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## Anne Beeson Royalty

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**Current Position:** Associate Professor, Department of Economics, Indiana University -  
Purdue University at Indianapolis, July 2002 -

Director of Graduate Studies, Department of Economics, Indiana  
University - Purdue University at Indianapolis, July 2006 -

**Previous Positions:** Visiting Associate Professor, Department of Health Research and Policy,  
Stanford School of Medicine, Stanford University, August 2005-  
June 2006

Assistant Professor, Department of Economics, Indiana University -  
Purdue University at Indianapolis, July 1999 - June 2002

Assistant Professor, Department of Economics, Stanford University,  
August 1993-June 1999

**Degrees:** Ph.D., Yale University (Economics), November 1993  
B.A. (with honors), University of North Carolina at Chapel Hill, 1983

### Refereed Publications:

“Estimating Workers’ Marginal Valuation of Employer Health Benefits: Would Insured  
Workers Prefer More Health Insurance or Higher Wages?” *Journal of Health  
Economics*, January 2008, Vol. 27, Issue 1, pp. 89-105.

"Health Insurance and Labor Market Outcomes: Joint Decision-Making within  
Households" (with Jean Abraham) *Journal of Public Economics*, September 2006,  
Vol. 90, Issues 8-9, pp. 1561-1577.

“Does Having Two Earners in the Household Matter for Understanding How Well  
Employer-Based Health Insurance Works?” (with Jean Abraham), *Medical Care  
Research and Review*, April 2005, pp. 167-186.

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- “The Effect of Premiums on the Decision to Participate in Insurance Offered by the Employer: Evidence from a Real-World Experiment” (with John Hagens), *Journal of Health Economics*, January 2005, pp. 95-112.
- “Medicaid Policy, Physician Behavior, and Health Care for the Low-Income Population,” *Journal of Human Resources*, Summer 2000, (with Laurence Baker), pp. 480-502.
- “Tax Preferences for Fringe Benefits and the Health Insurance Offered by Employers,” *Journal of Public Economics*, February 2000, pp. 209-227.
- “Health Plan Choice: Price Elasticities in a Managed Competition Setting,” *Journal of Human Resources*, Winter 1999, (with Neil Solomon), pp. 1-41.
- "Job-to-Job and Job-to-Nonemployment Turnover by Gender and Education Level," *Journal of Labor Economics*, April 1998, pp. 392-443.
- "The Effects of Job Turnover on the Training of Men and Women," *Industrial and Labor Relations Review*, April 1996, pp. 506-521.

### Reports:

- “Consumer Oriented Strategies for Improving Health Benefit Design: An Overview” Technical Review Number 15, Agency for Healthcare Research and Quality, U.S. Department of Health and Human Services. (With Laurence Baker and Kate Bundorf), AHRQ Publication Number 07-0067, July 2007. (Peer-reviewed.)
- “Contribution of Non-Wage Benefits to the Growth and Inequality of Labor Compensation.” Report to Russell Sage Foundation (with Thomas MaCurdy and Dana Rapaport), March 2001.

### Book Reviews:

- On Gender and Family Issues in the Workplace, edited by Francine Blau and Ronald Ehrenberg, *Journal of Economic Literature*, June 1998.
- On Martin Carnoy’s Faded Dreams: The Politics and Economics of Race in America, *Journal of Economic Literature*, June 1996.
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**Working Papers and Work in Progress:**

“Health Insurance, Pensions, and Paid Leave: Access to Health Insurance at Small Firms in a Broader Benefits Context” (with Jean Abraham and Thomas DeLeire), Congressional Budget Office Working Paper 2007-008; June 2007.

“Health Care Costs and Employment Gains and Losses”

"High Deductible Health Plans and Health Care Spending: Revisiting the Rand Health Insurance Experiment" (with Laurence Baker and Kate Bundorf).

“Valuing Variety: How Much Do Workers Value Choices in Health Insurance Plans?” (with Jean Abraham and Qian Li).

“His or Hers? Employer-Based Health Insurance Offers and Two-Earner Households” (with Jean Abraham), September 2003.

“Do Minimum Wage Increases Lower the Probability that Low-Skilled Workers Will Receive Fringe Benefits?” August 2000.

**Research Grants and Awards:**

Center on Philanthropy at Indiana University, “The Effect of Rising Health Care Costs on Employment in the Nonprofit Sector” 7/07-6/08  
*\$25,000 grant to extend work on health care costs and employment specifically to the nonprofit sector.*

W.E. Upjohn Institute for Employment Research, “Health Care Costs and Employment Gains and Losses” 7/06-6/07  
*\$40,000 grant to study the effect of health insurance premium increases on labor market outcomes such as job creation, employment flows, and earnings.*

Commonwealth Foundation (through subcontract to the University of Minnesota), “New Evidence on Uninsured and Underinsured Workers in Small Firms: Implications for Policy,” 5/06-4/08  
*\$53,000 grant to study access to and generosity of health insurance for workers at small firms in the broader context of total compensation.*

U.S. Dept. of Labor (through subcontract to the University of Alabama Birmingham), “Health Insurance and Labor Market Outcomes: Joint Decision-making Within Households.” 8/03-7/04  
*\$22,000 grant to investigate joint decision-making within households concerning health insurance, labor force participation, and job choices.*

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- Economic Research Initiative on the Uninsured, University of Michigan, “Health Insurance and Labor Market Outcomes: Joint Decision-Making by Two-Earner Couples” 6/1/03-2/29/04  
*\$70,000 grant to analyze joint decisions by two-earner couples with respect to health insurance, self-employment, and part-time work.*
- Economic Research Initiative on the Uninsured, University of Michigan, “The Effect of Premiums on the Decision to Participate in Insurance Offered by the Employer: Evidence from a Real-World Experiment” 8/1/02-7/31/03  
*\$57,000 grant to investigate workers’ price sensitivity in making decisions about taking up the health insurance offered by the employer.*
- U.S. Dept. of Labor (through subcontract to the University of Alabama Birmingham), “How Well Does Employer-Based Health Insurance Work for Two-Earner Families?” 9/01-7/02  
*\$81,700 grant to study health insurance options at the household level.*
- National Science Foundation Grant, “Discrete Choice Estimation of Workers’ Valuation of Fringe Benefits and Employee Choice Among Employer Health Insurance Plans” 7/99-6/02  
*Three year, \$143,000 grant awarded to study alternatives to the hedonic model for valuing fringe benefits and to estimate the value to workers of health plan characteristics and choice among health plans.*
- Joint Center for Poverty Research Grant, “Do Minimum Wage Increases Lower the Probability that Low-Wage Workers Will Receive Fringe Benefits?” 7/99-6/00  
*One year, \$20,000 grant awarded to analyze the effect of minimum wages on the fringe benefits offered to low-wage workers.*
- American Association of University Women Research Leave Fellowship, 7/1/98-6/30/99  
*Research leave funding (\$27,000) provided to 12 women across all academic disciplines awarded on the basis of achievement or promise of “distinction in their scholarly research and teaching.”*
- Russell Sage Foundation Grant (with Thomas MaCurdy), “Contribution of Nonwage Benefits to the Growth and Inequality of Labor Compensation,” 8/1/97-7/31/99  
*Two-year, \$196,000 grant awarded to study changes over time in total compensation, wages, and various categories of non-wage compensation across occupations, industries, and skill levels and to develop methods for linking compensation measures aggregated to industry and occupation levels to individual level CPS data previously used to study wage inequality.*
- Stanford University Office of Technology Licensing Research Incentive Award, 6/97-8/98  
*Competitive internal grant of \$16,800 to support research program on nonwage compensation.*
- American Compensation Association Emerging Scholar Research Grant, “Nonwage Benefits and the Composition of Compensation,” 1997  
*Research support (\$5000) for young scholars on rewards, compensation and fringe benefits.*
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National Science Foundation Research Planning Grant, “Nonwage Benefits and the Composition of Compensation,” 8/15/96-7/31/97  
*One-year, \$18,000 grant awarded to initiate research on three aspects of nonwage compensation: inequality in the distribution of nonwage benefits, the effect of tax preferences on employer-provided health insurance, and compensating differentials for fringe benefits.*

Institute for International Studies / Ford Foundation Grant (with Julie Schaffner)  
“Expanding the Scope for International and Comparative Empirical Research by Undergraduates in Economics,” 6/1/95-9/30/96  
*\$12,800 grant awarded to develop accessible datasets and documentation for use in independent empirical research of undergraduates in advanced econometrics courses.*

Rockefeller Foundation Dissertation Fellowship, 1992-93  
Alfred P. Sloan Dissertation Fellowship, 1991-92  
Graduate School Alumni Prize Fellowship, Yale University, 1989-90  
Charles V. Hickok Prize Fellowship, Yale University, 1988-89  
Phi Beta Kappa, 1982

**Referee:**

*American Economic Review, California Policy Seminar, Economic Inquiry, Economics of Education Review, Health Affairs, Health Services Research, Industrial and Labor Relations Review, Inquiry, International Journal of Health Care Finance and Economics, International Journal of Manpower, Journal of Economic Education, Journal of Health Economics, Journal of Human Resources, Journal of Labor Economics, Journal of Political Economy, Journal of Population Economics, Journal of Public Economics, Journal of Risk and Insurance, Labour Economics, National Science Foundation, Quarterly Journal of Economics, Research in Labor Economics, Review of Economics and Statistics, Social Science Quarterly, Southern Economic Journal, W.E. Upjohn Institute for Employment Research, William T. Grant Foundation*

**Conference Presentations:**

National Bureau of Economic Research Summer Workshop, Summer 1996; American Economics Association Annual Meetings, New Orleans, LA, January 1997; Society of Labor Economists Annual Meetings, Washington, D.C. May 1997; Health Economics Conference, Minneapolis, MN, Summer 1997; American Economics Association Annual Meetings, Chicago, IL, January 1998; Econometric Society Summer Meetings, Montreal, Quebec, June 1998; Health Economics Conference, Ithaca, NY, June 1998; Western Economic Association Annual Meetings, July 1998; Society of Labor Economists Annual Meetings, Boston, MA, May 1999; International Health Economics Association 2<sup>nd</sup> World Congress, Rotterdam, The Netherlands,

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June 1999; Association for Public Policy Analysis and Management Meetings, Washington, D.C., November 1999; Joint Center for Poverty Research Small Grants Conference, Washington, D.C., May 2000; European Association of Labor Economists/Society of Labor Economists Joint Meetings, June 2000; International Health Economics Association 3<sup>rd</sup> World Congress, York, England, July 2001; Department of Labor Conference, Washington, D.C., April 2002; Joint Center for Poverty Research “Health Policy and the Underserved” Conference, Washington, D.C., May 2003; International Health Economics Association 4<sup>th</sup> World Congress, San Francisco, CA, June 2003; Ann Arbor Research Conference: “Coverage Dynamics and the Uninsured,” University of Michigan, Ann Arbor, MI, July 2003; Department of Labor Conference “Employee Benefits and Two Earner Households,” Washington, D.C., May 2004; 3<sup>rd</sup> International Conference on Health Economics, Management, and Policy, Athens, Greece, June 2004; Ann Arbor Research Conference: “Consumer Preferences and Coverage Choice,” University of Michigan, Ann Arbor, MI, July 2004; International Health Economics Association 5<sup>th</sup> World Congress, Barcelona, Spain, July 2005; Regenstrief Center for Healthcare Engineering: “Advancing the Future of Healthcare Delivery: Access, Quality, and Responsibility,” Purdue University, West Lafayette, IN, April 2007; “Health Insurance, Pensions, and Paid Leave: Access to Health Insurance at Small Firms in a Broader Benefits Context” Conference Presentation, Association for Public Policy and Management, Washington, DC, November 2007.

### **Invited Seminars**

Brown University, Bureau of Labor Statistics, California Institute of Technology, Duke University, Hunter College, Family Impact Seminar Purdue University, Indiana University at Bloomington, Indiana University Purdue University Indianapolis, Indianapolis Economic Development Coalition, New York Federal Reserve Board, Northwestern University, Purdue University, Rhodes College, Southern Methodist University, Stanford University, University of California at Berkeley, University of California at Davis, University of California at Irvine, University of California at San Diego, University of California at Santa Cruz, University of Chicago, University of Maryland, University of Montreal, University of North Carolina at Greensboro, University of Pennsylvania, Vanderbilt University, Yale University, West Virginia University.

### **Other Professional Service:**

Resident Fellow, East Florence Moore Hall, Stanford University, 1997-1999

Lewis Prize Committee, 1998, *Journal of Labor Economics*, committee to choose the best paper in the *Journal of Labor Economics* in the last two years.

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**Memberships:**

American Economic Association, International Health Economics Association, Society of Labor Economists

**Previous Experience:**

Research Assistant, Professor James Heckman, Yale University, 1989-1990

Research Assistant, Professor Vassilis Hajivassiliou, Yale University, 1987-1989

Consultant, Equator Advisory Services, Ltd., Hartford, CT, 1986-1987.

Program Assistant, Academy for Educational Development, Washington, DC, 1984-1986.  
Logistics Coordinator for Zimbabwe Basic Education and Skills Training Project.  
Assistant Registrar for U.S. Telecommunications Training Institute