

CURRICULUM VITAE

Saul Schwartz

CONTACT INFORMATION: School of Public Policy and Administration
Telephone: (613) 520-2600 Ext. 2542
E-mail: saul.schwartz@carleton.ca
Blog: www.saulschwartz.com
Twitter: @saulschwartz

A. EDUCATION

B.S. (Economics)	University of Wisconsin	1974
Ph.D. (Economics)	University of Wisconsin	1981

B. EMPLOYMENT

1. Academic Appointments

2004 -	Professor School of Public Policy and Administration Carleton University
1991 -2004	Associate Professor School of Public Policy and Administration Carleton University
1988 - 1991	Associate Professor Department of Economics Tufts University
1981 - 1988	Assistant Professor Department of Economics Tufts University

2. Other Appointments

2016 - 2017	Interim Academic Director COOL Research Data Centre
2005 - 2010	Academic Director COOL Research Data Centre
1998 - 2001	Director of Research Social Research and Demonstration Corporation

C. PROFESSIONAL HONOURS

Vandercamp Prize for the Best Paper in 2020 in *Canadian Public Policy* (with Jennifer Robson)

D. PUBLICATIONS

1. Refereed Scholarly Publications

a) Books and Monographs

The Frequent Use of Unemployment Insurance in Canada. Ottawa: Social Research and Demonstration Corporation, 2001, Pp.148. (Senior author of monograph with W. Bancroft, D. Gyarmati and C. Nicholson)

BladeRunners and Picasso Café: A Case Study Evaluation of Two Work-Based Training Programs for Disadvantaged Youth. Ottawa: Social Research and Demonstration Corporation, 2001, Pp. 86. (Senior author with S. Currie, K. Foley, and M. Taylor-Lewis)

Testing a Reemployment Incentive for Displaced Workers: The Earnings Supplement Project. Ottawa: Social Research and Demonstration Corporation, 1999, Pp. 105. (Equal senior authorship of monograph with H. Bloom; junior authors S. Lui-Gurr and S.-W. Lee)

Student Loans in Canada: Past, Present and Future. Toronto: C.D. Howe Institute, 1996, Pp. 117. (Equal co-author of book with R. Finnie)

b) Articles in Refereed Journals

“Bankruptcy Lessons for Payday Lending Regulation”, *University of New Brunswick Law Journal*, forthcoming, 2021. (Equal co-author with S. Ben-Ishai with A. Butt and M. Linton)

“Who Doesn't File a Tax Return?: A Portrait of Non-Filers”, *Canadian Public Policy*, 46(3), 2020, pp. 323-349. (Equal co-author with J. Robson)

“Short-Term Effects of the Comprehensive Economic and Trade Agreement on Municipal Procurement”, *Canadian Public Policy*, 46(2), 2020, pp. 264-278. (Equal co-author with D. Lysenko and E. Schwartz)

“Establishing the Need for a Low-Cost Canadian Debt Relief Procedure”, *International Insolvency Review*, 29(S1), 2020, S25-S43. (Equal co-author with S. Ben-Ishai)

“Eligible Non-Participation in Canadian Social Welfare Programs”, *McGill Law Journal*, 64(3), 2019 (Equal co-author with S. Ben-Ishai and J. Robson)

- “Equal Education, Unequal Jobs: College and University Students with Disabilities”, *Revue Relations Industrielles/Industrial Relations*, 73(2), 2018. (Equal co-author with J.M. Stewart)
- “Does Canada Need Trade Adjustment Assistance?”, *International Journal: Canada’s Global Policy Analysis Journal*, 72(1), 2017, pp. 91-110. (Equal co-author with D. Lysenko and L. Mills)
- “Private Lines of Credit for Law Students and Medical Students: A Canadian Perspective”, *Banking and Finance Review*, 32(2), 2017, pp. 343-388. (Equal co-author with S. Ben-Ishai and N. Werk)
- “The Multiple Legal Orders for Handling Personal Insolvency in Canada.” *Canadian Journal of Law and Society*, 29(1), 2014, pp. 1-10. (Equal co-author with S. Ben-Ishai)
- “The Canadian Task Force on Financial Literacy: Consulting without Listening.” *Canadian Business Law Journal*, 51(3), 2011, pp. 338-360.
- “A Retrospective on the Canadian Consumer Bankruptcy System: 40 years after the Tassé Report.” *Canadian Business Law Journal*, 50, 2011, pp. 236-258. (Equal co-author with S. Ben-Ishai and T. Telfer)
- “The Impact of the Self-Sufficiency Project on the Employment Behaviour of Former Welfare Recipients.” *Canadian Journal of Economics*, 43, 3, 2010, pp. 882-918. (Equal co-author with J. Zabel and S. Donald)
- “The Role of Government as a Creditor of the Disadvantaged,” *Queen’s Law Journal*, 35, 2 pp. 236-258. (Equal co-author with S. Ben-Ishai, secondary author J. Barretto)
- “An Analysis of the Impact of SSP on Wages,” *Empirical Economics*. (Equal co-author with J. Zabel, secondary author S. Donald). doi: 10.1007/s00181-010-0387-2
- “The Employment Impacts of Active Labour Market Policy: The Case of SSP Plus,” *Canadian Public Policy/ Analyses de Politique*, 34, 3, 2008, pp. 321-344. (Equal co-author with J. Zabel)
- “Bankruptcy and the Poor?” *Osgoode Hall Law Journal*, 45, 3, 2007, pp. 471-512. (Equal co-author with S. Ben-Ishai)
- “Models of Integration: The Promises and Pitfalls of Combining Quantitative and Qualitative Research,” *World Development*, 35, 2, 2007, pp. 342-353. (Equal co-author with A. London and E. Scott)

- “The Effect of Bankruptcy Counselling on Future Creditworthiness: Evidence from a Natural Experiment,” *American Bankruptcy Law Journal*, 77, 3, 2003, pp. 257-284.
- “Earnings Supplements and Job Quality Among Former Welfare Recipients: Evidence from the Self-Sufficiency Project,” *Industrial Relations/Relations Industrielles*, 58, 2, 2003, pp. 258-286. (Equal co-author with K. Foley)
- “Student Loans in Canada: An Econometric Analysis of Borrowing and Repayment Using the National Graduates Surveys,” *Economics of Education Review*, 21, 3, 2002, pp. 497-512. (Equal co-author with R. Finnie)
- “Testing a Financial Incentive to Promote Re-employment Among Displaced Workers: The Canadian Earnings Supplement Project (ESP),” *Journal of Policy Analysis and Management*, 20, 3, 2001, pp. 505-523. (Equal senior authorship with H. Bloom; junior authors were S. Lui-Gurr and S.-W. Lee)
- “Workers' Compensation: A Case for Greater Public Accountability and Social Program Integration,” *Canadian Public Administration*, 42, 1 (Spring), 2000, pp. 23-45. (Equal co-author with T. Jennissen and M. Prince)
- “The Empirical Dimensions of Consumer Bankruptcy: Results from a Survey of Canadian Bankrupts,” *Osgoode Hall Law Journal*, 37, 1&2, 1999, pp. 83-125.
- “The Dark Side of Student Loans: Debt Burden, Default and Bankruptcy,” *Osgoode Hall Law Journal*, 37, 1&2, 1999, pp. 307-338.
- “AFDC and the Formation of Subfamilies,” *Journal of Human Resources*, 1989, pp. 599-628. (Equal co-author with R. Hutchens and G. Jakubson)
- “Merit Aid to College Students,” *Economics of Education Review*, 7, 1, 1988, pp. 127-134. (Equal co-author with S. Baum)
- “Envy, Equity and Higher Education,” *Social Science Quarterly*, 1986, pp. 491-503. (Equal co-author with S. Baum)
- “The Relative Earnings of Vietnam and Korean-Era Veterans,” *Industrial and Labor Relations Review*, 1986, pp. 564-572.
- “Earnings Capacity and the Trend in Inequality Among Black Men,” *Journal of Human Resources*, 21, 1, 1986, pp. 44-63.
- “The Fairness Test for Student-Aid Cuts,” *Challenge*, 28, 2, 1985, pp. 39-46. (Equal co-author with S. Baum)

“Work and Welfare as Determinants of Female Poverty and Household Headship,” *Quarterly Journal of Economics*, 1982, pp. 519-534. (Senior authors were S.Danziger and E. Smolensky)

c) Edited Books and Monographs

Oppressed by Debt: Government as a Creditor of the Poor. New York: Routledge, Forthcoming.

Decision-Making for College Success. New York: Routledge, 2015. (Co-editor with Sandy Baum and Ben Castleman)

Essays on the Repeat Use of Unemployment Insurance. Ottawa, Social Research and Demonstration Corporation, 2001. (Co-editor with A. Aydemir)

d) Chapters in Edited, Refereed Books

“Is CETA a Major Threat to Municipal Autonomy” In R. Finbow ed. *CETA Implementation and Implications: Unravelling the Puzzle*, Kingston, Ontario: McGill-Queen’s University Press, 2022 (Equal co-author with Elizabeth Schwartz)

“Payday Lending in Canada: Ten Years Later” In Sarra, J. and Romaine, B. (Eds.) *Annual Review of Insolvency Law, 2016*, pp. 951-1018. Toronto: Carswell, 2016 (Equal co-author with S. Ben-Ishai)

“Behavioral Economics and Postsecondary Access: A Primer” In Castleman, B., Schwartz, S. and Baum, S. (Eds.) *Decision-Making for College Success*. New York: Routledge, 2015 (Equal co-author with Sandy Baum and Ben Castleman)

“Can Student Aid Change Student Behaviors to Increase Educational Attainment?” In Castleman, B., Schwartz, S. and Baum, S. (Eds.) *Decision-Making for College Success*. New York: Routledge, 2015. (Equal co-author with Sandy Baum)

“Debtor Assistance and Debtor Advice: The Role of the Canadian Credit Counselling Industry” In J. Sarra ed. *Annual Review of Insolvency Law, 2011* pp. 351-389. Toronto: Carswell, 2012 (Equal co-author with S. Ben-Ishai)

“Early commitment of student financial aid: Perhaps a modest improvement.” In S. Baum, M. McPherson & P. Steele (Eds.) *The Effectiveness of Student Aid Policies: What the Research Tells Us*. pp. 117-140. Washington, D.C.: The College Board, 2008.

“Cost Estimates for a Canadian Wage Earner Protection Fund,” In J. Sarra ed. *Annual Review of Insolvency Law, 2004* pp. 545-573. Toronto: Carswell, 2005 (Equal co-author with Y. Huang)

“Personal Bankruptcy Law: A Behavioural Perspective”. In J. Niemi-Kiesilainen, I. Ramsay and W. Whitford, eds., *Consumer Bankruptcy in a Global Perspective*, pp. 61-82. London: Hart, 2004.

“ ‘Smart Money?’ Government Spending on Student Financial Aid in Canada,” In B. Doern, ed., *How Ottawa Spends 2002-2003*. Toronto: Oxford University Press, 2003, pp. 155-171. (Equal senior co-author with Ross Finnie; junior author Eric Lascelles)

“Do Early Childhood Experiences Affect Labour Market Outcomes?” In J. Frank, ed., *High School May Not Be Enough: An Analysis of Results from the School Leavers Follow-up Survey, 1995*. Ottawa: Human Resources Development Canada. 1998. (Senior author with S. Harris, M. Blythe and M. Orsini)

“Accountability, Back-to-Basics and Choice: An ABC for Educational Change?” In S. Phillips, ed., *How Ottawa Spends 1993-1994*, Ottawa: Carleton University Press, 1994, pp. 449-482.

“The Distribution of the Benefits of Private Education,” In C. Clotfelter, ed., *Who Benefits from the Nonprofit Sector*, Chicago: University of Chicago Press, 1992, pp. 55-91. (Equal co-author with S. Baum)

“The Choice of Living Arrangements by the Elderly,” In H. Aaron and G. Burtless, eds., *Retirement and Economic Behavior*, Washington, D.C.: The Brookings Institution, 1984, pp. 229-253.

e) Other Refereed Publications

“An Econometric Analysis of the Incremental Impact of SSP Plus.” SRDC Working Paper Series 06-06, March 2006, Pp. 45. (Equal co-author with J. Zabel and S. Donald.)

“An Analysis of the Impact of SSP on Wages.” SRDC Working Paper Series 06-07, March 2006, Pp. 45. (Equal co-author with J. Zabel and S. Donald.)

“An Econometric Analysis of the Impact of the Self-Sufficiency Project on Unemployment and Employment Durations.” SRDC Working Paper Series 04-05, July 2004, Pp. 45. (Equal co-author with J. Zabel and S. Donald.)

“Leaving Welfare for a Job: How did SSP Affect the Kinds of Jobs Welfare Recipients Were Willing to Accept?” SRDC Working Paper Series 02-03, August 2002, Pp. 51. (Equal co-author with K. Foley)

“Student Loans in Canada: An Economic Analysis of Borrowing and Repayment Using the National Graduates Surveys.” Working Paper W-96-3E, Applied Research Branch, Strategic Policy, Human Resources Development Canada, January 1996, Pp. 51. (Equal co-author with R. Finnie)

2. c) Non-refereed Scholarly Publications

“Is Postsecondary Education Affordable?” *Journal of International Higher Education*. Winter, 2013. (Equal coauthor with S. Baum.)

“The Short-Term Effects of CETA on Municipal Procurement”. CETA Implementation and Implications Project (CIIP) Working Paper. (Equal co-author with Dmitry Lysenko and Elizabeth Schwartz)

f) Technical Reports

Unaffordable Loans: When Should Schools Become Ineligible for Student Loan Programs. Urban Institute Research Report. Washington, DC: Urban Institute. March 2018. (Equal co-author with S. Baum.)

Does Canada Need Trade Adjustment Assistance? IRPP Study. Montreal: Institute for Public Policy Research, December 2015. (Equal co-author with Dmitry Lysenko.)

Is College Affordable? In Search of a Meaningful Definition. Institute for Higher Education Policy Issue Brief. July 2012. (Equal coauthor with S. Baum.)

Can Financial Education Improve Financial Literacy and Retirement Planning? IRPP Study No. 12. Montreal: Institute for Research on Public Policy. December 2010

Are Student Employment and Academic Success Linked? A Canadian Millennium Scholarship F Research Note. April 2009. (Equal co-author with A. Motte). Available from http://www.millenniumscholarships.ca/images/Publications/090415_Student_Employment_RN9.pdf

Early Commitment of Student Financial Aid. A background paper for the Rethinking Student Aid Taskforce. Administered through The College Board in Washington, D.C.

How Much Debt is Too Much: Defining Benchmarks for Manageable Student Debt. Report prepared for the College Board and published by the College Board in 2006. (Equal co-author with Sandy Baum.)

Wage and Skill Mobility of Low-Paid Canadians from 1996 to 2001. Report prepared for Human Resources and Social Development Canada, 2004. (Equal co-author with Jennifer Stewart)

- A Full Accounting: Government Spending on Student Financial Aid in Canada.* Report prepared for the Council of Ministers of Education Canada, 2002. (Equal co-author with R. Finnie)
- Cost Estimates for a Canadian Wage Earner Protection Fund.* Report prepared for the Canadian Association of Administrators of Labour Legislation, 2002. (Senior author with Y. Huang)
- Quasi-experimental Impact Analysis of the Effects on Earnings of Participation in Youth Internship Canada.* Report prepared as part of the evaluation of the Youth Employment Strategy for the Evaluation Branch of Human Resources Development Canada, 1999. (Equal co-author with A. Aydemir)
- Literature Review for the Evaluation of the Youth Employment Strategy.* Report prepared as part of the evaluation of the Youth Employment Strategy for the Evaluation Branch of Human Resources Development Canada, 1998.
- Interconnectedness and Accountability: The BC Workers' Compensation System among the Set of Social Programs.* Report prepared for the British Columbia Royal Commission on Workers' Compensation, 1998. (Equal co-author with T. Jennissen and M. Prince)
- An Empirical Study of Canadians Seeking Personal Bankruptcy Protection.* Report prepared for Industry Canada, 1997. (Equal co-author with C. L. Anderson)
- Student Loan Default.* Report prepared for Human Resources Development Canada, 1997, Pp. 74. (Equal co-author with S. Phillips)
- Summary of Lessons Learned from Programs for Disadvantaged Youth.* Report prepared for the Minister's Task Force on Youth, 1996. (Equal co-author with John Greenwood)
- Dynamic Simultaneous Models of Subfamily Formation.* Report prepared for the Assistant Secretary for Planning and Evaluation, U.S. Department of Health and Human Services, 1991, Pp. 81. (Equal co-author with R. Hutchens and G. Jakubson)
- Dynamic Models of the Joint Determination of Labor Supply and Family Structure.* Report prepared for the U.S. Department of Labor, Bureau of Labor Statistics, 1990, Pp. 81. (Equal co-author with R. Hutchens and G. Jakubson)
- The Operation of the Guaranteed Student Loan Program in Minnesota, 1977-85.* Report prepared for the Minnesota Higher Education Coordinating Board, 1988, Pp. 54. (Equal co-author with S. Baum)

The Impact of Student Loans on Borrowers: Consumption Patterns and Attitudes Towards Repayment: Evidence from the New England Student Loan Survey. Report prepared for the Board of Directors of the Massachusetts Higher Education Assistance Corp, 1988, Pp. 84. (Equal co-author with S. Baum)

The New England Student Loan Survey: Debt Burden and the Guaranteed Student Loan Program. Report prepared for the New England Education Loan Marketing Corporation and the Massachusetts Higher Education Assistance Corporation, 1988, Pp. 85. (Equal co-author with S. Baum)

Living Arrangements, Employment, Schooling and Welfare Reciprocity of Young Women. Institute for Research on Poverty Special Report, Institute for Research on Poverty, 1986, Pp. 173. (Equal co-author with R. Hutchens and G. Jakubson)

g) Book Reviews in Scholarly Journals

Review of E. Warren and A. Tyagi, *The Two-Income Trap: Why Middle-Class Mothers and Fathers are Going Broke*, *Canadian Business Law Journal*, 41, 1, 2004, pp. 149-155.

Review of J.S. Coleman, *Equality and Achievement in Education*, *Education Economics*, 3, 2, 1995 pp. 212-214.

E. OTHER SCHOLARLY OR PROFESSIONAL ACTIVITY

1. Recent Editorial Responsibilities

I am one of three co-editors of a forthcoming special issue of *Canadian Public Administration* dealing with public procurement (Volume 64, Issue 2). My co-editors are Barbara Allen from Victoria University in Wellington and Pierre-André Hudon from Université Laval.

2. Recent Conference Presentations

“The Prevalence of High-Cost Loans in Canada”, Law and Society Association, online, May, 2021

“\$10,000 a Term to Teach Myself: The Experience of International Students During the COVID Pandemic”, Canadian Political Science Association, June 2021 (Anil Varughese as primary presenter)

“Who Doesn't File a Tax Return?: A Portrait of Non-Filers”, Canadian Economics Association, June, 2021 (J. Robson as primary presenter)

- “Do the Poor Need Debt Relief: New Evidence from Canada”, Law and Society Association, Washington, DC, May 2019
- “The Short-Term Effects of CETA on Municipal Procurement”, ICPP4, Montreal, QC, June 2019
- “Do International Trade Agreements Reduce Home Bias in Government Procurement?” International Political Science Association World Congress, Brisbane, July 2018
- “The Short-Term Effects of CETA on Municipal Procurement”, CETA Implementation and Implications Workshop, Dalhousie University, Halifax, Nova Scotia, May 18, 2018
- “Eligible Non-Participation in Canadian Social Welfare Programs”, Law and Society Association, Toronto, May 2018
- “Payday Lending in Canada: Ten Years Later: Annual Review of Insolvency Law Conference, Montreal, February 2017 (Stephanie Ben-Ishai presenting).
- “Might CETA Affect Municipal Procurement in Canada?” Canadian Political Science Association, Toronto, May 2017 (Elizabeth Schwartz presenting)
- “Might CETA Affect Municipal Procurement in Canada?” Canadian Economics Association, Antigonish, NS, June 2017 (Dmitry Lysenko presenting)
- “Private Lines of Credit for Professional School Students” Annual Review of Insolvency Law, Vancouver, February 2016
- “Law Students and Government Financial Aid” Law and Society Association, New Orleans, May 2016
- “Does Canada Need Trade Adjustment Assistance” Canadian Economics Association, Toronto, May 2015 (Dmitry Lysenko presenting)
- “Private Lines of Credit for Professional School Students” Law and Society Association, Seattle, May 2015
- “Student Aid, Student Behavior and Educational Attainment”, APPAM International Research Conference, Segovia, Spain, September 2014
- “Exploring the Post-Secondary Education Experiences and Outcomes of Students with Permanent Disabilities”, APPAM International Research Conference, Segovia, Spain, September 2014

- "Student Aid, Student Behavior, and Educational Attainment", APPAM Fall Research Conference, Albuquerque, New Mexico, November 2014
- "Does Canada Need Trade Adjustment Assistance" Canadian Economics Association, Vancouver, May 2014
- "What Can Be Done for Borrowers with Unsustainable Student-Loan Debt?" Law and Society Association, Boston, May 2013
- "The Good, the Bad or the Ugly: Credit Counselling in English Canada". Law and Society Association, Chicago, May 2010
- "Private-Public Partnerships in Student Loans". Keynote speaker at the Student Loans Mechanism workshop in Qinghai, China. July 23-25, 2008.
- "Lessons Learned in US and Canadian Student Aid Policy". Invited speaker at the Conference on Resource Generation and Diversification in Higher Education: From Vision to Reality. Sponsored by the World Bank and Pakistan's Higher Education Commission. Islamabad, Pakistan. May 12-14, 2008.
- "The Effect of Student Employment on Post-secondary Retention". Presentation at the Socio-economic Conference 2008 of Statistics Canada. Ottawa, May 6, 2008. Equal co-author with A. Motte.
- "The Effect of Student Employment on Post-secondary Retention". Presentation at the Conference on Life-course Transitions of Children and Youth, National Research Data Centre Annual conference, Atlantic Research Data Centre, Halifax, October 12-13, 2008. Equal co-author with A. Motte.
- "Banks at School: Can Consumers be Educated". Organizer and chair of session at the 7th International Conference on Financial Services entitled "Regulation, Education and Cooperation in Financial Services" Brussels, September 14th and 15th 2007
- "Bankruptcy and the Poor". Presentation at the Joint Annual Meeting of the Law and Society Association (LSA) and the Research Committee on Sociology of Law. Humboldt University, Berlin, July 25-28, 2007. Equal co-author with S. Ben-Ishai.
- "Behavioural Economics and Consumer Policy." Presentation to "Credito al consumo e sovraindebitamento" at the Facoltà di Economi of the University of Trento, May 25, 2007
- Panel presentation on "Credit Counselling – The US and Canadian Experience" at the Fourth Annual Review of Insolvency Law Conference, Montreal, March 2007.

- “How Much Debt is Too Much? Defining Benchmarks for Manageable Debt.” Paper presented at the 2006 Joint Research and Policy Conference of the Canadian Association of Student Financial Aid Administrators and the Canada Millennium Scholarship Foundation, a conference entitled “Enhancing Access to Post-Secondary Education: Recent Progress and Future Challenges”. September 2006.
- “Recent Changes to Student Loan and Tuition-Setting Policies in Post-secondary Education: Comparing Australia, Chile, New Zealand, and the United Kingdom”. Paper presented at a conference entitled “Adjustments in Markets for Skilled Workers.” September 2006.
- “The Effect of Bankruptcy Counselling on Future Creditworthiness: Evidence from a Natural Experiment,” Paper presented at the 33rd Annual Workshop on Commercial and Consumer Law, University of Toronto, October 2003. Also presented at the 9th International Consumer Law Conference, Athens, Greece, April 2003.
- “An Econometric Analysis of the Self-Sufficiency Project,” Paper presented at the 17th Annual Congress of the European Society for Population Economics, New York, June 2003. (Equal co-author with J. Zabel and S. Donald)
- “Policy Implications of Empirical Research on Bankruptcy in Canada,” Presented at the National Conference of the Office of the Superintendent of Bankruptcy, Ste. Saver, QC, August 2002.
- “ ‘A Feather in the Scales of Our Difficulties’: The Problems and Prospects of IDAS,” Paper presented at the 23rd Annual Research Conference of the Association for Public Policy, Analysis and Management, Washington, November 2001. Also presented at the 2002 Individual Development Account (IDA) Learning Conference, Windsor, Ontario, April 2002.
- “Lenders and the Fresh Start in Bankruptcy,” Paper presented at the joint annual meetings of the Law and Society Association and the Canadian Law and Society Association in Vancouver BC, May 2002. (Equal co-author with P. Ryan)
- “Leaving Welfare for a Job: How Does SSP Affect the Kinds of Jobs Welfare Recipients are Willing to Take”. Paper presented at the 23rd Annual Research Conference of the Association for Public Policy, Analysis and Management, Washington DC, November 2001. (Equal co-author with K. Foley)
- “Empirical Research on Personal Bankruptcy in Canada,” Paper presented at the 31st Annual Workshop on Commercial and Consumer Law, Toronto, August 2001.
- “A Behavioural Perspective on Personal Bankruptcy,” Paper presented at the Annual Meetings of the Law and Society Association in Budapest, Hungary, July 2001.

“The Unemployment and Employment of SSP Participants: A Duration Analysis,” Paper presented at the Annual Meetings of the Canadian Economics Association, Montreal, May 2001. (Equal co-author with J. Zabel and S. Donald)

“The Unemployment and Employment of SSP Participants”. Paper presented at the 22nd Annual Research Conference of the Association of Public Policy Analysis and Management, Seattle, Washington, Spring 2001 (Equal co-author with J. Zabel and S. Donald)

“The Dark Side of Student Loans: Debt Burden, Default, and Bankruptcy,” Paper presented at the Conference on the *Contemporary Challenges of Consumer Bankruptcies in a Comparative Context*, Toronto, August 1998.

“The Empirical Dimensions of Consumer Bankruptcy: Results from a Survey of Canadian Bankrupts,” Paper presented at the Conference on the *Contemporary Challenges of Consumer Bankruptcies in a Comparative Context*, Toronto, August 1998.

“Interim Results from the Self-Sufficiency Project,” Paper presented at the Suntory and Toyota International Centres for Economics and Related Disciplines (STICERD) at the London School of Economics, London UK, April 1998. Also presented at the Institute for Social and Economic Research (ISER) at the University of Essex, Colchester, UK, April 1998.

“Eighteen-Month Findings from the Self-Sufficiency Project.” Paper presented at the University of Northern British Columbia, the University of British Columbia, Simon Fraser University and the University of Victoria, August 1997

3. Contract or Other Research

a) Reviewed Research Funding

2020 **RRSPs and Debt: An Investigation into the Rights of Older Canadians,**
Law Foundation of Ontario

2020 **The experience of international students in Canada during the Covid-19**
pandemic, Social Sciences and Humanities Research Council Partnership
Engagement Grant

2017 **Carrying Debt to the Grave: A Multidisciplinary Workshop. Social Sciences and**
Humanities Research Council Connection Grant. This workshop occurred in
August 2017.

- 2015-2016 Have Professional Careers Become Less Accessible for Ontario Students from Low-Income Families? Ontario Human Capital Innovation and Research Fund.
- 2013-2016 Can Contract Law Help Student Loan Borrowers? An Empirical and Doctrinal Examination of Canadian Student Loan Agreements
- 2014 “Are Students the Weaker Party in Student Loan Contracts?” SSHRC Insight Development Grant Proposal.
- 2010-2014 SSHRC Standard Research Grant. “The Democratization of Credit” (Co-investigator with S. Ben-Ishai).
- 2006-2007 Industry Canada, Office of the Superintendent of Bankruptcy. *Access to Bankruptcy by the Poor*. (Co-investigator with S. Ben-Ishai).
- 2005-2006 Industry Canada, Strategic Research Initiative. *Recent Changes to Student Loan and Tuition-Setting Policies in Post-secondary Education: Comparing Australia, Chile, New Zealand, and the United Kingdom*
- 2005-2006 Industry Canada, Office of the Superintendent of Bankruptcy. *Three Aspects of Contemporary Personal Bankruptcy*. (Co-investigator with S. Ben-Ishai and I. Ramsay).
- 2005 The College Board. *Measuring Manageable Student Loan Debt*. (Co-investigator with S. Baum).
- 2004-2006 Social Research and Demonstration Corporation, *An Analysis of the Impact of SSP on Wages and Employment Behaviour*. (Co-investigator with J. Zabel and S. Donald).
- 2004-2006 Social Research and Demonstration Corporation, *An Econometric Analysis of the Incremental Impact of SSP Plus on Unemployment and Employment Durations* (Co-investigator with J. Zabel and S. Donald).
- 2002-2003 Canada Millennium Scholarships Foundation. *Evaluation of the Canada Millennium Scholarships Foundation*. (Team involved D. Cameron, J. Eastwood, R. Finnie, H. Lazar, D. Stager, H. Telford and F. Vaillancourt).
- 1999 Human Resources Development Canada, Evaluation and Data Development Division. *Evaluation of the Youth Employment Strategy*. Part of team from Goss Gilroy Inc.

- 1997 Human Resources Development Canada, Evaluation and Data Development Division. *Evaluation of the Canada Student Loans Program (CSLP)*. Part of team from Goss Gilroy Inc.
- 1995 Human Resources Development Canada, Applied Research Branch. *Analysis of Student Loan Borrowing Using the National Graduates Survey*. (Co-investigator with R. Finnie)
- 1990 United States Department of Labor, Bureau of Labor Statistics, Grant Number E-9-J-8-0090. *Dynamic Models of the Joint Determination of Labor Supply and Family Structure*. (Co-investigator with R. Hutchens and G. Jakubson)
- 1986 United States Department of Health and Human Services. *Living Arrangements, Employment, Schooling and Welfare Reciprocity of Young Women*. (Co-investigator with R. Hutchens and G. Jakubson)

b) Contract Research

- 2015-2016 Participated as a consultant in an EU Commission study of compensation in EU financial services industries by Institut Für Finanzdienstleistungen (iff) in Hamburg. (€10,000)
- 2015 Report Prepared for the Automotive Industries Association on the impact of TPP on the automotive aftermarket. (Co-author with Dmitry Lysenko). \$9,000
- 2013 Paper prepared for the *Financial Aid and Student Success: Behavioral Insights* project sponsored by the Bill and Melinda Gates Foundation through George Washington University. (Co-author with Sandy Baum). \$6,000
- 2011-2012 Canada Student Loan Program. Human Resources and Skills Development Canada. *Exploring the Post-secondary Education Experiences and Outcomes of Students with Permanent Disabilities* (Co-investigator J. Stewart). \$39,550
- 2012 Canada Education Savings Program. Human Resources and Skills Development Canada. *Access to Personal Financial Services in Canada*. (Co-investigator with S. Ben-Ishai). \$54,183.50
- 2010-2011 Office of Disability Issues. Human Resources and Skills Development Canada. *Disability and Educational Success: An Analysis of PALS 2006*. (Co-investigator with R.Hanes and N. Werk). \$44,107

- 2007-2008 Canadian Association of Programs in Public Administration (CAPPA). *The Market for Master's Students in Public Administration*. \$6,000
- 2007-2008 College Board. *Early Commitment of Student Financial Aid: Perhaps a Modest Improvement*. Background paper for the Rethinking Student Aid project. \$12,000
- 2007 Human Resources Development Canada, Policy Research Analysis Division. *Assessment of the Methodology for Determining Occupational Tightness*. (Co-investigator with J. Stewart.) \$5,000.
- 2003-2004 Human Resources and Social Development Canada, *Wage and Skill Mobility of Low-Paid Canadians from 1996 to 2001*. (Equal co-author with Jennifer Stewart) \$25,000.
- 2002 - 2003 Industry Canada, Office of the Superintendent of Bankruptcy. *Analyses of the Effects of Legislative Reform Using Longitudinal Credit Files*. \$15,000.
- 2000-2002 Department of Foreign Affairs and International Trade, Aboriginal and Circumpolar Affairs Division. Funding for a program operated by the Murmansk Branch of the North-West Academy of State Service that trained Sami individuals for public service careers in the North-West Region of Russia. (Project initiated by F. Abele and continued by S. Schwartz)
- 2002 Industry Canada, Office of the Superintendent of Bankruptcy. *Editing of the Final report of the Personal Insolvency Taskforce*. \$5,000.
- 2002 Canadian Association of Administrators of Labour Legislation. *Study of Wage Earner Protection in the Event of Business Bankruptcy*. \$8,047.
- 1997 Industry Canada, Office of Consumer Affairs. *Personal Bankruptcy Study: Assessing the Consumer Issues Specific to Personal Bankruptcy by Better Understanding the Causes of Bankruptcy*. \$65,000
- 1996 Human Resource Development Canada, Canada Student Loan Program. *Student Loan Default*. \$55,380. (Co-investigator with S. Phillips)
- 1989-1992 Center for the Study of Social Policy. *Consulting with respect to the New Futures Project*, funded by the Annie E. Casey Foundation.
- 1988-1989 Office of the Assistant Secretary for Planning and Evaluation, U.S. Department of Health and Human, "Dynamic Simultaneous Models of Subfamily Formation". (Co-investigator with R. Hutchens and G. Jakubson)

- 1988 Minnesota Higher Education Coordinating Board. Analysis of Guaranteed Student Loan Program Borrowers. \$10,000 (Co-investigator with S. Baum)
- 1987-1988 The New England Education Loan Marketing Corporation and the Massachusetts Higher Education Assistance Corporation. Implementation and Analysis of the New England Student Loan Survey. \$50,000 (Co-investigator with S. Baum)
- 1984-1986 Office of the Assistant Secretary for Planning and Evaluation, U.S. Department of Health and Human Services, "Living Arrangements, Employment, Schooling and Welfare Reciprocity of Young Women." (Co-investigator with R. Hutchens and G. Jakubson)

3. Other Professional Activities

a) External Referee for Scholarly Journals and Publishers

Journals: *American Economic Review*
Journal of Human Resources
Industrial and Labor Relations Review
Law and Society Review
American Bankruptcy Law Journal
Canadian Bar Review

b) Other Service to the Profession Outside the University

CANADIAN ASSOCIATION OF PROGRAMS IN PUBLIC ADMINISTRATION

In April 2018, I was a member of a three-person team that wrote an accreditation report on Concordia University's Masters in Public Policy and Public Administration (MPPPA), based on a two-day visit to Montreal.

COOL RDC

As noted on p.1 above, I was appointed as the academic director of the Carleton Ottawa Outaouais Local (COOL) Research Data Centre for the period April 1, 2005 – March 31, 2010. In addition to my usual duties of an academic director, I organized (with J.Stewart, C. Deri-Armstrong and J.-M. Billette) the annual Research Data Centre Conference held in Ottawa on October 17-18, 2008.

National Advisory Group on Student Financial Aid

I was the academic representatives on this advisory group, composed largely of representatives of higher education groups, and set up to advise Human Resources Social Development Canada on issues related to student financial aid.

Institut Für Finanzdienstleistungen

In the fall of 2004, I was a visitor at the Institut Für Finanzdienstleistungen (iff) in Hamburg. While there, I was involved in an appraisal of the European Commission's latest credit directive. I continued to be involved with iff as it organized successful conferences on responsible lending in Brussels in the spring of 2006, in the fall of 2007, in London in the fall of 2008 and in Hamburg in the summer of 2010.

CAIRP

From 1998-2002, I was a member of the Board of Directors of the Canadian Association of Insolvency and Restructuring Professional (CAIRP), the professional organization for bankruptcy trustees. I continue to be a member of the CAIRP Personal Practice sub-committee.

Personal Insolvency Task Force

From October 2000 to August 2002, I was a member of the Personal Insolvency Task Force, appointed by the Superintendent of Bankruptcy. Apart from my participation in Task Force deliberations, I was intensively involved in the writing and editing of the final report of the Task Force, which was released in December 2002. In September 2003, I testified before a Parliamentary Committee to report on the findings of the Task Force.

Centre for Equality Rights in Accommodation (CERA)

I submitted a report in support of a case filed by CERA before the Ontario Human Rights Commission in which a potential tenant was denied rental accommodation because, as a recent immigrant, he had no credit rating. I appeared before the Commission as an expert witness in the case in the spring of 2002.

Canadian Federation of Students

In co-operation with the Canadian Federation of Students, I filed an affidavit in the case of Annick Chenier, who filed a Charter challenge of the recent ruling on the non-dischargeability of student loans. I testified with regard to that affidavit in the spring of 2002.

c) Work for the Social Research and Demonstration Corporation (not elsewhere noted)

Discussion Papers Refereed

At SRDC, I initiated and administered a grant program which funded a series of academic papers on the Self-Sufficiency Project. After returning full-time to Carleton, I was an external referee for six of these papers. The titles and authors of the paper cannot be shown here because the review involved an anonymous referee process.

Participation in Survey Design

Part of my work with SRDC involved the design and implementation of surveys designed to measure the outcomes and background variables for the analysis of the various social experiments (including the Self-Sufficiency Project, the Earnings Supplement Project, *learn\$ave*, and the Community Employment Incentive Project).

F. ACADEMIC RESPONSIBILITIES (TEACHING)

1. Undergraduate Courses Taught

Tufts University (1981-1990)

- Microeconomics
- Statistics
- Econometrics
- Law and Economics
- International Trade and Finance

2. Graduate Courses Taught

School of Public Policy and Administration (1991-2003)

- Education Policy
- Microeconomic Theory
- Social Policy
- Quantitative Methods II (Econometrics)
- Quantitative Methods I (Statistics)
- Cost-Benefit Analysis
- Economics of Public Policy (PhD Program)
- Policy Analysis (PhD Program)
- Research Methods (PhD Program)

3. Graduate Supervisions

a) Doctoral Graduate Supervisions

Completed Supervisions

- P. Johanis, “Exploring the Link Between Quality Management and the Polarization of Earnings in Canada”. Defended successfully 1997.
- N. Boliari, “Property Rights and Land Management: A Case Study of the Evolution of Land Tenure in Bulgaria”. Defended successfully 2008.
- S. Delic, “Examining the link between Aboriginal identity and economic success in the Canadian labour market: An analysis of earnings and employment outcomes”. Defended successfully 2012.
- D. Lysenko, “Three Essays on the Effect of Exchange Rate Fluctuations on the Canadian Labour Market”. Defended successfully 2013.
- J. Robson, “The Canadian Welfare State and Microeconomic Policy Incentives for Private Saving: History, policy rationale and effects on households.” Defended successfully 2013.
- N. Falvo, “Three Essays on Social Assistance A Multidisciplinary Look at Single Adults without Dependents.” Defended successfully May 2015
- D. Pringle, “The 1998 Canadian Bank Merger Decision and the 2008 Financial Crisis: A Factual and Counterfactual Investigation.” Defended successfully January 2018.

c) Examiner

External Examiner for Anna Jane Samis Lund, PhD candidate in the Doctor of Philosophy in Law at the University of British Columbia, June 2015

Doctoral: Internal-External, five completed.

G. ADMINISTRATIVE RESPONSIBILITIES

1. Administrative Responsibilities

2012-2019 PhD Coordinator, SPPA PhD in Public Policy

1996-1998 Coordinator, Bachelors in Public Administration Program

2. Recent Service to the University, Faculty and Department

2003 *GR-6 Review Panel:* This group of faculty and staff reviewed GR-6 proposals and made decisions as to whether or not the proposals would be accepted.

2017- *Member of Carleton University Research Ethics Board-A*

H. Other

Supervisory Committee (with Robert Shepherd). The Caribbean Development Bank (CDB) contracted with Carleton to evaluate the Policy Loan Program run by CDB. The evaluation work was conducted by SPPA PhD student Ruby Dagher. While Ms Dagher conducted the project, Professor Shepherd and myself read and commented on her work as a way to make sure that the quality of the evaluation remains at a high level.

Research Fellow, Forschungsinstitut zur Zukunft der Arbeit (IZA) 2005-

Senate Testimony. Testimony, in June of 2009, before the Standing Senate Committee on Banking, Trade and Commerce on credit card regulation.

Senate Testimony. Testimony, in October of 2003, before the Standing Senate Committee on Banking, Trade and Commerce with reference to the Bankruptcy and Insolvency Act.

Senate Testimony. Testimony, in April of 1997, before the Standing Senate Committee on Social Affairs, Science and Technology with reference to the Canada Student Loans Program.

HRDC Department of Evaluation and Data Development. Consultation on the Evaluation of The National Child Tax Benefit.

HRDC Canada Student Loans Program. Consultation on the Framework for Harmonizing the Federal and Provincial Student Loan programs.

Statistics Canada. Consultation on the proposed Postsecondary Participation Survey.