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# Karen Dynan

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Harvard University  
Littauer Center 319  
1805 Cambridge Street  
Cambridge, MA 02138

## RESEARCH INTERESTS

Macroeconomic policy, consumer behavior, household finances

## ACADEMIC AND POLICY POSITIONS

### Harvard University

*Professor of the Practice, Economics Department and Kennedy School of Government*

**Cambridge, MA**

July 2017-

### Peterson Institute for International Economics

*Nonresident Senior Fellow*

**Washington, DC**

March 2017-

### Federal Reserve Bank of Boston

*Visiting Scholar*

**Boston, MA**

September 2018-May 2020

### National Bureau of Economic Research

*Visiting Research Scholar*

**Cambridge, MA**

April 2017-September 2017

### U.S. Department of the Treasury

*Chief Economist and Assistant Secretary for Economic Policy*

*Confirmed by the U.S. Senate on June 26, 2014*

*Counselor to the Secretary*

**Washington, DC**

June 2014-January 2017

September 2013-June 2014

### Brookings Institution

*Vice President and Co-director of the Economic Studies Program*

*Robert S. Kerr Senior Fellow*

**Washington, DC**

2009-2013

2009-2013

### Board of Governors of the Federal Reserve System

*Senior Adviser, Division of Research and Statistics*

*Assistant Director, Division of Research and Statistics*

*Chief, Household and Real Estate Finance Section*

*Senior Economist, Household and Real Estate Finance Section*

*Senior Economist, Macroeconomic Analysis Section*

*Economist, Macroeconomic Analysis Section*

**Washington, DC**

2009

2007-2009

2004-2007

2000-2004

1998-2000

1992-1998

### White House Council of Economic Advisers

*Senior Economist*

**Washington, DC**

2003-2004

### Johns Hopkins University

*Visiting Assistant Professor*

**Baltimore, MD**

1998

## EDUCATION

### Harvard University

*Ph.D. Economics; A.M. Economics*

*Dissertation: "Consumer Behavior: An Empirical Analysis"*

*Committee: Greg Mankiw, John Leahy, Jon Skinner*

**Cambridge, MA**

1992

**Brown University**

*A.B. magna cum laude Applied Math/Economics*

**Providence, RI**

1985

**AWARDS AND HONORS**

“Dinner on the Dean” Teaching Award (Harvard Kennedy School)	2018, 2021, 2022, 2023
Alexander Hamilton Award (highest honor from the U.S. Treasury Department)	2017
Bok Center Certificate of Distinction in Teaching (Harvard University)	1990
Allyn Young Teaching Award (Harvard University)	1991

**PROFESSIONAL SERVICE AND AFFILIATIONS**

Federal Reserve Bank of Dallas, Academic Advisory Council	2024-
American Economic Association Committee on Economic Statistics (CHAIR)	2023-
National Academies Consensus Study on Income, Wealth, and Consumption Data	2022-2024
Aspen Economic Strategy Group	2021-
FT/IGM Survey of US Macroeconomists Panel	2021-
National Science Foundation SES Committee of Visitors (CO-CHAIR)	2021
Selection Committee for the Society of Labor Economists Data and Measurement Prize	2021, 2023
Consumer Financial Protection Bureau 2021 Research Conference Scientific Committee	2021
RAND External Reviewer for Education and Labor	2021
National Academies R <sup>3</sup> SSI Strategy Group on COVID and Rental Evictions (CHAIR)	2020-2022
National Academies of Science, Engineering, and Medicine R <sup>3</sup> SSI Executive Council	2020-2022
Harvard Kennedy School Belfer Center Board of Directors	2020-
FiveThirtyEight/IGM Macroeconomist Survey Panel	2020
Congressional Budget Office Panel of Economic Advisers	2020-
<i>Journal of Economic Perspectives</i> Advisory Board	2020-2023
2020 Society of Economics of the Household Meetings Scientific Committee	2020
Brown University Watson Institute for International and Public Affairs Board of Governors	2019-
Conference on Research in Income and Wealth	2019-
American Economic Association Committee on Government Relations	2019-2022
Zillow/Pulsenomics Home Price Expectations Survey Panel	2019-
2020 American Economic Association Meetings Program Committee	2019
Brookings Productivity Measurement Oversight Panel	2019-2022
2019 Society of Economics of the Household Meetings Scientific Committee	2019
EconoFact Advisory Board	2018-
Center for Equitable Growth Steering Committee	2018-
National Economic Education Delegation Honorary Board	2017-
Consumer Financial Protection Bureau Academic Review Board	2017-2020
U.S. Bureau of Economic Analysis Advisory Committee	2012-2013
American Economic Association Committee on Economic Statistics	2012-2013
Council on Foreign Relations	2011-
U.S. Financial Diaries Advisory Board Advisory Board	2011-2013
Board of Overseers of the Panel Study of Income Dynamics (CHAIR)	2011-2013
Bank of America National Community Advisory Committee	2010-2013
Hamilton Project Advisory Council	2010-2013
Board of Overseers of the Panel Study of Income Dynamics	2008-2011
American Economic Association	1990-

Papers reviewed for the *American Economic Review*, *Economic Journal*, *Journal of Economic Dynamics and Control*, *Journal of Economic Growth*, *Journal of Human Resources*, *Journal of Macroeconomics*, *Journal of Monetary Economics*, *Journal of Money, Credit and Banking*, *Journal of Political Economy*, *Journal of Public Economics*, *Quarterly Journal of Economics*, *Quarterly Review of Economics and Finance*, *Review of Economics and Statistics*

Grant proposals reviewed for the Smith Richardson Foundation, the National Science Foundation, the University of Michigan National Poverty Center, and the Russell Sage Foundation

## GRANTS RECEIVED

"The 2020-22 Inflation Surge in the United States and Around the World: An Independent Post-Mortem," Smith Richardson Foundation	2023
"Household Debt and the Real Economy," Smith Richardson Foundation	2012
"Exploring the Need for a New Nationally Representative Household Panel in the United States: A Workshop Proposal," with Suzanne Bianchi, Charles Brown, Lindsay Chase-Lansdale, Mick Couper, Robert Moffitt, and Robert Schoeni, National Science Foundation	2012
"Evaluations of the First-Time Homebuyer Tax Credit and the Cash for Clunkers Program," with Ted Gayer, MacArthur Foundation	2010

## UNIVERSITY SERVICE

FAS Division of Social Sciences Faculty Liaisons for Equity, Inclusion, and Diversity	2021-2024
Economics Faculty Diversity, Equity, Inclusion, and Belonging Committee	2020- (Co-Chair 2021-2024)
Economics Undergraduate Instruction and Undergraduate Degrees/Honors Committee	2017-

## TEACHING EXPERIENCE

Financial Crises and Recessions of the 21<sup>st</sup> Century, Harvard College (Spring 2021, Spring 2022, Spring 2023, Spring 2024)  
 Recessions, Growth, and Macroeconomic Policy, Harvard Kennedy School (Fall 2020, Fall 2021, Fall 2022, Fall 2023)  
 The Financial Crisis and the Great Recession, Harvard College (Spring 2019, Spring 2020)  
 Macroeconomic Theory and Policy, Harvard Kennedy School (Fall 2017, Fall 2018, Fall 2019)  
 Personal Finance Workshop (with John Campbell, David Laibson, and Jeff Miron), Harvard College (Spring 2019)  
 Intermediate Macroeconomics, Advanced, Harvard College (Spring 2018)  
 Graduate Macroeconomics, Johns Hopkins University (Spring 1998)  
 Money and Banking, Johns Hopkins University (Spring 1998)  
 Principles of Economics, Harvard College (1989-1990, 1990-1991)

## OTHER AFFILIATIONS AND EMPLOYMENT

Consultant, Federal Reserve Bank of Dallas	2023
Advisor, Savi Solutions PBC	2022-
Board Member, Social Finance, Inc. (non-profit)	2017-
Senior Adviser, MacroPolicy Perspectives	2017-
Consultant, Federal Reserve Bank of New York	2013
Consultant, Federal Reserve Bank of Cleveland	2012
Consultant, Board of Governors of the Federal Reserve System	2012

## PUBLISHED ACADEMIC PAPERS

"Gender Gaps in South Korea's Labor Market: Children Explain Most of the Gender Employment Gap, But Little of the Gender Wage Gap," with Jacob Funke Kirkegaard and Anna Stansbury, in *Applied Economic Letters* (May 2023). Available here: <https://www.tandfonline.com/doi/full/10.1080/13504851.2023.2206103>.

"Comment on 'Economic Impact Payments and Household Spending During the Pandemic' by Parker, Schild, Erhard, and Johnson." *Brookings Papers on Economic Activity* (Fall 2022). Available here: <https://www.brookings.edu/articles/economic-impact-payments-and-household-spending-during-the-pandemic/>.

"National Fiscal Policies to Fight Recessions in U.S. States," with Douglas Elmendorf, in *AEA Papers and Proceedings*, vol. 110 (May 2020), Working paper available at: [https://scholar.harvard.edu/files/kdynan/files/dynan\\_and\\_elmendorf\\_manuscript\\_010920.pdf](https://scholar.harvard.edu/files/kdynan/files/dynan_and_elmendorf_manuscript_010920.pdf).

"The Risk of Financial Hardship in Retirement: A Cohort Analysis," In *Remaking Retirement, Debt in an Aging Economy*, eds. O.S. Mitchell and A.L. Lusardi. Oxford: Oxford University Press (December 2020). Available as working paper at: [https://scholar.harvard.edu/files/kdynan/files/brown\\_dynan\\_figinski\\_final\\_working\\_paper.pdf](https://scholar.harvard.edu/files/kdynan/files/brown_dynan_figinski_final_working_paper.pdf).

"The Economic Context for Reforming the Safety Net," in *The Annals of the American Academy of Political and Social Science*, vol. 686 (November 2019). Available as working paper at: [https://scholar.harvard.edu/files/kdynan/files/dynan\\_aapss\\_accepted\\_version.pdf](https://scholar.harvard.edu/files/kdynan/files/dynan_aapss_accepted_version.pdf).

"Wealth Effects and Macroeconomic Dynamics," with Daniel Cooper, in *Journal of Economic Surveys* (September 2014). Available as working paper at: <http://www.bostonfed.org/economic/ppdp/2013/ppdp1304.htm>.

"The Relationship Between Leverage and Household Spending Behavior: Evidence from the 2007-2009 Survey of Consumer Finances," with Wendy Edelberg, in *Federal Reserve Bank of St. Louis Review*, vol. 95 (September/October 2013). Available at: <http://research.stlouisfed.org/publications/review/13/09/SepOct13CvrTOC.pdf>.

"The Evolution of Household Income Volatility," with Douglas Elmendorf and Daniel Sichel, *The B.E. Journal of Economic Analysis & Policy: Advances* (December 2012). Available as working paper at: [http://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=2138990](http://papers.ssrn.com/sol3/papers.cfm?abstract_id=2138990).

"Changing Retirement Behavior in the Wake of the Financial Crisis," with Julia Coronado, in Olivia Mitchell, ed., *Reshaping Retirement Security: Lessons from the Global Financial Crisis*, Oxford: Oxford University Press (September 2012). Available as working paper at: <http://www.pensionresearchcouncil.org/publications/document.php?file=977>.

"Is a Household Debt Overhang Holding Back Consumption?" *Brookings Papers on Economic Activity* (Spring 2012). Available at: [http://www.brookings.edu/~media/projects/bpea/spring%202012/2012a\\_dynan](http://www.brookings.edu/~media/projects/bpea/spring%202012/2012a_dynan).

"The Government's Role in the Housing Finance System: Where Do We Go from Here?" with Ted Gayer, in Martin Baily, ed., *The Future of Housing Finance*, Washington, DC: Brookings Institution Press (2011). Available at: [http://www.brookings.edu/papers/2011/0211\\_housing\\_finance\\_dynan\\_gayer.aspx](http://www.brookings.edu/papers/2011/0211_housing_finance_dynan_gayer.aspx).

"Comment on 'Inflation Dynamics and the Great Recession'," *Brookings Papers on Economic Activity* (Spring 2011). Available at: <https://www.brookings.edu/bpea-articles/the-evolution-of-inflation-dynamics-and-the-great-recession/>.

"The Incentives of Mortgage Servicers and Designing Loan Modifications to Address the Mortgage Crisis," with Larry Cordell, Andreas Lehnert, Nellie Liang, and Eileen Mauskopf, in Robert W. Kolb, ed., *Lessons from the Financial Crisis: Causes, Consequences, and Our Economic Future*, Hoboken, NJ: John Wiley & Sons, Inc. (2010).

"Changing Household Financial Opportunities and Economic Security," *Journal of Economic Perspectives*, vol. 23 (Fall 2009).

"Designing Loan Modifications to Address the Mortgage Crisis and the Making Home Affordable Program," with Larry Cordell, Andreas Lehnert, Nellie Liang, and Eileen Mauskopf, *Uniform Commercial Code Law Journal*, vol. 42 (November 2009). Available as working paper at: [http://www.brookings.edu/papers/2009/1030\\_home\\_dynan.aspx](http://www.brookings.edu/papers/2009/1030_home_dynan.aspx).

"The Incentives of Mortgage Servicers: Myths and Realities," with Larry Cordell, Andreas Lehnert, Nellie Liang, and Eileen Mauskopf, *Uniform Commercial Code Law Journal*, vol. 41 (Spring 2009). Available as working paper at: <http://www.federalreserve.gov/pubs/feds/2008/200846/200846abs.html>.

"The Effects of Population Aging on the Relationship among Aggregate Consumption, Saving, and Income," with Wendy Edelberg and Michael G. Palumbo, *American Economic Review (Papers and Proceedings)*, vol. 99 (May 2009).

"The Rise in U.S. Household Indebtedness: Causes and Consequences," with Donald L. Kohn, in Christopher Kent and Jeremy Lawson, eds., *The Structure and Resilience of the Financial System*, Proceedings of a Conference, Reserve Bank of Australia, Sydney (2007). Available as working paper at: <http://www.federalreserve.gov/pubs/feds/2007/200737/200737abs.html>.

"Increasing Income Inequality, External Habits, and Self-Reported Happiness," with Enrichetta Ravina, *American Economic Review (Papers and Proceedings)*, vol. 97 (May 2007).

"Can Financial Innovation Explain the Reduced Volatility of Economic Activity?," with Douglas W. Elmendorf and Daniel Sichel, *Journal of Monetary Economics*, vol. 53 (January 2006).

"Do the Rich Save More?," with Jonathan Skinner and Steve Zeldes, *Journal of Political Economy*, vol. 112 (April 2004).

"Recent Changes to a Measure of U.S. Household Debt Service," with Kathleen Johnson and Karen Pence, *Federal Reserve Bulletin*, vol. 89 (October 2003).

"Unemployment Risk and Precautionary Wealth: Evidence from Households' Balance Sheets," with Christopher D. Carroll and Spencer D. Krane, *Review of Economics and Statistics*, vol. 84 (August 2003).

"Mortgage Refinancing in 2001 and Early 2002," with Glenn Canner and Wayne Passmore, *Federal Reserve Bulletin*, vol. 88 (December 2002). Available at: <https://www.federalreserve.gov/pubs/bulletin/2002/1202lead.pdf>.

"The Importance of Bequests and Life-Cycle Saving in Capital Accumulation: A New Answer," with Jonathan Skinner and Stephen P. Zeldes, *American Economic Review (Papers and Proceedings)*, vol. 92 (May 2002).

"Survey of Finance Companies, 2000," with Kathleen W. Johnson and Samuel M. Slowinski, *Federal Reserve Bulletin*, vol. 88 (January 2002). Available at: <https://www.federalreserve.gov/pubs/bulletin/2002/0102lead.pdf>.

"Habit Formation in Consumer Preferences: Evidence from Panel Data," *American Economic Review*, vol. 90 (June 2000).

"The Underrepresentation of Women in Economics: A Study of Undergraduate Economics Students," with Cecilia Rouse, *Journal of Economic Education*, vol. 28 (Fall 1997).

"How Prudent Are Consumers?" *Journal of Political Economy*, vol. 101 (December 1993).

## WORKING PAPERS

"Changes in Racial Gaps in Retirement Security over Time," with Douglas Elmendorf, Wharton Pension Research Council Working Paper No. 2023-14, June 2023. Available at: [https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=4586774](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=4586774).

"Why Gender Disparities Persist in South Korea's Labor Market," with Jacob Funke Kirkegaard and Anna Stansbury, Peterson Institute for International Economics Working Paper 22-11, July 2022. Available at: <https://www.piie.com/publications/working-papers/why-gender-disparities-persist-south-koreas-labor-market>.

"Measuring Household Wealth in the Panel Study of Income Dynamics: The Role of Retirement Assets," with Daniel Cooper and Hannah Rhodenhiser, Federal Reserve Bank of Boston Research Department Working Paper 19-6, September 2019. Available at: <https://www.bostonfed.org/publications/research-department-working-paper/2019/measuring-household-wealth-in-the-panel-study-of-income-dynamics-the-role-of-retirement-assets.aspx>.

"Ten Years Since the Financial Crisis: Some Lessons for Reducing Risks to Homeowners," with Jane Dokko, November 2018. Available at: [https://www.stlouisfed.org/~media/files/pdfs/hfs/assets/2018/tipping-points/dokko\\_dynan\\_tipping\\_points\\_paper\\_2018\\_11.pdf?la=en](https://www.stlouisfed.org/~media/files/pdfs/hfs/assets/2018/tipping-points/dokko_dynan_tipping_points_paper_2018_11.pdf?la=en).

"Implications for Tax Policy of Lower Trend Productivity Growth," Peterson Institute for International Economics Working Paper 18-11, September 2018. Available at: <https://piie.com/publications/working-papers/implications-lower-trend-productivity-growth-tax-policy>.

"GDP as a Measure of Economic Well-Being," with Louise Sheiner, Brookings Hutchins Center Working Paper 43, August 2018. Available at: <https://www.brookings.edu/research/gdp-as-a-measure-of-economic-well-being/>.

"Policies for Housing Finance Reform," with Ted Gayer and Phillip Swagel, December 2011. Manuscript available upon request.

"Wealth Effects and the Changing Economy," April 2010. Available at: <http://www.brookings.edu/research/papers/2010/05/14-wealth-effects-changing-economy-dynan>.

"Do Provisional Estimates of Output Miss Economic Turning Points?," with Douglas W. Elmendorf, Finance and Economics Discussion Series 2001-52. Washington: Board of Governors of the Federal Reserve System, 2001. Available at: <https://www.federalreserve.gov/pubs/feds/2001/200152/200152pap.pdf>.

"Does Stock Market Wealth Matter for Consumption?," with Dean M. Maki, Finance and Economics Discussion Series 2001-23. Washington: Board of Governors of the Federal Reserve System, 2001. Available at: [https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=270190](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=270190).

"The Rate of Time Preference and Shocks to Wealth: Evidence from Panel Data," Economic Activity Discussion Series no. 134. Washington: Board of Governors of the Federal Reserve System, 1993.

## **WORK IN PROGRESS**

"Federal Reserve Board Research and Its Evolving Role Informing Monetary Policy," with Jeff Fuhrer and Gustavo Suarez

"Social Security Reform: An Updated Look at an Increasingly Urgent Issue," with Doug Elmendorf

## **CONGRESSIONAL TESTIMONY**

"The Federal Reserve's Impact on Main Street, Retirees, and Savings" before the Monetary Policy and Trade Subcommittee of the House Financial Services Committee, June 28, 2017. Available at: <https://piie.com/commentary/testimonies/federal-reserves-impact-main-street-retirees-and-savings>.

"The Outlook for Consumer Spending and the Broader Economic Recovery" before the Joint Economic Committee, October 29, 2009. Available at: [http://www.brookings.edu/testimony/2009/1029\\_recovery\\_dynan.aspx](http://www.brookings.edu/testimony/2009/1029_recovery_dynan.aspx).

## **SHORTER ARTICLES AND COMMENTARY**

"PIIE Projects Continued Global Economic Growth in 2024 amid Lingering Inflation Concerns." *Peterson Institute for International Economics Realtime Economic Issues Watch*, April 9, 2024. Available at: <https://www.piie.com/blogs/realtime-economics/2024/piie-projects-continued-global-economic-growth-2024-amid-lingering>.

"High and Rising US Federal Debt: Causes and Implications," in *Building a More Resilient US Economy*, ed. Melissa S. Kearney, Justin Schardin, and Luke Pardue. Washington, DC: The Aspen Institute (2023) 18-43. Available at: <https://www.economicstrategygroup.org/publication/high-and-rising-us-federal-debt-causes-and-implications/>. (Media coverage: *New York Times*, *MSN*, *Independent Singapore News*, *Politico*, *Wall Street Journal Realtime Economics*, *Bloomberg Daily*, *Axios*.)

"Addressing Rising US Debt," *EconoFact*, November 15, 2023. Available at: <https://econofact.org/author/karen-dynan>.

"PIIE Projects Global Economy Poised for Soft Landing," *Peterson Institute for International Economics Realtime Economic Issues Watch*, September 26, 2023. Available at: <https://www.piie.com/blogs/realtime-economics/piie-projects-global-economy-poised-soft-landing>.

"Persistent Inflation, Banking Turmoil Cloud Global Economic Outlook," *Peterson Institute for International Economics Realtime Economic Issues Watch*, March 28, 2023. Available at: <https://www.piie.com/blogs/realtime-economics/persistent-inflation-banking-turmoil-cloud-global-economic-outlook>.

"US Job and Wage Growth Beat Expectations, Making the Fed's Job Harder," with Wilson Powell III, *Peterson Institute for International Economics Realtime Economic Issues Watch*, December 2022. Available at: <https://www.piie.com/blogs/realtime-economics/us-job-and-wage-growth-beat-expectations-making-feds-job-harder>.

"Comment on 'How to Think about Finance' by Atif Mian," in *Leveraged: The New Economics of Debt and Financial Fragility*, ed. Moritz Schularick. Chicago: University of Chicago Press (2022) 27-31.

"Job Growth Has Slowed but the US Labor Market Is Still Tight," with Wilson Powell III, *Peterson Institute for International Economics Realtime Economic Issues Watch*, October 2022. Available at: <https://www.piie.com/blogs/realtime-economics/job-growth-has-slowed-us-labor-market-still-tight>.

"High Inflation Makes for a Hard Road Ahead." *Peterson Institute for International Economics Realtime Economic Issues Watch*, October 2022. Available at: <https://www.piie.com/blogs/realtime-economics/high-inflation-makes-hard-road-ahead>.

"High Inflation and Fiscal Policy." *Peter G. Peterson Foundation Expert Views on Inflation, Interest, and the National Debt*. September 2022. Available at: <https://www.pgpf.org/expert-views/inflation-interest-and-the-national-debt>.

"No Sign of Inflation Relief in July US Jobs Report," with Wilson Powell III, *Peterson Institute for International Economics Realtime Economic Issues Watch*, August 2022. Available at: <https://www.piie.com/blogs/realtime-economic-issues-watch/no-sign-inflation-relief-july-us-jobs-report>.

"Strong US Jobs Report for May Should Not Change Fed Plans," with Wilson Powell III, *Peterson Institute for International Economics Realtime Economic Issues Watch*, June 2022. Available at: <https://www.piie.com/blogs/realtime-economic-issues-watch/strong-us-jobs-report-may-should-not-change-fed-plans>.

"Economic Prospects Call for High Inflation and Slowing Global Growth," *Peterson Institute for International Economics Realtime Economic Issues Watch*, April 2022. Available at: <https://www.piie.com/blogs/realtime-economics/economic-prospects-call-high-inflation-and-slowing-global-growth>.

"US Employment and Wages Are Rising Briskly Amid Strong Labor Demand," with Wilson Powell III, *Peterson Institute for International Economics Realtime Economic Issues Watch*, April 2022. Available at: <https://www.piie.com/blogs/realtime-economic-issues-watch/us-employment-and-wages-are-rising-briskly-amid-strong-labor>.

"What is Needed to Tame US Inflation?" *Peterson Institute for International Economics Realtime Economic Issues Watch*, March 2022. Available at: <https://www.piie.com/blogs/realtime-economic-issues-watch/what-needed-tame-us-inflation>.

US Employment Jumped in January Despite Omicron Wave," with Wilson Powell III, *Peterson Institute for International Economics Realtime Economic Issues Watch*, February 2022. Available at: <https://www.piie.com/blogs/realtime-economic-issues-watch/us-employment-jumped-january-despite-omicron-wave>.

"Fostering Academic Research on U.S. Economic Impact Payments that Goes Beyond the Marginal Propensity to Consume," Washington Center for Equitable Growth, January 2022. Available at: <https://equitablegrowth.org/fostering-academic-research-on-u-s-economic-impact-payments-that-goes-beyond-the-marginal-propensity-to-consume/>.

"Family Wealth as an Engine for Macroeconomic Growth," with Abigail Wozniak, in *The Future of Building Wealth: Brief Essays on the Best Ideas to Build Wealth—for Everyone*, eds. Ray Boshara and Ida Rademacher. Washington, DC: The Aspen Institute, 2021. Available at: <https://live-future-of-building-wealth.pantheonsite.io/wp-content/uploads/2021/09/Sec8-Ch-61-Dynan-Wozniak.pdf>.

"Global Recovery Remains on Track Despite Delta Variant and Supply Chain Bottlenecks," *Peterson Institute for International Economics Realtime Economic Issues Watch*, October 2021. Available at: <https://www.piie.com/blogs/realtime-economic-issues-watch/global-economic-recovery-remains-track-despite-delta-variant>.

"Global Economy Poised to Expand faster, Buoyed by Vaccinations," *Peterson Institute for International Economics Realtime Economic Issues Watch*, April 2021. Available at: <https://www.piie.com/blogs/realtime-economic-issues-watch/global-economy-poised-expand-faster-buoyed-vaccinations>.

"Strengthening the U.S. Economy to Foster Rebuilding and Recovery," *Peterson Institute for International Economics Series on Rebuilding the Global Economy*, October 2020. Available at: <https://www.piie.com/sites/default/files/documents/dynan-2020-10-rtge-memo.pdf>.

"Rising Student Loan Burdens and What to Do about Them," *Business Economics*, June 2020. Available at: <https://rdcu.be/b47nw>.

"Helping Homeowners during the COVID-19 Pandemic: Lessons from the Great Recession," with Jane Dokko and Gene Amromin, *Chicago Fed Letter*, June 2020. Available at: <https://www.hks.harvard.edu/publications/helping-homeowners-during-covid-19-pandemic-lessons-great-recession>.

"The Federal Fisc," with Doug Elmendorf," *Harvard Magazine*, May-June 2020. Available at: <https://harvardmagazine.com/2020/05/feature-forum-federal-fisc>.

"What Can the Employment Report Tell Us?," with Miriam Wasserman, *EconoFact*, September 2, 2019. Available at: <https://econofact.org/what-can-the-employment-report-tell-us>.

"Forward for *Recession Ready: Fiscal Policies to Stabilize the American Economy*," with Roger Altman and Robert Rubin, May 2019. Available at: [http://www.hamiltonproject.org/assets/files/AutomaticStabilizers\\_FullBook\\_web\\_20190508.pdf](http://www.hamiltonproject.org/assets/files/AutomaticStabilizers_FullBook_web_20190508.pdf).

"The Unheard Nerds: How Economists Can Talk So Policymakers Will Listen," *Foreign Affairs*, November/December 2018. Available at: <https://www.foreignaffairs.com/reviews/review-essay/2018-10-15/unheard-nerds>.

"Will Social Security Be There for You?" *EconoFact*, June 12, 2018. Available at: <http://econofact.org/will-social-security-be-there-for-you>.

"Adapting Tax Systems for Population Aging," *Business Economics*, February 2018. Available at: <https://link.springer.com/content/pdf/10.1057%2Fs11369-018-0070-8.pdf>.



"Household Debt," *Milken Institute Review*, Second Quarter 2018. Available at: <http://www.milkenreview.org/articles/household-debt?IssueID=28>.

"Increasing the Economic Security of Older Women," with Jason Brown, in *The 51% - Driving Growth through Women's Economic Participation*, The Hamilton Project, October 2017. Available at: [http://www.hamiltonproject.org/papers/increasing\\_the\\_economic\\_security\\_of\\_older\\_women](http://www.hamiltonproject.org/papers/increasing_the_economic_security_of_older_women).

"Many American Households Are Still Struggling to Build Wealth," *EconoFact*, October 7, 2017. Available at: <http://econofact.org/many-american-households-are-still-struggling-to-build-wealth>.

"Prospects for Changes in U.S. Fiscal Policy and Their Effects on the U.S. Economy" in *US-China Cooperation in a Changing Global Economy*, Peterson Institute for International Economics Briefing 17-1.

"Household Economic Security and Public Policy," *Business Economics*, July 2016. Available at: <https://link.springer.com/article/10.1057/be.2016.18>.

"The Recent Homebuyer Tax Credit: Evaluation and Lessons for the Future," with Ted Gayer and Natasha Plotkin, June 2013. Available at: <http://www.brookings.edu/research/papers/2013/06/28-homebuyer-tax-incentives-dynan-gayer>.

"Better Ways to Promote Saving through the Tax System" in *15 Ways to Rethink the Federal Budget*, The Hamilton Project. Available at: <http://www.brookings.edu/research/papers/2013/02/promote-saving-through-tax-system>.

"Want a Stronger Economic Recovery? Encourage More Home Refinancing." *Yahoo! Finance*, February 20, 2013.

"The U.S. Household Debt Overhang," Keynote speech at the annual research conference of DeNederlandsche Bank. Available at: <http://www.brookings.edu/research/speeches/2012/10/25-household-debt-dynan>.

"Higher Personal Saving: Who Needs It?" *Yahoo! Finance*, October 1, 2012.

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