

JIA-YU TAO 陶佳妤

auw2hk@virginia.edu

EDUCATION

University of Virginia Ph.D. in Economics	Aug. 2024 – Present
National Chengchi University M.A. in Economics	Sept. 2020 – July 2022
National Chengchi University B.A. in Economics (Minor in Statistics)	Sept. 2016 – June 2020

RESEARCH EXPERIENCE

Research Assistant, Dean's Office Analytics Project Graduate School of Arts & Sciences, University of Virginia	Oct. 2025 – Dec. 2025
<ul style="list-style-type: none">Used Principal Component Analysis to analyze high-dimensional departmental data and support evidence-based resource allocation.	
Full-Time Research Assistant Supervisor: Dr. Hsing-Wen Han	Aug. 2022 – July 2024
<ul style="list-style-type: none">Linked individual and business income tax administrative datasets to analyze tax evasion and avoidance in family-owned firms.	
Part-Time Research Assistant Supervisor: Dr. Wei-Min Hu	Aug. 2020 – June 2022
<ul style="list-style-type: none">Evaluated NCCU's Lean Program using institutional data to identify patterns in inter-departmental transfers.	
Part-Time Research Assistant Supervisor: Dr. Mei-Lie Chu	Nov. 2020 – Dec. 2021
<ul style="list-style-type: none">Analyzed effects of the zero lower bound on the link between population aging and capital flows using DataStream, IMF, and WDI data.	

WORKING PAPERS

The Impact of the 2013 NHI Reform on Employers' Hiring Behavior (with Hsing-Wen Han)	
<ul style="list-style-type: none">Used matched employer–employee administrative data and a difference-in-differences design to test whether employers shifted insurance costs to workers.	
Approaches for Income-Based Reforms of National Health Insurance (with Hsing-Wen Han)	
<ul style="list-style-type: none">Forecasted NHI balance rates using a vector error correction model with demographic and macroeconomic factors (population structure, CPI, etc.).	

AWARDS & SCHOLARSHIPS

- Government Fellowship for Studying Abroad (2023)
- Thesis Award in Economics and Finance, Bank of Taiwan (2023)
- Outstanding Graduate Student Scholarship – Top 3 of 45 (2021, 2022)
- Distinguished Teaching Award – Top 2 of 115 (2020, 2021)
- Academic Achievement Award – Top 3 of 94 (2020)
- Dean's List Award – Top 3 of 90 (2017–2020)

TEACHING EXPERIENCE

- Microeconomic Theory (Graduate) – Spring 2022
- Economics (Undergraduate) – Spring 2020, Spring 2021