

EMILY A. GALLAGHER

DEPARTMENT ADDRESS & CONTACT INFO

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ACADEMIC EMPLOYMENT

2018-Pres.	University of Colorado Boulder – Leeds <i>Assistant Professor of Finance (real estate track)</i>	Boulder, CO
2017-Pres.	Federal Reserve Banks of St. Louis & Philadelphia <i>Visiting Scholar</i>	St. Louis, MO Philadelphia, PA
2016-2018	Washington University in St. Louis – Olin <i>Postdoc</i>	St. Louis, MO

EDUCATION

Ph.D.	Paris School of Economics, 2016 Economics	Paris, France
B.S.	University of Michigan (Ross School of Business) Finance/Accounting	Ann Arbor, MI

RESEARCH INTERESTS

Household finance, housing markets, consumer protection, mutual funds, insurance

PUBLICATIONS

- “Medicaid and Household Savings Behavior: New Evidence from Tax Refunds,” with Sabat, J., Gopalan, R., & Grinstein-Weiss, M.; *Journal of Financial Economics* (2019, forthcoming) [LINK](#)
- “Investor Information Acquisition and Money Market Fund Risk Rebalancing During the 2011-12 Eurozone Crisis,” with Schmidt, L., Timmermann, A., & Wermers, R.; *Review of Financial Studies* (2019, forthcoming) [LINK](#)
- “The Effect of Health Insurance on Home Payment Delinquency: Evidence from ACA Marketplace Subsidies,” with Gopalan, R., & Grinstein-Weiss, M.; *Journal of Public Economics* (2019) Vol. 172, 67–83. [LINK](#)
- “Assessing the Credit Risk of Money Market Funds During the Eurozone Crisis,” with S. Collins; *Journal of Financial Stability* (2016) Vol. 25, 150–165. [LINK](#)
- “Money Market Funds and the Prospect of a U.S. Treasury Default,” with S. Collins; *Quarterly Journal of Finance* (2016) Vol. 06, No. 01. [LINK](#)

WORKING PAPERS AND RESEARCH IN PROGRESS

“Let the Rich Be Flooded: The Unequal Impact of Hurricane Harvey on Household Debt,” with Steve Billings & Lowell Ricketts [LINK](#)

“Rules of thumb in household savings decisions: Estimation using threshold regression,” with Sabat, J. [LINK](#) (Press coverage: *MarketWatch*; *CNBC*; *Money Life with Chuck Jaffe*; *Morningstar*; *Business Insider*; *AARP Magazine*)

“Can Pre-Commitment Increase Savings Deposits? Evidence from a Tax Time Field Experiment” with Stephen Roll, Michal Grinstein-Weiss, and Cynthia Cryder [LINK](#)

“Get Out While the Getting's Good? A Test of First-Mover Behavior in Bond Funds,” with Collins, S.

“Thirsty for Credit: Mortgage Lending During the Flint Water Crisis,” with Nathan Blascak

“Health Insurance as an Income Stabilizer: Evidence from the ACA Marketplaces” with Nathan Blascak, Stephen Roll, Michal Grinstein-Weiss

PRESS COVERAGE

MarketWatch [LINK](#) [LINK](#); *The Atlantic*, *CityLab* [LINK](#); *The Daily Mail* [LINK](#); *AARP Magazine*; *Aspen Public Radio* (radio); *Vox.com* “*The Weeds*”(podcast) [LINK](#); *Bloomberg* [LINK](#); *Consumer Affairs* [LINK](#); *New America Foundation Weekly* (Op-ed) [LINK](#); *CNBC* [LINK](#) [LINK](#); *Missourinet* (radio interview); *National Affairs*; *WalletHub.com*; *Pacific Standard Magazine* [LINK](#); *The Seattle Times* [LINK](#); *Money Life with Chuck Jaffe* (podcast, Oct 17, 19) [LINK](#); *Morningstar* [LINK](#); *San Francisco Chronical* [LINK](#); *Business Insider* [LINK](#); *Colorado Public Radio* (radio); *MedicalExpress.com* [LINK](#);

RESEARCH PRESENTATIONS & DISCUSSIONS

2020 (includes scheduled)

American Finance Association (AFA); Claremont McKenna – Finance Dept.; University of Colorado Denver – Econ. Dept; Midwest Finance Association (MFA)

2019

Yale Junior Finance Conference; Consumer Financial Protection Bureau (roundtable with Director of CFPB); American Finance Association (AFA); U. of Michigan – Ross; Urban Economics Association (UEA); Northern Finance Association (NFA); Academy of Behavioral Finance & Economics; St. Louis Fed; U. of Kansas – Econ; Boulder Summer Conference on Consumer Financial Decision Making (plenary session speaker); Association for Public Policy Analysis and Management (APPAM); Southern Economic Association (SEA); Atlanta Fed - Credit Bureau Data Users Conference*; Chicago Fed*; Diamond-Dybvig 36 Conference*

2018

Northwestern – Kellogg; Stanford – Econ; Berkeley – Haas; Washington University – Olin; UC Irvine – Econ Dept. & Paul Merage; ASHecon; U. of Colorado Boulder – Leeds; Colorado Finance Summit; Miami Behavioral Finance*; Adolfo Ibañez University, Chile*; Midwest Finance Association (MFA)*, Southern Finance Association (SFA)*

2017

NBER Summer Institute, Health Care Program; New Perspectives on Consumer Behavior in Credit & Payments Markets; U. of Colorado Boulder – Leeds; U. of Wisconsin Madison; St. Louis Federal Reserve Bank; Wealth and Asset Management Research Conference; Boulder Summer Conference on Consumer Financial Decision Making (poster session); Washington University – Olin; Society for Financial Econometrics (SoFiE) Conference, NYU*; FRIC'17 Conference*

2015 - 2016

American Economic Association (AEA); Midwest Finance Association (MFA); American Finance Association (AFA); European Securities and Markets Authority (ESMA)*; Northern Finance Association (NFA); European Financial Management Association (EFMA); Fidelity

Investments; Oxford University; Third International Conference on Credit Risk; U. of Maryland – Smith; Rotman Liquidity Risk in Asset Management Conference*; Bank of Canada – Liquidity Risk in Asset Management*

* co-author presented

TEACHING

University of Colorado at Boulder, Leeds School of Business:

- REAL 4100: Real Estate Finance and Investment Analysis (Undergraduate, Spring, Fall 2019)
- MSBC-5610: MS Real Estate Finance (Masters, Fall 2019)

Washington University in St. Louis, Olin Business School:

- MGT 501 – Consulting Practicum (Masters, Fall 2016 & 2017)
- MGT 610 – Dissertation Research Methods Course (Doctorate, Fall, Spring 2017)

GRANTS & AWARDS

- Presidential Award winner, *Russel Sage Foundation*, co-funded with the *Robert Wood Johnson Foundation*, Spring 2018: “The Effects of the Affordable Care Act on Household Financial Wellbeing,” Principal Investigator, \$35,000 [LINK](#)
- John A. Doukas Best PhD Paper Award finalist, 2015
- Dauphine Foundation Award winner 2014, \$10,000
- Banque de France Research Award finalist, 2014

POLICY BRIEFS, OP-EDS & NON-REFEREED PUBLICATIONS

Reid, B., & Gallagher, E. A. (2016). An Overview of the U.S. Registered Fund Industry. *Business Economics*, Vol. 49, 271–281. [LINK](#)

Collins, S., & Gallagher, E. A. (2015) Assessing Credit Risk in Money Market Funds. Book chapter. Third International Conference on Credit Analysis and Risk Management, *Cambridge Scholars Publishing*, ISBN (10): 1-4438-7648-8, 2015. [LINK](#)

Gallagher, E. A. (2018). “Bankruptcy Rules and ‘Medicaid Churn’ Affect Saving of Families Planning for Medical Bills” (In *The Balance*, Issue-21 2018) St. Louis Federal Reserve Bank, Center for Household Financial Security. [LINK](#)

Gallagher, E. A. (2018). “Medicaid Can Increase Saving by Distressed Households” (In *The Balance*, Issue-20 2018) St. Louis Federal Reserve Bank, Center for Household Financial Security. [LINK](#)

Gallagher, E. A. (2017). “Cash on Hand is Critical for Avoiding Hardship” (In *The Balance*, Issue-18 2017) St. Louis Federal Reserve Bank, Center for Household Financial Security. [LINK](#)

Gallagher, E. A., Gopalan, R., Grinstein-Weiss, M., Roll, S. P., & Davison, G. (2017, January). “Home delinquency rates are lower among ACA Marketplace households: Evidence from a natural experiment” (CSD Research Brief No. 17-01). Washington University, Center for Social Development. [LINK](#)

Gallagher, E. A., & Roll, S. P.. Obamacare has Benefits that Extend Beyond the Hospital – and into Housing. (Op-ed) *New America Weekly*, Edition 148, January 12, 2017 (online print). [LINK](#)

SELECTED PROFESSIONAL EXPERIENCE

Economist, Investment Company Institute (ICI), Washington, DC, USA (2012-2016)

Research Associate, New America Foundation, Washington, DC, USA (2009)

Stock-loan Trading Analyst, Deutsche Bank, London, U.K. (2008-2009)

LANGUAGES

SAS, Stata, SQL, Excel VBA, English (native), French (advanced)