Jing Xian Ng

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Education

2017	**B.A. Mathematics-Economics, Reed College**, *Phi Beta Kappa*
2021	**M.S. Applied Economics,The Wharton School, University of Pennsylvania**
In progress	**Ph.D. Applied Economics, The Wharton School, University of Pennsylvania**

Research

In Progress — **Debt Delinquency and Financial Stress During and After the Great Recession**
- Estimated effect of Great Recession on household financial well-being using credit bureau data.
- Used shift-share IV to instrument for endogenous employment shocks and identified a causal effect on delinquency.
- Used an event-study framework to estimate and visualize long-run effects.

In Progress — **Credit When You Need It (with Benjamin Collier, Daniel Hartley, and Benjamin Keys)**
- Studied impact of providing liquidity through Federal Disaster Loans on long-term household financial health.
- Performed novel linkage of federal loan administrative data to credit bureau records.
- Used a regression discontinuity design to identify causal effects; implemented stacked regression to get unbiased estimates in a setting with multiple events and staggered treatment timing.
- Found long-lasting impacts on loan delinquency, bankruptcy rates, consumption, and financial distress.

In Progress — **Failure to Optimize: Puzzles in Consumer Home Equity and Credit Card Borrowing**

2017 — **Strategic Interaction in Estate and Inheritance Taxes among US States**
- Undergraduate thesis. Estimated strategic interaction in US states' estate and inheritance tax policy in a model with spatial spillovers.

Employment

2017–2019 — **Research Associate**, UNIVERSITY OF CHICAGO
- Research Associate for profs. Peter Ganong and Pascal Noel at the Booth School of Business.
- Extended Heterogeneous Agent Resource Toolkit (HARK) Project to solve dynamic programming problems in Python. Estimated behavioral models of household consumption and job-finding with unemployment insurance.
- Developed valuation model and performed cost-benefit analysis of mortgage modification programs during the Great Recession. Estimated potential $108 billion taxpayer and investor savings under counterfactual 'efficient' modification program.

Summer 2016 — **Research Analyst**, McCULLOUGH RESEARCH
- Forecast costs for replacing Diablo Canyon nuclear plant with renewable energy and storage.
- Investigated transfer pricing misbehavior and auction manipulation in energy markets.

Teaching

Teaching Assistant, *Finance 202 - Consumer Financial Decision Making*

Head Teaching Assistant, *BEPP 250 - Managerial Economics*

Awards

Consumer Financial Management Dissertation Fellowship, *National Bureau of Economic Research, 2022*

Bernard Goldhammer Grant for Research in Economics, *Reed College, 2015*

Gerald M. Meier Award for Distinction in Economics, *Reed College, 2017*

Skills

- R/RStudio
- SQL
- LaTeX
- Python
- Git/Github
- Stata