

# JORI BARASH

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## EDUCATION

Ph.D. (in progress), University of Texas at Austin	May 2025 (Expected)
M.S. in Economics, University of Texas at Austin	2019 – 2021
B.S. in Economics/Mathematics, University of Southern California	2013 – 2017

## RESEARCH INTERESTS

Industrial Organization, Market Design, Applied Microeconomics

## REFERENCES

Robert Town  
 Department of Economics  
 University of Texas at Austin  
 512-475-8542  
[robert.town@austin.utexas.edu](mailto:robert.town@austin.utexas.edu)

Victoria Marone  
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 University of Texas at Austin  
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## WORKING PAPERS

### **Should Physicians Choose Their Reimbursement Rate? Menu Design for Physician Payment Contracts.**

By screening physicians with differentiated contracts, healthcare payers might better address under- and over-treatment. I characterize how efficiency depends on the dispersion and correlation of physicians' multi-dimensional types and investigate this question empirically. In the setting of Norwegian primary care, novel reduced-form evidence suggests heterogeneity in physicians' marginal cost, altruism, and productivity. To simulate outcomes under counterfactual menus of contracts, I estimate the joint distribution of physician types, exploiting a sudden increase in marginal reimbursement and subsequent changes to treatment intensity. Relative to the status quo uniform contract, the optimal menu of linear contracts increases welfare by approximately \$88 million per year, driven by greater treatment intensity among physicians with low altruism and high cost.

### **Do New Patients Displace Existing Patients' Treatment?**

This paper estimates the effect of a physician's number of registered patients ("enrollment") on short-run treatment intensity in the context of Norwegian primary care. I instrument for enrollment with quasi-random administrative patient assignments. The estimated effect of enrollment is negative but small for several measures of treatment intensity. For example, with one new patient registration, the average physician spends 3 fewer minutes per month across incumbent patients. Descriptive evidence suggests that crowd-out exacerbates undertreatment. Crowd-out is larger among physicians who reach their stated capacity, initially work part-time, or earn higher reimbursement rates. Drawing on a model of physician decision-making, this heterogeneity implies that capacity constraints dominate income effects in explaining crowd-out. With capacity constraints, increasing

the number of physicians may more effectively reduce crowd-out than incentives for greater treatment per physician. Fixing physician supply, an alternative patient assignment rule could reduce crowd-out from administrative assignment by 88 percent.

### **Why Don't Graduation Incentives Work? Match Quality and Financial Aid Design** (Draft Available Upon Request).

Some universities are better than others at improving long-run outcomes, but recent policy changes limit the scope for admissions to equitably ration spots. I investigate whether selective universities can use graduation-contingent loan forgiveness to improve match quality. While raw means suggest a short-lived loan forgiveness program doubled graduation rates, I show that this difference was entirely driven by selection rather than effects on effort. Exploiting a discontinuity from Pell Grant eligibility, I find no detectable effect of participation on major choice, course load, part-time work, persistence, on-time graduation, or earnings. Moreover, consistent with variation in match quality, I find heterogeneity across students in the effect of selective university enrollment on graduation. I incorporate these findings into a structural model of college choice, loan forgiveness take-up, and graduation among admitted students. Given model estimates, I simulate welfare under counterfactual menus of financial aid. Improved revenue-neutral design of loan forgiveness would lead to large welfare gains including greater statewide graduation rates.

## **SELECTED WORK IN PROGRESS**

### **Targeting Aid During a Crisis: Speed, Selection, and Subsidy Design** (with Lauri Kytömaa).

In times of crisis, means-tested government programs sometimes relax eligibility standards to deliver aid faster. With adverse selection and less time to screen beneficiaries, relaxed eligibility may increase expenditure on non-targeted populations and decrease pass-through to households from private intermediaries, with both mechanisms lowering efficacy. The tradeoff between speed and eligibility standards is motivated by the relatively untested premise that faster delivery meaningfully improves outcomes. This paper shows that timely subsidized modification of distressed mortgages could have further reduced U.S. foreclosures in the aftermath of the 2008 financial crisis. We exploit a simulated instrument based on the spatial distribution of financial shocks. Using a dynamic structural model of servicers' modification and foreclosure choices, we characterize how the optimal modification subsidy varies with time from delinquency, servicer volume, and market conditions.

### **Experience Learning and Externalities: Plant-Based Substitutes.**

Environmental policy frequently subsidizes low-pollution products, but this approach can be relatively expensive given information frictions and ineffective given consumer heterogeneity. For example, plant-based meat has a lower carbon footprint than most animal products, but it is unclear ex-ante whether economies of scale are sufficient to spur widespread adoption. Motivated by reduced-form evidence of large changes in behavior after first purchase, I estimate demand for these products with a 10-year nationwide household panel, allowing for imperfect information about quality and rich consumer heterogeneity. I evaluate the effect of counterfactual vouchers and marginal costs on consumer surplus and CO<sub>2</sub> emissions. Contrary to conventional wisdom, lower prices are unlikely to induce large-scale substitution, but offering vouchers to inexperienced households accelerates the pace of adoption and cost half as much as the averted social cost of carbon.

### **Admission, Tuition, and Housing: The Relative Effects of Guarantees on the College Outcomes of Low-Income Students** (with Stella Flores, Matt Giani, and Richard Murphy).

Selective universities may soon be limited to race-neutral approaches for promoting diversity. We provide evidence on the complementarity between guarantees and targeted outreach. The Texas Advance Commitment guarantees free tuition to admitted students with family adjusted gross incomes

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below \$65,000. Exploiting this discontinuity among admitted students, we observe a large change in total aid, but no evidence of a change in enrollment. We investigate whether information frictions explain the null effect with a randomized control trial. The trial targets high school seniors eligible for free or reduced-price lunch and in the top 10% of their class. The first wave of the study included 32 high-poverty schools, with 16 randomized to receive outreach that included proactive guarantees of free tuition, housing placement, and a housing scholarship. Results are preliminary and subject to change: relative to outreach alone, outreach with guarantees increased applications by 18 percent and admissions by 10 percent. Point estimates are larger for students with guaranteed admission.

## **PREDOCTORAL PUBLICATION**

**Heuristic to Bayesian: The evolution of reasoning from childhood to adulthood.** (with Isabelle Brocas, Juan D. Carrillo, and Niree Kodaverdian) *Journal of Economic Behavior & Organization*, 159, March 2019.

## **SERVICE**

Coordinator, Economics Undergraduate Research Fellowship June 2022 – Present  
Undergraduate Research Mentor, University of Texas at Austin:  
• Alexander Vu (Placement: Yale Pre-Doc) 2022 – 2023  
• Laura Yon Fall 2023 – Present

## **RESEARCH EXPERIENCE**

Research Assistant to Victoria Marone June 2021 – Present  
Research Assistant to Isabelle Brocas & Juan Carrillo Jan 2016 – Jan 2018

## **TEACHING EXPERIENCE**

Supervised Research (Originating Instructor) Spring 2024  
Health Economics (TA to Prof. Victoria Marone) Spring 2022, 2023  
Introduction to Econometrics (TA to Prof. Helen Schneider) Fall 2020, 2021, 2022, 2023  
Public Economics (TA to Prof. Schneider) Spring 2021  
Introduction to Microeconomics (TA to Prof. Schneider) Fall 2019, Spring 2020

## **CONFERENCE PRESENTATIONS**

International Industrial Organization Conference 2024  
Kansas Health Economics Conference  
American Society of Health Economists

## **PROFESSIONAL EXPERIENCE**

Senior Analyst at Analysis Group (economic consulting) August 2017 – July 2019

## **PROFESSIONAL DEVELOPMENT**

Dynamic Structural Econometrics Summer School August 2022

## **PROGRAMMING**

Proficient in Python, Stata, R, Matlab, LaTeX  
Familiar with: SQL, SAS, Excel/VBA