Stanislav Colpacov
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425-286-8820
2024-02-10

National Bureau of economic Research
1050 Massachusetts Avenue
Cambridge, MA 02138

Dear NBER adjudicator,

I am very interested in participating in Mentoring Program on Aging and Health Economics Research.

There are three circumstances which define me as someone who comes from a non-traditional background.

First, I grew up in a single-parent household in the poorest country in Europe. I worked in service industry in hotels, airlines, and tour- agencies until the age of 33. Despite having a strong desire to go to college, I could not afford it, and worked in jobs which I was qualified for. I only went to college when I turned 33 (Harry S Truman Community College, City Colleges of Chicago) because I won the green card in a lottery, and moved to the United States. Financial aid from US education system allowed me to pursue higher education supporting me with work and study, grants, scholarships, and education loans. Hence, my first feature is childhood and early adulthood poverty background.

Enrollment statistics show that majority of Economics PhD candidates in the United States receive their doctorates by their early thirties. Therefore, the second feature which strengthens my case for including my candidacy into group of non-traditional students is my age. I received my Associate Degree at the age of 35 (from City Colleges of Chicago), Bachelor's degree at the age of 37 (from University of Illinois at Urban-Champaign), Master's degree at the age of 43 (from Clemson University , SC), and I am currently pursuing my PhD in Economics at Clemson (I am now 44 years old).

Finally, I speak fluently four languages (including English). This is the third feature which makes me non-traditional.

I have not done research on the topic, but intuition tells me that 44 year old individuals who grew up in poverty do not speak four languages and do not pursue PhD in Economics in the United States, which hopefully meets the definition of being under-represented.

Sincerely,

Stanislav Colpacov

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scolpac@clemson.edu

Education

Clemson University — Jan. 2024 – Present
Economics, PhD — *Clemson, SC*

- Successfully passed qualifying theory exam
- Concentration Fields: Industrial Organization, Applied Econometrics
- Courses Completed: Micro theory (two-semester Sequence), Macro theory (two-semester sequence), Game Theory, Mathematical Economics, Econometrics - all levels (6 courses in total), Advanced Industrial Organization

Clemson University — Aug. 2020 – May 2022
Economics, Master's — *Clemson, SC*

- All course credits are from the PhD level classes (concurrent enrollment in Economics PhD program)

University of Illinois at Urbana-Champaign — Aug. 2014 – May 2016
Double major in Statistics and Economics, Bachelor's of Science — *Urbana, IL*

- Cum Laude with the Highest Distinction in Statistics
- Spencer Scholar - Risk Management Society ($5,000)
- Undergraduate Research Award in Economics, Spring 2016

Non-Academic Job Experience

Okinus Credit Solutions — Feb. 2023 – Dec. 2023
Lead Data Scientist - Credit Risk — *Tampa, FL*

American Credit Acceptance — Jan. 2022 – Jan. 2023
Data Scientist - Credit Risk Modelling Specialist — *Spartanburg, SC*

Amazon Web Services — Jul. 2017 – Nov. 2018
Business Intelligence Engineer II — *Seattle, WA*

Accenture Analytics - Data Science CoE — Jun. 2016 – Jun. 2017
Consulting Analyst — *Chicago, IL*

State Farm Insurance Company — Jan. 2015 – Aug. 2015
Actuarial Internship - University of Illinois Research Park — *Champaign, IL*

Technical Skills and Certifications

Programming Languages and Specialized Software: Python, SQL, R, Base SAS, Stata
Libraries and Frameworks: ScikitLearn, statsmodels, pandas, numpy, scipy, matplotlib, AWS Python SDK (boto3), AWS SageMaker SDK
Cloud Computing: AWS Certified Solutions Architect - Associate Level (2022)
Data Visualization: Tableau, AWS Quicksight
CFA: Passed Level 1
Actuarial Examinations : Passed Probability Exam (P/1)

Current Research Interests and Motivation for the attending the Mentoring Program

Because I am still relatively early in my PhD program, I have not started my dissertation, neither I have developed research questions, but I can ascertain my interests, and have chosen concentration fields. These are Applied Econometrics and Industrial Organization.

At the intersection of Industrial Organization and Healthcare Economics , the research topics I would be interested to develop, find mentorship, and data sources for could be the following:

1. Free - Market approach to health care: design of experimental environments where players compete on prices with full price transparency and consumers make healthcare consumption decisions factoring fully transparent prices and quality information.

2. Effects/Evidence of hospital collusion on Emergency Room services pricing in a particular geographical area.

3. Questions around origins and evolvement of Emergency Room pricing mechanisms.

4. Immigration Policy and Healthcare costs: effects of elderly family immigration on waiting times for medical procedures and prices in a particular area.

5. Medical Residency: auctions for available residency spots (theoretical exercise) with possible design of experiments. Alternatively, quantify effects of nepotism, corruption and inefficiencies in residency spots allocation.

6. Effect of foreign nurses quantity (temporary work visas) on native nurses' wages. Possibly expend to study of Hospital HR strategies with respect to hiring foreign nurses.

7. Relationship between states' occupational licensing restrictions in the medical profession, and healthcare costs.

8. Effects of employer lock-in costs with health insurance benefit suppliers on employee premiums.

My biggest motivation to attend the mentoring program workshop is to learn about the public and private data sources which would support empirical portion of my research, and find mentors who would point me into the right direction when developing for the research questions. It would also be valuable to meet Economists with research expertise at the intersection of Industrial Organization and Healthcare Economics, to understand which IO and game-theoretic models relate best to the questions of interest. Secondary motivation would be to meet other students from non-traditional backgrounds who, like me, worked extra hard in life overcoming obstacles.

Thank you for considering my candidacy.

Sincerely,

Stanislav Colpacov