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MIT PLACEMENTADMINISTRATOR

Ms. Shannon May  
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 617-324-5857

**DOCTORAL STUDIES**

Massachusetts Institute of Technology (MIT)  
 PhD, Economics, Expected completion June 2024  
 DISSERTATION: “Essays in Public and Behavioral Economics”

## DISSERTATION COMMITTEE AND REFERENCES

Professor Amy Finkelstein  
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**PRIOR EDUCATION**

Dartmouth College  
 A.B. mathematics, *summa cum laude*, with honors

2016

**CITIZENSHIP**

United States

**GENDER:** Male**FIELDS**

Primary Fields: Public Economics, Behavioral Economics  
 Secondary Fields: Labor Economics

**RELEVANT POSITIONS**

Research Assistant to Professors John Beshears, James Choi,  
 David Laibson, and Brigitte Madrian

2016–2018

**FELLOWSHIPS, HONORS, AND AWARDS**

NBER Pre-Doctoral Fellowship on Consumer Financial  
 Management  
 Jerry A. Hausman Dissertation Fellowship

2023–2024

2021–2022

# MIT Economics

CHARLIE RAFKIN

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<i>American Economic Review: Insights</i> Excellence in Refereeing Award	2020, 2021, 2022
Harvard Mind Brain Behavior Grant	2021
Russell Sage Foundation, Computational Social Science Small Grant	2020
George and Obie Shultz Fund Grants	2018–2023
Harvard Foundations of Human Behavior Grant	2019
Harvard Warburg Fund	2019
National Science Foundation Graduate Research Fellowship	2018–2023
Phi Beta Kappa, Junior Induction	2015

## PROFESSIONAL ACTIVITIES

Referee for *American Economic Journal: Applied Economics*, *American Economic Journal: Economic Policy*, *American Economic Review*, *American Economic Review: Insights*, *American Journal of Health Economics*, *Empirical Economics*, *European Journal of Law and Economics*, *Journal of Development Economics*, *Journal of Economic Surveys*, *Journal of Health Economics*, *Journal of Policy Analysis and Management*, *Journal of Political Economy*, *Journal of Public Economics*, *Oxford Bulletin of Economics and Statistics*, *Quarterly Journal of Economics*, *Review of Economic Studies*, *Review of Economics and Statistics*, *Southern Economic Journal*

Mentor, MIT Application Assistance and Mentorship Program	2022
Co-Founder/Organizer/Mentor, MIT Application Assistance and Mentorship Program	2020–2022
Organizer, MIT Public Finance Lunch	2021–2022
Organizer, MIT Behavioral Lunch/Tea	2020–2021
Organizer, MIT Third-Year Lunch	2020–2021

## PUBLICATIONS

**“Intergenerational Mobility in India: New Measures and Estimates from Across Time and Social Groups” (with Sam Asher and Paul Novosad), September 2022. Forthcoming at *American Economic Journal: Applied Economics*.**

- Innovative Policy Research Award (Asian Development Bank/International Economic Association), 2022.

**“Optimal Regulation of E-cigarettes: Theory and Evidence” (with Hunt Allcott), *American Economic Journal: Economic Policy*, November 2022.**

**“Mortality Change Among Less Educated Americans” (with Sam Asher and Paul Novosad), *American Economic Journal: Applied Economics*, October 2022.**

**“When Guidance Changes: Government Stances and Public Beliefs” (with Advik Shreekumar and Pierre-Luc Vautrey), *Journal of Public Economics*, April 2021.**

## RESEARCH PAPERS

### **“Eviction as Bargaining Failure: Misperceptions and Hostility in the Rental Housing Market” (with Evan Soltas) (Job Market Paper)**

**Abstract:** Formal eviction from rental housing is widespread and costly, spurring interest in anti-eviction policies. The desirability of policy intervention depends on whether evictions come from efficient non-bargaining or inefficient bargaining failures. We test for two causes of bargaining failure — hostile social preferences and misperceptions — by conducting lab-in-the-field experiments in Memphis, Tennessee with 1,808 tenants and 373 landlords facing eviction. We find that 25–39% of relationships engage in dominated hostile behaviors in real-stakes Dictator Games. Both parties misperceive court or bargaining payoffs in ways that undermine bargaining. Motivated by the possibility of inefficient eviction, we evaluate an emergency rental assistance program in Memphis using administrative data. Event-study estimates suggest the program had small effects on eviction. Combining the event-study and lab-in-the-field results, we estimate a bargaining model and find that about 20% of evictions are inefficient, of which about 70% are caused by hostility. These forces affect eviction policy: Perverse selection on altruism partially explains the program’s small treatment effects.

### **“The Welfare Effects of Eligibility Expansions: Theory and Evidence from SNAP” (with Jenna Anders), November 2022. Conditionally accepted at *American Economic Journal: Economic Policy*.**

**Abstract:** We study the U.S. rollout of eligibility expansions in the Supplemental Nutrition Assistance Program. Using administrative data from the U.S. Department of Agriculture, we show that expanding eligibility raises enrollment among the inframarginal (always-eligible) population. Using an online experiment and an administrative survey, we find evidence that information frictions, rather than stigma, drive the new take-up. To interpret our findings, we develop a general model of the optimal eligibility threshold for welfare programs with incomplete take-up. Given our empirical results and certain modeling assumptions, the SNAP eligibility threshold is lower than optimal.

### **“Self-Targeting in U.S. Transfer Programs” (with Adam Solomon and Evan J. Soltas), June 2023.**

- Honorable Mention: Best Student Paper (ITAX Award), 2023.

**Abstract:** Transfer receipt is voluntary and costly, generating “self-targeting” through selective take-up among the eligible. How does self-targeting select on need, and what are its policy implications? We show self-targeting is advantageous in eight U.S. transfers: On average, recipients have lower consumption and lifetime incomes than eligible nonrecipients with similar current incomes. Due to self-targeting, these transfers provide 50 to 75 percent more to the consumption-poorest and lifetime-poorest than would automatic transfers that are distributionally equivalent by income. Self-targeting makes automatic transfers undesirable: We estimate the social benefits of self-

targeting are approximately six cents per transfer dollar, generally exceeding the social costs of ordeals.

## RESEARCH IN PROGRESS

### **“Legal Assistance for Evictions: Impacts and Demand” (with Aviv Caspi)**

**Abstract:** We randomize the provision of lawyers to tenants facing eviction in Memphis, Tennessee, who are otherwise seldom represented in court ( $N = 286$  treated, 793 control; assignment ongoing and expected to exceed 320 treated units). Despite landlord-friendly eviction law, midline estimates suggest that providing a lawyer reduces tenant eviction judgment rates within 60 days by about 26 percentage points (62% of control). Endline surveys suggest attorneys also reduce informal evictions and affect informally bargained outcomes like out-of-pocket payments from tenants to landlords. When a concurrent emergency rental program concludes, some results attenuate, suggesting attorneys may have been particularly successful because they performed the function of connecting tenants to social services. We use incentivized surveys to elicit applicants’ willingness to pay (WTP) for attorneys and compute the Marginal Value of Public Funds (MVPF) of publicly providing attorneys. The MVPF is about 4 — more than double the standard MVPF we obtain from calibrating WTP based on treatment effects — although neither method accounts for potential general-equilibrium effects or negative effects on landlords.

### **“Preferences for Rights” (with Aviv Caspi and Julia Gilman)**

**Abstract:** Many debates over in-kind provision emphasize preferences for “rights,” a form of non-welfarist preferences — for instance, “right to counsel” for indigent legal defense and “right to health care.” We test for preferences for rights, and their influence on redistributive choices, with incentivized online experiments ( $N = 1,800$ ). Participants face choices to allocate health care and legal counsel to tenants facing eviction. Participants exhibit behaviors that preferences for rights rationalize, and which are dominated if preferences were entirely welfarist. The magnitude of non-welfarist behaviors with lawyers and health care exceeds that with comparison goods which are less related to rights (bus passes and YMCA membership). Those with non-welfarist preferences exhibit “anti-targeting,” in which they allocate lawyers and health care more universally than cash or comparison goods. At least 25% of participants are non-welfarist, compared to at most 20% who are welfarist.