

# JILL EMILY LUOTO

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## EDUCATION

- 2010 Ph.D. in Agricultural and Resource Economics, University of California, Berkeley
- 2004 M.A. in International and Development Economics, University of San Francisco
- 2001 B.A. in Spanish Studies, American University, *summa cum laude*
- 2001 B.Sc. in Mathematics, American University, *summa cum laude*

## PROFESSIONAL EXPERIENCE

- 2014- Full Economist, RAND Corporation
- 2014- Affiliate Faculty, Pardee RAND Graduate School
- 2011-2014 Associate Economist, RAND Corporation
- 2011-2012 Affiliate Assistant Professor, Evans School of Public Affairs, University of Washington
- 2005-2012 Consultant, World Bank Development Economics Research Group
- 2006-2010 Graduate Student Researcher, Institute for Research on Labor and Employment, University of California, Berkeley
- 2006 Graduate Student Instructor, University of California, Berkeley
- 2003-2006 Graduate Student Researcher, BASIS/USAID Study, "Credit Reporting Bureaus and the Deepening of Financial Services for the Rural Poor in Latin America"
- 2001-2002 Analyst, Systems, Planning and Analysis, Inc.

## JOURNAL PUBLICATIONS

- Peletz, R, J Kisiangani, P Ronoh, A Cock-Esteb, C Chase, R Khush, and **J Luoto**. "Assessing the demand for plastic latrine slabs in rural Kenya." *American Journal of Tropical Medicine and Hygiene*, 101(3): 555-565, 2019.
- Herman PM, **Luoto JE**, Kommareddi M, Sorbero ME, Coulter ID. "Patient willingness to pay (WTP) for reductions in chronic low back pain and chronic neck pain." *Journal of Pain*, 20(11): 1317-1327, 2019.
- J Luoto**, I Lopez-Garcia, FE Aboud, LCH Fernald, and DR Singla. "Testing Means to Scale Early Childhood Development Interventions in Rural Kenya: The Msingi Bora Cluster Randomized Controlled Trial Study Design and Protocol." *BMC Public Health*, 19(259), 2019.
- Hung, A, **J Luoto**, J Burke, SP Utkus, and JA Young. "Automatic Enrollment and Job Market Turnover." *Journal of Pension Economics and Finance*, 2019, pp. 1-11.
- Glick, P, **J Luoto**, M Oliva, GC Tabin, DS Sanders, BJ Thomas, S Ruit, T Belachew, AK Tasfaw. "The Individual and Household Impacts of Cataract Surgery on Older Blind Adults in Ethiopia." *Ophthalmic Epidemiology*, 26(1): 7-18, 2019.
- Luoto J**, Burke J, and Perez-Arce F. "Soft versus Hard Commitments: A Test on Americans' Savings Behaviors." *Journal of Consumer Affairs*, 52(3): 733-745, 2018. doi:10.1111/joca.12170
- Linnemayr S, Huang C, **Luoto J**, Kambugu A, Thirumurthy H, Haberer J, Wagner G, and Mukasa B. "Text Messaging for Improving Antiretroviral Therapy Adherence: No Effects After 1 Year in a Randomized Controlled Trial Among Adolescents and Young Adults," *American Journal of Public Health*, 107(12): 1944-1950, 2017.

- Thomas BJ, Sanders DS, Oliva MS, Orrs MS, Glick P, Ruit S, Chen W, **Luoto J**, Tasfaw AK, Tabin GC. “Blindness, Cataract Surgery and Mortality in Ethiopia.” *British Journal of Ophthalmology*, 2016.
- Najnin, N, Arman, S, Abedin, J, Unicomb, L, Levine, DI, Mahmud, M, Leder, K, Yeasmin, R, **Luoto, J**, Albert, J, and S Luby. “Explaining low rates of sustained use of siphon water filter: evidence from follow-up of a randomised controlled trial in Bangladesh.” *Tropical Medicine and International Health*, 20(4): 471-483, 2015.
- Luoto, J**, DI Levine, J Albert and S Luby. “Nudging to Use: Achieving Safe Water Behaviors in Kenya and Bangladesh” *Journal of Development Economics*, 110, September 2014, pp. 13-21.
- Luoto, J**, PG Shekelle, MA Maglione, B Johnsen, and T Perry. “Reporting of Context & Implementation in Studies of Global Health Interventions: A Pilot Study” *Implementation Science*, 9(57), May 2014, pp. 1-9.
- Dang, HA, P Lanjouw, **J Luoto**, and D McKenzie. “Using repeated cross-sections to explore movements into and out of poverty.” *Journal of Development Economics*, 107, March 2014, pp. 112-128.
- Luoto, J**, M Maglione, B Johnsen, TR Perry, C Chang, E Higgs, and P Shekelle. “A comparison of evidence frameworks for evaluating evidence for global health interventions.” *PLoS Medicine*, 10(7):e1001469. July, 2013.
- Luoto, J**, M Mahmud, J Albert, S Luby, N Najnin, L Unicomb and DI Levine. “Learning to Dislike Safe Water Products: Results from a Randomized Controlled Trial of the Effects of Direct and Peer Experience on Willingness to Pay.” *Environmental Science & Technology*, 2012. doi: 10.1021/es2027967.
- Christiaensen, L, P Lanjouw, **J Luoto** and D Stifel. “Small Area Estimation-Based Prediction Methods to Track Poverty: Validations and Applications” *The Journal of Economic Inequality*, 10(2), 2012, pp. 267-297. doi: 10.1007/s10888-011-9209-9.
- Albert, J, **J Luoto** and DI Levine. “End-User Preferences for and Performance of Competing POU Water Treatment Technologies among the Rural Poor of Kenya” *Environmental Science & Technology* 44(12), 2010, pp. 4426-4432.
- Luoto, J**, C McIntosh and B Wydick. “Credit Information Systems in Less Developed Countries: A Test with Microfinance in Guatemala” *Economic Development and Cultural Change* 55(2), January 2007, pp. 313-334.

#### WORKING PAPERS/PAPERS UNDER REVIEW

- “Does fostering young minds help preserve older ones? Evidence from the Health and Retirement Survey,” with Italo Lopez Garcia. 2018. Working paper.
- “Cognitive Ability and Retirement Decision Making,” with Angela Hung and Andrew M. Parker. 2018. RAND L&P Working Paper WR-1202.
- “The Impact of Supply- and Demand-side Interventions Integrated with Antenatal Care on Use of Maternal Health Services, Western Kenya, 2013-2015,” with Robert Quick, Reid Harvey, Alie Eleveld, Aloyce Odhiambo. 2016. Under revision.
- “Automatic enrollment in retirement savings vehicles: Evidence from the Health and Retirement Study,” with Jeremy Burke and Angela Hung. RAND L&P Working Paper WR-1117, 2015.
- “Mobile phones, rent-to-own payments, and water filters: Evidence from Kenya.” RAND Working Paper WR-1039, 2014. Under revision.

## RAND/OTHER PROJECT PUBLICATIONS, BOOK CHAPTERS, AND REPORTS

- “Behavioral Economics and Health Behaviors Among the Poor: Findings from Developing Country Populations” in “Behavioral Economics and Healthy Behaviors: Key Concepts and Recent Research,” Rice T, Ed. Routledge Publishers, 2017.
- “Opting out of Retirement Plan Default Settings,” with Jeremy Burke and Angela Hung. RAND Working Paper WR-1162, 2017.
- “From Coverage to Care: Strengthening and Facilitating Consumer Connections to the Health System,” with Laurie T. Martin. RAND Publication, 2015.
- “From Coverage to Care: Activities, Approaches, and Barriers to Supporting Consumers,” with Laurie T. Martin, Ilana Blum and Shaela Moen. RAND Publication, 2015.
- “Reducing the Cultivation of Opium Poppies in Southern Afghanistan,” with Victoria Greenfield, Keith Crane, Craig Bond, Nathan Chandler, and Olga Olikier. RAND Publication, 2015.
- “Behavioral Economics Guidelines with Applications for Health Interventions,” with Katherine Carman. IDB Technical Note IDB-TN-665, 2014.
- “The Socioeconomic Effects of the Working Poor Moving to Permanent Dwellings: The Case of the Ashray Affordable Pilot Project in India,” with Nicholas Burger, Italo Gutierrez, Krishna B. Kumar, Dhaval Monani, and Kavita Raichura. RAND Publication, 2014.
- “The Effectiveness of China’s Industrial Policies in Commercial Aviation Manufacturing,” with Keith Crane, Scott Harold, David Yang, Samuel Berkowitz, and Xiao Wang. RAND Publication, 2014.
- “An Assessment of the Present and Future Labor Market in the Kurdistan Region – Iraq: Implications for Policies to Increase Private-Sector Employment,” with Howard Shatz, Louay Constant, Shmuel Abramson and Alexandria Smith. RAND Publication, 2014.
- “Global Health Evidence Evaluation Framework” with Paul Shekelle, Margaret Maglione, Breanne Johnsen and Tanja R. Perry. Agency for Healthcare Research and Quality Publication No. 13-EHC008-EF, 2013.

## GRANTS

- 2020-2022 National Institute of Health “Testing means to sustain Early Childhood Development interventions in rural Kenya.” (PI; R21HD098508, \$437,506).
- 2017-2022 National Institute of Health “Testing means to scale Early Childhood Development interventions in rural Kenya.” (PI; R01HD090045, \$3,384,886). Clinical Trials 1R01HD090045; AEA RCT Registry AEARCTR-0002913.
- 2016-2017 National Institutes of Aging/RAND Center for the Study of Aging “Can time spent fostering young minds help preserve older ones? A study on cognition, mental health and time spent interacting with children using the Health and Retirement Study” (PI; \$50,000).
- 2013-2015 Gates Foundation/USAID Grand Challenge “Saving Lives at Birth®” “M-SWANC: Mobile Technologies for Safe Water and Ante Natal Care.” (PI; \$250,000).
- 2013-2018 National Institutes of Health “Improving Drug Adherence among Adolescents in Uganda Using SMS Reminders.” (Co-Investigator; PI: Linnemayr, R01HD074925; \$2,079,495)
- 2013 Innovations for Poverty Action “A Randomized Controlled Trial of a Soft Commitment Product for Savings in India” (Co-PI; \$10,000)
- 2013 Inter-American Development Bank “Behavioral Economics and its Applications to Obesity and Chronic Disease.” (Contract PI; \$81,000)
- 2012-2013 USAID Development Innovation Ventures Grantee “M-POT: Mobile Payments Over Time for Health Products.” (PI; \$108,735)

- 2012-2013 RAND-NIH Roybal Center Pilot Grant, “A Soft Commitment Product for Long-Term Savings for Americans.” (PI; \$100,000)
- 2008-2009 SIDA/ICDDR,B Research Grant (Co-Investigator)

## HONORS AND AWARDS

- 2012 RAND Idea Showcase Finalist
- 2010 Best Environmental Policy Paper, *Environmental Science & Technology*
- 2008 Blum Center for Developing Economies Award
- 2003-2004 Graduate Scholarship, University of San Francisco
- 2001 Phi Beta Kappa
- 1997-2001 American University Full Scholarship
- 1997 National Merit Finalist

## CONFERENCES AND PRESENTATIONS

- 2019 Society for Research in Child Development; Stanford Institute for Economic and Policy Research (invited)
- 2018 Western Economic Association International (invited)
- 2017 Pardee RAND International Speaker Series (invited)
- 2016 University of North Carolina Water & Health
- 2015 American Public Policy Annual Meeting
- 2014 Grand Challenges Meeting; Saving Lives at Birth (panelist)
- 2013 Saving Newborn Lives; USAID Development Innovation Ventures; RAND Behavioral Finance Forum
- 2012 University of San Francisco, Gates Foundation’s Water, Sanitation and Hygiene Program Convening, Saving Lives at Birth® Grand Challenge Expo
- 2010 Analysis Group, Carleton College, Occidental College, RAND, University of Pittsburgh
- 2009 NEUDC, Santa Clara University, Stanford University, WHO Conference on Household Water Treatment and Storage
- 2008 World Bank Poverty Mapping Workshop
- 2007 World Bank Poverty Mapping Seminar, Belgrade, Serbia

## FIELD WORK AND SURVEY EXPERIENCE

- 2019 Designed training curriculum and trained 20 survey enumerators into impacts survey in Kenya to measure child developmental outcomes
- 2018 Designed training curriculum and trained 46 community health workers into early childhood development program in Kenya; designed online survey of organizations that participate in CMS’ *From Coverage to Care* program.
- 2015-2017 Conducted key stakeholder interviews to understand payer and provider efforts to support newly insured consumers in wake of US Affordable Care Act; designed discussion guide and analyzed qualitative results.
- 2013 Launched a clustered randomized controlled trial across 20 rural health facilities in Kenya to test provider- and patient-based interventions to increase health care utilization and behaviors of pregnant women; designed focus group discussion guide for primary care providers in Argentina to determine perceived barriers to health care utilization among populations at high-risk of chronic disease.
- 2012 Conducted stakeholder interviews of government representatives for a planned impact evaluation of anti-poverty government programs in Fiji; qualitative field work and

- launch of survey to understand employer perceptions of labor force skills gaps in Kurdistan – Iraq; convened global technical expert panel of global health researchers.
- 2008-2009 Designed, implemented and managed eight-month randomized controlled field experiments in rural Kenya and urban Dhaka, Bangladesh on total of 2,000 households to identify roles of marketing, information and peer influence on adoption of safe water technologies to prevent diarrheal diseases.
- 2007 Field work to determine feasibility of constructing a poverty map for Serbia on behalf of World Bank.
- 2004 Supply-side impact evaluation of new credit bureau's effects on competitive microfinance market in Guatemala; conducted stakeholder interviews.
- 2003 Surveyed 183 microfinance borrowers on responses to information sharing among creditors in Guatemala.

## OTHER

- Affiliations American Economic Association; American Public Policy Association; American Council on Consumer Interests; Western Economic Association International
- Referee *Journal of Development Economics, Journal of the European Economic Association, World Bank Economic Review, B.E. Journal of Economic Analysis & Policy, World Development, Journal of Economic Behavior and Organization, Journal of Environmental Planning & Management, American Journal of Tropical Medicine & Hygiene; Water; Journal of Environmental Economics and Management; Environmental Science and Technology; Journal of International Development.*
- Languages English (native), Spanish (advanced)
- Skills Applied econometrics; evaluation design; field experiments; intervention design; behavioral interventions; choice-based modeling; mixed methods research techniques; survey design; predictive modeling and microsimulations; grant writing; public speaking; research.