

Northwestern

Economics

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Fields Research: Health Economics, Industrial Organization, Applied Microeconomics
Teaching: Health Economics, Industrial Organization, Microeconomics

Education Ph.D., Economics, Northwestern University, 2023 (anticipated)
Dissertation: *Essays on Markets with Price Regulations*
Committee: David Dranove (Chair), Gaston Illanes, Molly Schnell, Amanda Starc
M.A., Economics, Northwestern University, 2020
M.A., Economics, University of Georgia, 2015
B.A., Economics, University of Georgia, 2015
B.S., Mathematics, University of Georgia, 2015

Fellowships & Awards Dissertation University Fellowship, Northwestern University, 2022-2023
National Science Foundation Graduate Research Fellowship, 2017-2022
Susan Schmidt Bies Prizes for Doctoral Student Research on Economics and Public Policy for best third-year Ph.D. student research paper, 2020
Northwestern University Fellowship, 2017-2018
Terry Excellence Award for Achievement in Economics, 2015
University of Georgia Foundation Fellowship, 2011-2015

Teaching Experience Teaching Assistant, Northwestern University, 2020-2021
Industrial Economics (Undergraduate), Healthcare Economics (MBA)
Grader, Northwestern University, 2018-2022
Strategy (MBA), Healthcare Strategy (MBA)

Research Experience Research Assistant, Molly Schnell, Northwestern University, 2020-2022
Research Assistant, Amanda Starc, Northwestern University, 2020
Research Analyst, Andreas Fuster & David Lucca, Federal Reserve Bank of NY, 2015-2017
Research Assistant, Meghan Skira, University of Georgia, 2014-2015

Conferences 2022: Annual Conference of the American Society of Health Economists; Young Economists Symposium

Refereeing *American Economic Journal: Economic Policy, International Journal of Health Economics and Management, Journal of Risk and Insurance, Economics of Education Review*

Other Professional Activities Graduate student representative, Northwestern Economics department diversity committee
Conference organizer, Empirics and Methods in Economics Conference (EMCON) 2019, 2020

Job Market Paper

“The Effects of Price Regulation in Markets with Strategic Entry: Evidence from Health Insurance Markets”

Recipient of the *Susan Schmidt Bies Prize for Doctoral Student Research on Economics and Public Policy, 2020*

Abstract: Regulators often enact price restrictions with the goal of improving access to affordable products. However, the design of these regulations may interact with firm strategic entry and exit decisions in ways that mitigate the effects of pricing regulation or eliminate access to certain products entirely. In the US individual health insurance market, the Affordable Care Act established community rating areas made up of groups of counties in which insurers must offer plans at uniform prices, but insurers do not have to enter all counties in a rating area. The exact design of each market has been left to individual states. Allowing partial entry creates trade-offs in rating area design: larger areas may support more competition, but heterogeneous areas may promote partial entry as firms choose to not enter high cost areas. To evaluate these trade-offs, I develop a model of insurer entry and pricing decisions and investigate how insurers respond to rating area design. I find that banning partial entry increases overall entry, average prices, and consumer welfare. I quantify the trade-offs of increasing rating area size and find returns to size concentrated when marginal costs are similar across counties in a rating area. Regulators must balance promoting competition with pooling high and low cost consumers in rating area design.

Other Papers

“The Expansionary and Contractionary Supply-Side Effects of Health Insurance” joint with Molly Schnell

Abstract: We examine how health insurance expansions affect the entry and location decisions of health care clinics. Exploiting county-level changes in insurance coverage following the Affordable Care Act and 1,721 retail clinic entries and exits, we find that local increases in insurance coverage do not lead to growth in the concentration of clinics on average using two-way fixed effects and instrumental variable designs. However, this null effect masks important heterogeneity by insurance type: growth in private insurance leads to large growth in clinic entry, whereas clinic penetration is dampened by increases in Medicaid coverage. Consistent with a model in which firms face demand from both markets with administered and market-based pricing, we find that the positive (negative) supply-side effects of private insurance (Medicaid coverage) are concentrated in states with low provider reimbursements under Medicaid. We further show that similar location patterns are observed among other types of health care clinics, including urgent care centers. While it has long been accepted that reductions in the prices paid by consumers following insurance expansions should lead the supply side to expand to meet increased demand (Arrow 1963), our results demonstrate that whether health insurance expansions cause the supply side to expand or contract further depends on how the prices received by providers are affected.

“Rational Eviction: How Landlords Use Evictions in Response to Rent Control” joint with Nicole Holz

Abstract: Rent control policies seek to ensure affordable and stable housing for current tenants; however, they also increase the incentive for landlords to evict tenants since rents re-set when tenants leave. We exploit variation across zip codes in policy exposure to the 1994 rent control referendum in San Francisco to study the effects of rent control on eviction behavior. We find that for every 1,000 newly rent controlled units in a zip code, there were 12.05 additional eviction notices filed in that zip code and an additional 4.6 wrongful eviction claims. These effects were concentrated in low-income zip codes.

“Housing Affordability and Domestic Violence: The Case of San Francisco’s Rent Control Policies” joint with Nicole Holz

Recipient of the *Susan Schmidt Bies Prize for Doctoral Student Research on Economics and Public Policy, 2020*

Abstract: Policy advocates claim that one benefit of rent control may be decreased intimate partner violence (IPV). However, the theoretical effects of rent control on IPV are ambiguous. Rent control may lessen financial stressors within a relationship and decrease strain that leads

to violence. However, it may make leaving the relationship more costly, shifting the bargaining power in the relationship, and leading to more violence. We leverage the 1994 expansion of rent control in San Francisco as a natural experiment to study this question. This expansion created variation across zip codes in the number of rental units that were newly rent controlled. We exploit this variation in a continuous difference-in-difference design. We estimate an elasticity of -0.08 between the number of newly rent controlled units and assaults on women resulting in hospitalization. This effect translates to a nearly 10% decrease in assaults on women for the average zip code. This relationship is not explained by changes in neighborhood composition or overall crime, consistent with the effects being driven by individual level changes in IPV.

Work in Progress

“Too Much Information? Electronic Reminders and Physician Decision Making” joint with David Chan and Molly Schnell

“Hospital Mergers and Access to Care” joint with David Dranove and Martin Gaynor

References

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