

Kartik B. Athreya

Curriculum Vitae

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Birth Date: July 21st, 1971, Citizenship: U.S.A.

Current Position

Senior Economist, Research Department, Federal Reserve Bank of Richmond

Education

Ph.D. Economics, University of Iowa, 2000.
B.S. Economics, Iowa State University, 1993

Employment

A.V.P., Citibank N.A., New York, NY, January 1998-August 1998
Research Department, Federal Reserve Bank of Richmond, August 2000-Present

Research Interests

Macroeconomics, Consumer Finance

Published/Accepted Papers

- 1) “Welfare Implications of the Bankruptcy Reform Act of 1999”,
Journal of Monetary Economics, 49 (2002)
- 2) “Risky Higher Education and Subsidies”, joint with A. Akyol
Journal of Economic Dynamics and Control, 29 (2005)
- 3) “Fresh Start or Head Start? Uniform Bankruptcy Exemptions and Welfare”,
Journal of Economic Dynamics and Control, 30 (2006)
- 4) “Unsecured Debt with Public Insurance: From Bad to Worse”, joint with N. Simpson
Journal of Monetary Economics, 53 (2006)
- 5) “Default, Insurance, and Debt Over the Life-Cycle”,
Journal of Monetary Economics, 55 (2008)
- 6) “Unsecured Credit Markets are Not Insurance Markets”, joint with E. Young and X. Tam
Carnegie-Rochester Conference Series on Public Policy
Journal of Monetary Economics, 56 (2009)

Submitted Papers

- 1) "Self-Employment Rates and Business Size: The Roles of Occupational Choice and Financial Frictions.", joint with A. Akyol, York University, submitted to *Annals of Finance*, to be published in special issue on entrepreneurship. Paper available at: <http://dept.econ.yorku.ca/akyol/>
- 2) "Unsecured Credit and Self-Employment", joint with A. Akyol, York University. Paper available at: <http://dept.econ.yorku.ca/akyol/>
- 3) "A Quantitative Theory of Information and Unsecured Credit", joint with E. Young and X. Tam, University of Virginia. Paper available at: <http://kitrak101.googlepages.com/home>

Work in Progress

- 1) "How Equal Does the Equal Credit Opportunity Act Make Us?", joint with E. Young and X. Tam, University of Virginia
- 2) "Coordination and the Case for a Fresh Start", joint with B. Narajabad, Rice University
- 3) The Earnings of the Self-Employed, joint with A. Akyol, York University
- 4) Consumer Default: Intertemporal and Intratemporal Gains and Losses, joint with E. Young and X. Tam, University of Virginia
- 5) Why (Not) Invest in a College Education?, joint with J. Eberly, Northwestern University

Federal Reserve Publications

- 1) "The Growth of Unsecured Credit: Are We Better Off?" Federal Reserve Bank of Richmond *Economic Quarterly*, Summer 2001: Vol. 87, No. 3.
- 2) "Personal Bankruptcy and Unemployment Insurance" Federal Reserve Bank of Richmond *Economic Quarterly*, Spring 2003: Vol. 89, No. 2
- 3) "Shame As It Ever Was: Stigma and Personal Bankruptcy" Federal Reserve Bank of Richmond *Economic Quarterly*, Spring 2004: Vol. 90, No. 2.
- 4) "Equilibrium Models of Personal Bankruptcy: A Survey" Federal Reserve Bank of Richmond *Economic Quarterly*, Spring 2005: Vol. 91, No. 2.
- 5) "Bankruptcy and Credit Market Exile", joint with H. Janicki, Federal Reserve Bank of Richmond *Economic Quarterly*, Winter 2006, Vol. 92, No. 1.
- 6) "Implications of Some Alternatives to Capital Income Taxation", joint with A. Waddle, Federal Reserve Bank of Richmond *Economic Quarterly*, Winter 2007, Vol. 93, No. 1.
- 7) "Credit Access, Labor Supply, and Consumer Welfare", Federal Reserve Bank of Richmond *Economic Quarterly*, Winter 2008, Vol. 94, No. 1.

Other

Federal Reserve Bank of Richmond *Economic Quarterly* article "Shame As It Ever Was: Stigma and Personal Bankruptcy" discussed by *BusinessWeek* magazine, June 28th, 2004, p32.

Teaching

"Topics in Incomplete Markets", 2nd-Year Ph.D. Course, Department of Economics, University of Virginia, Fall 2003.

Refereeing

American Economic Review, Journal of Political Economy, Journal of Monetary Economics, , Review of Economics and Statistics, Journal of Public Economics, Journal of Economic Dynamics and Control, Journal of Money, Credit, and Banking, Contemporary Economic Policy, Southern Economic Journal, The Quarterly Review of Economics and Finance, Journal of Macroeconomics, B.E. Journal of Macroeconomics.