

C. Luke Watson

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Research: [clukewatson.github.io](https://github.com/clukewatson)

Research Interests

Public Economics, Urban Economics, Industrial Organization
Tax Incidence, Imperfect Information, Bank Branching, Online Bank Competition

Employment

Senior Financial Economist, Center for Financial Research, FDIC Aug 2023
Financial Economist, Center for Financial Research, FDIC Aug 2021 - Aug 2023

Education

Ph.D. Economics, Michigan State University 2015 - 2021
M.A. Economics, Old Dominion University 2013 - 2015
B.A. Economics, Old Dominion University 2009 - 2013

Working Papers

“A Test for Pricing Power in Urban Housing Markets” (with O.Ziv) 2024
– Revision requested, Review of Economics and Statistics
“Is the Rent Too High: Land Ownership and Monopoly Power” (with O.Ziv) 2021

Works in Progress

“Bank Website Adoption and Implications”
“CBDC News and Market Sentiment”
“Estimating Spatial Retail Banking Markets”

Prior Employment

Instructor : Development Economics (Michigan State University) Fall 2020
Instructor : Principles of Microeconomics (Old Dominion University) Summer 2015
TA : (MSU) Public Revenues, Ec. of Poverty & Income, Int'l Trade (x4), Urban Econ (x3)
Interm.Micro, Intro.Micro, Intro.Macro 2015-2020
TA : (AEASP) Foundations Microeconomics and Mathematics Summer 2017
RA : (MSU) Oren Ziv, Prabhat Barnwal, (ODU) Gary Wagner, Tim Komarek 2013-2020
Barista : Starbucks 2009-2015

Presentations

2024: Lincoln Institute UE & PE Conference. 2023: Mid-Atlantic Trade Workshop, NTA.
2022: AREUEA / ASSA, AREUEA Nat'l, NTA, UEA (USA). 2021: UEA (Europe).
2020: Ohio University, MVEA, NTA. 2019: NTA.

Dissertation Work on EITC

“The General Equilibrium Incidence of the Earned Income Tax Credit”	2021
“Estimating Supply & Demand Elasticities Using a Single Tax Rate with GE Spillovers”	2021
“The Local Labor Market Effects of State EITC Supplements”	2021

Service

FDIC - History of the FDIC presenter	2024–tbd
FDIC - CFR Seminar Coordinator	2022-2024
FDIC - Reader for FDIC Consumer Research Symposium	2022-2023
Michigan State University - Applied Economics Student Workshop Organizer	2017-2020
Michigan State University - Graduate Student Seminar Organizer	2018-2020
Michigan State University - Graduate Instruction Committee	2017-2018
Old Dominion University - Ad Hoc Committee on Birthday Singing	2013-2015

Projects

FDIC - Options for Deposit Insurance Reform	2023
FDIC - Literature Review on Digital Currencies and Financial Stability	2022

Referee

Contemporary Economic Policy, International Tax and Public Finance, Journal of Financial Services Research, Journal of Real Estate Finance and Economics, Public Finance Review

Awards and Grants

Dissertation Completion Fellowship (MSU)	2020
Outstanding Graduate Economics Student Award (ODU)	2015
Graduate Student Tuition Fellowship (ODU)	2013-2015
Constant Dominion Business Student Merit Scholarship (ODU)	2013
Town-N-Gown Scholarship (ODU)	2013
Governor’s Technology Tuition Scholarship (ODU)	2009-2013
Time Magazine Person of the Year (shared)	2006

Memberships

American Economics Association, American Real Estate and Urban Economics Association, National Tax Association
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Skills

Strong: R, Stata, MATLAB, Julia. Passing: Python, Gauss. Weak: ArcGIS, SAS.