KATHERINE GRACE CARMAN

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FIELDS OF INTEREST

Behavioral Economics, Public Economics, Health Economics

EMPLOYMENT

Senior Economist, RAND Corporation, June 2018 – Present
Economist, RAND Corporation, September 2012 – June 2018
Professor of Economics, Pardee RAND Graduate School, 2014 – Present
Director, RAND's Behavioral Finance Forum, 2017 – Present
Assistant Professor, Department of Economics, Netspar, and CentER, Tilburg University, September, 2005 – May, 2012
Research Fellow, Robert Wood Johnson Scholars in Health Policy Research Program, Harvard University, August 2003 – July 2005

EDUCATION

Stanford University, Ph.D., *Economics*, September 2003
University of Michigan, B.A. with Honors and High Distinction, *Economics*, May 1996

PUBLICATIONS

Wandi Bruine de Bruin and **Katherine Carman**. 2018. "Measuring subjective probabilities: The effect of response mode on the use of focal responses, validity, and respondents' evaluations." *Risk Analysis*, 38(10), pp ages 2128-2143.

Mary Burke and **Katherine Carman**. 2017."You can be too thin (but not too tall): Social Desirability Bias in Self-Reports of Weight and Height." *Economics of Human Biology*, 27(A), pp. 198-222.

Maximiliane Hoerl, Amelie Wuppermann, Silvia H Barcellos, Sebastian Bauhoff, Joachim Winter, and **Katherine Carman**. 2017. "Knowledge as a predictor of insurance coverage under the Affordable Care Act." *Medical Care*, 55(4), pp. 428–435.

Laurie T. Martin, Alonzo Plough, **Katherine Carman,** Laura Leviton, Olena Bogdan, and Carolyn E. Miller. 2016. "Strengthening Integration Of Health Services And Systems", *Health Affairs*, 35(11), pp. 1976-1981.

Katherine Carman and Gema Zamarro. 2016. "Does Financial Literacy Contribute to Food Security?" *International Journal of Food and Agricultural Economics*, 4(1), pp. 1-19.

Katherine Carman, Christine Eibner and Susan Paddock. 2015. "Trends in Health Insurance Enrollment, 2013-15." *Health Affairs*, June 2015, 34(6), pp. 1044-1048.

Katherine Carman and Peter Kooreman. 2014. "Probability Perceptions and Preventive Health Care" *Journal of Risk and Uncertainty*, 49(1), pp. 43-71.

Silvia Helena Barcellos, Amelie C. Wuppermann, **Katherine Carman,** Sebastian Bauhoff, Daniel L. McFadden, Arie Kapteyn, Joachim K. Winter, and Dana Goldman. 2014. "Americans are ill prepared for the Affordable Care Act" *PNAS: Proceedings of National Academy of Sciences,* 111(15), pp. 5497-5502.

Katherine Carman and Ilaria Mosca. 2014. “Who Takes Advantage of Free Flu Shots? Examining the Effects of an Expansion in Coverage” *De Economist,* 162(1), pp. 1-17.

Katherine Carman. 2013. “Inheritances, Intergenerational Transfers, and the Accumulation of Health” *American Economic Review Papers and Proceedings*, 103(3), pp. 451-455.

Katherine Carman and Lei Zhang. 2012. “Classroom Peer Effects: Evidence from a Chinese Middle School” *China Economic Review*, 23(2), pp. 223-237.

Wandi Bruine de Bruin and **Katherine Carman**. 2012. “Measuring risk perceptions: What does the excessive use of 50% mean?" *Medical Decision Making*, 32(2), pp. 232-236.

Johannes Binswanger and **Katherine Carman**. 2012. “How Real People Make Long-term Decisions: The Case of Retirement Preparation” *Journal of Economic Behavior and Organization*, 81(1), pp. 39-60.

Katherine Carman and Ilaria Mosca. 2011. “Evaluatie van de leeftijdgrensverlaging voor de griepprik” (*article in Dutch* Evaluating the Expansion of Eligibility for the Flu Shot) *ESB*, 96, pp. 411-412.

Katherine Carman and Peter Korreman. 2010. “Social Interactions and Obesity: An Economist’s Perspective” in *Obesity Prevention: The Role of Society and Brain on Individual Behavior.* Ed. Laurette Dube, Antoine Bechara, Alain Dagher, Adam Drewnowski, Jordan LeBel, Philip James and Rickey Y. Yada. Amsterdam: Elsevier, 2010. pp. 757-765.

B. Douglas Bernheim, **Katherine Carman,** Jagadeesh Gokhale, Laurence J. Kotlikoff. 2003. “Are Life Insurance Holdings Related to Financial Vulnerabilities?” *Economic Inquiry*, 41(4), pp. 531-554.

Peer-Reviewed RAND Publications

“Misleading 'Free' Trials and Subscription Traps for Consumers in the EU” (with Charlene Rohr, Salar Jahedi, and Sonia Sousa, September 2017.

Christine Buttorff, **Katherine Carman**, and Christine Eibner. 2017. “The Benefits and Drawbacks of Alternative Tax Subsidization Approaches for Health Insurance” Santa Monica, CA: RAND. RR-1961.

Erin A. Taylor, **Katherine Carman,** Andrea Lopez, Ashley Muchow, Parisa Roshan, and Christine Eibner. 2016. “Consumer Decisionmaking in the Health Care Marketplace” Santa Monica, CA: RAND. RR-1567.

Anita Chandra, Joie Acosta, **Katherine Carman,** Tamara Dubowitz, Laura Leviton, Laurie T. Martin, Carolyn Miller, Christopher Nelson, Tracy Orleans, Margaret Tait, Matthew Trujillo, Vivian Towe, Douglas Yeung, Alonzo L. Plough. 2016. “Building a National Culture of Health: Background, Action Framework, Measures, and Next Steps” Santa Monica, CA: RAND. RR-1199.

Katherine Carman, Anita Chandra, Carolyn Miller, Matthew Trujillo, Douglas Yeung, Sarah Weilant, Christine DeMartini, Maria Orlando Edelen, Wenjing Huang, Joie Acosta. 2016. “Development of the Robert Wood Johnson Foundation National Survey of Health Attitudes” Santa Monica, CA: RAND. RR -1391-RWJ.

Rebecca Herman, Angela A. Hung, Jeremy Burke, **Katherine Carman,** Noreen Clancy, Julia H. Kaufman, and Katie Wilson. 2015. “Development of a K–12 Financial Education Curriculum Assessment Rubric” Santa Monica, CA: RAND. RR -1142.

Katherine Carman and Christine Eibner. 2015. “Methodology of the RAND Health Reform Opinion Study” Santa Monica, CA: RAND. RR -947-RC.

Katherine Carman and Christine Eibner. 2015. “Insurance Transitions following the First ACA Open Enrollment Period” Santa Monica, CA: RAND. RR -948-RC.

Katherine Carman and Michael Pollard. 2014. “Methodology of the RAND Midterm 2014 Election Panel” Santa Monica, CA: RAND. RR -854-RC.

Katherine Carman and Christine Eibner. 2014. “Changes in Health Insurance Enrollment Since 2013: Evidence from the RAND Health Reform Opinion Study” Santa Monica, CA: RAND. RR -656-RC.

Sebastian Bauhoff, **Katherine Carman,** and Amelie Wuppermann. 2013. “Financial Literacy and Consumer Choice of Health Insurance: Evidence from Low-Income Populations in the United States” (with Sebastian Bauhoff and Amelie Wuppermann), Santa Monica, CA: RAND. WR-1013.

Working Papers

“Retirement Security and Financial Decision Making” (with Phillip Armour and Angela Hung)

“Alternative Pathways to Retirement in a Household Context” (with Kristine Brown and Kathryn Edwards)

“Household Retirement Saving: The Location of Savings Between Spouses” (with Angela Hung)

“Misreporting of weight and height: does location matter, and why?” (with Mary Burke)

“Understanding and Shaping Health Values and Priorities” (with Anita Chandra, Carolyn Miller, and Matt Trujillo)

“Mental Accounting Matters: Evidence from Military Housing” (with Paul Heaton)

“The Role of Decision Making Processes in the Correlation between Wealth and Health” (with Johannes Binswanger)

“The Miracle of Compound Interest: Does our Intuition Fail?” (with Johannes Binswanger)

"The Impact on Consumption and Savings of Current and Future Fiscal Policies" with Jagadeesh Gokhale, Laurence J. Kotlikoff, NBER Working Paper No. 10085, November, 2003.

SELECTED GRANTS AND FELLOWSHIPS

Department of Health and Human Services: Assistant Secretary for Planning and Evaluation, Task Lead, Building Analytic Capability for Monitoring & Evaluation of Implementation of ACA, 2017-present

Robert Wood Johnson Foundation, Co-Investigator, Developing an Analytic Framework and Measurement System to Advance and Monitor RWJF's Vision for a Culture of Health, 2013-2019

Alfred P. Sloan Foundation, Principal Investigator, Explaining Joint Work-to-Retirement Trajectories, 2015-2018

EU Consumers, Health, Agriculture and Food Executive Agency, Task Lead, “Misleading 'Free' Trials and Subscription Traps for Consumers in the EU”, 2015-2016

Department of Labor, Co-Principal Investigator, Understanding Household Retirement Savings, 2015-2016

RAND Internal Research Award, Principal Investigator, RAND Midterm 2014 Election Panel, 2014

RAND Aging Center Pilot Grant, Principal Investigator, Precursors to Dementia in the HRS, 2014-2015

USC/RAND Roybal Center in Financial Decision Making, Co-Principal Investigator, Financial Capability and Trust, 2014

RAND Bing Center Investment Award, Principal Investigator, Take up of Insurance under the Affordable Care Act, 2014

RAND Internal Research Award, Principal Investigator, Tracking Public Opinion of the Affordable Care Act, 2013-2014

RAND Bing Center Investment Award, Principal Investigator, How do Reference Groups Affect Perceptions of Overweight Status? 2013

HONORS AND AWARDS

RAND Spotlight Awards for Mentorship, 2016
Silver Medal Award, RAND Corporation, 2014
Participant, Summer School in Experimental Economics, Max Planck Institute, 2002
NBER Nonprofit Fellowship Award, 2002-2003
Graduate Fellowship, Stanford Economics 1997-1998
Phi Beta Kappa, Alpha of Michigan, 1996
Harold D. Osterweil Prize in Economics, Most Promising Graduating Senior 1996
Michigan Journal of Economics, 1994-1996; Editor-in-Chief, 1995-1996

COURSES

Health Economics and Aging (Masters), Tilburg University, 2006- 2010, 2013
Microeconomics 4: Information Economics (Bachelors), Tilburg University, 2011
Institutions and Incentives (Bachelors), Tilburg University, 2006- 2010
Comparative Public Economics (Bachelors), Tilburg University, 2007- 2008

PROFESSIONAL ACTIVITIES

Referee: American Economic Review, China Economic Review, Economic Journal, JAMA, Journal of Public Economics, Social Forces, Social Science & Medicine.
Committees: RAND: Recruiting Committee; Tilburg University: Job Placement Committee 2008-2012, Junior Search Committee 2008-2009
Selected Presentations:
2003: Association for Research on Nonprofit Organizations and Voluntary Action; Harvard University Applied Statistics Seminar.
2004: Harvard /MIT Public Economics Seminar; Robert Wood Johnson Scholars in Health Policy Research Annual Meeting; University of New Hampshire, Public Economics Seminar.
2005: University of North Carolina Department of Public Policy; Federal Reserve Board of Governors; Clemson University Department of Economics; Mathematica; Tilburg University; University of California at Santa Cruz; Brandeis University; Notre Dame University; Government Accountability Office; US Department of Treasury; Robert Wood Johnson Scholars in Health Policy Research Annual Meeting.
2006: Allied Social Sciences Association Meetings.
2007: American Economic Association Annual Meeting; ABP/VU/Netspar Workshop; CERP Workshop on the Economics of Aging; Utrecht School of Economics; IHEA World Congress; Conference on Subjective Probabilities and Expectations: Methodological Issues and Empirical Applications to Economic Decision-making; RAND
2008: American Economic Association; ASHE Biannual Conference; Netspar Pension Workshop; Conference on Understanding Economic Decisionmaking; Financial Capability colloquium; Netspar Conference on Health and Retirement
2009: IHEA World Congress; MESS Workshop; CeRP 10th Anniversary Conference. University College Dublin

2010: Netspar Conference on Economics and Psychology of Lifecycle Decision Making; AMERB 2nd Annual Meeting; Federal Reserve Bank of Boston Seminar; ASHE Biannual Conference; SES and Health across Generations and over the Life Course; SITE: Psychology and Economics 8.0
2011: ASSA Meetings; Special Session at RES 2011 Annual Conference; IHEA World Congress; RAND; Subjective Probability, Utility, and Decision Making conference
2013: American Economic Association; Tilburg University; RAND Behavioral Finance Forum
2014: ASHEcon; AAPOR
2015: AAPOR
2016: Michigan Retirement Research Consortium Researcher Workshop; ASHEcon; Consumer Financial Protection Bureau
2017: Michigan Retirement Research Consortium Researcher Workshop; Robert Wood Johnson Sharing Knowledge Conference; AAPOR; Department of Economics CUNY Queen's College; Boston University; Working Longer Conference at Stanford University, Claremont McKenna Graduate School.
2018: OECD-GFLEC Global Policy Research Symposium to Advance Financial Literacy