

Curriculum Vitae
Lisa Marie Daniel, Ph. D.
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Bethesda, MD 20814
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PROFESSIONAL ECONOMICS EXPERIENCE

Consulting Economist,
Hudson Cook, LLP
December 2009—January 2011

Lecturer,
Department of Economics,
University of Maryland
January 2005 – January 2008

Economist and Program Officer for Credit Matters,
Division of Consumer Protection, Bureau of Economics, Federal Trade Commission,
April 1997 –May 1998

Deputy Assistant Director,
Division of Consumer Protection, Bureau of Economics, Federal Trade Commission,
July 1993 -April 1997
(Award for Excellence in Supervision, October 1996)

Economist,
Division of Consumer Protection, Bureau of Economics, Federal Trade Commission,
October 1986 -- July 1993
(Includes unofficial half-time detail to the Department of Justice, Civil Rights Division,
Housing Section, between May and October of 1990)

Project Manager for Medicare and the Postal Service,
The President's Commission on Privatization (on official detail from the FTC),
November 1987 -- March 1988

Economist,
Special Studies Division for Economics and Government,
Office of Management and Budget,
July 1986 -- October 1986

Professorial Lecturer,
Graduate School of Government and Public Administration,
The American University, 1985 -- 1986 (evenings, while at the FTC)

Economist,
Division of Consumer Protection, Bureau of Economics, Federal Trade Commission,
August 1984 -- July 1986

Visiting Assistant Professor,
Department of Economics, University of Santa Clara,
September 1983 -- August 1984

Lecturer,
Department of Economics, University of Delaware,
September 1982 -- August 1983

Research Fellow,
Social Science Research Council Dissertation Fellowship
Grant # SS-42-81-05
September 1981 -- August 1982

Research Assistant for Dr. Richard Easterlin,
Department of Economics, University of Pennsylvania,
September 1980 -- August 1981

Teaching Assistant,
Department of Economics,
University of Pennsylvania,
January 1980 -- May 1980

EDUCATION

Ph.D. in Economics,
University of Pennsylvania, 1984

Dissertation: The Effect of Heterogeneous Preferences on Women's Labor Force
and Fertility Decisions;
Committee: Dr. Michael Wachter, Dr. Richard Easterlin, Dr. Robert
Pollak, and Dr. Janice Madden;
Fields: Labor, Industrial Organization;

B.A. in Economics and Russian Language & Literature (Double Major)
Stanford University, 1977

AREAS OF EXPERTISE

Domestic Case Work and Regulatory Analysis

My primary professional work over the last twenty years was in my capacity as an economist (supervisory and staff) at the Federal Trade Commission working on consumer

protection issues. In that capacity I worked on a wide variety of both law enforcement matters and regulatory interventions. My major area of expertise was in credit practices, particularly discrimination (matters arising under the Equal Credit Opportunity Act “ECOA”) and Truth-in-Lending Act “TILA” violations. Specifically, I was the primary economist in the Bureau tasked with performing econometric analyses of lending data in cases of suspected credit discrimination, and thereafter providing the Commission with recommendations based on those analyses. In addition, for approximately six months in 1990, I was on unofficial detail to the Department of Justice to perform the econometric analysis that helped lead to the settlement in the Decatur Federal matter – at the time, the largest settlement ever obtained under the ECOA. As the Deputy Assistant Director tasked with ECOA matters, I was also actively involved in the Interagency Task Force on Fair Lending, working with lawyers from the Commission’s Bureau of Consumer Protection, Division of Credit Practices.

In addition to ECOA and TILA case work, I also participated extensively in providing Commission commentary on revisions to the Federal Reserve Board Regulations implementing the ECOA and the TILA, as well as on other credit statutes, such as the Fair Credit Reporting Act and the Fair Debt Collection Practices Act.

With respect to Commission law enforcement matters other than credit practices, I worked extensively with the Division of Advertising Practices, conducting Cost/Benefit analyses of proposed disclosure remedies, helping to develop copytests, and analyzing a wide variety of scientific data (for example, on the health benefits of fiber) in order to make economically sound recommendations to the Commission. I have also worked with the Division of Marketing Practices to calculate appropriate disgorgement in fraud cases, as well as with the Division of Enforcement on calculating appropriate civil penalties for deterrence purposes. Over the years I also worked on revising or crafting various Commission rules, such as the Franchise Rule and the Telemarketing Rule.

International Outreach

As informal liaison for International Outreach for the Division of Consumer Protection, 1992—95, I met with myriad representatives from Central and Eastern Europe and Latin America to discuss the role of consumer protection in an emerging market economy. In the same capacity, I reviewed and made recommendations on draft consumer protection legislation pending in various Central European countries. In early 1993, I spent a week in Venezuela as part of an FTC/AID mission to assist the Consumer Protection office in Caracas (IDEC); and in early 1994, I gave a presentation on U.S. consumer protection policy (in Spanish) and generally participated at a conference, "From the Interventionist State to the Free Market," in Lima, Peru at the invitation of the World Bank. In June of 1995, I spent a week in Bucharest and eastern Romania, along with the Director of the Seattle Regional Office of the FTC, advising the Romanian Consumer Protection Office and its regional offices on consumer protection issues arising from the transition to a free market.

PUBLICATIONS

“Making Markets: Economic Transformation in Eastern Europe and the Post-Soviet States,” book review in the Ukrainian Economic Review 1(1-2), 1995, pp. 145-146.

“For the Common Good,” book review with Paul R. Ehrlich, in Ecological Economics 2, 1990, pp. 343-359.

“The Postal Service,” Chapter 7 in Privatization: Toward More Effective Government, Report of the President's Commission on Privatization, U.S. Government Printing Office, March 1988.

“Medicare,” Chapter 10 in Privatization, *ibid.*

“Appendix A: Alcohol Advertising, Consumption, and Abuse,” Bureau of Economics Staff Report, Federal Trade Commission, March 5, 1985, with M. Frankena, et al.

PROFESSIONAL ORGANIZATIONS/ACTIVITIES

Member, American Economics Association 1983 – present

Associate Member, International Association of Canine Professionals, 2008 -- present

Seminar on "Why Have a Federal Consumer Protection Policy?" to joint session of the Undergraduate Economics Society, and International Students Association, Villanova University, April 7, 1996

Presentation on "Credit Discrimination: Observations of an FTC Economist," for panel on "Credit Issues and Consumer Well-Being" at the American Council on Consumer Interests Conference in Nashville, March 28, 1996

Discussant for American Economics Association/Society of Government Economists session on Statistical Methods for Detecting Race Discrimination in Mortgage Lending, January 6, 1995

OTHER EMPLOYMENT/COMMUNITY SERVICE

President, Daniel's Dogs, LLC, August 2007 –present

Training Director, Capital Dog Training Club, January 2010 -- present

Instructor, Capital Dog Training Club, Fall 2008—present

Instructor for “Parenting with Pets,” Momease, Summer 2008 – December 2009

Dog Trainer, PETCO, April 2007 – June 2008

Eighth Grade Sunday School Teacher, River Road Unitarian Universalist Congregation, Bethesda, “Our Whole Lives Sexuality Education” 2003—present

Vice President, Board of Directors, Tappers With Attitude, Inc., September 2004—
September 2006;
Weight Watchers “At-Work” Leader, October 2003 – March 2005;
Steering Committee Chair, Tappers With Attitude Youth Ensemble,
September 2002—September 2006;
Volunteer, Rock Creek Forest Elementary School Reading Program,
School years: 1998-99, 1999-2000, 2001-2002;
Volunteer and Spanish translator, Montgomery County Bar Association Pro Bono Office,
September 1998 – June 1999;
Vice President, Board of Directors, Federal Trade Commission Child Care Center,
September 1991—September 1992;
Finance Committee Chair, Board of Directors, FTC Child Care Center,
September 1989—September, 1991;
Officer, Montgomery County Stepfamily Association, 1988-91;

PERSONAL

Born November 6, 1955 in Lawrence, Kansas;
Married, with three daughters and one granddaughter;
Reasonably fluent in Spanish; very rusty in Russian.

April 5, 2012