

Ted Loch-Temzelides

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Current Positions

George and Cynthia Mitchell Professor in Sustainable Development, Department of Economics, Rice University

Baker Institute Rice Scholar, James A. Baker III Institute for Public Policy, Rice University

Faculty Member, Rice360 Institute for Global Health Technologies, Rice University

Faculty Scholar, Rice University Sustainability Institute, Rice University

Fields and Areas of Research

Fields

Natural resources and environmental economics, mathematical economics and game theory, maritime economics, economics and ecology

Areas of Research

Energy developments in southeast Europe, optimal transport theory, dynamic optimal contracts under private information, optimal technology adoption and economic growth

Highest Education

Ph.D., Economics, University of Minnesota, September 1995
Thesis: "Essays in Banking, Competition, and Bank Runs"

Honors and Affiliations

Honors and sponsored research

- *Fulbright scholar*, University of Bordeaux, France, Spring 2026
- Commissioner, [Lancet Preventing Pandemics at the Source Commission on Prevention of Viral Spillover](#), 2023-26
- Biodiversity working group grant, with Scott Egan, Kory Evans, Lacy Johnson, Tom Miller, and Maggie Tsang, *Rice University Sustainability Institute*, 2025
- Member, [Ecological-Epidemiological-Economic \(E3E\) International Research Network](#), sponsored by the CNRS
- Reducing the Risk of Pandemics through Primary Prevention, *Creative Ventures Fund Grant*, Rice University, 2023
- International Affairs Fellowship in International Economics, *Council on Foreign Relations*, 2020-21
- The Environmental Impacts of COVID-19 in Texas: Understanding Trade-Offs of Plausible Low-Carbon Futures, with Sylvia Dee (Earth, Environmental & Planetary Sciences), Carrie Masiello (Earth, Environmental & Planetary Sciences), and Mark Torres (Earth, Environmental & Planetary Sciences); *Rice COVID-19 Research Fund Grant*, Rice University, 2020
- Resilience of Industrial and Energy Infrastructure, with Philip Bedient (Civil and Environmental Engineering), Pedram Hassanzadeh (Mechanical Engineering), Rachel Meidl (Baker Institute for Public Policy), and Jamie Padgett (Civil and Environmental Engineering); *Rice Energy and Environment Initiative (E2I) Seed Grant*, Rice University, 2018

- Economic and Environmental Assessment with the Rice World Energy Model, with Daniel S. Cohan (Civil and Environmental Engineering); *Rice Energy and Environment Initiative (E2I)* Seed Grant, Rice University, 2014
- Research Professorship Award, *SSRI*, Rice University, 2013
- *Banco de Portugal* Grant, 2011
- *National Science Foundation* Grant #0517862, Mechanism Design and Payment System Analysis), 2005-2008
- Henry B. Tippie Research Fellowship, *University of Iowa*, 2001
- Old Gold Summer Fellowship, *University of Iowa*, 1998, 2000
- Collegiate Teaching Award, *Henry B. Tippie College of Business, University of Iowa*, 1999

Fellowships

- Pan-African Scientific Research Council
- CESifo Research Network-Munich

Sample Keynote Presentations

- Rennes School of Business Leading Sustainability Transformations Summit, 2023
- World Pandemic Research Network Conference, 2022
- 3rd Vietnam Symposium on Leadership and Public Policy, 2021
- Public Policy for a Green Transition Panel Speaker, EconPol Europe Annual Conference, 2021
- Vietnam Sustainability Conference, 2019

Editorial Boards

Associate editor:

- *Economic Theory*
- *Economic Theory Bulletin*
- *PLOS ONE*
- *Journal of Climate Finance*

Other committees

- Guest Editor (with Raouf Boucekkine): *Economic Theory* Special Issue on Mathematical Economic Epidemiology Models
- Asia Meeting of the Econometric Society, East & Southeast Asia, Scientific Committee, Hanoi, Vietnam, 2026
- Commodity and Energy Markets Association (CEMA) Annual Meeting, Scientific Committee, Houston, Texas, 2025
- International Symposium on Climate, Finance, and Sustainability, Scientific Committee, Dauphine University, Paris, France, 2024
- Asia Meeting of the Econometric Society, East & Southeast Asia, Scientific Committee, 2024
- Frontiers of Modeling in Economic Epidemiology Conference, co-organizer (with Raouf Boucekkine), Paris, France, October 2023
- Vietnam Symposium in Climate Transition, Scientific Committee Advisor, 2023
- 11th International Research Meeting in Business and Management (IRMBAM) Conference Co-Chair, 2022, 2023
- Joint American Economic Association/International Association for Energy Economics Panel Session Organizer and Chair, ASSA Winter Meetings 2018, 2019, 2020, 2021, 2022, 2023
- Session Organizer, SAET Conference, 2009, 2011, 2013, 2017, 2019, 2023, 2025
- Program Organizing Committee, Hydrocarbon Economics and Evaluation Symposium (Houston, Texas), May 2016
- Organizing Committee, 8th SAET Conference, 2007

Sample Service

- Sustainability Institute Postdoctoral Fellows Recruitment Committee, Rice University, 2024
- Director of Graduate Studies, Department of Economics, Rice University, 2024-present
- Faculty Senate – Social Sciences Representative, Rice University, 2024-present
- Junior Faculty Mentor, Economics Department, Rice University, 2022 – present
- Senior Recruitment Committee Chair, Economics Department, Rice University, 2021 - 2022
- Agricultural & Applied Economics Association Mentoring Matchup Program (served as Mentor to Three Junior Faculty), 2020 - 2021
- Environmental Initiative Task Force Committee (developed a proposal for the creation of an Environmental Institute at Rice University), 2019 - 2020
- PhD Student Placement Director, Department of Economics, Rice University, 2019-2022
- Co-organizer (with Kerry Back), Business and Economics Workshop, jointly run between the Jesse H. Jones Graduate School of Business and the Economics Department, Rice University, 2015 - 2020
- Martel College Magister, Rice University, managed a college consisting of over three hundred undergraduate students and five staff members. Raised funds and finalized the creation of the Martel College Endowment, 2010 – 2016
- Board of Directors, French-American Chamber of Commerce - Houston Chapter, 2012 - 2016 (Vice-President, 2015 - 2016)
- Committee on Undergraduate Curriculum, Rice University, 2017 - 2020
- Social Sciences Faculty Advisory Committee, Rice University, 2015 - 2016
- Masters of Energy Economics Organizing and Admission Committees, Rice University, 2015 - 2020
- Masters of Global Affairs Founding Committee, Rice University, 2014 - 2015 (created a Global Affairs Masters degree at Rice University)
- Athletics Committee, Rice University, 2012 - 2015
- Economics Department External Chair Search Committee, Rice University, 2013
- Promotion and Tenure Committee, Rice University, 2009 – 2010

Publications

Journal Articles

["Symbiosis emergence and abandonment in nature: a coordination game approach,"](https://doi.org/10.1007/s12080-025-00631-w) with Simon Levin, *Theoretical Ecology* **19:3** (2026) <https://doi.org/10.1007/s12080-025-00631-w> (2026)

["Pollution and Labor Productivity: Evidence from Chilean Cities,"](http://documents.worldbank.org/curated/en/099812111182231939/IDU0251d91b00d0ca04c220a7a904e8be83b193d) with Hasan Dudu, Charl Jooste, and James Robert Sampi Bravo, under revision, *Environmental and Resource Economics*, Policy Research working paper no. **WPS 10236**, *World Bank Group*, (2025)
<http://documents.worldbank.org/curated/en/099812111182231939/IDU0251d91b00d0ca04c220a7a904e8be83b193d>

["Electricity grids and geopolitical coercion: a game theoretic analysis of the synchronization of the Baltic States' networks with continental Europe,"](https://doi.org/10.1016/j.enpol.2024.114068) with Songying Fang, Amy Jaffe, and Chiara Lo Prete, *Energy Policy* **188 114068** (2024)
<https://doi.org/10.1016/j.enpol.2024.114068>

["Renewable Technology Adoption Costs and Economic Growth,"](https://doi.org/10.1016/j.eneco.2023.107255) with Bernardino Adao and Borghan Narajabad, *Energy Economics*, **129 107255** (2024)
<https://doi.org/10.1016/j.eneco.2023.107255>

[“Balancing Economic and Epidemiological Interventions in the Early Stages of Pathogen Emergence,”](#) with Raouf Boucekkine, Giorgio Fabbri, Fausto Gozzi, Andrew P. Dobson, Mercedes Pascual, and Cristiano Ricci, *Science Advances* **Vol. 9 (21)** (2023) <https://www.science.org/doi/10.1126/sciadv.ade6169>

[“The Costs and Benefits of Primary Prevention of Zoonotic Pandemics,”](#) with Aaron Bernstein, Amy W. Ando, Mariana M. Vale, Binbin V. Li, Hongying Li, Jonah Busch, Colin Chapman, Margaret Kinnaird, Katarzyna Nowak, Marcia C. Castro, Carlos Zambrana-Torrel, Jorge A. Ahumada, Lingyun Xiao, Les Kaufman, Lee Hannah, Peter Daszak, Stuart L. Pimm, and Andrew P. Dobson, *Science Advances* **Vol. 8 (5)** (2022) <https://www.science.org/doi/10.1126/sciadv.abl4183>

[“Race, Local Pollution, and COVID-19 Deaths in Texas,”](#) with A. Xu, C. Adiole, N. Botton, S. Dee, C. Masiello, M. Torres, and members of the Rice COVID-19 environmental project, *Scientific Reports* **12:1002** (2022) <https://doi.org/10.1038/s41598-021-04507-x>

[“On Fixed Points of Locally and Pointwise Contractive Set-Valued Maps with an Application to the Existence of Nash Equilibrium in Games,”](#) *Journal of Fixed Point Theory and Applications* **24:80** (2022) <https://doi.org/10.1007/s11784-022-00998-x>

[“Walrasian Equilibrium in Nature,”](#) *Proceedings of the National Academy of Sciences* **118 (27)** **e2020961118** (2021) <https://doi.org/10.1073/pnas.2020961118>

[“Conservation, Risk Aversion, and Livestock Insurance: the Case of the Snow Leopard,”](#) (2021) *Conservation Letters* **e12793**, <https://doi.org/10.1111/conl.12793>

[“Mercantilism’s Groundhog Day: A Trade War, the Trump Administration and Northeast Asia,”](#) with Ken Medlock and Wootung Chae, *Energy Strategy Reviews*, **38 100741** (2021) DOI: 10.1016/j.esr.2021.100741

[“A Cost-Benefit Analysis of the Jones Act: The Case of Product Tankers,”](#) with Igor Hernandez, Ken Medlock, and Anna Mikulska, *Journal of Transport Economics and Policy* **55(1)**, pp. 65-84(20) (2021) <https://doi.org/10.3828/jtep.2021.55.1.65>

[“A Double-Slit Experiment with Human Subjects,”](#) with John Duffy, *PLOS ONE* **16(2): e0246526** (2021) <https://doi.org/10.1371/journal.pone.0246526>

[“COVID-19 and the Value of Safe Transport,”](#) with Ken Medlock and Elsie Hung, *Scientific Reports*, **11:21707** (2021) <https://doi.org/10.1038/s41598-021-01202-9>

[“Ecology and Economics for Pandemic Prevention,”](#) with Andrew P. Dobson, Stuart Pimm, Lee Hannah, Les Kauffman, Jorge A. Ahumada, Amy W. Ando, Aaron Bernstein, Jonah Busch, Peter Daszak, Jens Engelman, Margaret Kinnaird, Binbin Li, Thomas Lovejoy, Katarzyna Nowak, Patrick R. Roehrdanz, and Mariana M. Vale, *Science* **24 Vol. 369**, Issue **6502**, pp. 379-381 (2020) <https://www.science.org/doi/10.1126/science.abc3189>

[“Hurricane Surge Risk Assessment of Petroleum Infrastructure under Changing Climate Conditions,”](#) with Majid Ebad Sichani, Katherine A. Anarde, Kendall Capshaw, Pedram Hassanzadeh, Rachel A. Meidl, Jamie E. Padgett, and Philip B. Bedient, *Frontiers in Built Environment: Wind Engineering and Science* (2020) <https://doi.org/10.3389/fbuil.2020.00104>

[“Employment Impacts of Upstream Oil and Gas Investment in the United States,”](#) with Mark Agerton, Peter Hartley, and Kenneth B. Medlock III, *International Monetary Fund WP/15/28* (2015), *Energy Economics* **62** (2017) DOI: 10.1016/j.eneco.2016.12.012

[“Robust Dynamic Energy Use and Climate Change,”](#) with Xin Li and Borghan Narajabad, *Quantitative Economics* **7** (2016) <https://doi.org/10.3982/QE463>

[“Monetary Emissions Trading Mechanisms,”](#) with Cyril Monnet, *International Journal of Economic Theory* **12(1)** (2016) <https://doi.org/10.1111/ijet.12075>

[“Energy Sector Innovation and Growth,”](#) with Peter Hartley, Kenneth B. Medlock III, and Xinya Zhang, *The Energy Journal* **37(1)** (2016) <https://doi.org/10.5547/01956574.37.1.phar>

[“Local Employment Impact from Competing Energy Sources: Shale Gas versus Wind Generation in Texas,”](#) with Peter Hartley, Kenneth B. Medlock III, and Xinya Zhang, *Energy Economics* **49** (2015) <http://dx.doi.org/10.1016/j.eneco.2015.02.023>

[“New Alignments? The Geopolitics of Gas and Oil Cartels and the Changing Middle East,”](#) with Songying Fang and Amy Jaffe, *Economics of Energy and Environmental Policy* **3 (1)** (2014) DOI: 10.5547/2160-5890.3.1.sfan

[“Money Talks,”](#) with Marie Hoerova and Cyril Monnet, *Economics Letters* **116** (2012) <https://doi.org/10.1016/j.econlet.2012.06.017>

[“Optimal Clearing Arrangements for Financial Trades,”](#) with Thorsten Koepl and Cyril Monnet, *Journal of Financial Economics* **103** (2012) <https://doi.org/10.1016/j.jfineco.2011.08.008>

[“Competitive Behavior in Market Games: Evidence and Theory,”](#) with John Duffy and Alexander Matros, *Journal of Economic Theory* **146 (4)** (2011) DOI: 10.1016/j.jet.2011.05.013

[“Modeling the Experimental Process in the Social Sciences,”](#) *Journal of Mathematical Economics* **46 (4)** (2010) DOI: 10.1016/j.jmateco.2010.05.003

[“Self-Organized Criticality in a Dynamic Entry Game,”](#) with Andreas Blume and John Duffy, *Journal of Economic Dynamics and Control*, **34** (2010) DOI: 10.1016/j.jedc.2010.04.002

[“Fashion Statement,”](#) *Review of Economic Dynamics* **12 (4)** (2009) DOI: 10.1016/j.red.2009.02.005

[“A Dynamic Model of Settlement,”](#) with Thorsten Koepl and Cyril Monnet, *Journal of Economic Theory* **142 (1)** (2008) DOI: 10.1016/j.jet.2006.10.005

[“Liquidity, Money Creation and Destruction, and the Returns to Banking,”](#) with Ricardo Cavalcanti and Andres Erosa, *International Economic Review*, **46 (2)** (2005) <https://doi.org/10.1111/j.1468-2354.2005.00341.x>

[“A Model of Bureaucracy and Corruption,”](#) with Shouyong Shi, *International Economic Review* **45 (3)** (2004) <https://doi.org/10.1111/j.0020-6598.2004.00290.x>

[“Lack-of-Recall and Centralized Monetary Trade,”](#) with Jialin Yu, *International Economic Review*, **45 (4)** (2004) <https://doi.org/10.1111/j.0020-6598.2004.00303.x>

[“On the Local Interaction of Money and Credit,”](#) with Yi Jin, *Review of Economic Dynamics*, **7** (2004) [https://doi.org/10.1016/S1094-2025\(03\)00055-3](https://doi.org/10.1016/S1094-2025(03)00055-3)

[“Directed Matching and Monetary Exchange,”](#) with Dean Corbae and Randall Wright, *Econometrica* **71 (3)** (2003) <https://doi.org/10.1111/1468-0262.00424>

[“On the Geography of Conventions,”](#) with Andreas Blume, *Economic Theory* **22 (4)** (2003) <https://doi.org/10.1007/s00199-002-0350-3>

[“Matching and Money,”](#) with Dean Corbae and Randall Wright, *American Economic Review Papers and Proceedings* **92 (2)** (2002) <https://doi.org/10.1145/3465456.3467587>

[“Discrete Time Dynamics in a Random Matching Monetary Model,”](#) with Hector Lomeli, *Economic Theory* **20 (2)** (2002) <https://doi.org/10.1007/s001990100215>

[“Private Money, Settlement, and Discounts,”](#) with Steve Williamson, *Carnegie-Rochester Conference Series on Public Policy* **54** (2001) [https://doi.org/10.1016/S0167-2231\(01\)00041-0](https://doi.org/10.1016/S0167-2231(01)00041-0)

[“Payments Systems Design in Deterministic and Private Information Environments,”](#) with Steve Williamson, *Journal of Economic Theory* **99 (1/2)** (2001) DOI: 10.1006/jeth.2000.2769

[“Private Money and Reserve Management in a Random Matching Model,”](#) with Ricardo Cavalcanti and Andres Erosa, *Journal of Political Economy* **107 (5)** (1999) <https://doi.org/10.1086/250085>

[“Sequential Equilibrium and Competition in a Diamond-Dybvig Model,”](#) with Bernardino Adao, *Review of Economic Dynamics* **1** (1998) <https://doi.org/10.1006/redo.1998.0029>

[“Evolution, Coordination, and Banking Panics,”](#) *Journal of Monetary Economics* **40** (1997) [https://doi.org/10.1016/S0304-3932\(97\)00033-0](https://doi.org/10.1016/S0304-3932(97)00033-0)

Articles and Issue Briefs

[“European energy narratives emerging with Iran war,”](#) *Oil&Gas Journal* (2026)

“The Promise and Compromise of the WHO Pandemic Agreement for Spillover Prevention and One Health,” with Alexandra Finch, Neil M. Vora, Latiffah Hassan, Chris Walzer, Raina K. Plowright, Robyn Alders, Chyna Yong Suit-B, John H. Amuasi, Moses Mulumba, Sergio Guerrero-Sanchez, and Lawrence O. Gostin, *Lancet* (London, England) **405 10492** DOI: [https://doi.org/10.1016/S0140-6736\(25\)00632-4](https://doi.org/10.1016/S0140-6736(25)00632-4) (2025)

[“Reflect on Germany’s Energy Transition for Future US Strategies,”](#) Policy Brief, *Election 2024: Policy Playbook*, Rice University’s Baker Institute for Public Policy (2025) <https://doi.org/10.25613/MFXR-1Q80>

[“So Much for German Efficiency: A Warning for Green Policy Aspirations?”](#) Energy Insights, Rice University’s Baker Institute for Public Policy (2024)

[“Draft of WHO Pandemic Agreement plays down primary prevention,”](#) with The Lancet-PPATS Commission on Prevention of Viral Spillover, Thomas C Mettenleiter, and Andrea S Winkler, *Lancet* (London, England) **403 10426** (2024) DOI: [https://doi.org/10.1016/S0140-6736\(24\)00066-7](https://doi.org/10.1016/S0140-6736(24)00066-7)

[“Introduction to the Special Issue on Mathematical Economic Epidemiology Models,”](#) with Raouf Boucekkine, *Economic Theory* **77** (2024) <https://doi.org/10.1007/s00199-023-01541-w>

[“The future of ESG: the past may not be the best guide,”](#) Policy Brief, Rice University’s Baker Institute for Public Policy (2024)

[“Working from Home? Commuting Beyond COVID-19,”](#) with Kenneth B. Medlock III and Shih Yu (Elsie) Hung, *Public Health Post* (2022)

[“Pandemics, the Economy, Nature, and the Energy Sector,”](#) Policy Brief, *Recommendations for the Biden Administration*, Rice University’s Baker Institute for Public Policy (2021)

[“Keeping Up with The Jones Act! Changes a Pandemic and Price War Could Bring!”](#) with Igor Hernandez, Michelle Michot Foss, Anna Mikulska, and Ted Loch-Temzelides, *Forbes* (April 8, 2020)

[“Needed: Robustness in Climate Economics,”](#) Chapter Six in: *Coping with the Climate Crisis: Mitigation Policies and Global Coordination*, R. Arezki, P. Bolton, K. El Aynaoui, and M. Obstfeld, Eds., *Columbia University Press* (2018)

[“California’s Solar Rooftop Mandate Doesn’t Make Economic Sense,”](#) with Lee Ohanian, *San Francisco Chronicle* (2018)

[“Needed: A Cost-Benefit Analysis of the Jones Act,”](#) *Cato Online Forum* (2018)

[“My Kingdom for a Renewable Energy Source,”](#) with Lee Ohanian, *The Wall Street Journal* (2017)

[“The Jones Act: Friend or Foe?,”](#) *Forbes.com* (2017)

[“Paris, the Environment, and Economic Growth,”](#) *Forbes.com* (2015)

[“What’s next for Greece?”](#) *Forbes.com* (2015)

[“Let the Greek Games End,”](#) *Forbes.com* (2015)

[“Kurdish Oil and U.S. Leverage in Iraq,”](#) with Jim Krane, *Forbes.com* (2014)

[“Money Talks: Information and Monetary Policy,”](#) with Marie Hoerova and Cyril Monnet. *Yale Economic Review* (2010)

[“Are Bank Runs Contagious?”](#) *Federal Reserve Bank of Philadelphia Business Review* (1997)

Sample Classes Taught

Game Theory (PhD, advanced)

Microeconomics (PhD, 1st year)

Macroeconomics (PhD, 1st year)

Mathematics for Economists (PhD, 1st year)

Transportation Economics (Masters in Energy Economics)

International Macroeconomics (Masters in Global Affairs)

The Economics of Sustainability, Conservation, and Pandemics (Undergraduate, advanced)

Financial Engineering (Undergraduate, advanced)

Mathematical Economics (Undergraduate, advanced)

Microeconomics (Undergraduate, intermediate)

Macroeconomics (Undergraduate, intermediate)

Microeconomics (Undergraduate, principles)

PhD Thesis Committees

Stan Kannegieter (co-advisor), Rice University, 2026, first position: *Rotterdam School of Management, Erasmus University, Finance Department, The Netherlands*

Joonha Kim, Rice University, 2026, first position: *Aurora Energy Research*

Ali Campbell, Ecology and Evolutionary Biology, Rice University, 2025, first position: *UC-Berkeley*

An Nguyen, Universite Paris-Saclay, 2023

Kevin Genna, Aix-Marseille School of Economics, 2021, first position: *Católica Lisbon School of Business & Economics, Portugal*

Hanyi Livia Yi, Rice University, 2021, first position: *Boston College, Finance Department*

Yessenia Tellez, Rice University, 2021, first position: *Virginia Tech, Finance Department*
 Amoray Riggs-Cragun, Rice University, 2019, first position: *University of Chicago, Marketing Department*
 Justin Balthrop, Rice University, 2019, first position: *University of Kansas, Finance Department*
 Ron Liu, Rice University, 2018, first position: *University of Nebraska, Lincoln, Finance Department*
 Morad Zekhnini, Rice University, 2016, first position: *Tulane University, Finance Department*
 Xin Li (co-advisor), Rice University, 2014, first position: *International Monetary Fund*
 Xinya Zhang, Rice University, 2013, first position: *University of Texas, Bureau of Economic Geology*
 Islam Rizvanoglu (advisor), Rice University, 2012, first position: *Zirve University, Turkey*
 Jin Cao (co-advisor), Ludwig-Maximilians-Universitaet, Munich, 2010, first position: *Norges Bank, Norway*
 Amelie Carlton, University of Houston, 2010, first position: *University of Houston*
 Ahmadreza Shahidi-Azizabadi (co-advisor), University of Pittsburgh, 2009, first position: *PMU, Saudi Arabia*
 Yang Zhao (co-advisor), University of Pittsburgh, 2007, first position: *Xiamen University, China*
 Yong-Ju Lee, University of Pittsburgh, 2007, first position: *Samsung Research Institute of Finance, Korea*
 Virginie Masson, University of Pittsburgh, 2007, first position: *The University of Adelaide, Australia*
 Xin He, University of Pittsburgh, 2006, first position: *Central University of Economics and Finance, Beijing, China*
 Hikmet Gunay (co-advisor), University of Iowa, 2003, first position: *Concordia University, Canada*
 Troy Tassier, University of Iowa, 2002, first position: *University of Michigan*
 Sudeep Gosh, University of Iowa, 2001, first position: *Colgate University*
 Ahmet Akyol, University of Iowa, 2001, first position: *York University, Canada*
 Yi Jin, University of Iowa, 2001, first position: *University of Kansas*
 Kartik Athreya, University of Iowa, 2000, first position: *Federal Reserve Bank of Richmond*
 Craig Whittinghill, University of Iowa, 1999, first position: *Southern Illinois University*