

VIVEKANANDA DAS

University of Wisconsin-Madison

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EDUCATION

University of Wisconsin-Madison, Madison, WI 2020-2024 (Expected)
Ph.D. in *Human Ecology* (Specialization: *Consumer Behavior and Family Economics*)
Doctoral Minor in *Public Affairs* (from La Follette School of Public Affairs)

Dissertation Title: Social Welfare Programs, Food Insufficiency, and Financial Hardship

Dissertation Committee Chair: J. Michael Collins (Consumer Science and Public Affairs); *Other members:* Judith Bartfeld (Consumer Science), Clifford Robb (Consumer Science), Jeffrey Smith (Economics), and Sarah Halpern-Meekin (Human Development and Family Studies and Public Affairs)

Rochester Institute of Technology (RIT), Rochester, NY 2018-2020
M.S. in *Sustainable Systems*

Rajshahi University of Engineering & Technology (RUET), Rajshahi, Bangladesh 2012-2016
B.Sc. in *Electrical & Electronic Engineering*

RESEARCH AND TEACHING INTERESTS

- Social policy, economic hardship, and financial health
- Mental health
- Economically-vulnerable families and poverty
- Policy evaluation methods

PUBLICATION

Das, V. (2022). The effect of state Earned Income Tax Credit (EITC) eligibility on food insufficiency during the COVID-19 pandemic. *Review of Economics of the Household*, 1-34. <https://doi.org/10.1007/s11150-022-09637-3>

Abstract: This paper uses data from the Household Pulse Survey to examine whether and for how long the eligibility to receive state Earned Income Tax Credit (EITC) benefits reduced self-reported household food insufficiency among lower-income households with dependent children during the COVID-19 pandemic. The results of models estimated using difference-in-differences (DD) and difference-in-difference-in-differences (DDD) methods suggest that state EITC eligibility, on average, reduced food insufficiency by about 3 percentage points between March 2021 and early October 2021. However, the results of models estimated using an event study method show that the effect was not visible in all the post-March bimonthly periods. Overall, this paper finds some evidence to suggest that state EITC eligibility reduced food insufficiency over a short period.

WORKING PAPERS

(1) **Cash Assistance Through the Tax System During the COVID-19 Pandemic and Perceived Financial Hardship by Lower-Income Households: How Long Did the Association Last?** *Job Market Paper* [Link](#)

Abstract: This study investigates how long higher cash assistance eligibility from the federal tax system was associated with financial hardship perceived by lower-income households during the COVID-19 pandemic. I use data from the United States Census Bureau's Household Pulse Survey, which has regularly gathered data on financial hardship since August 2020. I utilize four contexts created by across-time and across-group variations in cash assistance eligibility for

households with and without children (higher- and lower-eligible groups, respectively). Findings of the models estimated using an event study approach show that higher cash assistance eligibility was linked to a reduction in financial hardship in the weeks after the beginning of the payments; however, the association faded away after a while before reappearing following the beginning of subsequent payments. Although this study cannot identify program-specific effects, results suggest that pandemic-era programs – such as Economic Impact Payment and Advance Child Tax Credit – played a crucial role, along with existing lump-sum Earned Income Tax Credit and Child Tax Credit programs, in reducing financial hardship over a more extended period. These findings have implications for designing cash assistance programs and theoretical understanding of financial hardship experienced by economically disadvantaged households.

(2) **Affordable Care Act Medicaid Expansions and Self-Reported Financial Health** Link

Abstract: This study investigates the association between 2014 Medicaid expansions under the 2010 Patient Protection and Affordable Care Act and self-reported indicators of financial health. I use data from the National Financial Capability Study 2009-2021 and estimate models using a difference-in-differences approach exploiting the temporal and spatial heterogeneity in state-level Medicaid expansions. Findings suggest that these expansions were associated with a substantial increase in health insurance coverage and a decrease in unpaid medical bills among the newly eligible in the post-2014 years. Additionally, findings indicate that these expansions were linked to higher financial satisfaction in 2015 and a lower perceived indebtedness and difficulty paying for usual household expenses in 2021, the second year of the COVID-19 pandemic. Overall, findings suggest that although public health insurance expansion does not impact the beneficiaries' perceived financial satisfaction over an extended period, it protects them against some sources of financial stress during an economic downturn.

(3) **Economic Security of People with Disabilities During the Pandemic** (with J. Michael Collins and Carly Urban) Link

Abstract: This paper investigates the degree to which people with disabilities experienced different economic outcomes after the COVID-19 pandemic relative to people without disabilities. Based on evidence across two surveys with different measures of disability, we find that like many low-and moderate-income families, people with disabilities show only small financial impacts initially as the pandemic began; this is likely due to a wide array of policy efforts. However, a third survey shows that as the pandemic progressed, people with disabilities faced more financial challenges relative to people without disabilities, especially paying for food and housing expenses after pandemic supports ended in 2021. The long-run financial well-being among people with disabilities may continue to be impacted by the COVID-19 pandemic for years to come. Our results suggest that programs and policies targeted to people with disabilities should closely monitor the economic well-being of program participants for signs of accumulated hardships and distress.

RESEARCH IN PROGRESS

- (1) Self-Reported Mental Health and the Dobbs Decision: Variation by State Abortion Laws (with J. Michael Collins)
- (2) Parenthood and Mental Health in LGBTQ and Heterosexual Parents: A Comparative Study (with Akarshik Banerjee)

OTHER PUBLICATIONS

- (1) **Das, V.** (2020). Does Adoption of Ridehailing Result in More Frequent Sustainable Mobility Choices? An Investigation Based on the National Household Travel Survey (NHTS) 2017 Data. *Smart Cities*, 3(2), 385-400. <https://doi.org/10.3390/smartcities3020020>
- (2) Williams, E., **Das, V.**, Fisher, A. (2020). Assessing the sustainability implications of autonomous vehicles: Recommendations for research community practice. *Sustainability*, 12(5), 1902. <https://doi.org/10.3390/su12051902>

RESEARCH EXPERIENCES

(1) **Center for Financial Security**, UW-Madison
Research Assistant (Dr. J. Michael Collins)

2021-2022

Projects:

- (I) The Impact of COVID-19 on Financial Capability and Asset Building Services
- (II) Economic Security of People with Disabilities during the Pandemic

(2) **Golisano Institute for Sustainability**, RIT
Research Assistant (Dr. Eric Williams)
Project: Assessing the Sustainability Implications of Autonomous Vehicles

2018-2020

TEACHING EXPERIENCES

- (1) **CNSR SCI 477: Consumer and the Market**, *Teaching Assistant*, Spring 2022 (Dr. Marin Skidmore)
- (2) **CNSR SCI 301: Consumer Analytics**, *Teaching Assistant*, Fall 2021 (Dr. Yiwei Zhang) and Spring 2022 (Dr. Megan Doherty Bea)
- (3) **CNSR SCI 579: Consumer Policy Analysis**, *Teaching Assistant*, Spring 2021 (Dr. Melody Harvey)
- (4) **CNSR SCI 675: Family Financial Counseling**, *Teaching Assistant*, Spring 2021 (Dr. Clifford Robb)
- (5) **CNSR SCI 627: Advanced Consumer Finance**, *Teaching Assistant*, Fall 2020 (Dr. Clifford Robb)
- (6) **HDFS 516: Stress and Resilience in Families Across Lifespan**, *Guest Lecturer*, Fall 2021, Spring 2022, Fall 2022, Spring 2023 (Dr. Alvin Thomas)

CONFERENCE PRESENTATIONS

- (1) *Difficult Economic Times, Tax Credit Eligibility, and Financial Hardship* (2023). American Council on Consumer Interests (ACCI) Annual Conference, Las Vegas, NV.
- (2) *Cash Assistance through the Tax System and Material Hardship: A Case Study of Early 2021* (2023). Association for Public Policy Analysis and Management (APPAM) Annual Fall Research Conference, Atlanta, GA. (Accepted)

FELLOWSHIP, FUNDING, AND AWARD

- (1) CFP© Board's ACCI Financial Planning Paper Award, American Council on Consumer Interests (ACCI) Annual Conference 2023 (\$500)
- (2) Conference Travel Scholarship, Department of Consumer Science, UW-Madison, 2023 (\$1200)
- (3) Graduate School Fellow (2 Academic Years), UW-Madison, 2022-2024
- (4) Graduate Research Fellow, Institute for Research on Poverty, UW-Madison, 2022-2023
- (5) Summer Time Academic Research (STAR) Award, School of Human Ecology, UW-Madison, 2022 (\$2500)
- (6) Consumer Science Current Graduate Student Scholarship, School of Human Ecology, UW-Madison, 2022 (\$200)
- (7) Zuill Trust Fund Scholarship, UW-Madison, 2022 (\$750)
- (8) American Council on Consumer Interests (ACCI) Small Grants Program, 2021 (\$2500)
- (9) Steenbock Trust Fund Scholarship, UW-Madison, 2021-2023 (\$790)

SKILLS AND INTERESTS

Coding Languages/Software	R, Excel, and LaTeX (Proficient); Stata (Intermediate); QGIS (Beginner)
Languages	Bangla (Native Speaker) and English (Fluent)
Other Interests	Statistical Literacy and Science Communication (https://vivdas.medium.com/)

PROFESSIONAL ACTIVITIES

- (1) Reviewer for *Journal of Financial Counseling and Planning (JFCP)*
- (2) Graduate Student Representative at *Center for Financial Security (CFS) Steering Committee*, 2023-24

PROFESSIONAL MEMBERSHIPS

- (1) American Association of Family & Consumer Sciences (AAFCS)
- (2) American Council on Consumer Interests (ACCI)
- (3) Association for Public Policy Analysis & Management (APPAM)

REFERENCES

Dr. J. Michael Collins

Professor of Consumer Science and Public Affairs, University of Wisconsin-Madison
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Dr. Judith Bartfeld

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Dr. Clifford Robb

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