

Zach Finn

Economics
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Education

2025 Northeastern University, Ph.D. in Applied Economics (expected graduation)
2022 Northeastern University, M.S. in Economics
2018 Tufts University, B.S. in Mathematics and Economics, *magna cum laude*

Work Experience

2022-Present **Community to Community (C2C) Northeastern University, Boston, MA**
Research Assistant

- Contribute to community of policy researchers through attending seminars and participate in informal research discussions
- Conduct econometric analyses, literature review, and data visualizations for research projects

2020-Present **Northeastern University, Boston, MA**
Research Assistant

- Health - Angela Kilby, Northeastern University 2021
- Labor - Robert Triest, Northeastern University 2022-present

2018-2020 **Eastern Research Group (ERG), Lexington, MA**
Economic Researcher

- Contributed to research projects for various U.S. Federal Agencies, including: Federal Drug Administration (FDA), U.S. Department of Health and Human Services (HHS), National Oceanic and Atmospheric Administration (NOAA), and U.S. Environmental Protection Agency (EPA)
- Conducted statistical analyses, compiled data, and performed literature reviews using Excel and Stata

Research

- **Finn, Z.** "Short Term Crowd Out of Crowd Sourced Medical Debt: Evidence from North Carolina's Medicaid Expansion" (Job Market Paper)
 - This paper examines the impact of North Carolina's Medicaid Expansion on online crowdfunding activity, using a difference in differences approach, I test whether any individuals no longer needed to ask for financial assistance online due to having Medicaid Insurance, and whether any crowding out of private donations to

online medical fundraisers due to the public spending associated with Medicaid Expansion occurred. To answer these questions, I use data from GoFundMe on medical fundraisers to compare North Carolina and states that, as of 2024, have not expanded their state's Medicaid programs.

- **Finn, Z.** "Impact of Medicaid Expansion on Usage of Medical Tax Deductions" (Working Paper)
 - This paper assesses the impact of Medicaid Expansion on the incidence of medical tax deductions, utilizing differences in state expansion timing to conduct an event study that uses IRS zip-code level data on types of tax deductions.
- **Finn, Z., Kilby, A., Wallace, B., Beletsky, L.** "A Systematic Review of Machine Learning to Predict Opioid Use Disorder: An Alignment Problem in AI for Healthcare" (Working Paper)
 - There is a growing body of work on developing machine learning models intended to identify patients at risk of opioid misuse, disorder, and/or overdose. Such models are ostensibly intended to inform decision-making around opioid prescription (and some have already been deployed to this end in clinical settings), in which case they should be optimized to predict the *casual effect* of prescribed opioid therapy with respect to risk of developing opioid use disorders. We conduct a systematic review of the literature on machine learning models for opioid risk prediction, with a focus on how such models are trained and evaluated, and how well this aligns with their envisioned use.
- **Finn, Z., Triest, R.** "Population Aging, Labor Demand, and the Structure of Wages" (Working Paper)
 - One consequence of demographic change is substantial shifts in the age distribution of the working age population. As the baby boom generation ages, the usual historical pattern of there being a high ratio of younger workers relative to older workers has been replaced by a pattern of there being roughly equal percentages of workers of different ages. One might expect that the increasing relative supply of older workers would lower the wage premium paid for older, more experienced workers. This paper provides strong empirical support for this hypothesis. Using U.S. Census data, econometric estimates imply that the size of one's birth cohort affects wages throughout one's working life, with members of relatively large cohorts (at all stages of their careers) earning a significantly lower wage than members of smaller cohorts.
- **Finn, Z., Modestino, A., Ladge, J., Lincoln, A.** "Impact of Covid-19 on Childcare and Gender Equity" (Working Paper)
 - This paper examines the impact of the COVID-19 pandemic on labor outcomes, specifically whether there were differential impacts on Females due to childcare responsibilities. Utilizing a survey of over 1500 working parents conducted during the onset of COVID in 2020, we explore how working parents coped with a childcare shock due to the onset of the pandemic, whether their work status changed, and why, as well as what individual and employer resources may have helped alleviate the impact of childcare on work status. We then ask if being more susceptible to a childcare shock has a differential impact on indicators of mental health and job satisfaction

Teaching Experience

- Teaching Assistant for the following courses at Northeastern University
 - Health Economics
 - Principles of Microeconomics
 - Economics of Crime
 - Behavioral Economics
 - Public Finance

Conference Presentations

- "Impact of Covid-19 on Childcare and Gender Equity" Work and Family Researchers Network, June 20-22 2024

Programming Skills

- Proficient in Stata, R, Excel, Python, Matlab, Latex