

## **CURRICULUM VITAE**

**NAME** David Mushinski

**ADDRESS** C316 Clark Building,  
Colorado State University  
Fort Collins, CO 80523-1771

**PHONE** 970-491-3911

### **EDUCATION**

1996 Ph.D. Economics, University of Wisconsin-Madison, Madison, WI  
Dissertation Title: Micro-enterprise and Small Business Access to Credit  
Major Area: Public Economics

1994 MS Economics, University of Wisconsin-Madison, Madison, WI

1983 JD, University of Virginia School of Law, Charlottesville, VA

1979 BA(Honors) Economics, College of William and Mary, Williamsburg, VA

### **ACADEMIC POSITIONS**

July 2011 – present. Professor of Economics.  
Colorado State University, Fort Collins, CO 80523-1771

July 2003 – June 2011. Associate Professor of Economics.  
Colorado State University, Fort Collins, CO 80523-1771

August 1997 - June 2003. Assistant Professor.  
Colorado State University, Fort Collins, CO 80523-1771

January 1997 - May 1997. Visiting Assistant Professor, Georgetown University,  
Washington, DC 20057

August 1995 - May 1996. Visiting Lecturer. The College of William and Mary,  
Williamsburg, VA 23187

September - December 1992. Lecturer. University of Wisconsin-Madison,  
Madison, WI

Spring 1989 - Spring 1992. Teaching Assistant. University of Wisconsin-  
Madison, Madison, WI

## **OTHER POSITIONS**

December 1987 – August 1988. Staff Attorney. Dakota Plains Legal Services,  
Pine Ridge, S.D.

January 1986 – August 1987. Corporate Associate. Foley, Hoag and Eliot,  
Boston, MA.

October 1984 – January 1986. Litigation Associate. Updike, Kelly and Spellacy,  
Hartford, CT

August 1983 – August 1984. Law Clerk. Honorable David G. Lowe, U.S. District Court,  
Eastern District of Virginia, Richmond, VA

June 1979 – August 1980. Research Assistant. Data Resources, Inc. Washington, D.C.

## **PUBLISHED WORKS**

### **Books:**

Kathleen Pickering, Mark Harvey, Gene Summers, and David Mushinski. (2006). *Welfare Reform in Persistent Rural Poverty: Dreams, Disenchantments and Diversity*  
The Pennsylvania State University Press: University Park, Pennsylvania.

### **Refereed Journal Articles:**

Mushinski, David and Donald Nichols (2011). “Identifying the Export Component of Industries That Produce Partly For Local Consumption.” 46(2) *Annals of Regional Science* 313-29

Shields, Martin, David Mushinski and Lisa Davis (2010). “Provision of Employer-Sponsored Health Care In Small Businesses: Does Rural Matter?” *Review of Regional Studies* (forthcoming).

Mushinski, David and Kathleen Pickering (2007). “Heterogeneity in Informal Sector Mitigation of Micro-Enterprise Credit Rationing.” 18 *Journal of International Development* 19: 567-581.

Thilmany, Dawn, Nicole McKenney, David Mushinski and Stephan Weiler (2005). “Beggar-thy-neighbor economic development: A note on the effect of geographic interdependencies in rural areas.” *Annals of Regional Science*. 39: 593-605.

Mushinski, David W. and Kathleen Pickering. (2005). The Impact of Welfare Reform on Labor Markets in Impoverished Areas.” *Journal of Economic Issues*. XXXIX (2): 401-407.

### **Refereed Journal Articles (continued)**

Nichols, Donald and David Mushinski. (2003). "Identifying Export Industries Using Parametric Density Functions." 26(1) *International Regional Science Review*. 26(1): 68-85.

Mushinski, David and Stephan Weiler. (2002). "A Note on the Geographic Interdependencies of Retail Market Areas." *Journal of Regional Science* . 42(1):75-86.

Pickering, Kathleen and David Mushinski. (2001). "Making the Case for Culture in Economic Development: A Cross-Section Analysis of Western Tribes." *American Indian Culture and Research Journal* . 25(1): 45-64.

Pickering, Kathleen and David Mushinski. (2001) "Cultural Aspects of Credit Institutions: Transplanting the Grameen Bank Credit Group Structure to the Pine Ridge Indian Reservation." *Journal of Economic Issues* . XXXV(2): 459-467.

Mushinski, David. (2001). "Using non-parametrics to inform parametric tests of Kuznets' hypothesis." *Applied Economics Letters* . 8:77-79.

Mushinski, David and Kathleen Pickering.(2000). "Inequality in Income Distributions: Does Culture Matter? An Analysis of Western Native American Tribes." *Journal of Economic Issues* . XXXIV: 403-412.

Mushinski, David. (1999). "An Analysis of Offer Functions of Banks and Credit Unions in Guatemala." *Journal of Development Studies*. 36(2): 88 -112.

Mushinski, David and Kathleen Pickering. (1996). "Micro-enterprise Credit in Indian Country." *Research In Human Capital And Development*. 10: 147-170.

### **Refereed Chapters in Books:**

Mushinski, David and Ronnie J. Phillips (2008). "The Role of Morris Plan Lending Institutions in Expanding Consume Microcredit in the United States." In: *Entrepreneurship In Domestic Emerging Markets: Barriers and Innovation*. Glenn Yago, James R. Barth, and Betsy Zeidman, eds. Springer, pp. 121-139.

Pickering, Kathleen and David Mushinski. (2004). "Locating The Cultural Context of Credit: Institutional Alternatives on the Pine Ridge Indian Reservation" In: *Values and Valuables: From the Sacred to the Symbolic*. Cynthia Werner and Duran Bell, eds. Altamira Press, pp. 185-205.

### **Non-Refereed Chapters in Books:**

Mushinski, David and Ronnie Phillips. (2001). "Micro-Credit," In *International Encyclopedia of Business and Management*. Thomson Learning: 4465-4473.

### **Non-Refereed Proceedings/Transactions:**

Mushinski, David and Donald Nichols. (2000). "Supplementing The Location Quotient Technique With The V-W Test," In: *2000 National IMPLAN User's Conference: Proceedings of Conference*. CSU Center for Research on the Colorado Economy, USDA Forest Service Rocky Mountain Research Station and MIG, Inc., 151:156

Phillips, Ronnie and David Mushinski (2001). "Morris Plan Banks." Online Encyclopedia of Economic History. Net Encyclopedia. Robert Whaples (ed.).

### **Reports**

"The Role of Health Insurance in Individual Decisions to Become Entrepreneurs." Report for the Kaufmann Foundation (December 2008).

"What Explains Recent Increases in Poverty in Larimer County and Fort Collins?" Co-authored with Martin Shields, Matthew Aronson and David Keyser (November 2008).

"Analyzing Reservation Economies" Co-authored with Stephan Weiler for the Four Times Foundation (1999).

"Access to Credit on the Pine Ridge Indian Reservation: Banks, Alternative Sources of Credit, and the Lakota Fund." Co-authored with Kathleen Pickering for the Lakota Fund (1999).

### **CONTRACTS & GRANTS**

#### **Funded Projects as PI**

2009. "The Role of Infectious Diseases in the Liberal Arts." Infectious Diseases Supercluster. Colorado State University. \$19,205.

2008. "The Role of Employer Sponsored Health Insurance in Individual Decisions to Become Entrepreneurs." Colorado State University, Professional Development Program. \$1,086.

2007-2008. "The Role of Health Insurance in Individual Decisions to Become Entrepreneurs." Kaufmann Foundation, \$15,403.

2006. "Heterogeneity in Informal Sector Mitigation of Microenterprise Credit Rationing." Colorado State University, Professional Development Program. \$1,000.

### **Funded Projects as PI (continued)**

2006. "Using Geographic Interdependencies to Assess Retail Base Strata." Colorado State University, Faculty Development Award. \$5,000.

2004. "Using Geographic Interdependencies to Assess Retail Base Strata." Colorado State University, Professional Development Program.

2002. "The Cultural Context of Micro-Entrepreneur Access to Financial Markets on the Pine Ridge Indian Reservation." Colorado State University, Professional Development Program. \$888.

2001. "Geographic Interdependencies and Regional Base Industries in Rural Retail Areas." Colorado State University, Professional Development Program. \$633.

2000. "Identifying the Export Base of Industries That Produce Partly For Local Consumption." Colorado State University, Professional Development Program.

2000. Purchase of 1980 Decennial Census data on income distributions on Native American Reservations. Colorado State University, Equal Opportunity Council. \$4,950.

1999. Research into critical population levels at which industries appear in regions. Colorado State University, Equal Opportunity Council. \$1,000.

1999. "Identifying Export Base Industries Using Parametric Density Functions." Colorado State University, Professional Development Committee. \$768.

1998. Research on the impact of cultural factors on income distributions on Native American Reservations. Colorado State University, Equal Opportunity Council. \$5,000.

1998. "Identifying Export Base Industries Using Parametric Density Functions," Colorado State University, Professional Development Committee. \$600.

### **Funded Projects as CoPI**

2005. "Social Capital and Native American Reservation Communities: Ethnicity, Social Institutions and Networks." Co-Principals: Kathleen Pickering and John Allen. Northwest Area Foundation. \$20,000.

2002. "Long-Term Impacts of Welfare Reform on Rural Pockets of Poverty." Co-Principals: Kathleen Pickering and Gene Summers. Annie E. Casey Foundation. \$35,000.

2001-2002. "Long-Term Impacts of Welfare Reform on Rural Pockets of Poverty." Co-Principals: Kathleen Pickering and Gene Summers. USDA Project # 5-31459. \$135,000.

## **PRESENTATIONS/ SYMPOSIA/ PROFESSIONAL MEETINGS/ WORKSHOPS**

2011 (April). “Obesity and Peer Effects: Do the health lifestyles of a community affect members’ obesity?” Colorado State University, Department of Economics, Seminar Series.

2010 (June) Discussant on two manuscripts. American Society of Health Economists. 3<sup>rd</sup> Biennial Meeting. Ithaca, NY.

2009 (December). “Health Care Reform.” Economics Club. Department of Economics. Colorado State University.

2009 (November). “Economic Aspects of Health Care Reform: Are People Like Potatoes?” Annual Meyer Nathan Lecture. Department of History. Colorado State University.

2008 (June) “The Role of Employer Sponsored Health Insurance In Individual Decisions to Become Entrepreneurs.” Second Biannual Meeting of the American Society of Health Economists, Durham, NC.

2008 (October) “The Role of Employer Sponsored Health Insurance In Individual Decisions to Become Entrepreneurs.” Colorado State University Economics Department Seminar.

2008 (November) “The Role of Employer Sponsored Health Insurance In Individual Decisions to Become Entrepreneurs.” Regional Science Association International, Brooklyn, NY.

2006 “Heterogeneity in Informal Sector Mitigation of Microenterprise Credit Rationing.” Regional Science Association International, Toronto, Ontario.

2006 “Using Geographic Interdependencies to Assess Retail Base Strata.” Colorado State University Economics Department Seminar Series, Fort Collins, CO.

2005 “Culture and Economics.” Association For Evolutionary Economics Summer School, Fort Collins, CO.

2005 “Using Geographic Interdependencies to Assess Retail Base Strata.” University of Colorado-Denver, Denver, CO.

2005 “The Impact of Welfare Reform on Labor Markets in Impoverished Rural Areas.” Association For Evolutionary Economics. Philadelphia, PA.

2004 “Using Geographic Interdependencies to Assess Retail Base Strata.” Regional Science Association International, Seattle, WA.

2003 “Non-monotonicities in the Relationship Between Credit Rationing and Micro-enterprise and Small Business Firm Size.” Rocky Mountain Bankers Association, Fort Collins, CO.

2003 “A Comparison of the Roles of the Morris Plan of Lending and Credit Unions in the Growth of Consumer Micro-Credit Between 1910 and 1930.” Western Economic Association, Denver, CO.

2002 “The Cultural Context of Micro-Entrepreneur Access to Financial Markets on the Pine Ridge Indian Reservation.” Regional Science Association International, San Juan, PR.

## **PRESENTATIONS/ SYMPOSIA/ PROFESSIONAL MEETINGS/ WORKSHOPS**

2002 “The Cultural Context of Micro-Entrepreneur Access to Financial Markets on the Pine Ridge Indian Reservation.” Society For Economic Anthropology, Toronto, Ontario.

2002 “The Cultural Context of Micro-Entrepreneur Access to Financial Markets on the Pine Ridge Indian Reservation.” Colorado State University Monday Lunch Seminar Series, Fort Collins, CO.

2001 "Geographic Interdependencies and Regional Base Industries in Rural Retail Areas." Regional Science Association International, Charleston, S.C.

2001 “Cultural Aspects of Credit Institutions: Transplanting the Grameen Bank Credit Group Structure to the Pine Ridge Indian Reservation.” Association for Evolutionary Economics, New Orleans, LA.

2000 “Identifying the Export Base of Industries That Produce Partly For Local Consumption.” Regional Science Association International, Chicago, IL.

2000 “Identifying Export Industries Using Parametric Density Functions.” National IMPLAN Conference, Fort Collins, CO.

2000 “Inequality in Income Distributions - Does Culture Matter? An Analysis of Western Native American Tribes.” Association for Evolutionary Economics, Boston, MA.

1999 “Identifying Export Industries Using Parametric Density Functions.” Regional Science Association International, Montreal, Quebec.

1999 “An Analysis of Offer Functions of Banks and Credit Unions in Guatemala.” Society For Socio-Economics, Madison, WI.

1998 “Identifying Export Industries Using Parametric Distributions.” Western Economic Association, Lake Tahoe, NV.

1998 “An Analysis of Loan Offer Functions of Banks and Credit Unions in Guatemala.” Colorado State University Economics Brown Bag Lunch, Fort Collins, CO.

1995 "Credit Unions and Business Enterprise Access to Credit in Guatemala." Latin American Studies Association Conference, Washington, D.C.

## **OTHER ACTIVITIES AND ACCOMPLISHMENTS**

### ***Works in Progress***

2011. Bernasek, Alexandra, David Mushinski, and Ian Breunig. “Gender Differences in the Impact of Preferences On the Decision to Become an Entrepreneur.” Submitted to *Small Business Economics*.

2009. “Inferring Geographic Interdependencies From Retail Base Spectra.” With Stephan Weiler and Ben Widner. (Revise and Resubmit from *Regional Studies*.)

**TEACHING**

<u>Year</u>	<u>Semester</u>	<u>Course No./Title</u>	<u>Cr. Hrs.</u>	<u>Enrollment</u>
2003	Spring	EC202 Principles of Microeconomics	3	125
2003	Spring	EC202 Principles of Microeconomics	3	160
2003	Spring	EC635 Econometric Theory I (PhD)	3	7
2004	Fall	EC202 Principles of Microeconomics	3	115
2004	Fall	EC202 Principles of Microeconomics	3	169
2005	Spring	EC202 Principles of Microeconomics	3	175
2005	Spring	EC635 Econometric Theory I (PhD)	3	19
2005	Spring	EC735 Econometric Theory II (1/3) (PhD)	3	10
2005	Summer	EC320 Economics of Public Finance	3	28
2005	Fall	EC202 Principles of Microeconomics	3	175
2005	Fall	EC706 Microeconomic Analysis II (PhD)	3	9
2006	Spring	EC635 Econometric Theory I (PhD)	3	12
2006	Spring	EC706 Microeconomic Analysis II (PhD)	3	12
2006	Fall	EC380 Law and Economics	3	38
2006	Fall	EC202 Principles of Microeconomics	3	170
2006	Fall	EC202 Principles of Microeconomics	3	170
2007	Spring	EC635 Econometric Theory I (PhD)	3	18
2007	Summer	EC320 Economics of Public Finance	3	29
2007	Fall	EC535 Applied Econometrics (MA/PhD)	3	8
2007	Fall	EC202 Principles of Microeconomics	3	176
2007	Fall	EC202 Principles of Microeconomics	3	177
2008	Spring	EC706 Microeconomic Theory I (PhD)	3	11
2008	Spring	EC735 Econometric Theory II (1/3) (PhD)	3	12
2008	Summer	EC320 Economics of Public Finance	3	23
2008	Fall	EC202 Principles of Microeconomics	3	167
2008	Fall	EC202 Principles of Microeconomics	3	172
2008	Fall	EC535 Applied Econometrics (MA/PhD)	3	10
2009	Spring	EC735 Econometric Theory II (1/2) (PhD)	3	5
2009	Summer	EC320 Economics of Public Finance	3	15
2009	Fall	EC202H Principles of Microeconomics	3	26
2009	Fall	EC635 Econometric Theory I (PhD)	3	30
2010	Spring	EC202 Principles of Microeconomics	3	174
2010	Spring	EC380A1 Health Economics	3	40
2010	Summer	EC202 Principles of Microeconomics	3	60
2010	Fall	EC635 Econometric Theory I (PhD)	3	33
2010	Fall	EC380A2 Law and Economics	3	38
2011	Spring	EC380A1 Health Economics	3	38
2011	Spring	EC306 Intermediate Microeconomics	3	43
2011	Spring	EC735 Econometric Theory II (1/3)	3	24
2011	Summer	EC320 Economics of Public Finance	3	19
2011	Fall	EC635 Econometric Theory I (PhD)	3	26
2011	Fall	EC306 Intermediate Microeconomics	3	85

(Foreign Trade University Hanoi, Vietnam)



## **COMMITTEES**

### ***University Committee***

Native American Recruitment and Retention Group: 1999.

Panel Member. Third Annual McNair Research Symposium and Graduate Education Conference.  
Colorado State University (1998).

Faculty Council (Fall 2009 – Spring 2012).

### ***College Committee***

Award Committee (2009-2010)

Sabbatical Committee: 2003

International Development Studies Board Member: 2003.

### ***Department Committees***

Advisory Committee: 1999-2000; 2000-2001; 2001-2002; 2002-2003; 2006-2007.

Graduate Program Committee: 2002-2003; 2006-2007; 2007-2008, 2008-2009.

Hiring Committee: 2002-2003; 2005-2006(2 positions); 2006-2007;  
2007-2008. (Chair of two committees).

Microeconomics qualifying examination committee: 1997 to present.

Public Economics field examination committee: 1997 – present (chair of committee once).

Econometrics field examination committee: 1997 – present (chair of committee twice).

Regional Economics Field Examination: 2003.

Tenure and Promotion Committee: 2003 – present (chair of committee: Fall 2008 to present).

Graduate and Undergraduate Student Award Committee: 1999-2000; 2002-2003.

## **OTHER ACTIVITIES/ACCOMPLISHMENTS**

Cluster leader for the Societal, Organizational, and Policy cluster of the Infectious Disease Supercluster.

Organized symposium at Colorado State University entitled “The Role of The Liberal Arts In Infectious Disease Research.” Symposium date: March 25, 2010.

Faculty advisor for University Chapter of Amnesty International (2006-2007).

Did research for Laurence Carson of the Havasupai tribe in Arizona on the relationship between unemployment and criminal activity (Fall 2006).

Ronnie Phillips and I met with Jim Berg of the Oglala Lakota tribe about establishing a credit union on the Pine Ridge Indian Reservation. I then contacted relevant parties and undertook research regarding establishment of such a credit union.

Analyzed potential impacts of phase-out aspects of public assistance programs on employee labor force participation for Pine Ridge Chamber of Commerce (Fall 2003).

Analyzed preference data for “Oglala Oyate Woitanan Empowerment Zone Report;” a report submitted by Kathleen Pickering to the Pine Ridge Empowerment Zone director and to the Pine Ridge Chamber of Commerce (2002).

Resource person for a Four Times Foundation annual meeting in Denver (November 2000).

## **PROFESSIONAL AFFILIATIONS AND ACTIVITIES**

### ***Memberships in professional societies***

American Economic Association, American Society of Health Economists, Regional Science Association International. District of Columbia Bar (Retired), Connecticut Bar (retired), Massachusetts Bar (inactive).

### ***Manuscript Refereeing***

World Development, Journal of Income Distribution, International Regional Science Review, Agricultural Economics, The Review of Regional Studies, Economic Systems, The Journal of Environment and Development, Journal of Economic Issues, Southern Economic Journal, Journal of Agricultural Economics.

### ***Interviews by local press***

“Insurance Costs, Entrepreneurship Link Explored.” 3/23/2007. *Northern Colorado Business Report*.

“How does health insurance fit in entrepreneur’s world?” 4/16/2007. *Northern Colorado Business Rep*