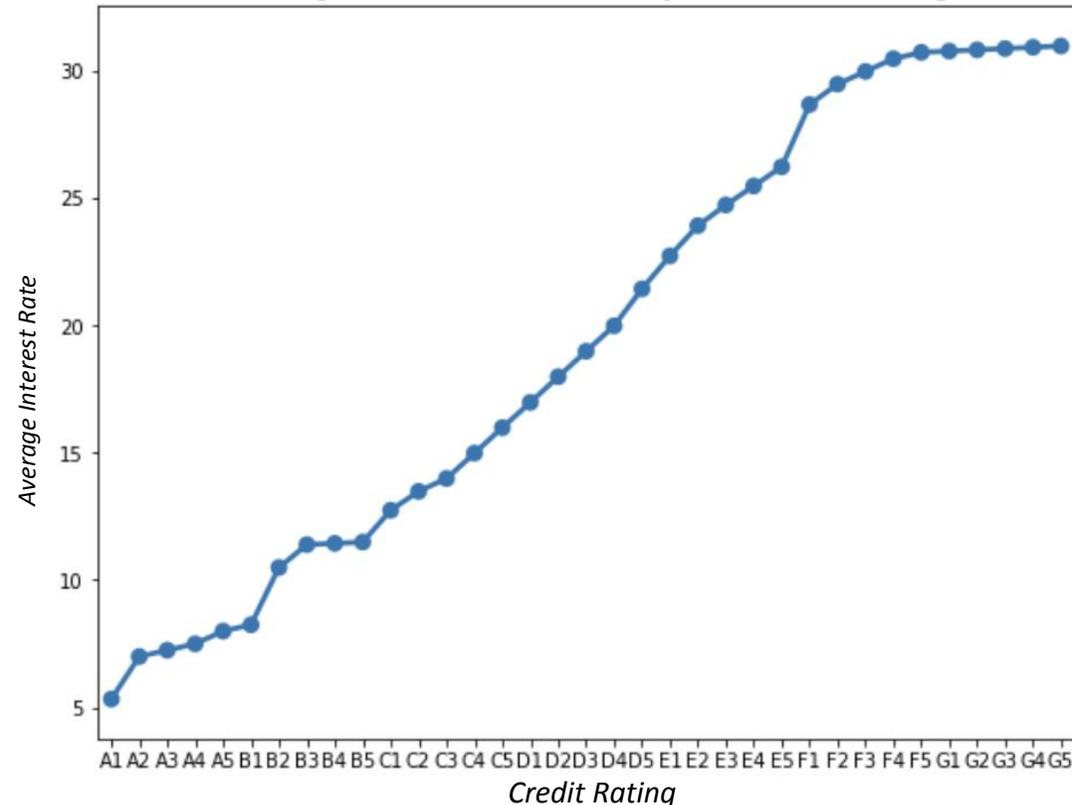# Using Peer-to-Peer Lending Data to Study Monetary Policy Transmission

Professor: Esteban Argudo

The Project

- Observation 1: Lending terms differ substantially across individuals based on income, credit rating, etc.
- Observation 2: Monetary policy affects credit conditions and lending terms in the economy.
- **Question of Interest: Does monetary policy affect lending terms equally for all individuals?**

Average Interest Rate by Credit Rating

What will you do?

- Collect and clean data from peer-to-peer lending platforms.
- Literature review to understand:
  - How monetary policy affects credit conditions.
  - How to implement the research design.
- Implement the research design.

Who can apply?

- ANYONE!
- You just need to be:
  - Willing to learn about economic research techniques.
  - Able to critically analyze data.
  - Interested in monetary policy and/or credit conditions.
- Extremely beneficial if you are familiar with:
  - Any programming language (Python, Matlab, Stata).
  - Statistics/Econometrics.

MEASURING ECONOMIC MOBILITY AMONG AMERICAN INDIANS: A CENSUS LINKING APPROACH. PROFESSOR: DUSTIN FRYE

- The Project
  - Big Picture– Measure economic mobility of individuals and households and explore how mobility is affected by government interventions

- Specific Goals
  - Develop better census linking techniques for matching individuals across waves of the census.
  - Create a linked sample of Native Americans from 1910-1940 from full county census data
  - Measure economic mobility within the sample

- Who Can Apply?
  - You!

- Qualifications?
  1. Interest in the topic!
  2. Programming skills are preferred (Stata, R, Python)
  3. Familiarity with census data

The economics of trust from pre-history to blockchain and climate change.

Professor: Ben Ho

- Project.. Two parts.
  - Help revise a book about the economics of trust.
  - Help develop a new behavioral economics project

- Tasks…
  - Review literature on trust (psychology, philosophy, political science, anthropology, computer science, etc.) and identify what's missing in the book. Critique book
  - Develop new behavioral econ project (see http://benho.org for examples) that ideally will continue as a senior thesis. From hypothesis generation to lit review to design to execution to publication and presentation. Topic tbd based on student interest.

- Looking for…
  - Able to independently learn simple programming (e.g. use python to download tweets)
  - Ability to run a regression in Stata (maybe also python)
  - An ability to read and consolidate diverse literatures
  - An interest in continuing behavioral econ research as a senior thesis
  - Ability and willingness to tell me when my writing is bad and/or wrong
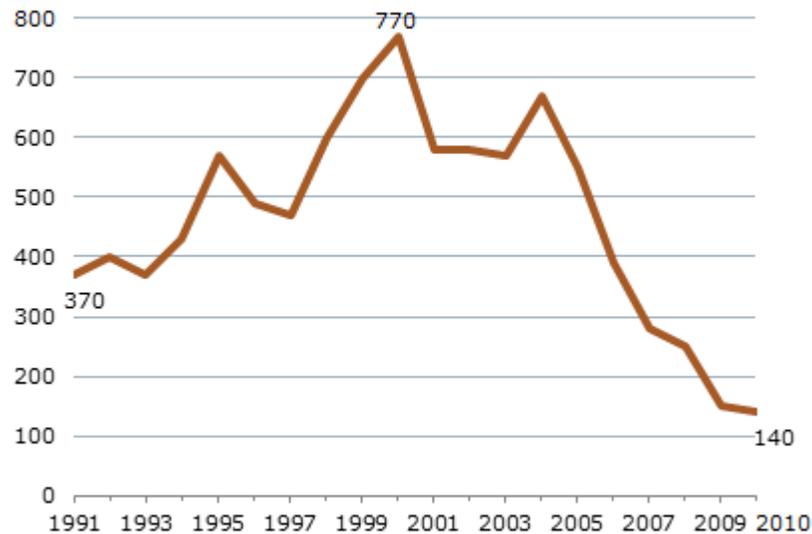
Summer 2019– Ford Scholars Job Opportunity

➢ Project Title: Exploring Women's Economic Empowerment in Ethiopia

➢ Professor: Gisella Kagy

➢ What will we do?

- Explore how the rise of low-wage low-skill manufacturing in Ethiopia is impacting women's economic empowerment

- Read articles and use data I collected

➢ What skills do I need?

➢ Knowledge of a programing language (any one will work) is helpful, but not required

➢ How do I apply?

- Online (https://ford.vassar.edu/) by Feb 18th

PROJECT: THE IMPACT OF DECLINING MEXICAN MIGRATION ON U.S. LABOR MARKETS
PROFESSOR: SARAH PEARLMAN

Figure 1.3
Annual Immigration from Mexico to the U.S.: 1991-2010
(in thousands)

800
770
700
600
500
400
370
300
200
100
140
0
1991 1993 1995 1997 1999 2001 2003 2005 2007 2009 2010

Source: Pew Hispanic Center estimates compiled from various sources; see Methodology

PEW RESEARCH CENTER

- Since the Great Recession in 2008 Mexican migration to the U.S. has fallen dramatically

- This project will look at the impact of this on U.S. labor markets

- Will Involve:
  - Reading and summarizing relevant literature
  - Working with U.S. datasets that measure the immigrant population and labor market outcomes

- Requirement: Probability and Statistics or equivalent

- Benefit: Great way to learn more about how to do empirical analysis!

- Questions? Email sapearlman@vassar.edu

For more information and to apply

➢ See link to the Ford Scholars Program (https://ford.vassar.edu/)

➢ Deadline is Feb 18th