

Justin Gallagher

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ACADEMIC POSITIONS

- 2023 - Associate Professor of Economics, Montana State University
- 2018 - 2023 Assistant Professor of Economics, Montana State University
- 2011- 2018 Assistant Professor, Economics Department, Case Western Reserve University

EDUCATION

- 2011 Ph.D., University of California, Berkeley, Economics
- 2003 MPP, University of Chicago, Environmental Policy
- 1999 B.A., Middlebury College, International Politics and Economics

RESEARCH INTERESTS

Environmental Economics, Household Finance, Public Economics

PUBLICATIONS

“Weathering an Unexpected Financial Shock: The Effect of Cash Grants on Household Finance and Business Survival” (with Daniel Hartley and Shawn Rohlin), *Journal of the Association of Environmental and Resource Economists* (2023), 10(2), 525-567.

“Criminal Deterrence when there are Offsetting Risks: Traffic Cameras, Vehicular Accidents, and Public Safety” (with Paul J. Fisher), *American Economic Journal: Economic Policy* (2020), 12(3), 202-37.

“School Meal Quality and Academic Performance” (with Michael L. Anderson and Elizabeth Ramirez Ritchie), *Journal of Public Economics* (2018), 168, 81-93.

“Household Finance after a Natural Disaster: The Case of Hurricane Katrina” (with Daniel Hartley), *American Economic Journal: Economic Policy* (2017), 9(3), 199-228.

“Learning about an Infrequent Event: Evidence from Flood Insurance Take-up in the US”, *American Economic Journal: Applied Economics* (2014), 6(3), 206-233.

“Does Hazardous Waste Matter? Evidence from the Housing Market and the Superfund Program” (with Michael Greenstone), *Quarterly Journal of Economics* (2008), 123(3), 951-1003.

WORKING PAPERS

“[Natural Disasters, Local Bank Market Share, and Economic Recovery](#)” (with Daniel Hartley). **Presented at:** NBER Summer Institute, Federal Reserve Bank of St. Louis, Georgia St. University (Climate Risk Management Conference), University of Alaska, Anchorage

“Natural Disasters that Cause No Damage: Accounting for the Selective Reporting of Weather Damage”. **Presented at:** AERE Summer Conference, UNLV, Vanderbilt University

“Traffic Safety Program Evaluation: The Empirical Bayes Model and Mean Reversion Bias” (with Paul Fisher). **Presented at:** 2024 Transportation Research Board Annual Meeting

“Urban Growth Boundaries, Housing Density, and Housing Prices” (with Daniel Bigelow). **Presented at:** 2025 Urban Economics Association Annual Meetings

OTHER PUBLICATIONS

“[Red light cameras don't mean fewer traffic accidents, they just reshuffle what types occur](#).” *London School of Economics American Politics and Policy Blog*, November 20, 2019.

“[Cameras can catch cars that run red lights, but that doesn't make streets safer](#).” *The Conversation*, August 15, 2018 (republished by *Houston Chronicle*, *Philly Voice*, *San Antonio Express-News*, *San Francisco Chronicle*, *Scientific American*).

“[Public Data that Isn't \(or Wasn't\) Public](#).” *Berkeley Initiative for Transparency in the Social Sciences*, September 11, 2017.

“[Insurance and government assistance means that homeowners often have less debt following a flood disaster](#).” *London School of Economics American Politics and Policy Blog*, September 7, 2017.

“[What victims of Hurricane Harvey can learn from Katrina as rebuilding begins](#).” *The Conversation*, September 4, 2017 (republished by *Business Insider*, *Houston Chronicle*, *Salon*, *San Francisco Chronicle*, *Seattle Post-Intelligencer*).

“[How the quality of school lunch affects students' academic performance](#)” (with Michael Anderson and Elizabeth Ramirez Ritchie). *The Brookings Institution Brown Center Chalkboard*, May 3, 2017 (republished by *Education Digest*, November 2017, Volume 83, Number 3).

“[Why vaccinating our child is a good idea](#)” (with Mariana Carrera). *Cleveland Plain Dealer*, May 3, 2015.

“[Homeowners forget about past floods when assessing flood risk and are then repeatedly caught unprepared by the next flood](#).” *London School of Economics American Politics and Policy Blog*, August 25, 2014.

SAMPLE OF MEDIA COVERAGE OF RESEARCH

yahoo!finance, October 5, 2024, “[It turns out disaster assistance does more than clean up the mess](#)”

American Economic Association Research Highlights, September 11, 2020, “[You don't have to put on the red-light cameras](#)”

U.S. News & World Report, June 3, 2019, “[Gov. Abbott Outlaws Red-Light Traffic Cameras in Texas](#)”

Stateline (Pew Charitable Trusts), September 28, 2018, “[Taking a U-turn on Red-Light, Speed Cameras](#)”

Sound of Ideas (NPR, WCPN), August 2, 2018, “[Red light camera study](#)”

Radio Times (NPR, WHYY), September 13, 2017, “[School lunch; teens and sleep](#)”

American Economic Association Chart of the Week, August 21, 2017, “[Debts and Disasters](#)”

Innovation Hub (NPR, WGBH), June 9, 2017, “[An Apple A Day Gives You An A](#)”

The New York Times, June 5, 2017, “[Feeding Young Minds: The Importance of School Lunches](#)”

The NBER Digest, June, 2017, “[Benefits and Costs of Healthier School Lunches](#)”

The Atlantic, March 22, 2017, “[Do Healthy Lunches Improve Student Test Scores?](#)”

American Economics Association Research Highlights, January 15, 2016, “[Will there be a spike in flood insurance take-up in 2016?](#)”

GRANTS AND AWARDS

Multistate, USDA, 2025-2027

Hatch Grant, Montana State University, 2024-2026

Research and Expansion Funds Grant, Montana State University (\$40,689), 2022-2023 Faculty Excellence Grant, Montana State University (\$3,020), 2022-2023

Scholarship and Creativity Grant, Montana State University (\$13,568), 2021-2022

Summer Research Fellow, The Property and Environmental Research Center (PERC), 2021 Research Fellow, Initiative for Regulation and Applied Economic Analysis (IRAEA),

Montana State University, 2018-2021

National Science Foundation (NSF) Grant 1638320 (Co-PI; \$220,000), 2016-2020 Research Award, Weatherhead School of Management Emerging Impact Award, Case Western University, 2018

Research Award, Lewis-Progressive Fellowship, Case Western Reserve University, 2017-2018 Nomination, Weatherhead School of Management Teaching Award, Case Western Reserve University: 2013, 2016, 2017

Research Grants, Case Western Reserve University (\$14,000), 2014-2016

Research Grant, Freedman Fellows, Case Western Reserve University (\$4,600), 2014-2015 Research Grant, National Bureau of Economic Research (NBER) (\$10,000), 2010-2011 Dissertation Research Award, IBER, UC Berkeley, 2010-2011

Dean’s Normative Time Fellowship, UC Berkeley, 2009-2010 Outstanding Graduate Student Instructor Award, UC Berkeley, 2008-2009

Environmental Protection Agency Science to Achieve Results (STAR) Fellowship, 2005-2009

INVITED SEMINARS AND CONFERENCES

2025: Urban Economics Association annual research conference

2024: University of Alaska, Anchorage

2023: Georgia State University (Climate Risk Management Conference), Federal Reserve Bank of St. Louis (Community Banking Research Conference), Montana State University, Transportation Research Board Annual Meetings, Vanderbilt University (Law School)

2022: Federal Reserve Bank of Chicago, Montana State University, NBER Summer Institute (EEE)

2021: AEA Annual Meetings (Discussant), Association of Environmental and Resource Economists Summer Conference, Montana State University, PERC, UNLV

2020: AEA Annual Meetings, Northeastern University, San Diego State University, University of Wisconsin (Center for Financial Security)

2019: AEA Annual Meetings (Discussant), Association of Environmental and Resource Economists Summer Conference, Association for Public Policy Analysis and Management Annual Conference, Georgia State University (Risk Management and Insurance), University of Pennsylvania (Wharton)

2018: AEA Annual Meetings (Discussant), Association for Public Policy Analysis and Management Annual Conference, Cleveland State University, London School of Economics (Dept. Geography and Environment), Louisiana State University, Montana State University, University of Colorado—Boulder, Urban Economics Association Annual Conference

2017: Association for Public Policy Analysis and Management Annual Conference (Discussant), Case Western Reserve University, Claremont Graduate University, NBER Education and Childrens Spring Joint Meetings, UC Irvine, Urban Economics Association Annual Conference

2016: Association of Environmental and Resource Economists Summer Conference, Northeast Ohio Economics Workshop, University of Houston

2015: Agricultural and Applied Economics Association Summer Conference, Middlebury College, Resources for the Future, University of Akron, University of Maryland (Agricultural and Resource Economics), Southern Economics Association Annual Conference

2014: AEA Annual Meetings (Discussant; 2 sessions), Case Western Reserve University, NBER Insurance Working Group, University of Washington

2013: Association of Environmental and Resource Economists Summer Conference, International Banking, Economics and Finance Summer Conference

2012: Kent State University

2011: Case Western Reserve University, Congressional Budget Office, Loyola Marymount University, University of Pennsylvania (Wharton)

2010: MIT (Public and Labor Economics Seminar), UC Berkeley (Agricultural and Resource Economics Environmental Seminar), UC Berkeley (Labor Economics Seminar)

PROFESSIONAL SERVICE

Journal Referee Experience

American Economic Review, American Economic Review: Insights, American Economic Journal: Applied Economics, American Economic Journal: Economic Policy, American Journal of Agricultural Economics, Econometrica, Economic Journal, European Economic Review, Journal of the Association of Environmental and Resource Economists, Journal of Banking and Finance, Journal of Development Economics, Journal of Econometrics, Journal of Economics and Management Strategy, Journal of Economic Behavior and Organization, Journal of Economics and Management Strategy, Journal of Environmental, Economics and Management, Journal of the European Economics Association, Journal of Financial and Quantitative Analysis, Journal of Law and Economics, Journal of Policy Analysis and Management, Journal of Political Economy, Journal of Politics, Journal of Public Economics, Journal of Regional Science, Journal of Risk and Insurance, Journal of Urban Economics, Management Science, Nature-Climate Change, Nature-Human Behaviour, Quarterly Journal of Economics, Regional Science and Urban Economics, Review of Economics and Statistics, World Development

Grant Review

National Science Foundation, Social Sciences and Humanities Research Council of Canada, Sloan Foundation, Swiss National Science Foundation

Scientific Review Committee Member

National Science Foundation review panel (IHBEM), 2023-2026

National Socio-Environmental Synthesis Center (SESYNC), Annapolis, MD, 2017-2021

Conferences

Program Committee, Association of Environmental and Resource Economists, American Economics Associate Annual Meetings, 2026-2028

Session Chair, AERE Summer Conference, 2021

Organized IRAEA-Sponsored Economics Workshop, “Resiliency to a Changing Climate”, 2021

UNIVERSITY SERVICE

Montana State University

MSU Bridge Club (Card Game), President, 2024-present

MSU Undergraduate Research Committee, 2018-present

College of Agriculture Mini-Grant Committee, 2023-present

Resident Instruction Committee, Fall 2024-present

DAEE Advisory Committee, Fall 2022-2024

DAEE Awards Committee, 2021-2022

MSU Financial Engineering Steering Committee, 2018-2020

Case Western Reserve University

Economics Research Seminar Co-Coordinator, 2014-2018

Economics Faculty New Hire Committee, 2011-2013

TEACHING

Department of Agricultural Economics and Economics, Montana State University

ECNS-504, *Microeconomic Theory II*: Spring 2024-2026

ECNS 313, Money and Banking: Spring 2019-2026, Fall 2020-2025

ECNS 461, Financial Econometrics: Fall 2018-2022

Department of Economics, Case Western Reserve University

Econ 326, Econometrics: Fall 2011-2017, Spring 2016-2017

Econ 327, Advanced Econometrics: Spring 2014-2016, Spring 2018

Econ 368, Environmental Economics: Fall 2011, Fall 2016, Spring 2013-2015

Department of Economics, University of California, Berkeley

Econ 101A, Intermediate Microeconomics: Graduate Student Instructor, Spring 2009

Econ 141, Econometric Analysis: Graduate Student Instructor, Fall 2008

Department of Agricultural Economics, University of California, Berkeley

ARE 213, Applied Econometrics: Graduate Student Instructor, Spring 2008

ADVISING

Montana State University

Master's Theses

Faisal AlSaad (2021), Anthony Clark (2022), Taurey Carr (2023), Nathan Bush (2024), Nick Power (2024, chair), Samantha Poteet (2024), Ellaine Hall (2025, chair), Margo LaClair (2025)

Undergraduate Research Fellows (IRAEA)

Isaac Birdwell (2021), Katiana Carestia (2021), Tristan Jones (2021), Max Ellingsen (2023), Joseph Knappenberger (2023), Beau Barthuly (2024)

Case Western Reserve University

Undergraduate Honors Theses

Joe Kachovec (2013), Aaron Weisberg (2015), Paul Fisher (2017)

Independent Research

Aaron Weisberg (2014), Ini Umosen (2017)

Research Assistant Placement (at Undergraduate Graduation)

Andrew Loucky (2012): Federal Reserve Board, Research Assistant

Joe Kachovec (2013): Federal Reserve Board, Research Assistant

Anthony Gatti (2014): Northwestern University, MA Data Analytics

Jonathon Mobley (2015): Patriot Software, Financial Analyst

Ben Marks (2016): Google, Programmer

Sarah Mattson (2016): Federal Reserve Bank, Cleveland, Research Assistant

Aaron Weisberg (2016): PNC Bank, Quantitative Analyst

Paul Fisher (2017): University of Arizona, PhD Economics

Ini Umosen (2017): Federal Reserve Bank, Chicago, Research Assistant

Jackie Blair (2018): Federal Reserve Board, Research Assistant

Andrew Hoover (2020): Data Analyst, United States Military Academy, West Point

OTHER EXPERIENCE

Ski Instructor, Jackson Hole Mountain Resort, 1999-2003

Level 2 PSIA Certification (expired); Level 2 AIARE Avalanche Certification

Member and Club President, American Contract Bridge League

PROFESSIONAL AFFILIATIONS

Member: American Economic Association, Association of Environmental and Resource Economists