COVER LETTER

Darien Kearney

Darien Kearney
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2/20/2024

To the NBER Committee at:
NBER Mentoring Program on Aging and Health Economics Research
1050 Massachusetts Avenue
Cambridge, MA

My academic journey, from pursuing an MBA to embarking on a Ph.D. at Howard University, has been a dedicated exploration of behavioral economics and its profound implications for decision-making. This journey has allowed me to dive deep into the intricacies of economic behavior, combining psychological, cognitive, emotional, cultural, and social factors into the equation. During my Master of Science degree in applied psychology at the University of Southern California, I delved into the fascinating world of retail trading behavior, particularly in the context of the meme stock frenzy. Under the guidance of Dr. Jorge Barraza, my thesis illuminated the influence of social media, market sentiment, and cognitive biases on individual investors' decisions.

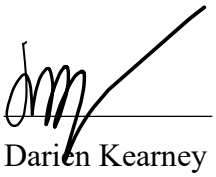
Subsequently, at Cornell University, I pursued a Master of Science degree in applied economics, where I explored the relationship between emotional well-being and student loan debt. Under the mentorship of Dr. Vicki Bogan, my thesis dissected how varying levels of student debt impacted the happiness, confidence, and worry of young adults. These experiences shaped my deep-seated passion for advancing the field of economics and contributing to the public good. My participation in the American Economic Association Summer Program (AEASP), where I conducted research on the financial impacts of well-being on young adults, solidified my commitment to using economics as a tool for societal betterment.

As a new PhD student, I am currently navigating through the early stages of my doctoral journey, with an interest in immersing myself in the vibrant intellectual community fostered by the National Bureau of Economic Research (NBER). I am eager to broaden my academic network, exchange ideas, and cultivate meaningful collaborations with individuals enthusiastic about addressing complex economic issues through innovative research.

My primary research interest in behavioral economics intersects significantly with the study of trauma and its impact on decision-making processes. This study hypothesizes that individuals' decision-making processes are often influenced by various triggers, which, when understood, can shed light on how people navigate choices across different areas, including financial planning and educational attainment. This research aims to inform policy development in a manner that empowers individuals to make informed decisions, thereby improving their overall well-being.

Viewing the NBER mentoring workshop as an unparalleled platform, I am enthusiastic about its prospects for exploring the multifaceted domains of economics, forging connections with fellow researchers, and gaining deeper insights into conducting methodologically sound and impactful studies. I am confident that participation in this program will equip me with the tools and perspectives necessary to engage in highly impactful economics research, enabling me to contribute effectively to discussions around real-world challenges through an economic lens.

Thank you,



Darien Kearney

RESUME

Darien Kearney

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Darien Kearney

PhD student at Howard University

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Education

Howard University, Washington, DC
School of Economics December 2027
PhD, Economics

Cornell University, Ithaca, NY
Charles H. Dyson School of Applied Economics and Management August 2023
Master of Science, Applied Economics and Management

University of Southern California, Los Angeles, CA May 2021
USC Dana and David Dornsife College of Letters, Arts and Sciences
Master of Science, Applied Psychology, Consumer Behavior

Sam Houston State University, Huntsville, TX December 2018
College of Business Administration
Master of Business Administration, Finance and Management

Sam Houston State University, Huntsville, TX May 2016
College of Business Administration
Bachelor of Business Administration, Finance and Banking

Primary Interests: Behavioral Economics & Finance, Neuroeconomics, Investor Psychology, Public Policy, Law, Human Behavior & Decision-making

PhD Courses: Micro Theory I&II, Macro Theory I&II, Econometrics I&II

Research Experience

Howard University
Graduate Assistant January 2024 – Present

- Extending Jevay Grooms, 2022. " Dimensions of Marginality During COVID-19: Precarious workers, mental health, and race & ethnicity,"
    - Co-Author – Dr. Jevay Grooms

Howard University
Graduate Assistant November 2023 – Present

- Replicating Ben Hmiden, Oussama & Ben Cheikh, Nidhaleddine, 2016. "Debt-threshold effect in sovereign credit ratings: New evidence from nonlinear panel smooth transition models,"
    - Co-Author – Dr. Deniz Baglan

Women's Institute for Science, Equity and Race (WISER)
Principal Researcher June 2023 – Present

- Working paper on the relationship between Black Female Entrepreneurship and US GDP
    - Co-Author – Dr. Miesha Williams (Spelman)

Cornell University, Ithaca, NY
Student Fall 2022 – Summer 2023

- Investigating the Relationship Between Student Loan Debt and Emotional Well-Being – Research Paper (Thesis)
- Used regression analysis to assess the relationship between student debt level (outcome), and income variables – happiness, confidence, and worry

American Economic Association Summer Program (AEASP)
Mentee May 2022 – July 2022

- Conducted research with guidance of Principal Economists Dr. Neil R. Ericsson (Board of Governors) and Dr. Justin R. Pierce (Board of Governors)
    - Title – Financial Impacts on the Well-Being of Young Adults
- Completed coursework in math, microeconomics, research methods, and econometrics
- Attended professional development seminars (The Fed, PhD faculty, Government officials, Think tank professionals)

Research In Color
Mentee January 2021 – August 2021

- The Impact of Performance on Pay and Player Utilization in the NBA – Research Paper
- Presented Research at the Research in Color Conference (RIC)
- Used Stata to analyze secondary data & run panel regressions

University of Southern California, Los Angeles, CA
Student Spring 2019 – Summer 2020

- How do investor differences drive trading engagement? – Research Paper (Treatise)
- Studied various research and design methods
- Created quantitative surveys in Qualtrics
- Analyzed real-world client data using SPSS, identified key factors impacting employee engagement, provided recommendations
- Developed working literature review and research design proposal

Sam Houston State University, Huntsville, TX
Research Assistant April 2019 – June 2019

- Research Assistant – Strategic Affective Events (Lead Researcher – Carliss Miller, PhD; Kevin Sweeny, PhD)
- A formal look at the impact of news and media on sports team revenues on an annual basis
- Organized and Analyzed qualitative data from Factiva database

Sam Houston State University, Huntsville, TX
Student August 2018 – December 2018

- Independent Study – Ideas on Investor Behavior (Faculty Advisor – Jose Gutierrez, PhD)
- Regression Analysis and Key Factors identification of time series stock performance

Work Experience

Cornell – SC Johnson College of Business
TA (HADM 1410 – Microeconomics for the Service Industry) [Dr. Terry Alexander] January 2022 – May 2022

- Held office hours, fielded questions from students, helped with problem sets
- Graded problem sets and exams
- Attended weekly classes

Cornell – Brooks School of Public Policy
TA (PAM3410/ECON3830 – Consumer Protection and Law) [Dr. Alan Mathios] August 2022 – December 2022

- Held office hours, fielded questions from students, helped with problem sets
- Graded problem sets and helped revise exams
- Attended weekly classes

Cornell – Dyson School of Applied Economics and Management
TA (Strategy 2601) [Dr. Daniela Scur and Dr. Sarah Wolfolds] January 2022 – May 2022

- Tracked Attendance and assisted in final attendance tallies
- Held office hours, fielded questions from students, sent occasional assignment reminders
- Graded Papers/projects
- Attended weekly classes

Immersion Neuroscience, Walnut, CA
Customer Success/R&D Intern September 2020 – August 2021

- End to end website testing
- Works closely with existing and potential clients to train and provide ongoing support for the Saas platform
- Analyzes customer response data and creates reports for client use
- Conducts industry-wide and company-specific research for go-to-market strategy
- Develops writing summaries and slide decks for client-facing documents and projects

D. Hilton Associates, The Woodlands, TX
Analyst July 2018 – May 2020

- Calculated monthly, quarterly and y-o-y returns on client portfolios
- Created and updated presentations
- Extensive experience building and maintaining complex mathematical models for Supplemental Executive Retirement Plans with various assumption variables; including the present value of annuities, and investment recommendations
- Researched and reviewed tax schedule updates, and retirement policies
- Worked with Vice President of Retirement to plan, structure, and define executive retirement plans, and review summary of terms
- Worked with staff of attorneys in revision of pre-contractual summaries; review, clarification, and updates to existing contractual agreements (post-summary)

AON, The Woodlands, TX
Benefits Consultant July 2017 – July 2018

- Built complex mathematical models for accrued benefits involving changing interest rates, actuarial factors, and adjustments for inflation
- Maximized revenue; Reconciled monthly cash inflows and outflows for month-end reporting; found and resolved any discrepancies
- Synthesized databases for best results in reporting according to documented standards using some macros and VBA
- Consultation specialist, researched and communicated findings through planned or ad hoc methods
- Worked with multiple client teams and prioritized effectively to adhere to all monthly, quarterly and annual deadlines specific to each client

REVOLUTION RETAIL SYSTEMS, Carrolton, TX November 2016 – May 2017
Business Analyst

- Researched and updated changes in monthly key performance metrics, reported findings to VP of operations
- Processed large data sets daily to identify patterns and trends using some statistics
- Defined new processes to increase efficiency of operations based on analysis
- Automated database and progress reports through some SQL queries, PowerBI analytics and heavy excel manipulation

FIVERR, Virtual May 2016 – November 2017
Independent Financial Consultant

- Forecasted financial statements for small business clients using advanced Excel techniques
- Performed general market analysis and implemented findings into financial model
- Identified potential market opportunities as a result of financial analysis and client direction

Leadership

Research in Color Foundation May 2022 – August 2022
Conference Planning Member

- Attended bi-weekly planning meetings
- Solicited involvement from economic professors for conference panels and keynote speeches
- Helped develop and revise panel questions
- Developed a presentation guide for mentees
- Co-moderated panel – *Economics as global tool for empowerment: How economics connects us across borders, continents, and contexts*

National Association of Black Accountants September 2014 – May 2016
Screp Reporter

- Documenting all aspects of chapter activity and presenting it to national committee showing chapter growth
- Assisting fundraising chair with new ideas to increase chapter revenue
- Recipient of the King Solomon Accounting Scholarship

Beta Alpha Psi September 2014 – August 2015
Director of Fundraising

- Making deposits for Kappa Mu chapter
- Coordinating fundraising activities with VP of Treasury, and fundraising committee

Additional Information

Research in Color Foundation First Year Fellow	January 2023 – May 2023
Frederick Douglass Doctoral Scholars Assistantship	August 2023 – May 2023
American Economic Association Summer Program (AEASP), 2022 Cohort	May 2022 – July 2022
Research in Color Foundation Scholarship, 2021 Cohort	January 2021 – August 2021
Southern Management Association (SMA) Pre-Doctoral Consortium Attendee	October 2019
The PhD Project Pre-Doctoral Conference Attendee	November 2018
Toastmasters International Member	July 2017 – July 2018
Houston CPA Society Student Member	September 2014 – August 2015
Banking & Finance Club Student Member	January 2015 – May 2016
INROADS Student Member	September 2014 – May 2016
Risk Management Association Student Member	August 2015 – May 2016
AICPA Student Member	September 2014 – August 2015

Skills: STATA

STATEMENT OF INTEREST

Darien Kearney

Darien Kearney
NBER Application

Statement of Interest

As a doctoral student interested in the fields of behavioral economics, health economics, and social justice, I am thrilled at the prospect of participating in the mentoring workshop organized by the National Bureau of Economic Research (NBER) and the National Institute of Aging. My research focuses on two main areas: 1) the precarious workers' socioeconomic and health challenges during the COVID-19 pandemic and 2) a comprehensive examination of how trauma affects decision-making processes.

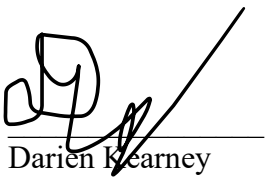
The first part of my research scrutinizes the conditions of precarious workers in the context of the COVID-19 pandemic, aiming to understand how their unstable employment status impacts their mental and physical health, financial stability, and overall well-being. This study highlights the urgent need for policies to protect these individuals during such crises and beyond. This work is a paper initially started by Dr. Grooms, which we will extend together.

Simultaneously, my investigation into the effects of trauma on decision-making processes aims to uncover the psychological and economic consequences of traumatic experiences on individuals' behavior. This research is crucial for identifying how trauma can influence health-related decisions, with a focus on health economics. By exploring these connections, I hope to suggest effective interventions and policy measures that can help mitigate the adverse effects of trauma on decision-making and health outcomes.

The opportunity to attend this mentoring workshop is invaluable for advancing my research and academic skills. It will allow me to immerse myself in a scholarly environment, exchange ideas, learn new research methodologies, and build collaborations essential for my projects. I am especially eager to deepen my knowledge of aging and health economics, identify new research questions, and gain access to datasets that could enrich my studies.

My motivation for participating in this workshop is driven by a commitment to use my research to positively impact society, particularly for those who are most vulnerable. Through the insights gained and the networks established at this workshop, I aim to enhance my academic contributions to discussions on precarious employment and the impact of trauma on decision-making. This experience will broaden my academic journey and empower me to contribute effectively to addressing the complex challenges marginalized communities face.

Best,



Darien Kearney