

CURRICULUM VITAE

Alexandra **BERNASEK**

PRESENT POSITION

Professor
Department of Economics
Colorado State University
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EDUCATION

Ph.D. Economics, University of Michigan, 1992

M.A. Economics, University of Michigan, 1989

B.Ec. (Honours Class II, Division I), University of Sydney, 1984

DISSERTATION

Essays on the Microeconomics of Credit and Households

1. *Endogenous Group Formation and Group Lending: The Grameen Bank*
2. *The Effect of Increasing Women's Wealth on the Provision of Public Goods in the Household.*
3. *Comparing Expenditure Patterns of Female Headed and Male Headed Households in Mexico.*

Dissertation Adviser: Professor Hal R. Varian.

PROFESSIONAL EXPERIENCE

Coordinator for Graduate Studies, Department of Economics, Colorado State University, Fort Collins, August 2013- present.

Associate Coordinator for Graduate Studies, Department of Economics, Colorado State University, Fort Collins, August 2010-2013.

Associate Provost for Special Projects, Colorado State University, Fort Collins, January –July 2009.

Associate Dean, College of Liberal Arts, Colorado State University, Fort Collins, Colorado, June 2006 – 2008.

Interim Associate Dean, College of Liberal Arts, Colorado State University, Fort Collins, Colorado, August 2005 – May 2006.

Professor, Department of Economics, Colorado State University, Fort Collins, Colorado, Teaching, research, and service, 2004 – present.

Associate Professor, Department of Economics, Colorado State University, Fort Collins Colorado. Teaching, research, and service 1998-2004.

Assistant Professor, Department of Economics, Colorado State University, Fort Collins Colorado. Teaching, research, and service 1992-1998.

Teaching Assistant and Instructor, Department of Economics, University of Michigan, Ann Arbor

Michigan, 1987-1991.

Instructor, Women's Studies Program, University of Michigan, Ann Arbor Michigan. Teaching, Winter 1991.

Tutor, Department of Economics, University of Sydney, N.S.W. Australia, 1983.

PROFESSIONAL SOCIETY LISTINGS AND ACTIVITIES

Member: Eastern Economic Association, International Association for Feminist Economics.

Board Member: Association for Evolutionary Economics (1998-99), Eastern Economic Association 2003-2006, 2007-2010.

Referee: *Feminist Economics*, *Economic Inquiry*, *Review of Social Economy*, *Review of Political Economy*, *Journal of Economic Education*, *Scandinavian Journal of Economics*, *Contemporary Economic Policy*, *Journal of Economic Issues*, *Financial Counseling and Planning* *Social Science Journal*, *Journal of Family Economic Issues*.

Associate Editor, *The Social Science Journal* (2005-2011).

COURSES TAUGHT

ECON 101 Economics of Social Issues
ECON 202 Principles of Microeconomics
ECON 202H Principles of Microeconomics, Honors
ECON 211 Gender in the Economy
ED 296V Seminar in Political Economy (Key Academic Community)
ECON 372 History of Economic Institutions and Thought
ECON 460 Economic Development
ECON 492: Senior seminar
WS 472b Senior Seminar in Women's Studies: Women in the Economy
EC 505 Political Economy I
ECON 505 History of Economic Thought
ECON 506 Microeconomic Analysis I
ECON 760 Economic Development
ECON 784: Supervised College Teaching
WS 692 Graduate Seminar in Women's Studies: Feminist Theory and Feminist Economics

RESEARCH INTERESTS

Gender issues in economics/feminist economics:
Gender and entrepreneurship, health, risk aversion and investing, retirement and household financial decision-making, STEM disciplines in higher education, student loan debt, and economic development.

AWARDS AND HONORS

Recipient of the Margaret B. Hazaleus Award for women's leadership on campus, Colorado State University. 2015.

Harriet Patsy Boyer Memorial Lecturer, 2006. "Gender and Economic Justice: Reflections of a Feminist Economist"

Jack E. Cermak Advising Award, College of Liberal Arts, Colorado State University, 1997.

Recipient of the *Mortar Board Rose*, for Excellence in Teaching , Fall 1993, awarded by the Tau Iota Omega Chapter of the Mortar Board, Colorado State University.

Diversity Career Enhancement Grant, Spring 1997, 1995, 1994, 1993 Colorado State University.

Mellon Foundation Fellowship, Winter 1992, Rackham Graduate School, University of Michigan.

1990-91 Predoctoral Fellowship in Women's Studies, Women's Studies Program, University of Michigan.

JOURNAL ARTICLES

"Economic Impacts of Bird Damage and Management in US Sweet Cherry Production. (With Julie Elser, Aaron Anderson, C. Lindell, Norman Dalsted and Stephanie Shwiff). Forthcoming in *Crop Protection*.

"Health Care Handcuffs? Job Lock in Rural versus Urban Labor Markets".
(with David Mushinski and Stephan Weiler) *Growth and Change*. Vol. 45 No. 2. 2014.

"Decomposing Racial Differences in Credit Rationing of Small Businesses: Evidence of Discrimination"
(with Nara Mijid) *Review of Social Economy*, Vol 71, Issue 4, December 2013: 443-473.

"Gender and the Credit Rationing of Small Businesses" (with Naranchimeg Mijid). *The Social Science Journal*, October 2012 (on-line) 10.1016/j.soscij.2012.09.002. Elsevier Publishers.

"Family Financial Risk Taking When the Wife Earns More" (with Nancy Jianakoplos) *Journal of Family and Economic Issues*, February 2008 (on-line) Springer Publications.

"Financial Risk Taking by Age and Birth Cohort" (with Nancy Jianakoplos), *Southern Economic Journal*, Vol. 72, No. 4, 2006: 981-1001.

"Literacy and Women's Empowerment in Indonesia" (with Julie Gallaway), *Journal of Economic Issues*, Vol XXXVIII No. 2, June 2004: 519-525.

"How Marriage Matters to Pension Investment Decisions" (with Nancy Jianakoplos and Vickie Bajtelsmit), *Journal of Financial Service Professionals* Vol. 57, No.2, March 2003: 48-57.

"Banking on Social Change: Grameen Bank Lending to Women", *International Journal of Politics, Culture and Society*, Vol. 16, No. 3, Spring 2003: 369-385.

"Predictors of Women's Involvement in Household Financial Decision-Making", (with Vickie Bajtelsmit) *Financial Counseling and Planning*, Vol. 13, No. 2, 2002: 39-47.

"Gender and Informal Sector Employment in Indonesia" (with Julie Gallaway) *Journal of Economic Issues*, Vol. XXXVI, No. 2, June 2002: 313-321.

"Dodging the Glass Ceiling: Networks and the New Wave of Women Entrepreneurs" (with Stephan

Weiler) *The Social Science Journal*, (38) 2001: 85-103.

"Gender, Risk and Retirement" (with Stephanie Shwiff) *Journal of Economic Issues*, Vol. XXXV, No. 2, June 2001: 345-356.

"Gender Differences in Defined Contribution Pension Decisions" (with Vickie Bajtelsmit and Nancy Jianakoplos) *Financial Services Review*, 8, 1999: 1-10.

"Workers Willingness to Accept Contingent Employment" (with Douglas Kinnear) *Journal of Economic Issues*, Vol. XXXIII, No. 2, June 1999: 461-469.

"Are Women More Risk Averse?" (with Nancy Jianakoplos) *Economic Inquiry*, Vol XXXVI, October 1998: 620-630.

"The Grameen Bank as Progressive Institutional Adjustment" (with J. R. Stanfield) *Journal of Economic Issues*, Vol XXXI No. 2, June 1997.

"Private Pressure for Social Change in South Africa: The Impact of the Sullivan Principles" (with Richard C. Porter) *Review of Social Economy*, Vol. LV No. 2, Summer 1997.

"Who Gets Maternity Leave?: The Case of Malaysia" (with Julie Gallaway) *Contemporary Economic Policy*, Vol. XV No. 2, April 1997.

"Why Do Women Invest Differently Than Men?" (with Vickie Bajtelsmit) *Financial Counseling and Planning*, Volume 7, 1996.

"European Economic Integration and Commercial Real Estate: Trends in Market Determinants" (with Elaine Worzala) *Journal of Real Estate Research*, Vol. 11, No 2, 1996.

OTHER REFEREED PUBLICATIONS

Risk Preferences and the Investment Decisions of Older Americans (with Vickie Bajtelsmit) Public Policy Institute Issue Paper, AARP, #2001-11, June 2001.

"Women and Retirement" (with Vickie Bajtelsmit) *TIAA-CREF Research Dialogues*, Issue Number 61, October 1999, TIAA-CREF Institute.

BOOK CHAPTERS

"Globalization and the Changing Relationship Between Economic Development and Capital Markets: Innovations in Funding for Microfinance" (with Ronnie J. Phillips and Michael P. Ross) in *Capital Markets, Globalization, and Economic Development*, Benton E. Gup (editor), Springer Science and Business Media Inc., NY, 2005.

"Ruth Allen: Frontier Labor Economist" (with Douglas Kinnear), *Economic Mavericks: The Texas Institutionalists*, Ronnie J. Phillips (editor), JAI Press, 1995.

DICTIONARY/ ENCYCLOPEDIA ENTRIES

“Ruth Alice Allen” (with Douglas Kinnear), *A Biographical Dictionary of Women Economists*, Robert Dimand, Mary Ann Dimand, and Evelyn Forget (editors), Edward Elgar Publishing, 2000: 8-11.

“Informal sector” *The Elgar Companion to Feminist Economics*, Janice Petersen and Meg Lewis (editors), Edward Elgar Publishing, 1999: 472-478.

"Adverse Selection", "Imperfect Information", "Moral Hazard" *Encyclopedia of Managerial Economics*, Basil Blackwell Publishing, 1996.

BOOK REVIEWS

Review of Dickson A. Mungazi and L. Kay Walker, *Educational Reform and the Transformation of Southern Africa*, Praeger, Westport CN, 1997, *Review of Social Economy* Vol. LVIII No. 2, June 2000.

Review of Barbara Einhorn and Eileen Janes Yeo (editors) *Women and Market Societies: Crisis and Opportunity*, Edward Elgar, Brookfield 1995, *The Social Science Journal*, 1999, 36(4).

Review of Mimi Abramovitz *Under Attack, Fighting Back: Women and welfare in the United States*, Monthly Review Press, New York 1996, *Feminist Economics*, 1997.

Review of John Cameron (editor) *Poverty and Power: The Role of Institutions and the Market in Development*, Oxford University Press, Delhi 1995, *Journal of Economic Issues*, December 1996.

PAPERS UNDER SUBMISSION/WORKING PAPERS

“Power, Privilege and Difference: Breaking the Difference/Value Dichotomy in Academia” (with Caridad Souza). Working paper December 2015.

“Gender Differences in Physicians Location Choices in Responding to Malpractice Lawsuits”. (with Cher Li) Working paper December 2015.

“Gender, Preferences and the Decision to Become an Entrepreneur” (with David Mushinski and Ian Breunig). Working paper July 2015.

“The Role of Employer Sponsored Health Insurance and Individual Preferences in Employment Transitions” (with David Mushinski and Ian Breunig). Working paper June 2015.

“Can the Contingent Valuation Method Capture Valuation for Women and Minorities?” (with Chian Jones Ritten). Working paper, December 2012.

“Evolutionary Psychology, Gender and Risk Taking” (with Steven Pressman), revise and resubmit at the *Journal of Socio-Economics*, June 2009.

“Gender, Risk and Investment: A Feminist Perspective”, working paper, January 2004.

“Where Have all the Flowers Gone? How Economic Development is Failing Women and Children”, working paper, February 2004.

“Changing Investment Allocation in Defined Contribution Pension Accounts” (with Nancy Jianakoplos and Vickie Bajtelsmit”, working paper June 2003.

“Women, Social Security Privatization, and Investment Return Variability” (with Nancy Jianakoplos and Vickie Bajtelsmit) working paper, October 2002.

“Understanding the Gender Pension-Wealth Gap” (with Nancy Jianakoplos and Vickie Bajtelsmit) working paper, 2001.

“Group Lending and the Role of Peer Mentoring Among Women: The Grameen Bank” working paper, 1997.

"Income Inequality, Gender Inequality and Economic Growth: The Grameen Bank as a Model for Economic Development", working paper, July 1996.

CONFERENCE PAPER PRESENTATIONS

“Gender Differences in Physicians Location Choices in Responding to Malpractice Lawsuits” (with Cher Li). Presented at the International Association for Feminist Economics Meetings in Berlin, German in July 2015.

“Gender Differences in Physicians Location Choices in Responding to Malpractice Lawsuits” (with Cher Li). Presented at the Western Economic Association Meetings in Hawaii in June 2015.

“Gender, Preferences and the Decision to Become an Entrepreneur” (with David Mushinski and Ian Breunig). Presented at the Eastern Economic Association Meetings in Boston, MA in March 2014.

“Decomposing Racial Differences in the Credit Rationing of Small Businesses” (with Nara Mijid). Presented at the Eastern Economic Association Meetings in New York, NY, February 2011.

“Contingent Valuation and Environmental Public Goods: Issues of Race and Gender” (with Chian Jones). Presented at the Eastern Economic Association Meetings in Philadelphia, PA, February 2010.

“Type 1 Credit Rationing of Small Businesses by Race and Gender” (with Nara Mijid) presented at the Eastern Economic Association Meetings in New York, NY, February 2009.

“The Art and Political Economy of the Painter, Marlene Dumas” presented at the International Association for Feminist Economics Conference in Turin, Italy, June 2008.

“Gender, Race, and Credit Rationing of Small Businesses” (with Nara Mijid) presented at the Eastern Economic Association Meetings in Boston, February 2008.

“Evolutionary Psychology, Gender and Risk Taking” (with Steve Pressman) presented at the Eastern Economic Association Meetings in New York, February 2007.

“Gender, Risk and Investment: A Feminist Perspective” presented at the Eastern Economic Association Meetings in Philadelphia, February 2006.

“Family Financial Risk Taking When the Wife Earns More” (with Nancy Jianakoplos) presented at the Western Economic Association Meetings, July 2005.

“Where Have all the Flowers Gone? How Economic Development is Failing Women and Children”,

presented at the Eastern Economic Association Meetings, Washington, D.C., February, 2004.

“A Feminist Approach to Market Socialism: The Case for a Guaranteed Minimum Income” (with John Marangos), presented at the Eastern Economic Association Meetings, Washington, D.C., February, 2004.

“Literacy and Women’s Empowerment in Indonesia: Implications for Policy” (with Julie Gallaway), presented at the Allied Social Science Association Meetings, San Diego, CA, January 2004.

“Changing Investment Allocation in Defined Contribution Pension Accounts” (with Nancy Jianakoplos and Vickie Bajtelsmit), presented at the Western Economic Association Meetings, Denver CO, July 2003.

“Feminism, Work and Human Rights: Lessons for Development”, presented at the International Association for Feminist Economics Conference in Barbados, W.I., June 2003.

“Women, Social Security Privatization, and Investment Return Variability” (with Nancy Jianakoplos and Vickie Bajtelsmit) presented at the Allied Social Science Association Meetings, Washington D.C. January 2003.

“How Marriage Matters to Pension Investment Decisions” (with Nancy Jianakoplos and Vickie Bajtelsmit) presented at the Western Economic Association Meetings, Seattle, WA, July 2002.

“Gender and the Informal Sector in Indonesia” (with Julie Gallaway) presented at the Allied Social Science Association Meetings, Atlanta, GA, January 2002.

“Gender and Household Financial Decision Making”, presented at the Eastern Economic Association Meetings, New York, NY, February 2001.

“Gender, Risk and Retirement” (with Stephanie Shwiff), presented at the Allied Social Science Meetings, New Orleans, LA, January 2001.

“Gender, Risk and Investment: A Feminist Perspective”, presented at the International Association for Feminist Economics Annual Meeting, Istanbul, Turkey, August 2000.

“Why Jane Won’t Bet the House: A Feminist Critique of Risk in Economics”, presented at the Eastern Economic Association Meetings, Crystal City, VA, March 2000.

“Gender and Workers’ Preferences for Contingent Employment” (with Douglas Kinnear), presented at the Western Economics Association Meetings, San Diego, CA, July 1999.

“Workers’ Willingness to Accept Contingent Employment” (with Douglas Kinnear), presented at the Allied Social Science Association Meetings, New York, NY, January 1999.

“Banking on Social Change: Lending to Women” presented at the Allied Social Science Association Meetings, New York, NY, January 1999.

“Changes in Female Risk Aversion: Over Time and Across Cohorts” (with Nancy Jianakoplos) presented at the Western Economic Association Meetings, Lake Tahoe NV, July 1998.

“Banking on Social Change: Lending to Women” presented at the Eastern Economic Association Meetings, New York, NY, March 1998.

“Women, Risk-taking and Pension Decisions” (with Nancy Jianakoplos and Vickie Bajtelsmit) presented at the Allied Social Science Association Meetings, Chicago IL, January 1998.

“Dodging the Glass Ceiling: The Rise of Women Entrepreneurs” (with Stephan Weiler) presented at the Western Economic Association Meetings, Seattle WA, July 1997.

“Women and Development: From Marginalization to Empowerment” roundtable discussion, International Association for Feminist Economics Conference, Mexico, June 1997.

“Gender and Perception of Risk” (with Vickie Bajtelsmit) presented at the Midwest Finance Association Meetings, Kansas City MO, March 1997.

“The Grameen Bank as Progressive Institutional Adjustment” (with Ron Stanfield) presented at the Allied Social Science Association Meetings, New Orleans LA, January 1997.

“Group Lending and the Role of Peer Mentoring Among Women” presented at the Southern Economic Association Meetings, Washington D.C., November 1996.

“Income Equality, Gender Equality and Economic Growth: The Grameen Bank and Economic Development” presented at the Annual *Review of Political Economy* Conference, Great Malvern, Great Britain, August 1996.

“Why Do Women Invest Differently Than Men?” (with Vickie Bajtelsmit) presented at the Alternative Perspectives in Finance Conference, Quebec Canada, June 1996.

“Banking on Social Change: Lending to Women” presented at the Allied Social Science Association Meetings, San Francisco CA, January 1996.

“Income Inequality and Economic Growth: The Grameen Bank” presented at the Southern Economic Association Meetings, New Orleans LA, November 1995.

“Ruth Allen: Frontier Labor Economist” (with Doug Kinnear) presented at the Southern Economic Association Meetings, New Orleans LA, November 1995.

“Gender, Reciprocity and Redistribution: A Feminist Institutionalist Perspective on Development” presented at the Western Economic Association Meetings, San Diego CA, July 1995.

“Who Gets Maternity Leave in Malaysia?” (with Julie Gallaway) presented at the Western Economic Association Meetings, San Diego CA, July 1995.

“Income Inequality and Economic Growth: The Grameen Bank” presented at the Western Social Science Association Meetings, Oakland CA, April 1995.

“Are Women More Risk Averse?” (with Nancy Jianakoplos) presented at the Western Economic Association Meetings, Vancouver Canada, July 1994.

“Ruth Allen: Frontier Labor Economist” (with Doug Kinnear) presented at the Western Social Science Association Meetings, Albuquerque NM, April 1994.

“Changes in Wealth and the Effects of Gender on the Provision of Public Goods in Non-Income Pooling

Households” presented at the Southern Economic Association Meetings, New Orleans LA, November 1993.

“European Economic Integration and Commercial Real Estate Markets: Trends in Market Determinant” (with Elaine Worzala) presented at the American Real Estate and Urban Economics Association International Meeting, Mystic, CT, October 1993.

“Changes in Wealth and the Effects of Gender on the Provision of Public Goods in Non-Income Pooling Households” presented at the Midwest Economic Association Meetings, Indianapolis IN, March 1993.

“Endogenous Group Formation and Group Lending” presented at the Allied Social Science Association Meetings, New Orleans LA, January 1992.

CITATIONS (Select articles; Google Scholar Citations)

Jianakoplos and Bernasek (1998) – 1198 citations.
Bajtelsmit and Bernasek (1996) – 326 citations
Bernasek and Schwiff (2001) – 256 citations.
Bajtelsmit, Bernasek and Jianakoplos (1999) – 222 citations.
Weiler and Bernasek (2001) – 182 citations.

FIELD EXPERIENCE

England, July-August 1994 --Research on the effects of European Economic Integration on European Community real estate markets.

Bangladesh, November-December 1990 -- Research on the Grameen Bank.

GRANTS

TIAA-CREF, \$13,636, *A Survey of Household Financial Decision Making From a Sample of University Faculty in Colorado*, 2000.

UNIVERSITY SERVICE AND OUTREACH

Faculty Council: Faculty Representative to the Board of Governors of the Colorado State University System, Faculty Council Officer 2013-2015.
Member of Faculty Council Executive Committee for the College of Liberal Arts 2011-2013.
Department Representative: Faculty Council, Colorado State University, 1998-2001.
College Representative: Faculty Council, Colorado State University, 2002-2005, 2010-2013.
Faculty Council, Colorado State University, 2005-2008 (replaced 2005-2006), Faculty Council 2010-2013, Faculty Council Executive Committee 2011-2013.

Member: Standing Committee on Women Faculty, Fall 2014-present.
CSU CURC Advisory Committee, 2006-2009.
CSU Global Campus, Academic Council, 2008-2009.
CSU Office of International Programs Coordinating Committee, Spring 2008- 2009.
Committee on the Liberal Arts, Colorado State University, 1997-98.
College of Liberal Arts, Instructional Development Grant Committee, Colorado State University, 2000-2001.
Committee on Faculty Governance, Colorado State University, 2002-2005.
Department of Economics, Advisory Committee, 2002-2003, 2004-2005.

Research Associate: Center for the Study of the Colorado Economy, Colorado State University, 1999- present.

Board Member: Women's Studies Advisory Board, Colorado State University, 1998-2000, 2000-2002,
International Development Studies Board, Colorado State University, 2003-2006.

Chair: President's Commission on Women and Gender Equity, Fall 2014 (acting).
Committee on the Liberal Arts, Colorado State University, 1998-99.

Vice Chair: Committee on Faculty Governance, 2003-2004, 2004-2005.

Faculty Advisor: Mortar Board Honors Society, Colorado State University, 1994-96, 2003-2004.
SPURS Honors Society, Colorado State University, 2001-present.

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