

# 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 the 2022 NBER Summer Institute, Federal Reserve Bank of St. Louis (Community Banking Research Conference), Georgia St. University (Climate Risk Management Conference)

“Natural Disasters that Cause No Damage: Accounting for the Selective Reporting of Weather Damage”

- Presented at 2021 AERE Summer Conference, UNLV, Vanderbilt University, Montana State University (Math Department, planned)

“Traffic Safety Program Evaluation: The Empirical Bayes Model and Mean Reversion Bias”

(with Paul Fisher)

- Presented at 2024 Transportation Research Board Annual Meeting (planned)

## WORKS IN PROGRESS

“Urban Growth Boundaries, Housing Density, and Housing Prices” (with Daniel Bigelow)

“The Effect of Natural Disasters on Local Banks, Low-Income Lending, and the Household Finance of Economically Vulnerable Populations” (with Garret Christensen)

## 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**

*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**

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**

**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 Journal: Applied Economics, American Economic Journal: Economic Policy, American Journal of Agricultural Economics, Economic Journal, Journal*

*of the Association of Environmental and Resource Economists, Journal of Banking and Finance, 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 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-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

#### Scientific Review Committee Member

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

#### Conferences

Session Chair, AERE Summer Conference, 2021

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

### **UNIVERSITY SERVICE**

#### **Montana State University**

MSU Undergraduate Research Committee, 2018-present

College of Agriculture Mini-Grant Committee, 2023-present

DAEE Advisory Committee, Fall 2022-present

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*

*ECNS 313, Money and Banking: Spring 2019-2023, Fall 2020-2022*

*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), Samantha Poteet (2024)

#### Undergraduate Research Fellows (IRAEA)

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

### **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

## **PROFESSIONAL AFFILIATIONS**

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