

# Carolín Sjöholm

## PhD Candidate

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**Citizenship:** Swedish

**Fields of Concentration:**

Development Economics  
Health Economics  
Social Insurance  
Policy Evaluation

**Desired Teaching:**

Development Economics  
Health Economics  
Applied Econometrics  
Microeconomics

**Dissertation title:** *Social Policy in Developing Country Contexts: Health Information, Health Insurance and Child Care*

**Expected Completion Date:** June 2019

**Degrees:**

M.Sc. (2008), Department of Economics, University of Gothenburg, Sweden  
B.Sc. (2007), Department of Economics, University of Gothenburg, Sweden

**Fellowships, Honors and Awards:**

OSHER Ph.D. Student Fellowship, USD 25,000 (2018)  
*Asymmetric information in the Household: Fathers and Child Welfare*, The World Bank- Seed Grant, USD 30,000, (2018)  
*Asymmetric information in the Household: Fathers and Child Welfare*, Lars Hierta Research Grant (2016-2018), USD 3,500  
*Asymmetric information in the Household: Fathers and Child Welfare*, Johan & Jakob Söderberg Research Grant (2016-2018), USD 6,000  
Adlerbertska Stipendiestiftelsen, Travel Grant (2017, 2015)  
Donationsnämnden, Travel Grant (2017, 2016)

**Working Experience:**

*Research Analyst*, Swedish Social Insurance Agency, 2010-2012

**Teaching Experience:**

Statistics with Environmental Applications (undergraduate), Teaching Assistant, spring 2017  
Mathematical Methods for Economic Analysis (undergraduate), Teaching Assistant, fall 2017  
Mathematical Methods for Economic Analysis (undergraduate), Teaching Assistant, fall 2016  
Mathematical Methods for Economic Analysis (undergraduate), Teaching Assistant, fall 2015

**Fieldwork Experience:**

Fieldwork coordinator, *Asymmetric information in the Household: Fathers and Child Welfare - Pilot*, Campeche Mexico, (2018)

Fieldwork Assistant, El Corredor Biológico Mesoamericano, Chiapas Montes Azules, Mexico, (2010)

**Papers:**

“The Policy Implications of Price Sensitivity of Demand for Health Insurance: Evidence from Community Based Health Insurance in Rwanda” [job market paper]

“The Role of Childcare on Female Firm Productivity: Evidence from Mexico”

**Work in Progress:**

“Asymmetric information in the Household: Fathers and Child Welfare” (with Anja Bensch-Tolonen, Barnard College, and Eeshani Kandpal, The World Bank)

“Health Insurance and Agricultural Technology Adoption” (with Christopher Boone, Cornell University, and Andinet Woldemichael, African Development Bank)

**Reports:**

“Individuals Without Regular Contact with the Dental Care System” (När tänderna får vänta: Analys av de som inte har regelbunden kontakt med tandvården), Social Insurance Report 2012:10. *The Swedish Social Security Agency*, 2012.

“Dental Care Insurance – An Analysis of Subscription Dental Care and the Insured Patients” (Abonnemangstandvården – En beskrivning av abonnemangstandvården och de patienter som tecknar avtal), Social Insurance Report 2012:2. *The Swedish Social Security Agency*, 2012.

**Conference and Seminar Presentations:**

Department of Economics, University of Gothenburg, 2018

Public Health and Development Workshop, Gothenburg, Sweden, 2018

Conference on Development Economics, Association of Swedish Development Economists, Sweden, 2016

PhD Candidate Conference, University of Gothenburg, 2016, 2017, 2018

**Languages:**

Swedish (native), English (fluent), Spanish (fluent)

## References:

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## Dissertation Abstract

One of the most important challenges faced by developing countries is how to provide social protection for households in the informal sector. The informal sector represents as much as 90% of the non-agricultural employment in Sub-Saharan Africa (IMF 2017), and approximately 55% on average in Latin American countries. In many developing countries, public-sector social protection mechanisms remain weak or even non-existent for households in this sector. Consequently, the burden to protect the population from risks and social and economic shocks is placed on the families and communities themselves. In the absence of social security, households often use costly mechanisms to smooth consumption in the presence of a shock. Over the last decades, as the informal sector has remained large, increasing efforts are undertaken in developing countries to extend social insurance coverage beyond workers in the formal sector. Public policy can improve social and individual welfare, as well as economic efficiency. The efficiency and long-term sustainability of these policies will depend greatly on understanding the direct and indirect effects of these policies on the lives and livelihoods of the households in this sector.

This thesis contains three empirical papers that investigate the impact of public policies targeting households in the informal sector. I use quasi-experimental and randomized research designs to explore the effects of these policies on social welfare and economic behavior within the household. The first paper evaluates the social welfare effects of premium subsidy schemes in the Community Based Health Insurance (CBHI) in Rwanda. The second paper explores the impact of subsidized childcare in Mexico when evaluating its impact on female entrepreneurship. The third paper uses a randomized control trial to investigate the importance of information asymmetries in resource allocation within the household.

In Chapter One, **The Policy Implications of Price Sensitivity of Demand for Health Insurance – Evidence from Community Based Health Insurance in Rwanda** (job market paper), I use the implementation of a new premium subsidy scheme for the Community Based Health Insurance (CBHI) in Rwanda as a quasi-experiment to estimate the impact of premium subsidies on two policy relevant outcomes: insurance coverage and financial sustainability. This is the first study to simulate the effects of insurance subsidies on financial sustainability, using a unique data set on insurer costs. First, I estimate price elasticity of the demand for insurance. The analysis exploits the variation in premium costs created by the policy in a linear probability model with individual fixed effects. Second, I use the estimated price sensitivity to simulate the predicted take-up levels related to a number of different subsidy schemes, taking into account the potential effects of adverse selection. I show that the demand for health insurance is not inelastic, but that the price sensitivity varies between different socioeconomic groups. The results suggest that premium subsidies only have a modest effect on the take-up of

insurance. Furthermore, a positive slope of the average cost curve indicates that the insurance market is adversely selected. Simulations of the financial coverage of premium subsidies between different premium subsidy schemes suggest that the monetary implications of adverse selection are limited, but should be considered when evaluating the sustainability of different subsidy schemes. This is the first study to provide suggestive evidence of the financial costs of adverse selection in the voluntary health insurance market in the developing country context.

In Chapter Two, **The Role of Childcare on Female Firm Productivity: Evidence from Mexico**, I evaluate whether lack of access to affordable childcare represent a bottleneck for female entrepreneurship and efficiency. I explore the roll-out of a childcare program in Mexico on female entrepreneurship. I use a triple-difference design with treatment intensity that varies across municipalities, and compare outcomes for women with children just below and above the eligibility threshold for the program. The findings suggest that an increase in access to subsidized childcare led to an increase in hours worked per week for women with more than secondary education, and for women in the service sector. This indicates that the effects of the reform are concentrated among women that were initially better off. Suggestive evidence show that constraints to productivity – such as home-based production- are reduced for treated women.

In the Third Chapter, **Asymmetric information in the Household: Fathers and Child Welfare** (joint with Anja Benshaul-Tolonen and Eeshani Kandpal), we test if there is information asymmetry between men and women regarding child health, and evaluate its potential effects on the allocation of resources within the household. This study uses a randomized control trial to create exogenous variation in the access to information on child health between fathers. In collaboration with the cash transfer program PROSPERA, men that live in treated households are invited to attend regular health workshops on topics related to child health. The impact of the information intervention is evaluated using experimental methods that solicit revealed preference by measuring changes in spending. We hypothesize that reducing information constraints could lead to a more efficient allocation of resources within the household. The pilot study was conducted in April-May 2018, and the full RCT is planned to launch January 2019.