

Andrea Lopez-Luzuriaga

George Washington University
Department of Economics
2115 G St NW Suite 340, Washington, DC 20052

Email: aflopez@gwu.edu
Website: aflopezluzuriaga.github.io/website/
Phone: +1.202.656.0235

Education

Ph.D. in Economics, George Washington University	2020 (<i>expected</i>)
M.A. in Economics, George Washington University	2016
M.A. in Public Administration and International Development, Harvard University	2014
M.A. in Economics and Development, Facultad Latinoamericana Ciencias Sociales	2012
B.A. in Economics, Pontificia Universidad Catolica del Ecuador	2008

Research Interests

Public Economics, Development Economics, Applied Microeconomics.

Publications in Refereed Journals

“Compliance spillovers across taxes: The role of penalties and detection”
with Carlos Scartascini. *Journal of Economic Behavior & Organization*, 164, p518-534, Aug 2019

“Pollution or crime: The effect of driving restrictions on criminal activity”
with Paul E. Carrillo and Arun S. Malik. *Journal of Public Economics* 164, p50-69, Aug 2018

Working Papers

“Less is more? Limits to itemized deductions and tax evasion” (Job Market Paper)

“Financial literacy among high school students in the United States: Evidence from the 2012 Programme for International Student Assessment (PISA)”
with Annamaria Lusardi

Works In Progress

“Willing but unable to pay? The role of gender in tax compliance”
with Carlos Scartascini

“When the taxman shuts the store next door”

“Measuring income tax evasion using electronic billing”
with Angelica Trujillo and Nestor Villacres

Awards and Scholarships

Graduate Research Assistantship, George Washington University	2016-2017
Graduate Teaching Assistantship, George Washington University	2014-2016
Harvard Kennedy School HIID Scholarship (Full Tuition)	2012-2014
SENACYT Excellence Scholarship	2012-2014
Scholarship, Facultad Latinoamericana de Ciencias Sociales	2009-2011
Cultural Scholarship, Pontificia Universidad Catolica del Ecuador	2007-2008

Teaching

George Washington University. Teaching Assistant.

Introduction to Game Theory: Prof. James Foster and Prof. Kaushik Basu	2015
Principles of Economics II: Prof. Irene Foster	2015
Principles of Economics I: Prof. Irene Foster	2014

Harvard University. Course Assistance.

Advanced Microeconomics Analysis II: Prof. Cynthia Kinnan	2014
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Research Experience and Other Employment

Research Fellow, Inter-American Development Bank (Supervisor: Carlos Scartascini)	2017-2019
Research Assistant, George Washington University - IIEP (Prof. Stephen Smith)	2016-2017
Research Assistant, George Washington University (Prof. Paul E. Carrillo)	2016
Research Assistant, George Washington University - GFLEC (Prof. Annamaria Lusardi)	2015
Research Assistant, Harvard Kennedy School (Prof. Monica Singhal)	2013-2014
Research Assistant, Harvard Business School (Prof. Dina Pomeranz)	2012-2013
Senior Researcher, Research Center of the Ecuadorian Tax Administration	2008-2012

Service

Referee: International Tax and Public Finance Journal, Journal of Housing Economics

Workshop and Conference Presentations

Advances with Field Experiments Conference (Boston, 2018)
Development Tea at Institute for International Economic Policy (Washington DC, 2018)
112th Annual Conference on Taxation (Tampa, 2019)

Other Information

Languages: Spanish (native), English (fluent), Portuguese (intermediate)
Citizenship: Ecuador, US Permanent Resident

References

Paul E. Carrillo

Department of Economics
George Washington University
pcarrill@gwu.edu
202-994-7608

Arun Malik

Department of Economics
George Washington University
amalik@gwu.edu
202-994-5471

Bryan Stuart

Department of Economics
George Washington University
bastuart@gwu.edu
202-994-6101

Abstracts of Selected Work

“Less is More? Limits to Itemized Deductions and Tax Evasion” (Job Market Paper)

Deductions for personal expenses often feature thresholds above which additional documentation is needed. These itemizing thresholds have two well-established roles: adding a non-monetary cost to the extra tax benefit, and transferring the burden of proof of the accuracy of the deduction to the taxpayer. Both roles suggest that the imposition of deduction thresholds should increase reported tax liability. This paper documents for the first time the existence of an additional role for the threshold of itemizing rules: disclosing information about the tax authority’s audit procedures. If deduction thresholds change individuals’ perceptions about enforcement rules, the effect on reported tax liability is uncertain. I show in a simple conceptual framework how the introduction of an itemizing rule could increase reported deductions, which could lead to a decrease in reported tax liability. To test the hypothesis, I use a natural experiment in Ecuador, where an itemizing rule was implemented retroactively. Several months after the fiscal year was over and tax returns had been submitted, the tax authority required itemization of personal expenses for people who had made a deduction over \$7,500, without changing the tax. A relatively large portion of taxpayers amended their income tax returns after the change in the deduction rules. I observe a substantial increase in the deductions reported under the itemizing threshold, so the overall effect of the reform was a decrease in reported tax liability.

“Compliance spillovers across taxes: The role of penalties and detection” with Carlos Scartascini. *Journal of Economic Behavior & Organization*, 164, p518-534, Aug 2019

When the tax authority increases the enforcement for one tax, what happens to the level of compliance in other taxes (spillover effect)? In this paper, we present a simple analytical model that shows that the sign of the spillover depends on how taxpayers update their beliefs about penalties and detection probabilities for one tax after observing the deterrence actions the tax agency takes for another tax. As a result, when spillovers are present, penalties and detection may not necessarily be interchangeable policy tools. We evaluate the sign of the spillover in the context of a randomized field experiment in a municipality in Argentina in a sample of about 700 taxpayers who are liable for both the property and gross-sales taxes. The evidence from the intervention indicates that the spillover from a message that increases the salience of penalties and enforcement for the property tax on the declaration in the gross-sales tax is positive. Those in the treatment group increase their reported tax by two percentage points more than the control group. This result has ample implications for researchers bringing interventions to the field and for governments’ enforcement strategies.

“Pollution or crime: The effect of driving restrictions on criminal activity” with Paul E. Carrillo and Arun S. Malik. *Journal of Public Economics* 164, p50-69, Aug 2018

Driving restriction programs have been implemented in many cities around the world to alleviate pollution and congestion problems. Enforcement of such programs is costly and can potentially displace policing resources used for crime prevention and crime detection. Hence, driving restrictions may increase crime. To test this hypothesis, we exploit both temporal and spatial variation in the implementation of Quito, Ecuador’s *Pico y Placa* program, and evaluate its effect on crime. Both difference-in-differences and spatial regression discontinuity estimates provide credible evidence that driving restrictions have increased crime rates.