

Alicia Lloro

Federal Deposit Insurance Corporation
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CURRENT POSITION

Senior Economist, Federal Deposit Insurance Corporation (FDIC), Grade 15, May 2019 to present
Senior Financial Economist, FDIC, Grades 13 and 14, September 2014 to May 2019
Financial Economist, FDIC, Grade 12, September 2013 to September 2014

EDUCATION

Ph.D. in Economics, University of California, Irvine, 2013
Dissertation: "Essays on Econometric Methodology and Application"
Bachelor of Science, Engineering, Harvey Mudd College, Claremont, CA, 2002
Graduated with Distinction
Concentration in Economics

RESEARCH FIELDS

Consumer Finance, Econometrics (Bayesian and Classical), Applied Econometrics, Survey Methods, Simulation-based Inference

PUBLICATIONS

"New Evidence on the Effect of Compulsory Schooling Laws," with Theodore Figinski and Phillip Li, *Topics in Identification, Limited Dependent Variables, Partial Observability, Experimentation, and Flexible Modeling: Part A, Advances in Econometrics*, 40A, 293-318, 2019

"Vehicle Choice and Utilization: Improving Estimation with Partially Observed Choices and Hybrid Pairs," with David Brownstone, *Journal of Choice Modelling*, 28, 137-152, 2018

"Maximum Simulated Likelihood Estimation: Techniques and Applications in Economics," with Ivan Jeliazkov, *Computational Optimization and Applications in Engineering and Industry*, Xin-She Yang and Slawomir Koziel (Eds.), 85-100, 2011

WORKING PAPERS

"What Accounts for Racial and Ethnic Differences in Credit Use," with Ryan Goodstein, Sherrie Rhine, and Jeffrey Weinstein. Revise and Resubmit at *Journal of Consumer Affairs*

"Simulated Likelihood Estimation by Markov Chain Monte Carlo," with Ivan Jeliazkov

"Semiparametric Inference in Models with Neighborhood Effects: A Look at Foreclosure Contagion"

WORK IN PROGRESS

"The Effect of Compulsory Schooling Laws on Later Life Health," with Theodore Figinski and Avi Moorthy

OTHER EXPERIENCE

Research Assistant for David Brownstone, *University of California, Irvine*, 2012

Teaching Assistant, *University of California, Irvine*, 2008-2011

Courses: Graduate Econometrics, Intermediate Econometrics, Intermediate Micro, Intermediate Macro, Health Economics

Math Teacher, *Claremont Unified School District, Claremont, CA*, 2006-2008

Math Teacher, *Rialto Unified School District, Rialto, CA*, 2005-2006

Harvey Mudd College Engineering Clinic, *Texas Instruments*, 2001-2002

Harvey Mudd College Engineering Clinic, *NASA/JPL*, 2000-2001

CONFERENCE & SEMINAR PRESENTATIONS

Consume Financial Protection Bureau Research Conference, Poster, "What Accounts for Racial and Ethnic Differences in Credit Use," *Arlington, VA*, May 2018

American Economic Association Annual Meetings, Poster, "What Accounts for Racial and Ethnic Differences in Credit Use," *Philadelphia, PA*, January 2018

American Council on Consumer Interests, Poster, "What Accounts for Racial and Ethnic Differences in Credit Use," *Albuquerque, NM*, April 2017

International Society for Bayesian Analysis World Meetings, Poster, *Sardinia, Italy*, June 2016

Econometric Society World Congress, *Montreal Canada*, August 2015

Joint Statistical Meetings, *Seattle, WA*, August 2015

International Association for Travel Behavior Research (IATBR), *Toronto, Canada*, July 2012

Econometrics Seminar, *University of California, Irvine*, November 2010, November 2012

REFEREE

Advances in Econometrics, International Journal of Mathematical Modelling and Numerical Optimisation, Journal of Consumer Affairs, American Council on Consumer Interests conference submission reviewer

FELLOWSHIPS, GRANTS, & AWARDS

FDIC Mission Achievement Award, 2015, 2016, 2017, 2018

FDIC STAR Award 2014, 2016

University of California Transportation Center Dissertation Grant, 2013

Department of Economics "Best Econometrics Paper" Award, 2012

CEPP Student Policy Research Grant, 2011

Associate Dean's Fellowship, 2011

Department of Economics Summer Research Fellowship, 2009, 2010, 2011

Social Science Merit Fellowship, 2008-2013

STATISTICAL SOFTWARE & PROGRAMMING LANGUAGES

Stata, Matlab, Gauss, R, Eviews, Java, SQL