

**IRINA A. TELYUKOVA**  
**Curriculum Vitae**

Department of Economics  
University of California, San Diego  
9500 Gilman Drive, MC 0508  
San Diego, CA 92093-0508

[itelyukova@ucsd.edu](mailto:itelyukova@ucsd.edu)  
<http://dss.ucsd.edu/~itelyuko>  
Phone: (858) 822-2097  
Fax: (858) 534-7040

**Current Employment**

Assistant Professor, Department of Economics, University of California, San Diego. July 2006 – present.  
Visiting Assistant Professor, Department of Economics, University of British Columbia, Vancouver. Fall 2008.

**Education**

Ph.D., Economics, University of Pennsylvania, Philadelphia, PA. August 2006.  
M.A., Economics, University of Pennsylvania, Philadelphia, PA. August 2004.  
B.A., Economics and Mathematics, *Summa Cum Laude*, Connecticut College, New London, CT. June 1999.

**Fellowships and Awards**

Steven H. Sandell Grant, BC Center for Retirement Research and Social Security Administration, 2012  
Third Prize, Networks Financial Institute competition for the best paper in Financial Services Regulatory Reform,  
for "Home Equity in Retirement" with M. Nakajima, 2011  
UC Hellman Fellowship, 2010-2011  
UCSD Faculty Career Development Grant, 2008-2009  
University of Pennsylvania Fellowship, 2005-2006  
Dissertation Internship, Board of Governors of the Federal Reserve, Summer 2005  
Jacob K. Javits Graduate Research Fellowship, 2001-2005

**Selected Professional Experience**

Assistant Economist, Federal Reserve Bank of New York, International Research Group, 1999-2001  
Research Intern, Deutsche Bundesbank, Monetary Affairs Division, Summer 1998  
Recruiter, Proposal Assistant, Chemonics International, Washington, D.C., intermittent, 1996-1999

**Major Research Interests**

Household Consumption and Saving; Computational Macroeconomics; Monetary Economics; Labor Economics.

**Publications**

"A Model of Money and Credit, with Application to the Credit Card Debt Puzzle", with R. Wright. *Review of Economic Studies*, 75(2), 629-247.  
"Families and Careers", with I. Manovskii and G. Kambourov. (*Frontiers of Family Economics*, edited by Peter Rupert; Elsevier 2008).

**Research Papers**

"Home Equity in Retirement", with M. Nakajima.  
"Directed Search over the Life Cycle", with G. Menzio and L. Visschers. (Submitted.)  
"Precautionary Demand for Money in a Monetary Business Cycle Model", with L. Visschers. (Resubmitted, *Journal of Monetary Economics*.)  
"Household Need for Liquidity and the Credit Card Debt Puzzle". (Resubmitted x2, *Review of Economic Studies*.)  
"Measuring High-Frequency Income Risk from Low-Frequency Data", with P. Klein. (Revision requested, *Journal of Economic Dynamics and Control*)

### **Research in Progress**

“Reverse Mortgage Loans: A Quantitative Analysis”, with M. Nakajima. (Draft available)

“Housing in Retirement: A Cross-Country Analysis”, with M. Nakajima.

“Interest Rates and Inventories in a Monetary Search Business Cycle Model”, with L. Visschers

### **Teaching**

Undergraduate: Intermediate Macroeconomics, Money and Banking.

Graduate (Ph.D.): First-Year Core Macroeconomic Theory; Computational Macroeconomics (elective); Monetary Theory (elective).

### **Presentations and Professional Activities**

#### Conference and invited seminar presentations 2005-2011 (descending order)

*Seminars*: 2012 – Wisconsin Business School; University College London; UCSD; 2011 - Columbia University; Madrid Macro (CEMFI); Federal Reserve Banks of Chicago, Atlanta, San Francisco, St. Louis; 2010 - USC Lusk Center; UC Santa Cruz; UC San Diego; 2009 - UCLA; Stanford; Universidad Carlos III de Madrid; 2008 - University of Chicago; University of British Columbia; Arizona State University; USC Marshall School of Business; Simon Fraser University; Institute of Advanced Studies, Vienna, Austria; New School of Economics, Moscow, Russia; 2007 - Federal Reserve Bank of Atlanta; University of Maryland; Federal Reserve Bank of Philadelphia; University of Southern California; European Central Bank, Frankfurt, Germany; 2006 - Washington University, St. Louis; University of California, Riverside; University of Western Ontario; Board of Governors of the Federal Reserve; University of British Columbia; Federal Reserve Bank of Cleveland; Queen’s University (Kingston, ON); University of Notre Dame; Georgetown University; Federal Reserve Bank of New York; University of Pennsylvania.

*Conferences*: 2012 – SED Limassol; 2011 – CMSG Vancouver (discussant); VI REDg Workshop, Barcelona; SED Ghent; AEA Denver; Search & Matching West Workshop; 2010 - Canadian Macro Study Group Meetings, London, ON; LAEF Macro and Micro Labor Conference, Santa Barbara (discussant); NBER Summer Institute EFACR and EFRSW groups; SED Montreal; Konstanz Seminar on Monetary Theory and Policy; New York Fed Payments Conference; 2009 - U Wisconsin Monetary Theory Conference; U Wisconsin/Federal Reserve Bank of Atlanta Housing and Macro Conference; SED Istanbul; *European Economic Review* Talented Economist Clinic, Florence; UC Riverside Conference "Business Cycles: Theoretical and Empirical Advances"; Federal Reserve Bank of Philadelphia Money and Macroeconomics Workshop; 2008 - LAEF "Payments and Networks" Conference, UC Santa Barbara; CMSG Meetings, Toronto; Chicago Fed Summer Workshop on Money and Banking; 2007 – SED Meetings, Prague; Midwest Macro Meetings, Cleveland; AEA Meetings, Chicago, IL; 2006 –SEA Meetings, Charleston, SC; SED Meetings, Vancouver; Midwest Macro Meetings, St. Louis; Conference on Payment Methods II, NY Fed; 2005 - Workshop on Money, Credit and Banking, Cleveland Fed; CEA Meetings, Hamilton, ON; Penn Search-Matching.

#### Conference Organization

Organizing Committee member, Society for Economic Dynamics Meetings, 2011 (Ghent).

Organizing Committee member, Society for Economic Dynamics Meetings, 2010 (Montreal).

Refereeing

*Econometrica; American Economic Review; Review of Financial Studies; Journal of Monetary Economics; Journal of European Economic Association; National Science Foundation; International Economic Review; Quantitative Economics; Journal of Economic Dynamics and Control; Journal of Money, Credit and Banking; Review of Economic Dynamics; Macroeconomic Dynamics; European Economic Review; B.E. Journals of Macroeconomics; Theory and Decisions; Journal of Economics and Business; Economic Inquiry.*

Memberships

American Economic Association

**Additional Skills**

**Languages:** Native (fluent) Russian. Fluent English and German. Basic Italian.  
**Other:** Pre-conservatory degree in classical piano performance, 1991.  
Yoga Alliance-Certified yoga instructor (RYT-200), 2004.