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EDUCATION

Ph.D. Economics, University of Maryland at College Park, expected May 2012
M.A. Economics, University of Missouri, Columbia, MO, December 1998
B.S. Economics and Political Science, University of Missouri, Columbia, MO, December 1995

DISSERTATION

Essays on Migration and Health Insurance

Committee: Prof. Roger Betancourt (Co-chair), Prof. Jeanne Lafortune (Co-chair), Prof. Raymond Guiteras

FIELDS OF SPECIALIZATION

Primary: Development Economics
Secondary: Labor Economics, Applied Microeconomics

PAPERS AND PUBLICATIONS

“Risk, Consumption Insurance, and Migration,” *Job Market Paper*
“Should I stay or should I go? Estimating the probability of return to origin,” *work in progress*
“Health Service Use Among the Previously Uninsured: Is Subsidized Health Insurance Enough?,”
with Sandra Decker, Jalpa Doshi, and Dan Polsky, *Health Economics, forthcoming*
“Business Employment Dynamics data: survival and longevity, II,” with Merissa C.
Piazza, *Monthly Labor Review*, September 2007
“Survival and Longevity in the Business Employment Dynamics Data,” *Monthly Labor Review*, May 2005

TEACHING EXPERIENCE

Instructor, Computer Methods for Microeconomics, University of Maryland, Spring 2008 and 2009.
Teaching Assistant, Computer Methods for Microeconomics, University of Maryland, Fall 2007.
Teaching Assistant, Labor Economics, University of Maryland, Fall 2006.
Instructor, Economics for Educators, University of Missouri, Columbia, MO, 1998-1999.
Teaching Assistant, Principles of Macroeconomics, University of Missouri, Columbia, MO, 1996-1998.

RESEARCH/WORK EXPERIENCE

Research Assistant, for Sandra Decker, National Center for Health Statistics, 2008.
Research Assistant, for Prof. Christopher McKelvey, University of Maryland, Spring 2007.
Economist, Bureau of Labor Statistics, June 2002 – August 2006.

AWARDS

Graduate Assistantship, University of Maryland, 2006-2009.
Graduate Assistantship, University of Missouri, Columbia, 1996-1998

REFERENCES

Prof. Roger Betancourt	University of Maryland	betancourt@econ.umd.edu	(301) 405-3479
Prof. Jeanne Lafortune	University of Maryland	lafortune@econ.umd.edu	
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THESIS ABSTRACT

Part I: "Risk, Consumption Insurance, and Migration" [Job market paper]

Immigration often involves trading a safer outcome in one's home for a higher, but riskier return in one's destination, implying that migration is a risk-taking behavior. On the other hand, migration has been empirically linked through remittances to insurance mechanisms (Rosenzweig and Stark, 1989; Paulson, 2000; Yang and Choi, 2007). By modeling the migration decision as an income diversification problem within a household which weighs both the risks and returns of migration, I show that one framework can account for both the insurance seeking and the risk-taking behaviors of migration if we allow for multiple agents within a household to decide whether or not to migrate. I test this unified framework by estimating the probability of each migration strategy (no migration, single migration, and full household migration) for households in Indonesia during the period 1993-1998. The results indicate that households do respond to risk when deciding how many household members will migrate, supporting this framework. That is, the results show that some households are using migration as insurance while others are not.

Part II: "Should I stay or should I go? Estimating the probability of return to origin" [Work in Progress]

Recent political debate on immigration to the US generally ignores the fact that many immigrants choose to return home rather than staying permanently in the US. However, research estimates that the rate of return may be as high as 50% for some countries. Using data from the Mexico National Rural Household Survey (*Encuesta Nacional a Hogares Rurales de México*, or ENHRUM) for 2002, I estimate the probability of both international and intra-country return based upon individual characteristics. The results confirm that regional GDP is a determining factor in the probability of return except for international migrants originating in border states. Costs are a significant factor in the return to Mexico from the US, while individual characteristics have a significant impact on the decision to return home from a different location in Mexico. This suggests that immigration control policies may be well complemented by policies which raise GDP within Mexico.

Part III: "Health Service Use Among the Previously Uninsured: Is Subsidized Health Insurance Enough?" (with Sandra Decker, Jalpa Doshi, and Daniel Polsky) [Forthcoming in *Health Economics*]

While it has been shown that gaining Medicare coverage at age 65 increases health service use among the previously uninsured, it is unknown whether health service use under Medicare differs by previous insurance status. Difficulty in changing habits or differences in characteristics of previously uninsured compared to insured individuals may mean that the previously uninsured continue to use the health care system differently from the previously insured. This study uses Medicare claims data linked to two different surveys – the National Health Interview Survey and the Health and Retirement Study - to describe the relationship between insurance status before age 65 and the use of Medicare-covered services beginning at age 65. Although we do not find statistically significant differences in total Medicare expenditures or number of hospitalizations by previous insurance status, we do find that individuals who were uninsured before age 65 continue to use the health care system differently from those who were privately insured. Specifically, they have 16% fewer visits to office-based physicians, while making 18% and 43% more visits to hospital emergency and outpatient departments, respectively. A key question for the future may be why the previously uninsured appear to continue to use the health care system differently from the previously insured. This question may be important to consider as health coverage expansions are implemented.

PERSONAL INFORMATION

Gender: Female

Citizenship: U.S.

Languages: English (native); French (basic); Spanish (basic); Tashelheet (basic)