

**ANDREW COHEN**  
**Curriculum Vitae**  
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**Contact Information:**

Federal Reserve Board  
Division of Research of Statistics  
Mailstop 149  
Washington, DC 20551

Phone: 202-452-2612  
Fax: 202-728-5838  
email: [andrew.m.cohen@frb.gov](mailto:andrew.m.cohen@frb.gov)

**Professional Experience:**

- Senior Economist, Federal Reserve Board of Governors, September 2009 – Present
- Economist, Federal Reserve Board of Governors, July 2003 – September 2009
- Assistant Professor, Department of Economics, University of Virginia, August 2000 – May 2003
- Visiting Professor, College of Business, Arizona State University, August 2002 – December 2002

**Areas of Interest:**

- Industrial organization, applied econometrics, structured finance, banking

**Education:**

- PhD Economics, Northwestern University, 2001
- BA Economics and Philosophy, Magna Cum Laude, Bucknell University, 1993

**Published and Forthcoming Papers:**

- Investment Strategies and Market Structure: An Empirical Analysis of Bank Branching Decisions (with Michael J. Mazzeo), *Journal of Financial Services Research*, forthcoming.
- Identifying Price Discrimination when Product Menus are Endogenous, *Southern Economic Journal*, forthcoming.
- Calculating Upper and Lower Probability Bounds on the Outcomes of Large Entry Games, *Economics Letters*, 107(2010): 324-326.
- Package Size and Price Discrimination in the Paper Towel Market, *International Journal of Industrial Organization*, 26(2008): 502-516.
- Market Structure and Competition among Retail Depository Institutions (with Michael J. Mazzeo), *Review of Economics and Statistics*, 89(2007): 60-74.
- Market Structure and Market Definition: The Case of Small Market Banks and Thrifts, *Economics Letters*, 85 (2004) pp.77-83.

**Papers under Review:**

- Endogenous Market Structure with Product Differentiation: Competition between Banks and Thrifts (with Mark Manuszak), revision requested by *Journal of Business and Economic Statistics*.
- Competition and Crowding-Out among Public, Non-Profit and For-Profit Organizations: Evidence from Outpatient Substance Abuse Treatment, (with Beth Freeborn and Brian McManus), revision requested by *The Rand Journal of Economics*.

**Working Papers and Work in Progress:**

- Testing for Rating Shopping in CMBS Originations
- Estimating Strategic Complementarities in Credit Union's Outsourcing Decisions (with Ron Borzekowski).
- Differences Across Originators in CMBS Loan Performance (with Lamont Black, Sean Chu, and Joseph Nichols).

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**Other Publications:**

- Market Structure and Investment Strategies: The Case of Bank Branching Decisions (with Michael J. Mazzeo), *Proceedings of the 41<sup>st</sup> Annual Conference on Bank Structure and Competition*, pp. 177-188, 2005.
- Using Market Structure to Assess Differentiation between Retail Depository Institutions (with Michael J. Mazzeo), *Proceedings of the 40<sup>th</sup> Annual Conference on Bank Structure and Competition*, pp. 255-266, 2004.

**Presentations:**

Academic: Duke University, University of Virginia (2), University of Missouri (2), Drexel University, University of Arizona, Arizona State University, Washington University, UCLA, University of Kentucky, Iowa State University, University of California Davis, Cornell University, Northwestern University (2)

Government: Federal Reserve Board, Department of Justice

Private Sector: IBM TJ Watson Research Center, Charles River Associates, Arthur Andersen

Conferences: ARUEA Summer Meetings, Kansas City Fed “Financial Real Estate” Conference, International Industrial Organization Conference (2), Chicago Fed Bank Structure Conference (2), Econometric Society World Congress (2), Western Economic Association, Society for Computational Economics, Southern Economic Association

**Refereeing:** *National Science Foundation, Rand Journal of Economics, Review of Economics and Statistics, Journal of Industrial Economics, International Journal of Industrial Organization, Journal of Money Credit and Banking, Journal of Banking and Finance, Southern Economic Journal*