

# Harold E. Cuffe

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*Current Position:* Lecturer, School of Economics and Finance – Victoria University of Wellington

*Research Interests:* Labor Economics, Health, Education and Cultural Economics, Applied Econometrics

*Education:* University of Oregon, Eugene  
Ph.D., Economics, 2013.

Oregon State University, Corvallis  
B.A. Economics; Minor Japanese, 2008.

*Teaching:*

## Courses:

*Victoria University of Wellington* (2013-present)

QUAN 102: Introduction to Business Statistics

ECON 130: Introductory Economics

ECON 333: Labour Economics

ECON 433: Honours Labour Economics

*University of Oregon* (2008-2013)

EC 320: Introduction to Econometrics (Spring 2012, Spring 2013)

EC 390: Problems and Issues in Developing Economies (Summer 2010, Fall 2010, Spring 2010, Fall 2011, Fall 2012)

## Teaching Assistance

*English Language Institute of Oregon State University* (Fall 2004-Spring 2008)

*Publications:* “**The Effect of Payday Lending on Liquor Sales,**” (with Christopher Gibbs), *Journal of Banking and Finance*, (Forthcoming 2017).

We exploit a change in lending laws to estimate the causal effect of restricting access to payday loans on liquor sales. Leveraging lender- and liquor store-level data, we find that the changes reduce sales, with the largest decreases at stores located nearest to payday lenders. By focusing on states with state-run liquor monopolies, we account for endogenous supply-side variables that are typically unobserved. Further analysis of consumer-level data indicates that the lending restrictions reduce alcohol expenditures without affecting total household spending. This is consistent with a distinct relationship between payday lending access and alcohol purchases, and suggests that present biased motivations underlie some

loan use. The finding is significant because it shows that payday loan access is associated with unproductive borrowing, and directly links payday loan access to public health issues.

**“Rain and museum attendance: Are daily data fine enough?”** *Journal of Cultural Economics*, (Forthcoming 2017).

I investigate the intraday effects of rain on the demand for indoor leisure. To do so, I use sub-daily museum attendance and weather data to reveal a dynamic response to precipitation that would be obscured using day-level data. I find that the magnitudes and signs of the effects of rainfall vary significantly throughout the day. In some hours, the predicted increase in visitors is nearly three times larger than would be expected from estimates using daily measures. Many individuals appear to actively adjust their plans throughout the day in response to rain, while others' attendance depends upon prior weather forecasts of rain. Further analysis reveals that visit duration also increases during rainy periods, and visitors are more likely to attend pay-to-enter special exhibits. International visitors make up a greater share of total visitors during periods of observed precipitation. More broadly, this paper establishes the viability and value of working with widely available sub-daily rainfall data to uncover these dynamics.

**“Can School Sports Reduce Racial Gaps in Truancy and Achievement?”** (with Glen Waddell and Wesley Bignell), *Economic Inquiry*, Volume 55, Issue 4, October 2017, Pages 1966-1985.

While existing research supports that participation in high-school athletics is associated with better education and labor-market outcomes, the mechanisms through which these benefits accrue are not well established. Using individual microdata collected daily, and team-specific schedules, we retrieve estimates of the causal effect of high-school athletic participation on absenteeism, suggesting that participation decreases absences, driven primarily by reductions in unexcused absences in boys. There are also strong game-day effects in truancy, in both boys and girls, with truancy declines on game days more than offset by subsequent absenteeism. Important heterogeneity by race, gender, and family structure may serve to substantially reduce racial gaps in truancy and achievement.

**“Evidence on the Efficacy of School-Based Incentives for Healthy Living,”** (with William Harbaugh, Jason Lindo, and Giancarlo Musto, and Glen Waddell), *Economics of Education Review*, Volume 31, Issue 6, December 2012, Pages 1028-1036.

We analyze the effects of a school-based program that offers children an opportunity to win prizes if they walk or bike to school during prize periods. We use daily child-level data and individual fixed effects models to measure the effect of the prizes, with variation in the timing of prize periods across different schools allowing us to estimate models with calendar-date fixed effects to control for day-specific attributes, such as weather and proximity to holidays. On average, we find that being in a prize period increases the riding behavior of participating children by sixteen percent, a large impact given that the prize value is just six cents per student. We also find that winning a prize lottery has a positive impact on ridership over subsequent weeks; consider heterogeneity across prize type, gender, age, and calendar month; and explore differential effects on the intensive versus extensive margins.

Working Papers: **“Do International Tourists Reduce Locals' Enjoyment of Public Places?”**

