

Raymond Kluender

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Education	Massachusetts Institute of Technology <i>Ph.D, Economics</i>	2013 - 2018
	University of Wisconsin–Madison <i>B.S. with Honors, Economics, Mathematics, and Political Science</i>	2008 - 2012
Employment	Harvard Business School <i>Assistant Professor, Entrepreneurial Management</i>	2019 -
	National Bureau of Economic Research <i>Post-Doctoral Fellow, Household Finance</i>	2018 - 2019
	<i>Research Assistant, Prof. Amy Finkelstein</i>	2012 - 2013
Affiliations	Abdul Latif Jameel Poverty Action Lab <i>Faculty Affiliate</i>	2019 -
	MIT Sloan Golub Center for Finance and Policy <i>Research Fellow</i>	2018 - 2019
Publications	“Myth and Measurement: The Case of Medical Bankruptcies” (with Carlos Dobkin, Amy Finkelstein, and Matthew Notowidigdo) <i>New England Journal of Medicine</i> 378(12), March 2018: 1076-1078.	
	“The Economic Consequences of Hospital Admissions” (with Carlos Dobkin, Amy Finkelstein, and Matthew Notowidigdo) <i>American Economic Review</i> 108(2), February 2018: 308-352.	
	“Beyond Statistics: The Economic Content of Risk Scores” (with Liran Einav, Amy Finkelstein, and Paul Schrimpf) <i>American Economic Journal: Applied Economics</i> 8(2), April 2016: 195-224.	
Working Papers	“The Economic Consequences of Bankruptcy Reform” (with Tal Gross, Feng Liu, Matthew Notowidigdo, and Jialan Wang) <i>Under review</i> . August 2019.	
	“Information Frictions and Insurer Plan Design: Evidence from Medicare Advantage” (with Evan Mast) June 2017.	
Work in Progress	“Accelerating Demand for Auto Insurance: Prepaid Flexible Contracts and Willingness-to-Pay for Lower Liquidity Requirements” RCT in the field.	
	“The Burden of Medical Debt and the Impact of Debt Forgiveness” (with Neale Mahoney, Francis Wong, and Wesley Yin) RCT in the field.	
	“The Effects of Financial Assistance Policies on Health and Health Care Utilization” (with Neale Mahoney, Francis Wong, and Wesley Yin).	
Fellowships and Awards	National Science Foundation Graduate Research Fellowship	2015 - 2018
	MIT Presidential Graduate Fellowship	2013 - 2015
	University Bookstore Award for Excellence in Senior Thesis	2012
	Economic Academic Excellence Award	2012
	Draminski Scholarship (Economics Department Award)	2012
	Phi Beta Kappa Society (elected as a junior)	2011

Research Grants	J-PAL North America Health Care Delivery Initiative (\$408,000)	2017
	J-PAL North America Project Development Grant (\$5,000)	2017
	J-PAL North America Pilot Grant (\$50,000)	2017
	J-PAL North America Project Development Grant (\$5,000)	2017
	George and Obie Shultz Fund (\$5,500)	2017
	Hilldale Research Fellowship for Senior Honors Thesis (\$5,000)	2011 - 2012
Presentations	Harvard Business School: Entrepreneurial Management Unit, University of Arizona, Wharton School of Business: Business Economics and Public Policy, Federal Reserve Bank of New York, Microsoft Research, George Washington University, Consumer Financial Protection Bureau, Duke Fuqua School of Business: Finance, Harvard Law School (Law, Economics, and Organizations), NBER Summer Institute (Corporate Finance, Law and Economics), Brookings Institution (scheduled)	2019
Professional Activities	<i>Referee</i> , American Economic Journal: Economic Policy, American Economic Review, AER: Insights, J-PAL North America Health Care Delivery Initiative, J-PAL North America State and Local Innovation Initiative, Journal of Health Economics, Journal of Policy Analysis and Management, Journal of Public Economics, Health Affairs	
Miscellaneous Experience	Midnight Labs (formerly Outline.com), <i>Chief Economist</i>	2013
	Value-Added Research Center, <i>Junior Economist</i>	2010 - 2012
	Pollster.com, <i>Election Forecasting Intern</i>	2010
	United States Senator Russ Feingold, <i>Intern</i>	2009
Citizenship	USA	