

## **Joanne W. Hsu, PhD**

Joanne Hsu is a principal economist in the Division of Research and Statistics at the Federal Reserve Board of Governors, where she is a member of the team responsible for administering and disseminating the Survey of Consumer Finances. Her research is primarily in the fields of household finance, labor economics, and survey methods, with a current focus on financial sophistication and cognition, and household experiences with debt. She completed her PhD in economics at the University of Michigan and her AB in economics and international relations at Brown University.