Letian Yin

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Department of Economics, University of California San Diego

EDUCATION

Ph.D. in Economics, University of California San Diego 2021 - present

Completed PhD coursework: the first-year sequence in microeconomics, macroeconomics, and econometrics; field courses in labor, public, and health economics

M.A. in Economics, University of California San Diego 2023

B.A. in Economics and Finance, Tsinghua University 2021

FIELDS OF INTEREST

Public Economics, Household Finance, Health Economics

WORKING PAPERS

"Crowded at Birth: Lasting Effects of Maternity Ward Crowding in California", with Yuli Xu

Using administrative records on all California births from 1989 to 2017 and quasi-random, within-hospital variation in daily patient volume, we find that overcrowding in maternity wards reduces the intensity of medical interventions, with no detectable harm to maternal or infant health. First-time mothers show no change in future fertility but are more likely to switch hospitals for future births.

"The Financial Impacts of Pregnancy and Childbirth", with Lei Ma and Victoria Wang

Linking parents in California birth records to their consumer credit reports, we trace household finances around a first birth in an event study framework. Mothers cut credit card utilization at the onset of pregnancy, yet financial distress still rises persistently after birth. The patterns are consistent with a precautionary motive that proves insufficient, rather than reduced credit access or an intra-household shift in financial obligations. Impacts are concentrated among privately insured mothers, while lower-income mothers on Medicaid appear buffered by expanded eligibility for safety net programs.

RESEARCH IN PROGRESS

"The Effect of Required Minimum Distributions on the Financial Security of Older Americans"

"Grandparenthood and the Health of Older Adults"

"A Tax Year Apart: Cash Transfers and the Financial Well-Being of New Families"

TEACHING EXPERIENCE

TA for Econ 120B (Econometrics) 2022, 2024, 2026

TA for GPCO 404 (Public Economics, Master's level) 2023, 2026

TA for Econ 100B (Intermediate Microeconomics) 2023, 2025

TA for Econ 120C (Econometrics) 2024, 2025

TA for GPEC 486 (Chinese Economy, Master's level) 2024, 2025

TA for MGTF 404 (Financial Econometrics, Master's level) 2024

TA for Econ 104 (Behavioral Economics) 2023

HONORS AND AWARDS

Travel and Research Grant, University of California San Diego 2024, 2025, 2026

Yankelovich Graduate Research Grant, University of California San Diego 2025

Graduate Student Fellowship, California Policy Lab 2024

Diversity Research Fellowship, University of California San Diego 2024

Summer Research Fellowship, University of California San Diego 2022, 2023

Regent's Fellowship, University of California San Diego 2021 - 2022

National Scholarship, Tsinghua University 2020

Toyota Scholarship, Tsinghua University 2019

Zhang Mingwei Scholarship, Tsinghua University 2018

PRESENTATIONS

2025 - 2026 All-California Labor Economics Conference (poster), UCSD Labor/Public Workshop, SEA, (scheduled) ASHEcon (poster), WEAI

2024 - 2025 UCSD Labor/Public Workshop, ASHEcon

2023 - 2024 UCSD Labor/Public Workshop

OTHER RESEARCH EXPERIENCE

Research Assistant to Professor Katherine Meckel 2023

Research Assistant to Professor Julie Cullen 2022

OTHER INFORMATION

Professional Service: Reviewer for Southern California Graduate Conference in Applied Economics (SOCAE)

Software & Programming: LaTeX, R, Stata, Python, and SQL

Languages: English, Mandarin Chinese, Japanese

MAIN ADVISORS

Julie Cullen (co-chair)
Professor
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University of California San Diego
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Katherine Meckel (co-chair)
Associate Professor
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Last updated: May 2026

Statement of Research Interests and Motivation

My research studies how households manage their finances through major life transitions, and increasingly how they navigate the financial and health pressures of later life. My main project links California birth records to the University of California Consumer Credit Panel (UC-CCP), joining two administrative sources to trace how families' credit outcomes and financial stability evolve around a first birth. To identify the causal role of policy, I use a regression discontinuity design based on a child's exact date of birth: a child born just before January 1 makes a family eligible for child-related tax credits nearly a year earlier than an otherwise similar child born just after. The work has made me a fluent user of large administrative and credit panel data and of the quasi-experimental methods such questions demand, and it has drawn my attention to later life, where two aging projects extend it: one through policy variation and birthdate-based identification like my childbirth study, the other by following the family one generation further.

The first studies the Required Minimum Distribution (RMD) rules, which require holders of tax-advantaged retirement accounts to begin drawing down assets at a statutory age. Although retirees may already withdraw these funds without penalty, existing evidence suggests withdrawal behavior shifts once households reach the RMD age. Whether these forced withdrawals ultimately ease or strain retirees' finances is not obvious, and the answer speaks to ongoing debates over how retirement wealth should be taxed and spent down. Because retirees cross this birthdate-determined threshold at a sharp cutoff, I employ a regression discontinuity design within the UC-CCP to ask how mandated decumulation passes through to older households' balance sheets: whether it pays down debt, alters credit use, or eases financial distress, and whether these responses vary geographically. The credit panel offers population scale, objective measures of debt and distress, and fine geographic detail that survey data cannot match.

The second asks a question that remains comparatively underexplored: how the birth of a grandchild affects grandparents themselves. Although becoming a grandparent is among the most common transitions of later life, the economics of grandparenthood has focused largely on labor supply and childcare responsibilities, and its consequences for older adults' own health and healthcare spending are far less understood, with existing work relying mostly on self-reported survey measures. With grandparents increasingly relied on for caregiving, these consequences carry growing policy relevance. Studying them requires linking family members across generations and, ideally, objective measures of health and spending. The Health and Retirement Study, which can be linked to Medicare claims, is one promising avenue; European population registers such as the Nordic ones offer an administrative alternative at greater scale. The project is at an early stage, which is precisely why I am looking forward to developing it further now.

Together, these projects mark the beginning of a research agenda I hope to build in the economics of aging, focusing on how households' finances and health status evolve as they grow older. My training so far has been in public economics and health economics, primarily centered around families of newborn children; aging is the direction in which I have had the least mentorship, and the one this program is best placed to support. The guidance I would most value falls in two areas central to the workshop: sharper judgment about which questions in aging and health are most worth pursuing, and a clearer sense of which administrative and survey datasets can credibly address them. Although I will be on the job market this coming year, I see the workshop less as a source of immediate feedback than as a chance to shape the longer-term agenda I intend to pursue after my dissertation. I would also bring a perspective rooted in household finance and the economics of the family, which complements the field's focus on health care and insurance. Above all, I hope to grow into the community of scholars it convenes, and to contribute to it in the years to come.