

VIVEKANANDA DAS

Department of Consumer Science, School of Human Ecology, UW-Madison
1300 Linden Dr, Madison, WI 53706 ◊ Citizenship: Bangladeshi
Email: vdas3@wisc.edu ◊ Website: <https://www.vivekanandadas.com>

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 Well-Being
Dissertation Committee: J. Michael Collins (Chair), Judith Bartfeld, Clifford Robb, Jeffrey Smith, and Sarah Halpern-Meekin
- 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 INTERESTS

- (1) Effect of public policies on individual and household well-being (especially for lower-income households with children and people with disabilities)
- (2) Measurement of financial health
- (3) Influence of culture on financial literacy and decision making

WORKING PAPERS

How Long Does the Association Between Higher Cash Assistance Eligibility and Financial Hardship Last? Evidence from the Household Pulse Survey (*Job Market Paper*)

Abstract: This paper explores the temporal heterogeneity in the association between higher cash assistance eligibility and financial hardship for lower-income households. I use data from the United States Census Bureau's Household Pulse Survey, which has regularly gathered data on self-reported financial hardship since August 2020. I utilize four quasi-experimental contexts created by the differential eligibility in cash assistance provided through the tax system between 2021 and 2022 for households with and without children. Findings of the models estimated using an event study approach suggest that the negative association between higher cash assistance eligibility and financial hardship lasts between a couple of weeks to several months, depending on both the generosity and the frequency of payments. The association seems to persist over a more extended period in relation to smaller monthly payments than larger yearly lump-sum payments. These findings have implications for the design of cash assistance programs and theoretical understanding of financial hardship.

Affordable Care Act Medicaid Expansions and Self-Reported Indicators of Financial Health

Abstract: This study investigates the impact of the 2014 Medicaid expansions under the 2010 Patient Protection and Affordable Care Act (ACA) on self-reported indicators of financial health for lower-income childless non-elderly adults without disabilities living in the expansion states, the beneficiaries of these expansions. I use data from the National Financial Capability Study 2009, 2012, 2015, and 2018 and estimate models using difference-in-differences and event study

approaches exploiting the temporal and spatial heterogeneity in these expansions. Similar to existing literature, findings suggest that the 2014 Medicaid expansion substantially increased health insurance coverage and reduced unpaid medical bills past due date among the newly eligible in the post-2014 years. Although there appears to be mostly no effect of Medicaid expansion on other indicators of financial health in the pre-COVID-19 years (i.e., 2015 and 2018), findings suggest the newly eligible perceived lower indebtedness and less difficulty in paying for usual expenses during the pandemic (i.e., in 2021). Overall, these results suggest that although public health insurance expansion may not affect people's overall satisfaction with their financial health, it positively impacts how they perceive multiple dimensions of it, especially during financially challenging times.

Economic Insecurity Among People with Disabilities During the 2020 COVID-19 Pandemic (with J. Michael Collins and Carly Urban)

Abstract: The work disruptions caused by the COVID-19 pandemic undermined the economic security of many households, but potentially could have had more negative consequences for people with disabilities who may already have limited work options and greater concerns regarding health risks. This study shows that people with disabilities in the United States experienced only minor financial setbacks as the pandemic began. However, as the pandemic progressed, people with disabilities faced more financial challenges relative to people without disabilities, especially paying for food and housing after pandemic support programs ended in 2021. The accumulation of consumption hardships and financial distress may generate additional demands for programs and policies targeted to people with disabilities in the next few years.

PUBLICATIONS

(1) **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.

(2) **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>

(3) 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 EXPERIENCE

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

2021-2022

Projects:

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

TEACHING EXPERIENCE

- (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 627: Advanced Consumer Finance**, *Teaching Assistant*, Fall 2020 (Dr. Clifford Robb)
- (5) **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
- (2) Conference Travel Scholarship, Department of Consumer Science, UW-Madison, 2023
- (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
- (6) Zuill Trust Fund Scholarship, UW-Madison, 2022
- (7) American Council on Consumer Interests (ACCI) Small Grants Program, 2021
- (8) Steenbock Trust Fund Scholarship, UW-Madison, 2021-2023

SKILLS AND INTERESTS

Coding Languages/Software	Proficient in R, Stata, Microsoft Word and Excel, and LaTeX
Languages	Bangla (Native Speaker) and English (Fluent)
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 Council on Consumer Interests (ACCI)
- (2) Association for Public Policy Analysis & Management (APPAM)

REFERENCES

Dr. J. Michael Collins

Professor of Consumer Science and Public Affairs
University of Wisconsin-Madison
jmcollins@wisc.edu

Dr. Judith Bartfeld

Professor of Consumer Science
University of Wisconsin-Madison
bartfeld@wisc.edu

Dr. Clifford Robb

Professor of Consumer Science
University of Wisconsin-Madison
carobb@wisc.edu