

Carolin Sjöholm

PhD Candidate

Home address:

Karl Gustavsgatan 26, 3A
411 25, Gothenburg
Sweden
Cell Phone: +46-709 783338

Office:

Department of Economics
University of Gothenburg
Vasagatan 1, Box 640
SE 405 30 Gothenburg

Email: carolin.sjoholm@economics.gu.se

Web page: carolinsjoholm.com

Citizenship: Swedish

Fields of Concentration:

Development Economics
Health Economics
Social Insurance
Policy Evaluation

Desired Teaching:

Development Economics
Health Economics
Econometrics
Microeconomics

Dissertation title: *Social Policy in Developing Country Contexts: Health Information, Health Insurance and Child Care*

Expected Completion Date: June 2019

Degrees:

M.Sc. (2008), Department of Economics, University of Gothenburg, Sweden
B.Sc. (2007), Department of Economics, University of Gothenburg, Sweden

Fellowships, Honors and Awards:

Osher Ph.D. Student Fellowship, Barbro Osher Pro-Suecia Foundation, \$25,000 USD (2018)
Asymmetric information in the Household: Fathers and Child Welfare. The World Bank. With Anja Benschaul-Tolonen and Eeshani Kandpal, \$100,000 USD, (2018) (pending)
Asymmetric information in the Household: Fathers and Child Welfare. Seed Grant, The World Bank \$3,000 USD, (2018)
Asymmetric information in the Household: Fathers and Child Welfare. Lars Hierta Research Grant, Lars Hierta Memorial Foundation, \$3,500 USD (2017)
Asymmetric information in the Household: Fathers and Child Welfare. Johan & Jakob Söderberg Research Grant, Johan and Jakob Söderberg Foundation, \$6,000 USD, (2017)
Adlerbertska Stipendiestiftelsen, Travel Grant (2017, 2015)
Donationsnämnden, Travel Grant (2017, 2016)

Working Experience:

Research Analyst, Swedish Social Insurance Agency, 2010-2012

Fieldwork Assistant, El Corredor Biológico Mesoamericano, México, (2011)

Teaching Experience:

Statistics with Environmental Applications (undergraduate), Teaching Assistant, spring 2017

Mathematical Methods for Economic Analysis (undergraduate), Teaching Assistant, fall 2017

Mathematical Methods for Economic Analysis (undergraduate), Teaching Assistant, fall 2016

Mathematical Methods for Economic Analysis (undergraduate), Teaching Assistant, fall 2015

Fieldwork Experience:

Fieldwork coordinator, *Asymmetric information in the Household: Fathers and Child Welfare - Pilot*, Campeche Mexico, (2018)

Papers:

“The Welfare Implications of Premium Subsidies: Evidence from Community Based Health Insurance in Rwanda” (with Andinet Woldemichael, African Development Bank) [job market paper]

“The Role of Childcare on Female Firm Productivity: Evidence from Mexico”

Work in Progress:

“Asymmetric information in the Household: Fathers and Child Welfare” (with Anja Benschaut-Tolonen, Barnard College, and Eeshani Kandpal, The World Bank)

Reports:

“Individuals Without Regular Contact with the Dental Care System” (När tänderna får vänta: Analys av de som inte har regelbunden kontakt med tandvården), Social Insurance Report 2012:10. *The Swedish Social Security Agency*, 2012.

“Dental Care Insurance – An Analysis of Subscription Dental Care and the Insured Patients” (Abonnemangstandvården – En beskrivning av abonnemangstandvården och de patienter som tecknar avtal), Social Insurance Report 2012:2. *The Swedish Social Security Agency*, 2012.

Conference and Seminar Presentations:

Department of Economics, University of Gothenburg, 2018

Public Health and Development Workshop, Gothenburg, Sweden, 2018

Conference on Development Economics, Association of Swedish Development Economists, Sweden, 2016

PhD Candidate Conference, University of Gothenburg, 2016, 2017, 2018

Languages:

Swedish (native), English (fluent), Spanish (fluent)

References:

Professor Måns Söderbom
Supervisor
Department of Economics
University of Gothenburg
Box 640,
405 30 Gothenburg, Sweden
Email: mans.soderbom@economics.gu.se

Andinet Woldemichael, PhD
Senior Research Economist
African Development Bank Group
Development Research Department
01 BP 1387 Abidjan 01, Cote d'Ivoire
Email: a.woldemichael@afdb.org

Assistant Professor Anja Benshaul-Tolonen
Barnard College, Columbia University
3009 Broadway
NY 10027, New York
Email: atolonen@barnard.edu

Dissertation Abstract

One of the most important challenges faced by developing countries is how to provide social protection for households in the informal sector. The informal sector represents as much as 90% of the non-agricultural employment in Sub-Saharan Africa (IMF 2017), and approximately 55% on average in Latin American countries. In many developing countries, public-sector social protection mechanisms remain weak or even non-existent for households in this sector. Consequently, the burden to protect the population from risks and social and economic shocks is placed on the families and communities themselves. In the absence of social security, households often use costly mechanisms to smooth consumption in the presence of a shock. Over the last decades, as the informal sector has remained large, increasing efforts are undertaken in developing countries to extend social insurance coverage beyond workers in the formal sector. Public policy can improve social and individual welfare, as well as economic efficiency. The efficiency and long-term sustainability of these policies will depend greatly on understanding the direct and indirect effects of these policies on the lives and livelihoods of the households in this sector.

This thesis contains three empirical papers that investigate the impact of public policies targeting households in the informal sector. I use quasi-experimental and randomized research designs to explore the effects of these policies on social welfare and economic behavior within the household. The first paper evaluates the social welfare effects of premium subsidy schemes in the Community Based Health Insurance (CBHI) in Rwanda. The second paper explores the impact of subsidized childcare in Mexico when evaluating its impact on female entrepreneurship. The third paper uses a randomized control trial to investigate the importance of information asymmetries in resource allocation within the household.

In Chapter One, **The Welfare Implications of Premium Subsidies: Evidence from the Community Based Health Insurance Market in Rwanda** (job market paper, joint with Andinet Woldemichael), we provide the first empirical estimations of the welfare effects of alternative subsidy strategies for health insurance premiums in a developing country context. The analysis is based on a model that use standard consumer and producer theory to estimate the welfare effects. A nationwide policy change in the insurance premium schedule created variation in premium costs across households and over time, allowing for the estimation of demand and cost curves. The same price variation is used to estimate the price sensitivity of demand as well as the potential variation of insurer costs as individuals endogenously enter and exit the insurance market. The results indicate that the demand for health insurance is sensitive to changes in price, but not price elastic. Furthermore, the positive slope of the cost curve indicates that enrollment is adversely selected.

In Chapter Two, **The Role of Childcare on Female Firm Productivity: Evidence from Mexico**, I evaluate whether lack of access to affordable childcare represent a bottleneck for female entrepreneurship and efficiency. I explore the roll-out of a childcare program in Mexico on female entrepreneurship. I use a triple-difference design with treatment intensity that varies across municipalities, and compare outcomes for women with children just below and above the eligibility threshold for the program. The findings suggest that an increase in access to subsidized childcare led to an increase in hours worked per week for women with more than secondary education, and for women in the service sector. This indicates that the effects of the reform are concentrated among women that were initially better off. Suggestive evidence show that constraints to productivity – such as home-based production- are reduced for treated women.

In the Third Chapter, **Asymmetric information in the Household: Fathers and Child Welfare** (joint with Anja Benschaul-Tolonen and Eeshani Kandpal), we test if there is information asymmetry between men and women regarding child health, and evaluate its potential effects on the allocation of resources within the household. This study uses a randomized control trial to create exogenous variation in the access to information on child health between fathers. In collaboration with the cash transfer program PROSPERA, men that live in treated households are invited to attend regular health workshops on topics related to child health. The impact of the information intervention is evaluated using experimental methods that solicit revealed preference by measuring changes in spending. We hypothesize that reducing information constraints could lead to a more efficient allocation of resources within the household. The pilot study was conducted in April-May 2018, and the full RCT is planned to launch October 2018.