

RAJEEV DAROLIA

University contact information

401 Patterson Office Tower Lexington, KY 40506

Email: rajeev.darolia@uky.edu

Phone: 859-323-7522

FACULTY APPOINTMENTS (ON LEAVE IN 2023 & 2024)

- 2021– Wendell H. Ford Professor of Public Policy, University of Kentucky
- 2022– Professor of Public Policy & Economics, University of Kentucky
- 2017–2022 Associate Professor of Public Policy & Economics, University of Kentucky
- 2012–2017 Assistant Professor of Public Policy & Education, University of Missouri

FEDERAL GOVERNMENT POSITIONS

- 2024–2025 Chief Economist, US Department of Education
- 2023–2025 Senior Advisor, US Department of Education
- 2021 Advisor for Economic Analysis and Data, US Department of Education Negotiated Rulemaking Affordability and Student Loans Committee

UNIVERSITY ADMINISTRATIVE APPOINTMENTS (ON LEAVE IN 2023 & 2024)

- 2022– Associate Director, University of Kentucky Center for Poverty Research
- 2022–2023 Associate Dean for Research, Graduate School, University of Kentucky
- 2020–2022 Associate Director, Martin School of Public Policy
- 2020–2021 Director of Graduate Studies, MPA/MPP Programs, Martin School of Public Policy
- 2019–2022 Director of Graduate Studies, PhD Program, Martin School of Public Policy
- 2016–2017 Director of Research, Institute of Public Policy, University of Missouri

OTHER AFFILIATIONS & PROFESSIONAL ROLES

- 2013– Visiting Scholar, Federal Reserve Bank of Philadelphia
- 2018– Research Fellow, IZA Institute of Labor Economics
- 2023– Member, Board on Higher Education and Workforce, National Academies of Sciences, Engineering, and Medicine
- 2022 Interim Director, Postsecondary Equity & Economics Research Project
- 2019–2022 Research Affiliate, University of Kentucky Center for Poverty Research

2016–2017 Research Affiliate, Missouri Population Education & Health Center
2012–2016 Policy Research Scholar, Institute of Public Policy, University of Missouri
2007–2012 Associate Principal, Charles River Associates, Washington, DC
2006–2007 Consultant, ERS Group, Emeryville, CA
2006–2007 Instructor, City College of San Francisco, San Francisco, CA
2002–2006 Senior Financial Analyst, Sun Microsystems, Inc., Santa Clara, CA

EDITORIAL POSITIONS

2025– Co-Editor, *Journal of Policy Analysis and Management*
2020–2023 Associate Editor, *Education Finance & Policy*
2019–2020 Associate Editor, *Review of Higher Education*
2017– Editorial Board, *Educational Researcher*
2019– Editorial Board, *Education Finance & Policy*
2019– Editorial Board, *Educational Evaluation and Policy Analysis*
2015–2022 Editorial Board, *Journal of Higher Education*

EDUCATION

2012 PhD, Public Policy, George Washington University
2007 Graduate Certificate, Applied Statistics, Pennsylvania State University
2005 MA, Economics, University of San Francisco
2002 BSBA, Finance, Spanish, Washington University in St. Louis

JOURNAL PUBLICATIONS

Behavioral Nudges Prevent Loan Delinquencies at Scale: A 13-Million Person Field Experiment, with Robert Kuan, Kristin Blagg, Benjamin Castleman, Jordan Matsudaira, Katherine Milkman, & Lesley Turner. *Proceedings of the National Academy of Sciences*, 122(4), 2025.

Trends in Student Loan Repayment, with Tomas Monarrez & Lesley Turner. *National Tax Journal*, 77(3), 2024.

The Dynamics and Measurement of High School Homelessness and Achievement, with Andrew Sullivan. *Educational Researcher*, 52(7), 2023.

- The Opioid Epidemic and Educational Performance, with John Tyler & Sam Owens. *Annals of the American Academy of Political and Social Science*, 703(1), 2023.
- The Social and Community Consequences of the Opioid Epidemic (Introduction to the Special Issue), with Colleen Heflin. *Annals of the American Academy of Political and Social Science*, 703(1), 2023.
- Race, Representation, and Policy Attitudes in U.S. Public Schools, with Lael Keiser & Donald Haider-Markel. *Policy Studies Journal*, 50(4), 2022.
- Exposure to Food Insecurity during Adolescence and Educational Attainment, with Colleen Heflin & Sharon Kukla-Acevedo. *Social Problems*, 69(2), 2022.
- Using Random Forest Analysis to Identify Student Demographic and High School-Level Factors That Predict College Engineering Major Choice, with Joyce Main & Li Tan. *Journal of Engineering Education*, 110(3), 2021.
- Who do College Students Turn to for Financial Aid Advice? Parent, Family, and Peer Relationships, with Cassandra Harper, Lisa Scheese, & Enyu Zhou. *Journal of Student Financial Aid*, 50(3), 2021.
- Labor Market Returns to a Prison GED, with Jake Cronin & Peter Mueser. *Economics of Education Review*, 82, 2021.
- Where Do Students go When For-Profit Colleges Lose Federal Aid?, with Stephanie Cellini & Lesley Turner. *American Economic Journal: Economic Policy*, 12(2), 2020.
- Strategic Default Among Private Student Loan Debtors: Evidence from Bankruptcy Reform, with Dubravka Ritter. *Education Finance and Policy*, 15(3), 2020.
- High School Course Access and Postsecondary STEM Enrollment and Attainment, with Cory Koedel, Joyce Main, Felix Ndashimye, & Junpeng Yan. *Educational Evaluation and Policy Analysis*, 42(1), 2020.
- Adolescent Food Insecurity and Risky Behaviors and Mental Health During the Transition to Adulthood, with Colleen Heflin & Sharon Kukla-Acevedo. *Children and Youth Services Review*, 105, 2019.
- Improving Teacher Practices with Children under Five: Experimental Evidence from the Mississippi Building Blocks on Teacher Coaching, with Irma Arteaga, Jackie Hawks, & Kathy Thornburg. *Evaluation Review*, 43(1-2), 2019.
- High Schools and Students' Initial Colleges and Majors, with Cory Koedel. *Contemporary Economic Policy*, 36(4), 2018.

Information Use and Attention Deferment in College Student Loan Decisions: Evidence from a Debt Letter Experiment, with Casandra Harper. *Educational Evaluation and Policy Analysis*, 40(1), 2018.

Assessing the College Financial Aid Work Penalty. *Journal of Higher Education*, 88(3), 2017.

Strengthening Financial Aid Researcher-Practitioner Partnerships, with Justin Chase Brown. *Journal of Student Financial Aid*, 47(3), 2017.

High Costs, Low Resources, and Missing Information: Explaining Student Borrowing in the For-Profit Sector, with Stephanie Cellini. *Annals of the American Academy of Political and Social Science*, 671(1), 2017.

Financial Aid Research Partnerships: Lessons from the Field, with Justin Chase Brown. *Journal of Student Financial Aid*, 47(3), 2017.

Race and Gender Effects on Employer Interest in Job Applicants: New Evidence from a Resume Field Experiment, with Cory Koedel, Paco Martorell, Francisco Perez-Arce, & Katie Wilson. *Applied Economics Letters*, 23(12), 2016.

Do Employers Prefer Workers Who Attended For-Profit Colleges? Evidence from a Field Experiment, with Cory Koedel, Paco Martorell, Francisco Perez-Arce, & Katie Wilson. *Journal of Policy Analysis and Management*, 34(4), 2015.

Borrowers from a Different Shore: Asian Outcomes in US Mortgage Markets, with Marsha Courchane & Adam Gailey. *Journal of Housing Economics*, 28, 2015.

Educational 'When,' 'Where,' and 'How' Implications of In-State-Resident Tuition Policies for Undocumented Immigrants, with Stephanie Potochnick. *Review of Higher Education*, 38(4), 2015.

Messengers of Bad News or Bad Apples? Student Debt and College Accountability. *Education Finance and Policy*, 10(2), 2015.

Working (and Studying) Day and Night: Heterogeneous Effects of Working on the Academic Performance of Full-time and Part-time Students. *Economics of Education Review*, 38, 2014.

The Downs and Ups of FHA lending: The Government Mortgage Roller Coaster Ride, with Marsha Courchane & Peter Zorn. *Journal of Housing Economics*, 24, 2014.

Strategies to Test for Discrimination in Student Loan Markets. *Journal of Education Finance*, 40(2), 2014.

Assessing Admission Criteria for Early and Mid-Career Students: Evidence from a U.S. MPA Program, with Charles Menifield & Stephanie Potochnick. *Education Policy Analysis Archives*, 22(101), 2014.

Integrity versus Access? The Effect of Federal Financial Aid Availability on Postsecondary Enrollment. *Journal of Public Economics*, 106, 2013.

Broker Compensation Patterns and Trends: 2005-2009, with Marsha Courchane & Peter Zorn. *Atlantic Economic Journal*, 40, 2012.

The Economics of Parenting, Self-Esteem, and Academic Performance: Theory and a Test, with Bruce Wydick. *Economica*, 78(310), 2011.

Industry Changes in the Market for Mortgage Loans, with Marsha Courchane & Peter Zorn. *Connecticut Law Review*, 41(4), 2009.

VOLUMES EDITED

The Social and Community Consequences of the Opioid Epidemic, Editor with Colleen Heflin. *The Annals of the American Academy of Political and Social Science*, 703(1), 2023.

Special Issue: Strengthening Financial Aid Researcher-Practitioner Partnerships, Guest Editor with Justin Chase Brown. *Journal of Student Financial Aid*, 47(3), 2017.

CONTRIBUTIONS TO EDITED VOLUMES AND PROCEEDINGS

Student Loans and Bankruptcy. In William Elliott & Melinda Lewis (Eds.) *Student Debt: A Reference Handbook*. Santa Barbara, CA: ABC-CLIO, 2017.

Credit Score. In Frederick Wherry (Ed.) *SAGE Encyclopedia of Economics and Society*. Thousand Oaks, CA: Sage, 2016.

College Costs and Financial Constraints: Student Borrowing at For-Profit Institutions, with Stephanie Cellini. In Brad Hershbein & Kevin Hollenbeck (Eds.) *Student Loans and the Dynamics of Debt*. Kalamazoo, MI: W.E. Upjohn Institute, 2014.

Student Loans. In Dominic Brewer & Lawrence Picus (Eds.) *Encyclopedia of Education Economics and Finance*. Thousand Oaks, CA: Sage, 2014.

FHA Loans and Policy Responses to Credit Availability, with Marsha Courchane & Peter Zorn. In Robert Kolb (Ed.) *Lessons from the Financial Crisis: Causes, Consequences, and Our Economic Future*. Hoboken, NJ: John Wiley & Sons, 2010.

POLICY REPORTS & OTHER PUBLICATIONS

A First Look at 2024-2025 FAFSA Race and Ethnicity Data (with Brent Evans & Julia Turner). US Department of Education OCE Working Paper 2024-009, 2024.

Educational Institutions poised to meet the workforce needs generated by the Investing in America Agenda. US Department of Education Blog, 2024 (with Julia Turner, Matthew Guzman, & Shaun Dougherty).

Where Do Borrowers Who Benefit from Public Service Loan Forgiveness Work? (with Julia Turner & Kathryn Blanchard). US Department of Education OCE Working Paper 2024-008, 2024.

An Overview of Graduate Borrowing and Outcomes (with CJ Libassi, Michel Grosz, Sophie McGuinness, & Jordan Matsudaira). US Department of Education OCE Working Paper 2024-007, 2024.

Trends in Undergraduate Postsecondary Program Enrollment through the COVID-19 Pandemic (with Michel Grosz, Jordan Matsudaira, & Kevin Stange). US Department of Education OCE Working Paper 2024-005, 2024.

Targeted Outreach and Borrower Engagement (with Kristin Blagg and Lesley Turner). US Department of Education Blog, 2024.

Behavioral Nudges Prevent Delinquencies at Scale: A 13-million Person Field Experiment (with Robert Kuan, Kristin Blagg, Benjamin Castleman, Jordan Matsudaira, Katherine Milkman, & Lesley Turner). US Department of Education OCE Working Paper 2024-003.

The Labor Market Returns to Very Short Postsecondary Certificates, with Chuanyi Guo & Youngran Kim. IZA Discussion Paper No. 16081, 2023.

The Earnings and Employment of Certificate Earners in Kentucky, with Chuanyi Guo & Youngran Kim. Report prepared for the Kentucky Council on Postsecondary Education, 2022.

Getting it Right: Design Principles for Student Loan Servicing Reform. Third Way Academix Paper, 2021.

Who Earns Certificates in Kentucky? 2005–2006 to 2018–2019, with Youngran Kim. Report prepared for the Kentucky Council of Postsecondary Education, 2021.

Certificates Awarded in Kentucky, 2005-06 to 2018-19, with Youngran Kim. Report prepared for the Kentucky Council of Postsecondary Education, 2021.

Credit Standards in the PLUS Student Loan Program: Examining Access and Equity, with Stephanie Riegg Cellini & Dubravka Ritter. Brookings Institution Report, 2020.

Federal Student Loan Servicing Accountability and Incentives in Contracts, with Andrew Sullivan. Federal Reserve Bank of Philadelphia Discussion Paper DP20-05, 2020.

The Opioid Crisis and Community-level Spillovers onto Children's Education, with John Tyler. Brookings Institution Report, 2020.

What Happens to Students When the Federal Government Sanctions Colleges? Third Way Academix Paper, 2019.

Different Degrees of Debt: Explaining Student Borrowing in the For-Profit, Non-Profit, and Public Sectors, with Stephanie Cellini. Brown Center on Education Policy at the Brookings Institution Policy Brief, 2016.

An Experiment on Information Use in College Student Loan Decisions. Federal Reserve Bank of Philadelphia Working Paper 16-18, 2016.

Missouri Department of Corrections Community Reentry Funding Round 8 Executive Report, with the Institute of Public Policy, 2016.

Missouri Department of Corrections Community Reentry Funding Round 6 Executive Report, with the Institute of Public Policy, 2014.

Mississippi Building Blocks 2013-2014 Evaluation Report, with the Center for Family Policy & Research, 2014.

Student Loan Repayment and College Accountability. Federal Reserve Bank of Philadelphia Payment Cards Center Discussion Paper Series, 2013.

Impact of the Mortgage Meltdown on the HMDA Data, with David Skanderson. *ABA Bank Compliance*, 31(1), 2010.

Understanding the Complexity of Women Veterans' Career Transitions, with the Business and Professional Women's Foundation, 2009.

SELECTED FUNDED PROJECTS (ON LEAVE IN 2023 & 2024)

2022–2025 Principal Investigator, Arnold Ventures Grant, with Jonathan Glater (Co-PI): “Disparate Risk and Burden in the Student Loan System.” \$312,000.

2022–2025 Principal Investigator, Walton Family Foundation Grant, with Ron Zimmer (Co-PI): “Workforce-Aligned Educational and Employment Programs and Pathways.” \$517,000.

- 2020–2022 Principal Investigator, Arnold Ventures Grant: “The Labor Market Returns to Short-Term Credentials.” \$148,000.
- 2021–2021 Principal Investigator, TIAA Institute Grant: “Credentials, COVID-19, and the Higher Education Workforce.” \$65,000.
- 2021–2021 Principal Investigator, Arnold Ventures Funded Project: “Student Loan Servicing Reform.” \$14,000.
- 2020–2021 Principal Investigator, Kentucky Council on Postsecondary Education Grant: “Postsecondary Credentials in Kentucky.” \$87,000.
- 2020–2021 Co-Principal Investigator, Student Loan Law Initiative Research Grant Program, with Lesley Turner (PI): “The Effect of Income Driven Repayment on Financial and Social Outcomes.” \$15,000.
- 2019–2020 Principal Investigator. National Science Foundation Research Grant, with Cory Koedel (Co-PI) in collaboration with Joyce Main (PI): “Connecting State-Level to National-Level Trends in Engineering Degree Attainment” (Supplement to “Understanding the Role of High Schools in Diversifying and Promoting Undergraduate Engineering Degree Attainment.”) \$71,000.
- 2019–2020 Principal Investigator. Institute for the Study of Free Enterprise Research Grant, University of Kentucky: “Student Loan Servicer Accountability.” \$10,000
- 2018–2020 Principal Investigator. Postdoctoral Fellow Program, National Academy of Education/Spencer Foundation: “Confined Learning: Who Participates in Education While Incarcerated and What are the Benefits?” \$70,000.
- 2015–2018 Principal Investigator. National Science Foundation Research Grant, with Cory Koedel (Co-PI) in collaboration with Joyce Main (PI): “Understanding the Role of High Schools in Diversifying and Promoting Undergraduate Engineering Degree Attainment.” \$386,000.
- 2016–2017 Principal Investigator. University of Missouri System Research Board Research Grant, with Peter Mueser (Co-PI): “Exploratory Analysis of the Prison GED.” \$30,000.
- 2015–2016 Program Evaluator. Missouri Department of Corrections Community Reentry Funding Programs, Round 8, with the Institute of Public Policy.
- 2014–2015 Co-Principal Investigator. Association for Institutional Research Grant, with Lesley Turner (PI) & Stephanie Cellini (Co-PI): “Competition and Crowd-Out: Evidence from Local Higher Education Markets.” \$40,000.
- 2014–2015 Principal Investigator. W.E. Upjohn Institute for Employment Research: “Income-Tested College Financial Aid and Labor Disincentives.” \$5,000.

- 2014–2015 Principal Investigator. University of Missouri Research Council Research Grant: “What Explains the Growth of For-Profit Colleges?” \$7,000.
- 2013–2014 Program Evaluator. Missouri Department of Corrections Community Reentry Funding Programs, Round 6, with the Institute of Public Policy.
- 2014 Program Evaluator. Mississippi Building Blocks Early Childhood Education Program, with the Center for Family Policy & Research.
- 2011–2012 Principal Investigator. US Department of Labor Employment & Training Administration Research Grant: “Effects of Working on the Postsecondary Academic Performance of Learning Workers and Working Learners.” \$10,000.

TEACHING

University of Kentucky: Causal Inference (graduate); Public Program Evaluation (graduate); Graduate level independent studies: Urban Policy; Insurance and Risk Policy; Financial Literacy and Knowledge; Human Capital Policy

University of Missouri: Advanced Research Methods (graduate); Discrimination and Public Policy (graduate); Higher Education Policy (graduate); Higher Education Finance (graduate); Policy Analysis (graduate); Graduate level independent studies: Human Capital Policy

George Washington University: Anti-Discrimination Policies in Housing, Education, and the Workforce (graduate); Maximum Likelihood and Causal Modeling (co-taught, graduate)

City College of San Francisco: Courses in business methods and software (sub-baccalaureate)

ADVISING

Primary Advisor/Co-Advisor, PhD Students (First job placement): Barrak Algharabali, 2019 (Assistant Professor, Kuwait University); J. Felix Ndashimye, 2019 (Postdoc, Vanderbilt University); Andrew Sullivan, 2021 (Assistant Professor, Southern Illinois University Edwardsville); Sam Owens, 2024 (Senior Analyst, Tennessee Department of Human Services); David Shi (in progress); Regina Lewis (in progress); Emily Wilcox (in progress)

Postdoctoral Associates (First job placement): Youngran Kim, 2020–2022 (Research Associate, Michigan State University); Chuanyi Guo, 2021–2022 (Assistant Research Professor, University of Kentucky)

ADVISORY PANELS & CONFERENCE ORGANIZING

- 2023 Section Co-chair, Association for Public Policy Analysis & Management Conference

- 2022 Co-Organizer, Short-Term Credentials in Postsecondary Education: Dynamics, Returns, and Funding Conference, Federal Reserve Bank of Philadelphia
- 2021 Co-Organizer, Financial Viability of Institutions of Higher Education Symposium, Federal Reserve Bank of Philadelphia
- 2019 Expert Panel, Statistical Significance in NCES Data Reporting, National Center for Education Statistics, US Department of Education
- 2019 Technical Review Panel, National Postsecondary Student Aid Study 2019-20, National Center for Education Statistics, US Department of Education
- 2019 Technical Review Panel, IPEDS Monitoring Emerging Issues in Higher Education, National Center for Education Statistics, US Department of Education
- 2016 Co-Organizer, Student Loans and Socioeconomic Mobility Symposium, Federal Reserve Bank of Philadelphia
- 2015 Co-Organizer, Student Loan Repayment Policy Conference, Federal Reserve Bank of Philadelphia

SELECTED PROFESSIONAL & NON-PROFIT SERVICE

- 2022–2024 Internal Advisory Board, UNITE Research Priority Area, University of Kentucky
- 2019–2023 Policy Issues Committee, Network of Schools of Public Policy, Affairs, and Administration (NASPAA)
- 2016–2022 National Leadership Council, Center for Excellence in Financial Counseling
- 2019 Kentucky Postsecondary Affordability Initiative Working Group, Prichard Committee for Academic Excellence
- 2007–2010 Regional Board of Directors, Indego Africa Project
- 2006–2007 Board of Directors, Bay Area Wilderness Training

HONORS & AWARDS

- 2022 Research Leadership Academy Career Development Award, University of Kentucky
- 2018 Postdoctoral Fellow, National Academy of Education/Spencer Foundation
- 2017 Outstanding Reviewer Award, Review of Educational Research
- 2015 Emerging Education Policy Scholar, Fordham Institute/AEI
- 2014 Early Career Research Award, W.E. Upjohn Institute for Employment Research
- 2014 Fellow, Institute for Higher Education Law & Governance Higher Education Finance Roundtable

- 2013 Outstanding Dissertation Award, Association for Education Finance & Policy
- 2012 Pi Alpha Alpha, National Honor Society for Public Affairs

UPDATED MARCH 2025