

# KADEN GRACE

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<b>Education</b>	<b>University of Tennessee - Knoxville</b> Ph.D. Economics, 2027 (expected) M.A. Economics, 2024 <b>University of Mississippi</b> B.S. Economics, 2022 B.A. Mathematics Honors: summa cum laude, Phi Kappa Phi
<b>Fields</b>	Public Economics Behavioral and Experimental Economics
<b>Data Skills</b>	Causal inference in experimental and quasi-experimental settings: A/B testing, randomized controlled trials, differences-in-differences, instrumental variables, and regression discontinuity. Data scraping, cleaning, and visualization using Stata, R, Python, & Excel. Advanced regression and time-series analysis. Proficient in machine learning methods, forecasting, GMM, GLS, and discrete choice modeling.
<b>Research Skills</b>	Expertise in designing and executing experiments and analyzing large datasets. Strong ability to present complex research findings to diverse audiences, written and verbal.
<b>Fellowships &amp; Awards</b>	Best Second-Year Thesis, 2024 Best First-Year Graduate Student, 2023 Walter Melville Bonham PhD Fellowship, 2024 J. Fred & Wilma Holly PhD Fellowship, 2024 Joseph & Barbra O'Donnell PhD Fellowship, 2023 Haslam Excellence Doctoral Fellowship, 2022-2024
<b>Research Experience</b>	<b>Research Assistant (Graduate)</b> UT-Knoxville, 2023-2025 Conducted advanced public and behavioral economics research, utilizing causal inference techniques in experimental settings to analyze data. Managed and analyzed data for ongoing research projects, providing key insights that informed policy recommendations. Collaborated with faculty to design experiments that evaluated the welfare impact of financial products on low-income households. <b>Experimental Lab Manager</b> UT-Knoxville, 2023-2026 Led the setup and execution of economic experiments, ensuring data integrity and accuracy. Coordinated with a team to manage participant recruitment, data collection, and analysis.
<b>Teaching Experience</b>	<b>Instructor of Record</b> UT-Knoxville Engaged and mentored students by teaching a course for Economics and Finance majors. ECON 311: Intermediate Microeconomics, Spring 2026 <b>Teaching Assistant (Graduate)</b> UT-Knoxville Assisted in courses on microeconomics and mathematical methods in economics, honing communication skills. ECON 211: Principles of Microeconomics, Fall 2022 – Spring 2023 ECON 311: Intermediate Microeconomics, Spring 2023 ECON 581: Mathematical Methods in Economics, Fall 2023

## Working Papers

### **Job Market Paper: “The Eyes of Texas are Upon OB/GYNs: Physician Migration and Crowdsourced Enforcement of Abortion Regulations”**

*Abstract:* Texas Senate Bill 8, enacted in September 2021, introduced a novel enforcement mechanism for abortion restrictions. The law allowed any person to sue physicians who perform abortions after approximately six weeks of pregnancy for minimum damages of \$10,000 per violation plus legal costs. This paper examines whether physicians, particularly obstetricians and gynecologists, left Texas in response to SB-8's civil liability provisions. We use Medicare administrative data on healthcare providers from November 2007 through June 2022, covering the nine-month period before the Supreme Court's Dobbs decision. The analysis compares the number of active OB/GYNs in Texas to other physician specialties, relative to the same comparison in other states. This triple-difference approach isolates the effect of SB-8 from broader trends affecting Texas or physicians nationally. We find a 1.47 percent reduction in active OB/GYNs in Texas during the nine months following SB-8. These findings demonstrate that civil liability mechanisms can influence physician location decisions, with implications for healthcare access in states considering similar enforcement approaches.

### **“Saving for a Rainy Day: Experimental Evidence on Prize-Linked Saving and Financial Shocks”**

*Abstract:* Liquidity constraints and inadequate precautionary savings create substantial financial vulnerability for low-income households who face costly or inaccessible credit markets when unexpected expenses arise. This paper presents a laboratory experiment integrating a dynamic life-cycle savings model with prize-linked savings accounts (PLSAs, which offer lottery-style prizes in lieu of guaranteed interest) to investigate whether the behaviorally-motivated intervention can increase savings under financial uncertainty. I find that PLSAs crowd-out traditional savings accounts by 38.5 to 33.6 percent. Total savings does not increase. This portfolio reallocation imposes costs: participants lose 9.1 to 17.8 percent of potential earnings by forgoing compound interest, with the largest effects concentrated among risk-seeking individuals who exhibit 93.7 percent crowding-out. PLSAs function primarily as portfolio substitutes rather than savings-creation tools. Heterogeneity across customer risk preferences suggests that PLSAs may be most attractive to risk-seeking households.

## Papers in Progress

### **“The Economic Impact of Unemployment Insurance Reform in Tennessee”**

*Abstract:* In 2024, Tennessee changed the generosity and duration of Unemployment Insurance (UI) benefits. For the last 20 years, UI-eligible individuals who were displaced from their jobs could receive up to 60 percent of their previous wages up to \$275 per week for a maximum of 26 weeks. For claims filed after Dec 1, 2023, individuals could receive up to \$325 per week, but the duration of those benefits was shortened to as low as 12 weeks depending on the state's unemployment rate. In this project, we will examine the effects of this reform on both the state as a whole and also at the individual claimant level.

## Seminars & Conferences

Southern Economic Association, 2025  
American Society of Health Economists, 2025  
UTK Internal Brownbag Seminar, 2024 (2); 2025 (2)  
UTK Experiment and Theory Group Workshop, 2023  
UTK Applied Microeconomics Group Workshop, 2023, 2024  
UTK Graduate Student Research Seminar, 2022-2023

<b>Affiliations</b>	Student Representative, Campus Advisory Board, 2025-2026
	Chairperson, Doctoral Student Association, 2023-2024
	Organizer, Graduate Student Research Seminar, 2023-2025
	Member, Southern Economic Association
	Member, American Society of Health Economists
<b>Languages</b>	French (fluent), Spanish (basic), German (basic), English (native)