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Education

Northeastern University , Boston, MA	
Ph.D., Economics	2022–2027 (expected)
University of Hamburg , Hamburg, Germany	
M.Sc., Economics	2015–2017
University of Ghana , Legon, Ghana	
B.A., Economics and Political Science	2009–2013

Fields

Primary: Development Economics
Secondary: Labor Economics, Public Economics

References

Dr. Mindy Marks	Dr. Bilge Erten	Dr. Matthew B. Ross
Associate Professor of Economics	Associate Professor of Economics and International Affairs	Associate Professor of Public Policy and Economics
Northeastern University m.marks@northeastern.edu	Northeastern University b.erten@northeastern.edu	Northeastern University ma.ross@northeastern.edu

Job Market Paper

Digital Financial Inclusion and Infant Health: Evidence from Mobile Money Expansion in Kenya

Can digital financial services improve infant health where households face severe liquidity constraints? I study the rapid expansion of mobile money agents in Kenya. Combining administrative data on agent locations with retrospective birth histories, I compare siblings born to the same mother under different levels of local mobile money access, and complement this with an instrumental-variables strategy based on proximity to early adoption hubs. Greater mobile money access substantially reduces infant mortality: the average within-county expansion in agent density lowers infant mortality by 0.43 percentage points, or 11 percent of the sample mean. Effects are largest where initial access is low. The mechanism is better maternal care: mothers shift from home to institutional delivery and begin antenatal care earlier, while free inputs such as vaccinations and maternal labor supply are unchanged. Digital financial inclusion can improve early-life health by relaxing short-run financial barriers to health care.

Working Papers

Implicit Taxation and Labor Supply: Evidence from Public Housing Rent Reforms

Public housing rent is set at 30 percent of household income, a 30 percent tax on additional earnings. The Quality Housing and Work Responsibility Act of 1998 let residents pay a flat rent instead, removing this tax for those earning enough to switch. Using the 1996 Survey of Income and Program Participation linked to HUD Fair Market Rents, I study whether this option increased employment. I first show that the reform's reach was narrow: based on household income, 18.8 percent of residents could gain from flat rent, almost all in households with a second earner. I then estimate employment effects using two designs: a comparison of high earners in low-rent and high-rent metropolitan areas, and a continuous measure of each household's potential saving from flat rent. The results inform the design of work incentives in means-tested housing assistance.

Deferred Compensation and On-the-Job Performance: Evidence from Police Productivity

How do pension reforms affect on-the-job productivity in the public sector? I exploit staggered changes in state pension rules in the United States and measure police productivity using arrest data from the FBI's Uniform Crime Reports. Using a stacked difference-in-differences design, I find little change in overall arrest activity in the short run, but meaningful differences across enforcement margins: violent crime arrests remain largely unchanged, while drug and property crime arrests and arrests per capita decline. Pension reforms appear to reduce policing intensity and shift effort away from more discretionary enforcement, while leaving core public safety functions intact. Changes in deferred compensation can shape not only labor supply but also on-the-job performance where effort is hard to monitor.

Teaching

Northeastern University, Boston, MA, Recitation Instructor (Undergraduate)	2024–2025
Principles of Microeconomics	
Northeastern University, Boston, MA, Teaching Assistant	2022–present
Principles of Microeconomics; Principles of Macroeconomics; Microeconomic Theory; Statistics for Economists; Behavioral Economics; Law and Economics; Women's Labor and the Economy	
Baze University, Abuja, Nigeria, Instructor (Undergraduate)	2018–2022
Introduction to Macroeconomics; Mathematics for Economists II; Introduction to Statistics; Urban and Regional Economics; Introductory Labour Economics; History and Structure of the Nigerian Economy	

Research Positions

Research Assistant for Dr. Matthew B. Ross, Northeastern University, Boston, MA	2023–2024
Project: <i>Driving Change: Evaluating Connecticut's Collaborative Approach to Reducing Racial Disparities in Policing</i>	
Cleaned and harmonized data and Stata code; produced descriptive statistics	
Research Affiliate, Native Insight, Nigeria	2018–present
Policy research and briefs on healthcare financing and economic development	

Grants

Returning Experts Grant (€31,932), German Agency for International Cooperation (GIZ)	2018–2021
Awarded to support work aligned with the UN Sustainable Development Goals	

Skills & Personal

Software: Stata, R, LaTeX
Languages: Igbo (native), English (advanced), German (basic)
Citizenship: Nigeria; U.S. Permanent Resident