

CAROLINE WELTER

West Virginia University
Morgantown, WV 26505
Email: caroline.welter@mail.wvu.edu

Department of Economics
Phone: (681) 285-0126
Website: <https://carolinewelter.com/>

EDUCATION

Ph.D. Economics, West Virginia University, expected May 2026
Certificate University Teaching, West Virginia University, 2025
M.A. Economics, West Virginia University, 2023
M.Sc. Economics, Western Paraná State University, 2019
B.S. Economics, Western Paraná State University, 2017

FIELDS OF SPECIALIZATION

Primary: Health Economics

Secondary: Regional and Urban Economics, Public Policy, Applied Microeconomics

DISSERTATION

Three Essays in Health Economics

Committee: Dr. Daniel Grossman (Chair), Dr. Heather Stephens, Dr. Brad Humphreys, Dr. Jane Ruseski

JOB MARKET PAPER

“The Impact of SSA Field Office Closures on Disability Program Participation”

This paper estimates the impact of Social Security Administration (SSA) field office closures on participation in federal disability benefit programs. I exploit the uniform, nationwide closure of over 1,200 SSA field offices during the COVID-19 lockdown period as a natural experiment. Using a difference-in-differences framework, I compare changes in the number of newly enrolled disabled beneficiaries across ZIP codes with and without a local SSA office. The results show that, on average, closures reduced the number of new disability beneficiaries by 2.3%. The effects are significantly larger in non-metropolitan areas (-9.4%) and in communities with low internet access (-3.5%), suggesting that limited digital infrastructure exacerbated the barriers imposed by the loss of in-person services. These findings provide evidence that in-person administrative access plays a vital role in facilitating disability program enrollment, particularly for vulnerable and digitally underserved populations. The results highlight the risks associated with digital-only service delivery models and emphasize the importance of maintaining physical access points in the design of equitable public service systems.

PUBLICATIONS AND R&Rs

“Assessing the Local Cost of Urban Climate Resilience: An Analysis of the NYC Financial District and Seaport Climate Resilience (FiDi) Master Plan”, (2025), with Daniel Centuriao. *Papers in Regional Science*, 104(5), 100110.

“Regional Economic Impacts of COVID-19 Lockdowns and Mitigation Effects of Stimulus Checks and Unemployment Insurance”, (2025), with Daniel Centuriao, Amir Ferreira Neto, and Fernando Perobelli (*Forthcoming at Economic Analysis and Policy*).

“Identification and Analysis of the Evolution of Local Productive Arrangements”, with Daniel Centuriao and Luiz Cypriano. *Journal of Regional Analysis & Policy*, 51 (2), 49–66.

WORKING PAPERS

“Is Obesity Affected by Urban Sprawl? Evidence from Brazil”, with Jane Ruseski.

“Aggregation Bias and Input-Output Regionalization: Detail or Accuracy?” Regional Research Institute Working Papers, with Randall Jackson.

WORK IN PROGRESS

“Maternal Responses to Immunization, Microcephaly, and Infant Mortality due to the Zika Epidemic”, dissertation chapter.
“Continuous Glucose Monitoring (CGM) Adoption After Medicaid Insurance Coverage Expansion”, with Dr. Daniel Grossman and Dr. Amanda Gaulke, dissertation chapter.

TEACHING EXPERIENCE

Instructor, Principles of Microeconomics (undergrad), West Virginia University, Summer 2024, Fall 2024, and Spring 2025 (large session of 300 students).

RELEVANT RESEARCH AND WORK EXPERIENCE

Research Assistant, Prof. Heather Stephens, Regional Research Institute at WVU, Spring 2023–Present.
Research Assistant, Prof. Randall Jackson, Regional Research Institute at WVU, Fall 2021–Fall 2022.

GRANTS AND AWARDS

2025: *Graduate Student Workshop Participant*, Western Economic Association International (WEAI).
2025: *Diversity Scholarship Recipient*, American Society of Health Economists (ASHEcon).
2025: *Honorable Mention*, Graduate Student Paper Competition, Pennsylvania Economic Association Annual Meeting.
2024: *Scholarship Recipient*, Burks Family Fund for Economic Research.
2024: *Winner*, M. Jarvin Emerson Student Paper Competition, 54th Annual Mid-Continent Regional Science Association Conference.
2022: *Scholarship Recipient*, NARSC/NERSA Summer School, Cornell Tech Campus – NYC.
2017: *Winner*, 30th Paraná Science and Technology Award, State Secretariat for Science, Technology, and Higher Education of Paraná, Brazil.

CONFERENCE AND SEMINAR PRESENTATIONS

2025: American Society of Health Economists (ASHEcon), Western Economic Association International, Pennsylvania Economic Association, Southern Regional Science Association, Mid-Continent Regional Science Association; **2024:** Southern Economics Association, North American Meetings of the Regional Science Association International, Southern Regional Science Association, Mid-Continent Regional Science Association; **2023:** North American Meetings of the Regional Science Association International, Southern Regional Science Association; **2022:** North American Meetings of the Regional Science Association International, Southern Regional Science Association;

PROFESSIONAL SERVICE

Referee for *Journal of Regional Analysis & Policy*

COMPUTATIONAL SKILLS

R, Stata, Matlab, Eviews, Python, Markdown, LaTeX, ArcGIS, and QGIS.

REFERENCES

Prof. Daniel Grossman	West Virginia University	Daniel.Grossman@mail.wvu.edu	(715) 225-6992
Prof. Heather Stephens	West Virginia University	Heather.Stephens@mail.wvu.edu	(605) 488-0099
Prof. Brad Humphreys	West Virginia University	Brad.Humphreys@mail.wvu.edu	(304) 293-7871
Prof. Jane Ruseski	West Virginia University	Jane.Ruseski@mail.wvu.edu	(304) 293-7835