# **BETH AKERS**

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#### **Current Positions**

Fellow, Center on Children and Families, Brookings Institution (8/2016 – Present) Fellow, Brown Center on Education Policy, Brookings Institution (8/2012 to present) Lecturer, Government Analytics, Johns Hopkins University (5/2014 to present)

#### Education

Ph.D. Economics Columbia University (2012)

B.S. Mathematics University at Albany, SUNY (2005)

#### **Previous Position**

Staff Economist White House Council of Economic Advisers (2007-2008)

#### Book

Game of Loans: The Rhetoric and Reality of Student Debt, with Matthew Chingos, Princeton University Press, 2016.

### Reports

"Are College Students Borrowing Blindly?" with Matthew Chingos, Brown Center on Education Policy, Brookings Institution, 2014.

"Is a Student Loan Crisis on the Horizon?" with Matthew Chingos, Brown Center on Education Policy, Brookings Institution, 2014.

"How Much is Too Much? Evidence on Financial Well-Being and Student Loan Debt" AEI Series on Reinventing Financial Aid, Center on Higher Education Reform, American Enterprise Institute, May 2014.

"Student Loan Safety Nets: Estimating the Costs and Benefits of Income-Based Repayment," Brown Center on Education Policy, Brookings Institution, 2014.

"The Next Steps: Building a Reimagined System of Federal Student Aid," Brown Center on Education Policy, Brookings Institution, 2013.

### **Articles in Edited Volumes**

"Understanding Changes in the Distribution of Student Loan Debt Over Time," with Matthew M. Chingos and Alice Henriques, Upjohn Institute, forthcoming.

### **Testimony**

Reauthorizing the Higher Education Act: Ensuring Affordability, U.S. Senate Committee on Health, Education, Labor, and Pensions, June 3, 2015.

## **Popular Writing**

- "More Data can Make College Less Risky," with Jonathan Rothwell, Evidence Speaks, Brookings Institution, January 21, 2016.
- "What can Jeb's plan do for higher education?" Social Mobility Memos, Brookings Institution, January 18, 2016.
- "Higher Education Debt Is Worth It, But Isn't Risk Free," *Real Clear Markets*, January 12, 2016.
- "Obama's college accreditation reform: A welcome first step," with Stuart Butler, Up Front, Brookings Institution, October 27, 2015.
- "Lower the risk of investing in college with Income Share Agreements," Social Mobility Memos, Brookings Institution, October 26, 2015.
- "Mapping the market for higher education," with Adela Soliz, Evidence Speaks, Brookings Institution, September 24, 2015.
- "The economics of Hillary Clinton's higher education plan," with Liz Sablich, Chalkboard, Brookings Institution, August 11, 2015.
- "Unanswered questions on student debt and emotional well-being," Chalkboard, Brookings Institution, February 12, 2015.
- "The Crisis of Information in Higher Education," Chalkboard, Brookings Institution, December 11, 2014.
- "How Income Share Agreements Could Play a Role in Higher Ed Financing," Chalkboard, Brookings Institution, October 16, 2014.
- "Why Easing Education Debt Won't Necessarily Help the Economy," Chalkboard, Brookings Institution, July 24, 2014.
- "The Typical Household with Student Loan Debt," Chalkboard, Brookings Institution, June 19, 2014.
- "Drop Student Loan Forgiveness, Pare Income-Based Repayment Programs Back to Core Purpose," with Matthew M. Chingos, *Real Clear Education*, April 18, 2014.
- "Reconsidering the Conventional Wisdom on Student Loan Debt and Home Ownership," Chalkboard, Brookings Institution, May 8, 2014.
- "Refinancing Outstanding Student Loans: Not as Progressive as it Seems," with Matthew M. Chingos, Chalkboard, Brookings Institution, March 19, 2014.
- "Fair Trade Faculty: Should Policy Enforce a Living Wage for Adjuncts?" Chalkboard, Brookings Institution, February 12, 2014.

"Assessing the Plight of Recent College Grads," Chalkboard, Brookings Institution, October 30, 2013.

States' Merit-Based Aid Undermines the Aim of the Federal Pell Grant Program," Chalkboard, Brookings Institution, September 25, 2013.

"Big Challenges Ahead for President Obama's College Ratings," with Matthew M. Chingos, Chalkboard, Brookings Institution, August 23, 2013.

"Moving on to the Real Issues in Student Lending," Chalkboard, Brookings Institution, July 31, 2013.

"Do Student Loan Interest Rates Matter?" Chalkboard, Brookings Institution, June 25, 2013.

"Policymakers Get Serious About Student Loan Interest Rates," Chalkboard, , Brookings Institution, May 10, 2013.

"Time-to-Graduation Too Often Overlooked," Chalkboard, Brookings Institution, May 1, 2013.

"Criticisms of College Scorecard Are Off the Mark," Chalkboard, Brookings Institution, February 27, 2013.

"Consumption Amenities in Higher Education," Chalkboard, Brookings Institution, February 6, 2013.

### **Research Grants**

U.S. Department of the Treasury, "Exploring the Potential for Information to Grants Transform the Market for Higher Education," with Mathew Chingos, 2014–2017, \$760,000.

Lumina Foundation, "Evaluating an Informational Intervention Aimed at Reducing Time to Degree," with Matthew Chingos, 2014–2016, \$400,000.

Smith Richardson Foundation, "Student Loan Debt: Is a Crisis on the Horizon," with Matthew Chingos, 2013-2014, \$50,000

Lumina Foundation, "Exploring New Models of Passive Student Loan Repayment Systems," with Matthew Chingos, 2013, \$100,000.

Lumina Foundation, "Piloting an Informational Intervention Aimed at Reducing Time to Degree," with Matthew Chingos, 2013–2014, \$200,000.

Bill and Melinda Gates Foundation, "The Next Steps: Building a Reimagined System of Federal Student Aid," 2013, \$78,000

#### **Professional Activities**

**Invited Presentations:** 

2016: Southern Association of Financial Aid Administrators, National Council of Higher Education Resources, Association of Independent Colleges and Universities

2015: University of Arkansas (Education Reform), Council of State University Aid Administrators, Michigan Independent Colleges and Universities, America Dental Education Association, Education Finance Council, National Association of Student Financial Aid Administrators, Oregon State University

2014: Global Financial Literacy Excellence Center at George Washington University School of Business, Senate Economic Mobility Caucus, Cato Institute, New England Board of Higher Education, AEFP Annual Conference

2013: Charles Koch Institute, University of Nevada- Las Vegas, Upjohn Institute, Lumina Foundation Ideas Summit

2012: Federal Reserve Board, Mount Holyoke College, Brookings Institution

Referee: Education Finance and Policy, Journal of Student Financial Aid

Media (selected): MSNBC, Washington Post, Vox, Huffington Post, WBUR (NPR), National Journal, Wall Street Journal, Chronicle of Higher Education, Education Next, Minnesota Daily, Las Vegas Sun, Nevada Public Radio, NPR, PBS News, ABC News, Fox Business News, Boston Herald, Alaska Public Radio, Fortune Magazine, Mother Jones Magazine

### **Teaching**

Program Evaluation, Johns Hopkins University, 2014 - Present International Trade, Department of Economics, Columbia University, 2010

(Teaching Assistantships)

Global Economic Environment, Columbia Business School Intermediate Microeconomics, Department of Economics, Columbia University Economics of Uncertainty, Department of Economics, Columbia University Financial Economics, Department of Economics, Columbia University

#### **Honors and Awards**

Columbia University Teaching Fellow (2006-2012) Columbia University Faculty Fellow (2005-2006) NSF Integrative Graduate Education and Research Traineeship Fellow (2005-2006)