese provincial leaders. We start by documenting that Chinese party secretaries, despite facing strong career concerns, make different policy decisions depending on their career backgrounds. In particular, provincial party secretaries who rose from low to high positions within the province they govern (“locals”) have a “home bias” in their budgetary policies: Relative to outsiders, local party secretaries shift resources from construction towards much-needed public goods such as education and health care, and extract less extra-budgetary revenue. Identification comes from variation in central leadership and term limits. As the promotion mechanism rewards investments in construction, locals' policy choices come at a considerable career cost, captured by a decreased likelihood of promotion at the end of the term. We explore various mechanisms and provide evidence that the difference between locals and outsiders is not driven by knowledge or experience. Instead, several pieces of evidence suggest that locals cater to low-level provincial elites, with whom they developed social ties over the course of the career trajectory within the province, and who once helped them rise to power. This suggests that local career trajectories limit the power of career concerns by fostering competing allegiances.

b. The impact of father presence in the household

The study “[When Dad Stays Home...](#),” (discussed above) suggests that a father's decision to stay home post-childbirth to help care for a newborn child could play a critical part in maternal postpartum recovery and health. This research thus sheds light on one causal determinant of maternal health.

In ongoing related work joint with Maya Rossin-Slater and Miriam Wüst, “[The Effects of Joint Custody for Parents on the Margin: Evidence from Randomly-Assigned Judges](#),” we study the impact of another commonly implemented policy that aims to promote father involvement in children's lives – joint legal custody – on child wellbeing. We construct a new data set that links Danish court records to several other administrative databases and exploit a natural experiment in which otherwise similar families are randomly assigned to judges who differ in their propensity to rule in favor of joint custody. We study the effects of joint legal custody on adolescent health outcomes, examining differences in impacts across children in families with and without histories of poor parental mental health or domestic violence.

III. FAMILY BEHAVIOR AND INFORMAL INSTITUTIONS

In the absence of well-functioning formal institutions, well-developed financial markets, or well-functioning legal systems, other aspects of family behavior may be of substantial economic significance. The third part of my research agenda investigates interactions between family behavior and the policy environment in the absence of well-functioning formal institutions.

a. The family as a source of informal finance

When well-functioning financial markets are lacking, entrepreneurs must rely extensively on informal finance. Family and friends account for the majority of all informal finance (Bygrave and Hunt, 2004); yet, existing models of informal finance better fit ‘informal moneylenders.’ In “[Financing from Family and Friends](#),” (*RFS*, 2016), joint with Samuel Lee, we study the interaction between intra-family insurance, intra-family provision of capital for risky investment, and the institutional environment. We model an informal lending relationship

characterized by social preferences, and show that the very features that make family funds an excellent source of insurance also make family finance a poor source of risk capital. Intuitively, using family capital for *investment* displaces intra-family *insurance* in low-consumption states and undermines limited liability, which makes the entrepreneur reluctant to undertake (NPV-positive) investment. To mitigate these drawbacks of mixing social relations with financial investment, even counterparties with social ties benefit from formal contracts and neutral third parties.

Our message is novel in that it emphasizes the value of features that make transactions *impersonal*, such as channeling risk out of the borrower's social circle and reducing the scope for social tensions. While many theories of informal finance advocate contractual innovations that harness or emulate the power of social relations, our theory cautions that this may stifle investment. Instead, successful policies to encourage risk taking include contractual innovations that *decrease* family exposure to risky investment. In fact, even in contexts in which contracts must exploit social relations to overcome capital constraints (by reducing adverse selection or moral hazard), we show that third-party intermediation and semi-formalization may be crucial for bringing about entrepreneurial risk taking.

This insight is important in settings where reliance on informal finance is substantial, and is consistent with the limited success of group-based micro-finance in generating entrepreneurial growth (Crépon et al. 2015; Banerjee et al. 2015) as well as with the emergence of financial institutions that combine social relations with formal intermediation, such as community funds. Further, in well-developed financial markets such as the United States, it is consistent with the strong growth of crowdfunding platforms for early entrepreneurial investment, where family and friends are the dominant investors (Agarwal et al., 2017).

The model also yields a clear prediction that relates to the institutional environment and, in particular, the extent of social insurance provision. Family finance undermines risky investment more in settings where social insurance is absent or weak, as these are the settings where intra-family insurance is crucial (e.g., in the absence of unemployment or health insurance). Expansions of social insurance may thus make family financing a more viable source of funds for risky investment.

b. The marriage market and the formal and informal markets for sex

Many models of the household emphasize the central role of reproduction, and children have been described as the most important 'products' of the family (Browning, Chiappori, Weiss, 2011). In this sense, the marriage market has been characterized as a market for 'reproductive sex,' and contrasted with the prostitution market, which trades in 'non-reproductive sex.' In settings where the equilibria in the marriage and prostitution markets are inter-dependent (Edlund and Korn, 2002), the legal system's treatment of the market for sex influences the marriage market equilibrium.

The optimal regulation of sex markets is contended. Critics of decriminalization argue that it boosts sex trafficking; proponents counter that bringing the sex market out of the underground helps *all* prostitutes, whether they are trafficking victims or voluntary sex workers. In "[Human Trafficking and Regulating Prostitution](#)," joint with Samuel Lee, we model a market for sex with voluntary and trafficked prostitutes and ask what regulatory regime can restore the socially optimal outcome that would arise in a decriminalized market without trafficking. While none of the existing regulatory regimes – decriminalization, criminalization of the buy or sell sides, or licensing – can accomplish this goal, we show that there exists an alternative policy that achieves the social optimum. It turns out that the optimality of this policy does not depend on whether the marriage and prostitution markets are inter-dependent through a "marriage penalty" of sex work; the compensating differential for sex work may also stem from, e.g., increased health risks (see, e.g., Gertler et al., 2005).

In addition, we have written a book chapter, "[Violence and Entry in the Market for Sex: Implications for Prostitution Law](#)," for the *Oxford Handbook of the Economics of Prostitution* that studies the influence of prostitution laws on violence encountered by prostitutes *inside* the market for sex, e.g., by police, pimps, and customers.

IV. TEACHING

I teach two classes at Stanford. The first is Econ 243, part of the second-year PhD sequence in public economics. The second is Econ 300, a research seminar for our third-year PhD students. I have also co-organized the public seminar (Econ 341) for the last four years.

Econ 243 begins with an overview of the rationales for social insurance and then rigorously covers Social Security, health insurance, unemployment insurance, parental insurance such as paid family leave, as well as targeting of social insurance. My syllabus for Econ 243 places an emphasis on research that focuses on household interactions with the social insurance system. Throughout, the course covers empirical and theoretical work, aiming to give students a broad overview of the field and to bring them to the research frontier. During my first two years at Stanford, I taught 243 on my own; for the last two years, I have co-taught it with Professor Rebecca Diamond, who focuses her part of the course on topics in urban economics.

Econ 300 is a seminar designed to help third-year PhD students advance from the “course-taking phase” to the “research production stage” of the PhD program, and focuses on oral presentation skills as well as the development of a research paper. I currently co-teach it with Professor Liran Einav.

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Refereed Publications

1. “Social Insurance and the Marriage Market,” *Journal of Political Economy*, Accepted.
2. “Family Ruptures, Stress, and the Mental Health of the Next Generation,” with Maya Rossin-Slater. *American Economic Review*, 108(4-5): 1214-52, April 2018.
3. “Attention Manipulation and Information Overload: Barriers to Consumer Protection,” *Behavioral Public Policy*, 2(1), 78-106, 2018.
4. “Financing from Family and Friends,” with Samuel Lee. *Review of Financial Studies*, 29(9): 2341–2386, September 2016.
5. “The Limits of Career Concerns in Federalism: Evidence from China,” with Ekaterina Zhuravskaya. *Journal of the European Economics Association*, 14(2): 338–374, April 2016.

Book Chapters

6. “Violence and Entry in the Market for Sex: Implications for Prostitution Law,” with Samuel Lee. In *The Oxford Handbook of the Economics of Prostitution* (Ed: Scott Cunningham and Manisha Shah), Oxford University Press, 2016.

Working Papers

7. “The Roots of Health Inequality and the Value of Intra-Family Expertise,” with Yiqun Chen and Maria Polyakova, October 2018.
8. “Take-Up, Drop-Out, and Spending in ACA Marketplaces,” with Rebecca Diamond, Michael Dickstein, and Timothy McQuade, October 2018.
9. “Human Trafficking and Regulating Prostitution,” with Samuel Lee, August 2018. [Submitted.]
10. “The Long-term Consequences of Teacher Discretion in Grading of High-stakes Tests,” with Rebecca Diamond, October 2017.

Selected Work-in-progress

11. “When Dad Stays Home: Paternity Leave and Maternal Health,” with Maya Rossin-Slater.
12. “The Effects of Joint Custody for Parents on the Margin: Evidence from Randomly-Assigned Judges,” with Maya Rossin-Slater and Miriam Wüst.

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