

Jessica LaVoice

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Education

Ph.D. Candidate in Economics, University of Pittsburgh, 2014 to present
Expected Completion Date: May 2020
Thesis Title: Essays about Race, Discrimination, and Inequality
Thesis Committee: Prof. Randall P. Walsh, Prof. Allison Shertzer, Prof. Jason Cook,
and Prof. Brian Kovak (Carnegie Mellon University)
M.A. in Economics, University of Pittsburgh, December 2015
M.A. in Economics, Duke University, May 2014
B.S. in Economics and Mathematics, Worcester State University, May 2011

Research Interests

Primary Fields: Public Economics, Urban Economics
Secondary Fields: Economic History, Applied Microeconomics

Working Papers

“[The Long-Run Implications of Slum Clearance: A Neighborhood Analysis](#)” (*Job Market Paper*)
“[Racial Disparities in Debt Collection](#)” with Domonkos Vamossy
“[The Mortality Effects of Community Mental Health Centers](#)” with Mallory Avery
“[Race, Risk, and the Emergence of Federal Redlining](#)” with Price Fishback, Allison Shertzer,
and Randall P. Walsh

Works in Progress

“The Effect of Community Mental Health Centers on Labor Market Outcomes” with
Mallory Avery
“The Short and Long Run Effects of Black Strikebreakers on Racial Inequality” with
Ethan Schmick

Relevant Positions Held

Research Assistant to Prof. Patricia Beeson, 2019
Research Assistant to Prof. Randall P. Walsh and Prof. Allison Shertzer, 2018
Research Assistant to Prof. Stefania Albanesi, Summer 2017
Graduate Student Assistant to AERE Summer Conference Organizing Committee, 2017
Grader, Intermediate Microeconomics, Spring 2016
Research Assistant, National Longitudinal Survey Technical Review Committee, 2013

Teaching Experience

Instructor, University of Pittsburgh

Introduction to Public Economics, Summer 2018

Teaching Effectiveness Score: 4.8/5

Introduction to Macroeconomics, Summer 2017

Teaching Effectiveness Score: 4.5/5

Teaching Assistant, University of Pittsburgh

Introduction to Microeconomics, Prof. Margarita Zabelina, Spring 2017

Average Teaching Effectiveness Score: 4.8/5

Introduction to Microeconomics, Prof. Margarita Zabelina, Fall 2016

Average Teaching Effectiveness Score: 4.7/5

Introduction to Microeconomics, Prof. Shirley Cassing, Fall 2015

Average Teaching Effectiveness Score: 4.5/5

Mentor, University of Pittsburgh, University Honors College

Humanities, Arts, and Social Sciences Research Fellowship Mentor, Spring 2017

Grants, Fellowships, and Awards

Economics Graduate Student Teaching Award, University of Pittsburgh, 2018

Exploratory Travel and Data Grant, Economic History Association, 2018

Outstanding Presenter Award, GradExpo, University of Pittsburgh, 2018

Social Sciences Doctoral Dissertation Fellowship, University of Pittsburgh, 2017

Arts and Sciences Graduate Summer Fellowship, University of Pittsburgh, 2016

Arts and Sciences Graduate Fellowship, University of Pittsburgh, 2014

Duke University Economics Master's Scholar, 2012-2013

Worcester State University Presidential Scholar, 2007-2011

Conference and Seminar Presentations

North American Meetings of the Regional Science Association, 2019 (*scheduled*)

Neighborhoods, Externalities and Inequalities Workshop, Copenhagen, 2019

George Washington University Student Research Conference in Economics, 2019

Pitt Center for Research Computing, Advancing Research Poster Session, 2019

NBER Summer Institute, Development of the American Economy Poster Session, 2018

North American Meetings of the Regional Science Association, 2018

H2D2 Conference Poster Session, University of Michigan, 2018

AERUS Midwest Graduate Student Summit, West Virginia University, 2018

Arts and Sciences GradExpo, University of Pittsburgh, 2018

Seminar Presentations

Urban/Public Brownbag, University of Pittsburgh, 2016, 2017, 2018, 2019

Labor Brownbag, University of Pittsburgh, 2018, 2019

Professional Activities

Membership: American Economic Association, Economic History Association

Referee: Regional Science and Urban Economics

Programing Skills

Stata, ArcGIS, Matlab, L^AT_EX

Working Paper Abstracts

“The Long-Run Implications of Slum Clearance: A Neighborhood Analysis”

This paper analyzes the federal urban renewal and slum clearance program. This program was enacted by Title I of the Housing Act of 1949 and was one of the largest and most controversial location-based economic development policies used to rehabilitate neighborhoods in the United States. I construct a new spatial dataset documenting the locations of approximately 200 urban renewal projects across 28 U.S. cities. I use this newly constructed dataset to examine the characteristics of neighborhoods cleared for redevelopment and the effect that urban renewal projects had on neighborhoods over time. I show that conditional on experiencing urban blight, black neighborhoods were between two and three times more likely than white neighborhoods to be targeted for slum clearance. Further, the resulting redevelopment led to a persistent decline in population density, housing density, and in the share of black residents in directly treated neighborhoods. Simultaneously, median rents and median incomes increased. These results are consistent with predictions from a spatial equilibrium model of locational choice. Viewed through the lens of this model, my results imply that households in the lowest end of the income distribution were made worse off by slum clearance policies.

“Racial Disparities in Debt Collection” (joint with Domonkos Vamossy)

A distinct set of disadvantages experienced by black Americans increases their likelihood of experiencing negative financial shocks, decreases their ability to mitigate the impact of such shocks, and ultimately results in debt collection cases being far more common in black neighborhoods than in non-black neighborhoods. In this paper, we create a novel dataset that links debt collection court cases with information from credit reports to document the disparity in debt collection judgments across black and non-black neighborhoods and to explore potential mechanisms that could be driving this judgment gap. We find that majority black neighborhoods experience approximately 40% more judgments than non-black neighborhoods, even after controlling for differences in median incomes, median credit scores, and default rates. The racial disparity in judgments cannot be explained by differences in debt characteristics across black and non-black neighborhoods, nor can it be explained by differences in attorney representation, the share of contested judgments, or differences in neighborhood lending institutions.

“The Mortality Effects of Community Mental Health Centers”

(joint with Mallory Avery)

The Community Mental Health Act of 1963 established Community Mental Health Centers (CMHCs) across the country with the goal of providing continuous, comprehensive, community-oriented care to people suffering from mental illness. In this paper, we construct a novel dataset documenting the rollout of CMHCs from 1971 to 1981 to identify the effect of implementing a CMHC on county level mortality rates, focusing on causes of death related to mental illness. We find evidence that CMHCs reduced suicide rates among whites between the ages of 15 and 24 by 4%. CMHCs were particularly effective in reducing deaths from homicide and alcohol in the nonwhite population, with nonwhites experiencing a 5% decline in homicide rates and nonwhites age 45 to 64 experiencing an 11% decline in deaths caused by alcohol. The effect on mortality for nonwhite people is focused in rural areas. These results suggest CMHCs were effective in reducing mental illness related mortality, especially in populations with the greatest need.

“Race, Risk, and the Emergence of Federal Redlining”

(joint with Price Fishback, Allison Shertzer, and Randall P. Walsh)

With the specific goal of placing government sponsored redlining into a broader historical context, this paper documents how risk assessment and lending practices were changing during the early twentieth century. Building and loan (B&L) companies were issuing mortgages with long time horizons as early as 1830. The localized nature of early B&L companies allowed them to effectively manage the investment risk associated with changing neighborhood trends. By the end of the 1920s, some B&L associations transitioned into larger, bureaucratic, professionally managed associations which made it more difficult to factor perceived neighborhood trends into risk calculations. During the Great Depression the Home Owners Loan Corporation (HOLC) adopted the long-term mortgage and later created security grade maps to document perceived investment risk on a neighborhood by neighborhood basis, drawing red lines around the neighborhoods perceived to be most risky. We use digitized HOLC security grade maps and surveys, along with a linked panel of addresses between 1930 and 1940, to show that redlining maps and the associated surveys accurately reflected neighborhood characteristics and lending risk.

References

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Katherine Wolfe (Teaching Reference)
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Placement Officers

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