

## Catarina Goulão

**CITIZENSHIP**: Portuguese

### **CONTACT DETAILS**

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### **EDUCATION**

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- September 2006      PhD in Economics, CORE, *Université catholique de Louvain* (UCL).  
Thesis “Essays on Social and Private Insurance”  
Committee: Claude d’Aspremont (CORE-UCL), Helmuth Cremer (IDEI, Toulouse School of Economics), Jean Hindriks (advisor, CORE-UCL), François Maniquet (CORE-UCL), Pierre Pestieau (*Université de Liège*, CORE).
- Oct. 00 – Jan. 2002      Master of Arts in Economics, *Université catholique de Louvain*, Belgium.  
Dissertation “An application to the Logarithmic ACD model to a security traded in the BVLP order driven Market”.
- 1994 – 1999      *Licenciatura* in Economics (BA equivalent), *Universidade Católica Portuguesa*, Lisbon, Portugal.

### **PROFESSIONAL ACTIVITY**

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- Since October 2007      Post-doctoral researcher at *Institut d’Economie Industrielle*, Toulouse, France.
- Since October 2006      Visiting professor at *Departamento de Fundamentos del Análisis Económico*, University of Alicante, Spain.
- Jun 2002 – Sept 2006      Researcher at CORE, *Université catholique de Louvain*, Belgium.
- Aug 99 – Sept 2000      Financial analyst at Euronext Lisbon, Portugal.

### **DESIRED TEACHING AND RESEARCH INTEREST**

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- Primary Fields      Public Economics, Political Economy
- Secondary Fields      Social Insurance, Health Economics, Game Theory, Voting Theory.

### **TEACHING EXPERIENCE**

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Graduate Health Economics (*Universidade Católica Portuguesa*), Undergraduate Mathematics (*Universidad de Alicante*) and Microeconomics (*Universidade Católica Portuguesa*).

### **RESEARCH VISITS**

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- Since October 2007      *Institut d’Economie Industrielle* (IDEI), Toulouse, France.
- April 2007      *Universidade Nova de Lisboa*, Portugal.
- Sep 05 – June 2006      *Institut d’Economie Industrielle* (IDEI), Toulouse, France.

**INVITED SEMINARS**

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November 2007	Universidade Católica Portuguesa, Lisbon, Portugal.
October 2007	University of Luxembourg.
April 2007	DPTEA - Faculty of Economics - LUISS Guido Carli, Rome, Italy.
Internal Seminars:	FAE (Alicante, 2006), IDEI (Toulouse, 2005), UCL (several dates).

**GRANTS**

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January 2008-	Co-applicant of the project “ <i>Procesos de decision e interaccion en contextos socio-económicos</i> ”, Ministerio de Educación y Ciencia, España, SEJ2007-62656/ECON (852.700 EUR).
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**FELLOWSHIPS**

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Jun 06 – Sept 2006	CORE, ARC project “the Economic Analysis of Heterogeneity in Social Organizations”.
Fev 06 – May 2006	PRAXIS XXI, <i>Fundação para a Ciência e Tecnologia</i> .
Sept 05 – Jan 2006	IDEI, University of Toulouse, “Financing Retirement in Europe: Public Sector Reform and Financial Market Development”.
Jan 02 – Aug 2005	PRAXIS XXI, <i>Fundação para a Ciência e Tecnologia</i> .

**PAPERS**

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1. Voluntary Social Insurance, **job market paper** (submitted).

**Abstract:** We look at the consequences of allowing social insurance to be voluntary when its coverage can be supplemented in the market. Social insurance pool risks and social contributions are increasing in income, while the market is affected by adverse selection. We claim that making social insurance voluntary does not lead to its collapse since there are always individuals either benefiting from redistribution and/or coverage not available in the market. Also, participation in voluntary social insurance becomes a sign of individuals' type and the market can use this information to design contracts. Therefore the coverage of low risk individuals might be increased and the effects of adverse selection are mitigated. The welfare consequences depend on the status quo. If in the status quo there is no social insurance, then there is a Pareto improvement, and in some cases all are strictly better off. If instead the status quo implements compulsory social coverage, then making it voluntary results in less redistribution.

## 2. Welfare Loss of a Top Up Insurance System (submitted).

## 3. Pooling and Redistribution with Moral Hazard, with Luca Panaccione (submitted).

**WORK IN PROGRESS**

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1. Migration and Social Insurance, with Helmuth Cremer.
2. Social Security and Early Retirement in Portugal, with Miguel Gouveia.
3. Relative performance of Portuguese municipalities, with Susana Peralta.
4. Empirical Evidence of Asymmetric Information in Insurance Markets – an application to the Portuguese health insurance market, with Eric Strobl.
5. Retirement Policy Reforms and Labor Market Effects, with Miguel Gouveia and Eric Strobl.

## **PRESENTATIONS AT SCIENTIFIC MEETINGS**

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- The Economics of the Health Care and the Pharmaceutical Industry, Toulouse, January 25-26, 2008.
- Royal Economic Society Third PhD Presentation Meeting, London, December 19-20, 2008.
- XXXII Simposio de Análisis Económico, Granada, December 13-15, 2007.
- *Journées Louis-André Gérard Varet*, Marseille, June 14 – 15 2007.
- Third Summer School on Heterogeneity in Social Organizations, CORE-UCL, June 3 – 7 2007.
- 1º Workshop APES, *Economia e Política de Saúde*, Caramulo, September 22 and 23, 2006.
- Eight International Meeting of the Society for Social Choice and Welfare, Istanbul, July 13-17, 2006.
- Second Summer School on Economic Analysis of Heterogeneity in Social Organizations, CORE, May 29 – June 1, 2006.
- World Risk and Insurance Economic Congress, Salt Lake City, August 7 - 11, 2005.
- 10<sup>th</sup> Workshop on Economic Heterogeneous Interacting Agents, University of Essex, June 13- 15, 2005.
- 6<sup>th</sup> European Health Economics Workshop, Liège, June 3 and 4, 2005.
- Summer School on Economic Analysis of Heterogeneity in Social Organizations, CORE, May 30 – June 3, 2005.
- 9ª Conferência da Sociedade Portuguesa para a Investigação em Economia, Lisbon, October 8,9, 2004.
- 8º Encontro Nacional de Economia da Saúde, Lisbon, October 23 and 24, 2003.

## **OTHER ACTIVITIES**

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Refereeing: Journal of Health Economics  
2003-2005 Organizing committee of the UCL Doctoral Workshop.  
2004/2005 Student representative at the CORE Executive Committee and at the CORE Board.

## **LANGUAGES**

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Portuguese, native language. Fluent in spoken and written English, French and Spanish.  
I can teach in any of these languages.

## **REFEREES**

Prof. Helmuth Cremer

[helmut@cict.fr](mailto:helmut@cict.fr)

IDEI

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Last updated: 15 January 2008

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CORE

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