

# William Jeziorski

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## Education

<b>University of Illinois at Urbana-Champaign</b> <i>Ph.D. in Economics</i>	2021 – Present
<b>University of Illinois at Urbana-Champaign</b> <i>BS Statistics, Econometrics and Quantitative Economics</i>	2016-2019

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## Research Interests

**Industrial Organization, Political Economy, Microeconomics**

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## Publications

**Homeowners Insurance and Climate Change:** with Shanthi Ramnath. *Chicago Fed Letter*, No. 460, September 2021

*Summary:* In this Chicago Fed Letter, we use data from the American Housing Survey (AHS) to provide new insights into how insurance coverage is distributed among homeowners in the United States and what that implies for the potential impact of climate change on homeowners. Unlike car insurance, homeowners insurance is not required by law. Rather, homeowners are generally required to have insurance as a condition for mortgage financing. Between 2007 and 2017, we estimate that about 6% of all U.S. homeowners lacked insurance on their property. Overall, our results highlight that while homeowners insurance is common, it is not universal, which means that some homeowners are exposed to a significant level of financial risk from climate change.

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## Works in Progress

**"Grouping in Dynamic Games: An Empirical Analysis Using NASCAR"**

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## Research Experience

**Research Assistant for Russell Weinstein:** 2022

Worked on a new project that analyzes how normal schools affected education-related outcomes when compared to counties that chose asylums over normal schools.

**Federal Reserve Bank of Chicago:** 2019-2021

Worked for the Insurance Initiative under Richard Rosen. Projects included work on insurer's holdings of financial derivatives, homeowner risk due to lack of homeowners insurance, and managing the acquisition of quarterly data from S&P.

**Undergraduate Research Assistant for Russell Weinstein:** 2018

Looked through state legislatures for rules regarding restrictions on type of employment due to conviction of a crime.

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## Fellowships, Honors, and Awards

**Summer Fellowship** Summer 2023

**List of Teachers Ranked as Excellent by Their Students** Spring 2023

*Teaching Experience*

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Department of Economics - University of Illinois at Urbana-Champaign

***Head Teaching Assistant:***

*Spring 2023, Fall 2023:* ECON 203 - Economic Statistics II

***Teaching Assistant:***

*Fall 2022, Summer 2023:* ECON 203 - Economic Statistics II