

**Jessica A. Goldberg**

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**ACADEMIC POSITIONS**

Assistant Professor, Department of Economics, University of Maryland (August 2011 - ).  
Post Doctoral Fellow, Center for Global Development (August 2011 - June 2012).

**PROFESSIONAL AFFILIATIONS**

Affiliate, Bureau for Research and Economic Analysis of Development (BREAD) (May 2017 - ).  
Affiliated Professor, Abdul Latif Jameel Poverty Action Lab (J-PAL) (March 2014 - ).  
Non-Resident Fellow, Center for Global Development (October 2012 - ).  
Faculty Associate, Maryland Population Research Center, University of Maryland (August 2011 - ).

**EDUCATION**

Ph.D., Economics and Public Policy, University of Michigan (2011).  
M.A., Economics, University of Michigan (2008).  
M.P.A., Princeton University (2005).  
B.A., Economics and Political Science, Stanford University (2001).

**PEER REVIEWED ARTICLES**

- Goldberg, Jessica. "The Effect of Social Pressure on Expenditures in Malawi." *Journal of Economic Behavior and Organization*, Vol. 143, November 2017, pp. 173-185.
- Brune, Lasse, Xavier Giné, Jessica Goldberg, and Dean Yang. "Savings Defaults and Payment Delays for Cash Transfers: Field Experimental Evidence from Malawi." *Journal of Development Economics*, Vol. 129, November 2017, pp. 1-13.
- Beegle, Kathleen, Emanuela Galasso, and Jessica Goldberg. "Direct and Indirect Effects of Malawi's Public Works Program on Food Security." *Journal of Development Economics*, Vol. 128, September 2017, pp. 1-23.
- Giné, Xavier, Jessica Goldberg, Dan Silverman, and Dean Yang. "Revising Commitments: Time Preference and Time-Inconsistency in the Field." *The Economic Journal*, forthcoming.
- Goldberg, Jessica. "Kwacha Gonna Do? Experimental Evidence about Labor Supply in Rural Malawi." *American Economic Journal: Applied Economics*, Vol. 7, No. 1, January 2016, pp. 129-149.
- Brune, Lasse, Xavier Giné, Jessica Goldberg, and Dean Yang. "Facilitating Savings for Agriculture: Field Experimental Evidence from Malawi." *Economic Development and Cultural Change*, Vol. 64, No. 2, January 2016, pp. 187-220.
- Giné, Xavier, Jessica Goldberg, and Dean Yang. "Credit Market Consequences of Improved Personal Identification: Field Experimental Evidence from Malawi." *American Economic Review*, Vol. 102, No. 6, October 2012, pp. 2923-2954.

**OTHER PUBLICATIONS**

Goldberg, Jessica. "What products and policies can be used to promote savings in developing countries?" In Klaus F. Zimmermann and Alexander Kritikos, eds., *IZA World of Labor*, Bloomsbury Publishing Plc., 2014.

Goldberg, Jessica and Jeffrey Smith. "The Effects of Education on Labour Market Outcomes." In Edward Fiske and Helen Ladd, eds., *Handbook of Education Finance and Policy*, Routledge, 2008.

## WORKING PAPERS

Giné, Xavier and Jessica Goldberg. "Endowment Effects and Usage of Financial Products: Evidence from Malawi." Working Paper, 2017.

## WORK IN PROGRESS

"Impact of e-KYC on Access to Finance: Evidence from Bangladesh" with Xavier Giné and Lore Vandevalle.

"Taking One's Lumps: The Impact of Irregular Payments on Consumption Patterns" with Jenny Aker and Matthew Staiger.

"Borrowing Constraints in Savings and Lending Groups" with Alfredo Burlando.

"Incentives for Patients and Referrals for TB Treatment: A Randomized Field Experiment in India" with Mario Macis.

"Fingerprinting to Reduce Risky Borrowing" with Xavier Giné and Dean Yang.

## BOOK REVIEWS

*Youth in Africa's Labor Market* by Marito Garcia; Jean Fares. Review by: Jessica Goldberg. *Journal of Economic Literature*, Vol. 47, No. 3 (Sep., 2009), pp. 848-850.

## SPONSORED RESEARCH

\$25,000 – "Impact of e-KYC on Access to Finance: Evidence from Bangladesh." World Bank's Identification for Development (ID4D) Initiative and the Development Impact Evaluation (DIME) Team (2017, with Xavier Giné).

\$100,000 – "Fingerprinting to Reduce Risky Borrowing." World Bank Research Committee (2017, with Xavier Giné and Dean Yang).

\$48,900 – "The Role of Public Works Programs in Enhancing Food Security: The Malawi Social Action Fund." World Bank Research Committee (2016, with Kathleen Beegle and Emanuela Galasso).

£20,249 – "Leveraging Patients' Social Networks to Overcome Tuberculosis Under-detection in India: A Field Experiment." International Growth Centre (2016-2017, with Mario Macis).

\$65,142 – "Fingerprinting to Reduce Risky Borrowing." National Science Foundation Award # 1458934 (2015-2017, Collaborative research, with Dean Yang).

\$525,162 – "Leveraging Patients' Social Networks to Overcome Tuberculosis Under-detection in India: A Field Experiment." World Bank Strategic Impact Evaluation Fund (2015-2018, with Mario Macis).

\$9,935 – "Dreaming too Big? Reservation Wages and the Return to Experience in South Africa." Post-Primary Education (PPE) and Youth Initiatives, Abdul Latif Jameel Poverty Action Lab (2014-2015, with Susan Godlonton).

\$88,496 – "Cash vs. Direct Deposit in Malawi: Effects on Financial Behavior and Well-being." World Bank Research Committee (2014-2015, with Lasse Brune, Xavier Giné, and Dean Yang).

\$25,000 – "Leveraging Patients' Social Networks to Overcome Tuberculosis Under-detection in India: A Field Experiment." World Bank Strategic Impact Evaluation Fund (2014, with Mario Macis).

\$104,087 – "Take-up and Utilization of Mobile Commitment Savings in Rwanda." Yale Savings and Payments Research Fund at Innovations for Poverty Action, sponsored by a grant from the Bill & Melinda Gates Foundation (2014-2015, with Jenny Aker and Mercyline Kamande).

£10,000 – "Leveraging Patients' Social Networks to Overcome Tuberculosis Under-detection in India: A Field Experiment." International Growth Centre (2013-2014, with Mario Macis).

\$15,000 – "Leveraging Patients' Social Networks to Overcome Tuberculosis Under-detection in India: A Field Experiment." MPRC Seed Grant, University of Maryland (with Mario Macis).

- \$221,840 – "Public works programs and farm household behavior: the Malawi Social Action Fund." IZA/DFID Growth and Labour Markets in Low Income Countries Programme (GLM | LIC) proposal #C2-RA2-211 (2013-2014, with Kathleen Beegle and Emanuela Galasso).
- \$999,944 – "Fingerprinting to Reduce Risky Borrowing." Development Innovation Ventures, USAID proposal #31332 (2013-2015, with Xavier Giné and Dean Yang).
- \$38,446 – "The Role of Social Pressure in Savings and Consumption Decisions." Dean's Research Initiative, University of Maryland (2012).
- \$200,000 – "Financial Literacy and Savings in Rural Malawi." World Bank Russia Trust Fund (2012-2013, with Lasse Brune, Xavier Giné, and Dean Yang).
- \$700,000 – "The Role of Public Works in Enhancing Food Security." World Bank Research Committee (2011-2013, with Kathleen Beegle, Emanuela Galasso, and Tavneet Suri).
- \$160,166 – "Direct Deposit and Commitments to Save: A Field Experimental Approach to Reducing Savings Barriers." Microsavings Payment and Innovation Initiative, (2011-2012, with Lasse Brune, Xavier Giné, and Dean Yang).
- \$67,750 – "The Gender Impact of Savings Innovations: A Field Experiment in Rural Malawi." World Bank Research Committee (2011-2012, with Xavier Giné and Dean Yang).
- \$184,295 – "Reducing Barriers to Savings in Rural Malawi: A Field Experimental Approach." World Bank Research Committee (2009-2010, with Xavier Giné and Dean Yang).
- \$184,220 – "Technological Innovations in Rural Malawi: A Field Experimental Approach." World Bank Research Committee (2009-2010, with Xavier Giné and Dean Yang).
- \$150,000 – "Biometric and Financial Innovations in Rural Malawi." BASIS AMA CRSP, USAID (2007-2008, with Xavier Giné and Dean Yang).
- \$75,000 – "Biometric and Financial Innovations in Rural Malawi." World Bank Research Committee (2007-2008, with Xavier Giné and Dean Yang).

## **AWARDS AND HONORS**

- University of Maryland College of Behavioral and Social Sciences Excellence in Mentoring Award (2016).
- University of Maryland Research and Scholarship Award (2015).
- University of Maryland Undergraduate Teaching Award, Department of Economics (2013).
- University of Maryland Graduate Teaching Award, Department of Economics (2012, 2015, 2016).
- ProQuest Distinguished Dissertation Award (Honorable mention, 2011).
- Russell Sage Summer Institute in Behavioral Economics, Trento Italy (2010).
- Rackham Predoctoral Fellowship, University of Michigan (2009-2010).
- Center for International and Comparative Studies Student Research Fellowship, University of Michigan, (2009).
- Center for Afro-American and African Studies African Initiative Grant, University of Michigan (2009).
- Rackham Student Research Grant, University of Michigan (2009).
- Rackham One-Term Dissertation Fellowship, University of Michigan (2009).
- Rackham International Research Award, University of Michigan (2008).

## **TEACHING**

- University of Maryland: Development Economics, graduate (2012-2017) undergraduate (2013-2014, 2016-2017);
- Faculty Director, Promoting Achievement and Diversity in Economics (2016-2017).
- University of Michigan: Introduction to Microeconomics, undergraduate (2006; graduate student instructor).

## **INVITED SEMINARS AND CONFERENCES (including scheduled)**

- 2017-2018: University of Virginia (Darden); Carleton University (Department of Economics); University of Zurich (Department of Economics); Bocconi University (Department of Economics); IMF/DFIC Financial Inclusion and Real Effects Conference.

- 2016-2017: Tel Aviv University (Eitan Berglas School of Business); IFPRI (AMD Series); Nova University of Lisbon (NOVAFRICA Seminar Series); Trinity College (Department of Economics); Northeast Universities Development Consortium Annual Conference; George Mason University (School of Policy, Government, and International Affairs).
- 2015-2016: 6<sup>th</sup> GRETHA Bordeaux Development Conference; Columbia University (Department of Economics); Pontificia Universidad Catolica Chile; LACEA 4<sup>th</sup> Workshop on Development Economics (Keynote speaker); Symposium on Economic Experiments in Developing Countries; Center for Global Development; JPAL Conference on Field Experiments in Labor Economics and Social Policies; Sixth Annual Responsible Finance Forum.
- 2014-2015: Fordham University (Department of Economics); AEA Annual Meeting; Achieving Better Banking in Malawi (Innovations for Poverty Action); University of Pennsylvania (Department of Economics); Northeast Universities Development Consortium Annual Conference; Inter-American Development Bank (Department of Research).
- 2013-2014: 8<sup>th</sup> IZA/World Bank Conference: Employment and Development; PAA Annual Meeting; University of California – Berkeley (Haas School of Business); Centre for the Study of African Economies (Oxford).
- 2012-2013: Evidence on Innovations in Savings and Payments (Innovations for Poverty Action); Center for Experimental Social Sciences (Nuffield College, Oxford); Neglected Agricultural Research in Developing Countries: Designing A New Research Agenda (JPAL-ATAI); International Food Policy Research Center; AEA Annual Meeting (discussant); 7<sup>th</sup> IZA/World Bank Conference: Employment and Development; George Washington University (Department of Economics).
- 2011-2012: NBER Summer Institute (Development and Productivity); 20th Annual Conference of the WZB (Social Science Center Berlin); University of Chicago (Harris School of Public Policy); Cornell University (Department of Economics); Massachusetts Institute of Technology (Department of Economics); AEA Annual Meeting (discussant); International Food Policy Research Institute; Center for Global Development; World Bank (DEC Research Group); University of Maryland (College of Agriculture & Natural Resources); 2011 Symposium on Economic Experiments in Developing Countries; Northeast Universities Development Consortium Annual Conference; Advances with Field Experiments Conference.
- 2010-2011: Midwest International Economic Development Conference; University of Virginia (Department of Economics and Batten School of Leadership and Public Policy); University of Texas – Austin (Lyndon B. Johnson School of Public Affairs); University of Notre Dame (Department of Economics); University of California – Los Angeles (Department of Economics); Stanford Institute for Economics Policy Research; Texas A&M University (Bush School of Government and Public Service); University of Maryland (Department of Economics); Center for Global Development; Washington University in St. Louis (Department of Economics); George Washington University (Department of Economics and Elliot School of International Affairs); Michigan State University (Department of Agricultural, Food, and Resource Economics); Northeast Universities Development Consortium Annual Conference; Advances with Field Experiments Conference.
- 2009-2010: 2<sup>nd</sup> Annual Meeting of the Danish Microeconometrics Network; 17<sup>th</sup> BREAD Conference on Development Economics (junior affiliates session); 5<sup>th</sup> IZA/World Bank Conference on Development and Employment; Midwest Economics Association Annual Meeting; Northeast Universities Development Consortium Annual Conference (poster).
- 2008-2009: Centre for the Study of African Economies Economics Conference; Northeast Universities Development Consortium Annual Conference; Midwest Economics Association Annual Meeting.

## REFEREEING

*American Economic Review, American Economic Journal: Applied economics, American Economic Journal: Economic Policy, American Journal of Agricultural Economics, Economic Development*

*and Cultural Change, Economics of Education Review, Economic Inquiry, The Economic Journal, Economics of Transition, Evaluation Review, Experimental Economics, Games and Economic Behavior, Israel Science Foundation, Journal of African Economies, Journal of Comparative Economics, Journal of Development Economics, Journal of Development Studies, Journal of Economic Behavior & Organization, Journal of Environmental Economics and Management, Journal of the European Economics Association, Journal of Health Economics, Journal of Human Resources, Journal of Labor Economics, Journal of Policy Analysis and Management, Journal of Public Economics, Management Science, National Science Foundation, PLoS ONE, Review of Economics and Statistics, Review of Economic Studies, Quarterly Journal of Economics, Scandinavian Journal of Economics, South African Journal of Economics, Templeton Foundation, World Development.*

#### **OTHER PROFESSIONAL EXPERIENCE**

Short Term Consultant, Development Research Group, World Bank, Washington DC and Lilongwe, Malawi (2009, 2011, 2012, 2015, 2016, 2017).

Research Assistant, Dean Yang, University of Michigan, Ann Arbor MI (2006-2011).

Senior Intern, Research Department, Federal Reserve Bank of Boston, Boston MA (summer 2004).

Research Assistant, Jesse Rothstein and Cecilia Rouse, Princeton University, Princeton NJ (2004-2005).

Research Assistant, Center on Budget and Policy Priorities, Washington DC (2001-2003).