

SARI PEKKALA KERR

Wellesley Centers for Women
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EDUCATION

University of Jyväskylä, Finland

Doctor of Science (Economics), 2000

Thesis: *Regional convergence and migration in Finland, 1960-95*

Master of Science (Economics), 1997

University of Kent at Canterbury

University Diploma in Economics, 1996

FIELDS OF SPECIALIZATION

Applied microeconomics: labor economics, entrepreneurship and innovation, immigration, gender and family, public policy, human capital and education, urban and spatial economics, econometrics and statistical inference.

POSITIONS HELD

2010-current Wellesley Centers for Women, Wellesley College, Senior Research Scientist
2023-current U.S. Census Bureau, Boston FSRDC, Economist
2018-current NBER, Research Economist
2014-current Wellesley College, Economics Department, Lecturer
2015-2017 MIT, Department of Economics, Visiting Lecturer
2011 Helsinki Center for Economic Research, University of Helsinki, Visiting Scholar
2010 Economics Department, University of Helsinki, Lecturer
2009-2010 Keystone Strategy, Antitrust Practice, Econometrician
2005-2009 Charles River Associates, Antitrust & Competition Practice, Associate Principal
2008-2009 Boston University, Department of Economics, Adjunct Professor
2005 MIT Department of Economics, Cambridge, Massachusetts, Visiting Scholar
2002-2005 Government Institute for Economic Research, Helsinki, Finland, Senior Researcher
2003-2004 MIT Department of Economics, Cambridge, Massachusetts, Visiting Post-Doc Scholar
2000-2002 School of Business and Economics, University of Jyväskylä, Post-Doc Researcher
2001 Pellervo Economic Research Institute, Helsinki, Senior Researcher
2001 University of Kent at Canterbury, Economics Department, Visiting Scholar, Lecturer
1998-2000 School of Business and Economics, University of Jyväskylä, Researcher
2000 Boston University, Visiting Scholar
2000 School of Business and Economics, University of Jyväskylä, Lecturer

OTHER PROFESSIONAL ACTIVITIES

2015-2018	Regional Studies - Regional Science Online Journal, Associate Editor
2011-current	UN Economic and Social Council, Representative, Commission on the Status of Women
2001-current	Finnish Economic Papers, Associate Editor
2014-2020	Kauffman Foundation State of the Field in Entrepreneurship platform, Editor
2012-2018	Kauffman Foundation, Entrepreneurship Faculty Mentor for Graduate Students
2005-2010	Finnish Doctoral Program in Economics, Labor Economics, National Coordinator
2005-2010	European Regional Science Association, General Secretary
2002-2005	Finnish Economic Journal, Editor
2003	43rd European Regional Science Association Congress, Congress Secretary

Referee Service

American Economic Journal: Economic Policy, American Economic Review, American Political Science Review, Asian Academy of Management, British Journal of Industrial Relations, Demography, Economics of Education Review, Education Economics, Environment and Planning, Economica, Economic Journal, Finnish Economic Papers, Industrial Relations, Journal of Business Venturing, Journal of Economic Behavior and Organization, Journal of Economic Geography, Journal of Economic Inequality, Journal of Economic Surveys, Journal of the European Economic Association, Journal of Family Issues, Journal of Finance, Journal of Human Resources, Journal of Income Distribution, Journal of International Business Policy, Journal of Labor Economics, Journal of Labor Research, Journal of Policy Analysis and Management, Journal of Population Economics, Journal of Regional Science, Journal of Urban Economics, Labour Economics, Management Science, Papers in Regional Science, Regional Science and Urban Economics, Regional Studies, Research Policy, Review of Economics and Statistics, Scandinavian Journal of Economics, Scottish Journal of Political Economy, Quarterly Journal of Economics

Memberships

American Economic Association, European Association of Labor Economists, European Economic Association, European Regional Science Association, Society of Labor Economists

HONORS, SCHOLARSHIPS AND GRANTS

2026-2028	Schmidt Sciences, Research grant for study of AI impact on workers (subaward)
2025-2027	W.T. Grant Foundation, Research grant for study of minimum wages
2025-2027	Russell Sage Foundation, Research grant for study of minimum wages
2025-2026	Women's Foundation of Boston, Research grant for study of women and girls in MA.
2022-2025	Smith Richardson Foundation, Research grant for study of minimum wages
2021-2022	Washington Center for Equitable Growth, Research grant for COVID study.
2020-2022	Anonymous donor, Research grant for study of entrepreneurship and social mobility
2020-2022	Kauffman Foundation, Research grant for study of women entrepreneurs
2020-2022	National Science Foundation, Research grant for study of paid family leave and firms
2019-2021	Russell Sage Foundation, Research grant for study of paid family leave policies
2018-2021	National Science Foundation, Research grant for study of gender pay gap
2018-2020	Russell Sage Foundation, Research grant for study of gender pay gap

2017	Finalist for the Rosabeth Moss Kanter Award for Excellence in Work-Family Research
2015-2019	National Science Foundation, Research grant for study of immigrant entrepreneurs
2015-2019	Smith Richardson Foundation, Research grant for study of entrepreneurship
2015-2019	Kauffman Foundation, Research grant for study of entrepreneurship
2015	Yrjö Jahnsson Foundation, Research grant for the study of labor market polarization
2013-2014	NBER Innovation Policy Working Group, Research grant for the study of innovation
2011-2014	Alfred P. Sloan Foundation, Research grant for the study of high-skilled immigration
2010-2011	Network for Higher Education and Innovation Research (University of Helsinki, HEINE), Research grant for the study of information and schooling choices
2010-2011	WCW 35 th Anniversary Fund, Research grant for the study of parental leave policy
2010	Yrjö Jahnsson Foundation, Research grant for the study of juvenile crime
2005	Yrjö Jahnsson Foundation, Research grant for the study of welfare-to-work (MIT visit)
2003-2004	Yrjö Jahnsson Fellowship at MIT, 2003–2004
2001-2004	Academy of Finland, Research grant for post-doctoral studies
2001	Yrjö Jahnsson Foundation, Research grant for the study of regional labor market adjustment (visit to University of Kent)
2000	Yrjö Jahnsson Foundation, Research grant for the study of regional unemployment and migration (visit to BU)
2000	European Regional Science Association, Epainos prize for the best paper by a young regional scientist
2000	Western Regional Science Association, Honorable mention in the Charles M. Tiebout competition

PUBLICATIONS

JOURNAL ARTICLES

“Positioned at extremes: Future career trajectories of immigrant students at U.S. colleges”. With F. Dillon, W.R. Kerr, and A. Wang. *International Migration Review* (2025).

“The Parental Pay Gap over the Life Cycle: Children, Jobs, and Labor Supply.” With C. Goldin and C. Olivetti. *Journal of Economic Dynamics and Control*, 169, 2024.

”House Money and Entrepreneurship.” With W.R. Kerr and R. Nanda. *Journal of Monetary Economics* 120, 2022.

“Whose Job Is It Anyway? Co-Ethnic Hiring in New U.S. Ventures.” With W.R. Kerr. *Journal of Human Capital*, 15(1), 2021.

“The Dynamics of Gender Earnings Differentials: Evidence from Establishment Data.” With E. Barth and C. Olivetti. *European Economic Review* 134, 2021.

“Post-Secondary Education and Information on Labor Market Prospects: A Randomized Field Experiment”. With T. Pekkarinen, M. Sarvimäki and R. Uusitalo. *Labour Economics*, 66, 2020.

“Immigrant Entrepreneurship in America: Evidence from the Survey of Business Owners 2007 & 2012.” With W.R. Kerr. *Research Policy*, 49(3), 2020.

“Within and Between Firm Trends in Job Polarization: Role of Globalization and Technology.” With T. Maczulskij and M. Maliranta. *Journal of Economic Geography* 20(4), 2020.

“Risk Attitudes and Personality Traits of Entrepreneurs and Venture Team Members.” With W.R. Kerr and M. Dalton. *Proceedings of the National Academy of Sciences* 116(36), 2019.

“Personality Traits of Entrepreneurs: A Review of Recent Literature.” With W.R. Kerr and T. Xu. *Foundations and Trends in Entrepreneurship* 13(3), 2018.

“Global Collaborative Patents.” With W.R. Kerr. *Economic Journal* 128, 2018.

“The Expanding Gender Earnings Gap: Evidence from the LEHD-2000 Census.” With C. Goldin, C. Olivetti, and E. Barth. *American Economic Review: Papers and Proceedings*, Vol. 107, 2017.

“The Effect of Work First Job Placements on the Distribution of Earnings: An Instrumental Variable Quantile Regression Approach” With D. Autor & S. Houseman. *Journal of Labor Economics* 35, 2017.

“High-Skilled Migration and Agglomeration.” With W.R. Kerr, C. Ozden and C. Parsons. *Annual Review of Economics* 9: 201-234, 2017.

“Weathering the Great Recession: Variation in Employment Responses by Establishments and Countries” With E. Barth, J. Davis and R. Freeman. *RSF: The Russell Sage Foundation Journal of the Social Sciences* 3(3), 2017.

“Global Talent Flows.” With W.R. Kerr, C. Ozden and C. Parsons. *Journal of Economic Perspectives* 30(4), 2016.

“Parental Leave Legislation and Women's Work: A Story of Unequal Opportunities”. *Journal of Policy Analysis and Management*, 35(1), 2016.

“Entrepreneurship and Urban Growth: An Empirical Assessment with Historical Mines”. with E. Glaeser and W.R. Kerr. *Review of Economics and Statistics*, 97(2), 2015.

“Skilled Immigration and the Employment Structures of U.S. Firms”. With W.R. Kerr and W. Lincoln. *Journal of Labor Economics*, Vol. 33 (no. S1), 2015.

“School Tracking and Development of Cognitive Skills”. with T. Pekkarinen and R. Uusitalo. *Journal of Labor Economics*, Vol. 31 (no. 3), 2013.

“Immigration and Employer Transitions for STEM Workers”. with W.R. Kerr. *American Economic Review: Papers and Proceedings*, Vol. 103, 2013.

“Intergenerational Income Immobility in Finland: Contrasting Roles for Parental Earnings and Family Income.” with R.E.B. Lucas. *Journal of Population Economics*, Vol. 25, 2012.

“Economic Impacts of Immigration: A Survey”. with W.R. Kerr. *Finnish Economic Papers*, Vol. 24, 2011.

“School Tracking and Intergenerational Income Mobility: Evidence from the Finnish Comprehensive School Reform”. with T. Pekkarinen and R. Uusitalo. *Journal of Public Economics*, Vol. 93, 2009.

“Differences Across Cohorts in Finnish Intergenerational Income Mobility.” with R.E.B. Lucas. *Industrial Relations*, Vol. 46, 2007.

“Returns to Scale in a Matching Model: Evidence from Disaggregated Panel Data.” with A. Kangasharju and J. Pehkonen. *Applied Economics*, Vol. 37, 2005.

“Increasing Regional Disparities in the 1990s: The Finnish Experience.” with A. Kangasharju. *Regional Studies*, Vol. 38, 2004.

“Migration Flows in Finland: Regional Differences in Migration Determinants and Migrant Types.” *International Regional Science Review*, Vol. 26, 2003.

“Unemployment and Migration: Does Moving Help?” with H. Tervo. *Scandinavian Journal of Economics*, Vol. 104, 2002.

“Regional Labor Markets in Finland: Adjustment to Total vs. Region-Specific Shocks.” with A. Kangasharju. *Papers in Regional Science*, Vol. 81, 2002.

“Regional Labor Market Adjustment: Are Positive and Negative Shocks Different?” with A. Kangasharju. *Labour*, Vol. 16, 2002.

“The Role of Education in Self-Employment Success in Finland.” with A. Kangasharju. *Growth and Change*, Vol. 33, 2002.

“Migration and Individual Earnings in Finland: A Regional Perspective.” *Regional Studies*, Vol. 31, 2002.

“Aggregate Economic Fluctuations and Regional Convergence: the Finnish Case, 1988–1995.” *Applied Economics*, Vol. 32, 2000.

“A Macro-Economic Analysis of Regional Migration in Finland, 1975–1995.” with J. Ritsilä. *Review of Regional Studies*, Vol. 29, 1999.

“Regional Convergence across the Finnish Provinces and Subregions, 1960–1994.” *Finnish Economic Papers*, Vol. 12, 1999.

SUBMITTED MANUSCRIPTS

“Careers of Minimum Wage Workers.” Submitted to the *American Economic Review*. With W.R. Kerr and L. Maiden. NBER Working Paper 34405.

“The Impact of State Paid Leave Laws on Firms and Establishments: Evidence from the First Three States.” Submitted to *AEJ: Economic Policy*. With Kristin Butcher and Deniz Civril. Federal Reserve Bank of Chicago Working Papers 2024-12.

Age at Immigrant Arrival and Career Mobility: Evidence from Vietnamese Refugee Migration and the Amerasian Homecoming Act.” Submitted to *Journal of Political Economy*. With W.R. Kerr and Kendall E. Smith. NBER Working Paper 32067.

“The Transformation of Self-Employment”. With I. Colaiacovo, M. Dalton, and W.R. Kerr. Submitted to *Management Science*. NBER Working Paper 29725.

“The Effect of Rehabilitative Punishments on Juvenile Crime and Labor Market Outcomes”. With K. Huttunen and V. Mälkönen. Submitted to *Labour Economics*. IZA Working Paper 8403.

SELECTED WORKING PAPERS AND RESEARCH REPORTS

“When the Kids Grow Up: Women's Employment and Earnings across the Family Cycle.” With C. Goldin and C. Olivetti. NBER Working Paper 30323.

“Immigration in the 1990s: Employment, Income Taxes, and Income Transfers.” with K. Hämäläinen, A. Kangasharju and M. Sarvimäki. Ministry of Labor, Research Reports on Employment Policy, 265, 2005.

“Education Expenditures in Finland: The 20th Century and The Future.” with N. Intonen and M-L. Järviö. Discussion Papers 365, Government Institute for Economic Research, 2005.

“Is Little Brother Nothing but Trouble? Educational Attainment, Returns to Schooling and Sibling Structure.” Discussion Papers 302, Government Institute for Economic Research, 2003.

“Migration in a Core-Periphery Model: Analysis of Agglomeration in Regional Growth Centers.” Working paper 216, University of Jyväskylä, School of Business and Economics, 2000.

“Migration and Regional Convergence among the Finnish Subregions, 1975–1995.” with A. Kangasharju. Working Paper 12, Pellervo Economic Research Institute, 1998.

CHAPTERS IN BOOKS

"Immigrant Entrepreneurship: New Estimates and a Research Agenda." (2024). (With S. Chodavadia, W.R. Kerr, and L. Maiden. In Lissoni and A. Morrison (Eds.) *Migration and Innovation: A Research Agenda*, Edward Elgar Publishing (forthcoming). Also NBER Working Paper 32400.

“Immigration Policy Levers for US Innovation and Startups.” in Goolsbee, A. and Jones, B. (Eds.) *Innovation and Public Policy*, University of Chicago Press. (With W.R. Kerr), 2022.

"The Other Side of the Mountain: Women’s Employment and Earnings over the Family Cycle’, IFS Deaton Review of Inequalities." *IFS Deaton Review of Inequalities*. (With C. Goldin and C. Olivetti), 2022.

“Why Firms Offer Paid Parental Leave: An Exploratory Study.” In Stevenson, B. Sawhill, I. (Eds.). *Paid Leave for Caregiving: Issue and Answers*. (With C. Goldin and C. Olivetti). AEI – Brookings Institution, 2020.

“Immigrant Networking and Collaboration: Survey Evidence from CIC.” In Ganguli, I., Kahn, S., and MacGarvie, M. (Eds.) *The Roles of Immigrants and Foreign Students in U.S. Science, Innovation, and Entrepreneurship*, University of Chicago Press. (With W.R. Kerr), 2020.

“Immigrant Entrepreneurship.” In Haltiwanger J., Hurst E, Miranda J. and Schoar A. (Eds.) *Measuring Entrepreneurial Businesses: Current Knowledge and Challenges*, NBER Book Series Studies in Income and Wealth. (With W.R. Kerr), 2017.

“Firms and the Economics of Skilled Immigration”. In Kerr W., Lerner J., and Stern S. (Eds.) *Innovation Policy and the Economy*, NBER. (with William R. Kerr and William F. Lincoln). University of Chicago Press, 2015.

“The Economics of Education in Finland – A Historical Perspective”. In Kettunen P. ja Simola H. (Eds.) *The History of Finnish Education* (in Finnish, “Tiedon ja osaamisen Suomi: Kasvatus ja koulutus Suomessa 1960-luvulta 2000-luvulle”), SKS, Helsinki, 2012.

“Education and the Economic and Social Mobility in Finland”. In Kettunen P. ja Simola H. (Eds.) *The History of Finnish Education* (in Finnish, “Tiedon ja osaamisen Suomi: Kasvatus ja koulutus Suomessa 1960-luvulta 2000-luvulle”), SKS, Helsinki, 2012. (with Risto Rinne).

“Aggregate Economic Fluctuations and Regional Convergence.” In Alanen A., Eskelinen H., Monnesland J., Susiluoto I. and Tervo H. (Eds.) *Structures and Prospects of Nordic Regional Economies*, Nordregio, Stockholm, Sweden, 1999.

CASE STUDIES

Harvard Business School Case Study N-817-126 (2017) “CIC: Catalyzing Entrepreneurial Ecosystems (A)” (with William R. Kerr and Alexis Brownell)

Harvard Business School Case Study N-817-127 (2017) “CIC: Catalyzing Entrepreneurial Ecosystems (B)” (with William R. Kerr and Alexis Brownell)

SELECTED POPULAR PRESS ARTICLES AND BLOG POSTINGS

“When Kids Grow UP.” With C. Goldin and C. Olivetti. Vox EU, October 7, 2022.

“Immigrant Entrepreneurship in America.” With W.R. Kerr. Vox EU, September 21, 2018.

“The Average Mid-Forties Male College Graduate Earns 55% More than His Female Counterparts.” With E. Barth, C. Goldin, and C. Olivetti. Harvard Business Review, June 12, 2017.

“Gender Discrimination versus Market Competition in India.” With E. Ghani, A. Grover Goswami, and W.R. Kerr. Vox EU, May 6, 2017.

“Global Talent Mobility and Human Capital Agglomeration.” With W.R. Kerr, C. Ozden, and C. Parsons. Vox EU, January 31, 2017.

“Immigrants Play a Disproportionate Role in American Entrepreneurship.” With W.R. Kerr. *Harvard Business Review*, October 3, 2016.

“US Depends on Immigrant Entrepreneurs.” With W.R. Kerr. University of Oxford Law Blog, September 8, 2016.

“Immigrant Entrepreneurship and Employment Growth.” With W.R. Kerr. Vox EU, August 10, 2016.

“Global Teams for Inventive Work.” With W.R. Kerr. Vox EU, December 12, 2015.

“Skilled Immigration and US Jobs: Firm-Level Evidence.” With W.R. Kerr and W. Lincoln. Vox EU, March 16, 2014.

PRESENTATIONS AT SELECTED DOMESTIC AND INTERNATIONAL CONFERENCES AND WORKSHOPS

2026 AEA Annual Meeting

2025

2024 Institute for Social Research (Olso), University of Quebec at Montreal

2023 RES Meeting in Glasgow, Chicago Fed, SOLE Meeting, Bocconi (Milan), JECD conference (Switzerland)

2022 AEA Annual Meeting, UC Davis, OECD

2020 AEA Annual Meeting, Georgetown University

2019 SOLE Meeting, NBER Productivity Seminar, International Metropolis, Bank of Finland, AASLE, Harvard Growth Lab

2018 AEA Annual Meeting, NBER, Paris (CEPII),

- 2017 AEA Annual Meeting, UN CSW (NY), SOLE Meeting, U of Toronto, Harvard GEM, Bentley University
- 2016 AEA Annual Meeting, SOLE Meeting
- 2015 AEA Annual Meeting, NBER Summer Institute, IAES Conference, MIT IWER
- 2014 NBER IPE Conference, SOLE Meeting, NBER CRIW Conference
- 2013 AEA Annual Meeting, SOLE Meeting, JSBE Research Seminar, WCW Seminar, UCL Crime Conference
- 2012 Ditchley Foundation Conference, Economics of Entrepreneurship and Innovation Conference (Queens University), EFIC Conference (Kauffman), NBER Summer Institute, APPAM Conference, NBER High Skilled Immigration Workshop, LSE Labor Economics
- 2011 NBER Summer Institute, EEA Congress, EALE Congress
- 2010 ELE Meeting, SOFI Seminar
- 2009 Economics of Risky Behavior (IZA)
- 2005 SOLE Meeting, ERSA Congress
- 2004 Stanford Institute for Theoretical Economics (SITE), Stanford University; EEA Congress; ERSA Congress; Western Regional Science Association Congress
- 2003 ERSA Congress; North American Regional Science Association International Congress
- 2002 ERSA Congress; European Association of Labor Economics Congress;
- 2001 ERSA Congress
- 2000 Western Regional Science Association Congress; Southern Regional Science Association Congress; ERSA Congress
- 1999 ERSA Congress; Southern Regional Science Association Congress
- 1998 ERSA Congress

TEACHING EXPERIENCE

- 2014-current Wellesley College: Women in the Economy (200-level course) and Labor Economics (300-level course, 2015)
- 2015-2017 MIT: Microeconomic Theory and Public Policy (14.03)
- 2010 University of Helsinki: upper level undergraduate course on Labor Economics
- 2008 Boston University: 300-level course on Labor Economics and Public Policy
- 2005-2010 Finnish Postgraduate Program in Economics: program coordinator, advising and teaching students at the Research Seminar in Labor Economics
- 2001 University of Kent: undergraduate seminar on Intro Microeconomics (2 sections)
- 2000 University of Jyväskylä: graduate level course on Research Methodology and Econometrics

POLICY WORK

- 2022 Expert presentation for the Finnish Ministry of Economic Affairs and Employment on “High-skilled Immigration, Innovation, and Productivity”
- 2020 Expert interview for the Finnish Ministry of Economic Affairs and Employment on “Skill- and Employment Based Immigration: Future and Policy Responses.”
- 2019 Testified at the United States House of Representatives hearing on “Building a More Dynamic Economy: The Benefits of Immigration”
- 2017 Expert on High-Skilled Immigration, Swedish Agency for Growth Policy Analysis.

- 2005 Member of the working group for “Gender Equality in Pay”, Finnish Ministry of Social Affairs and Health
- 2005 International expert on economics of immigration, European Union Peer Review in Dublin
- 2003-2005 Policy reports for the Finnish Ministry of Labor on immigration and the labor market
- 2003 Advisor for the Finnish government working group on Finnish immigration policy

IO AND ANTITRUST EXPERIENCE

- 2009-2010 Case work at Keystone Strategy including: Mergers & Acquisitions, and Competition / Antitrust in high-tech industries (online advertising, semiconductors, internet services, software, hardware, and others), pricing and marketing strategies.
Skills developed: Econometric and statistical analysis, large-scale data creation and management, project management under deadlines, supervision of analysts, preparing expert reports and testimony, client engagements, managing of expert witnesses.
- 2005-2009 Case work at CRA’s Labor & Employment Practice, Antitrust & Competition Practice including: Employment Discrimination, Wages & Hours, Antitrust, Mergers & Acquisitions, Monopolization, IP Damages, Collusion and Price Fixing, and regulatory matters. Industries covered e.g. telecommunications and media, tobacco, agricultural and forestry products, consumer products, public procurement, health care, and others.
Skills developed: Econometric and statistical analysis, large-scale data creation and management, project management under deadlines, supervision of analysts, preparing expert reports and testimony, client engagements, managing of expert witnesses.

ACTIVE RESEARCH PROJECTS

- “Family Leave and Public Policy: Impact on Firms and Workers.” With Kristin Butcher. Funded by the Russell Sage Foundation and the National Science Foundation.
- “Entrepreneurship as a Career Choice for Women.” Funded by the Kauffman Foundation.
- “Entrepreneurship and Social Mobility.” Funded by an Anonymous Donor.
- “The Effect of Minimum Wage on Firms and Establishments.” With William R. Kerr and Deniz Civril. Funded by the Smith Richardson Foundation.
- “What we do for a living: Gender differences in tasks and pay.” With Erling Barth and William Kerr. Funded by the Norwegian Research Council.

SELECTED MEDIA APPEARANCES / RECENT PRESS COVERAGE

BBC World Service, New York Times, CNBC, Wall Street Journal, NBC News, Washington Post, The Atlantic (City Lab), NPR All Tech Considered, NPR 1A, Harvard Business Review, The Economist, Forbes, Bloomberg, Times Daily, Fusion, Huffington Post, Business Mirror, Decatur Daily, KCBS Radio, 8e ETAGE, Live Mint, MassLive, Gulf News, PolitiFact, In The Black, Global Risk Insights, Breitbart News, Talouselama (Finland), Real Clear Markets, Marketplace, Business Insider.