Biography
Dr. Tam received his B.S. in Mathematics from University of Colorado at Denver, M.S. in Mineral Economics from Colorado School of Mines, and Ph.D. in Economics from University of Virginia. His research interests include Macroeconomics, consumer finance, and quantitative methods.

Employment
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Research outputs
Tax Revenues in Low-Income Countries

Bankruptcy and Delinquency in a Model of Unsecured Debt

Labor market upheaval, default regulations, and consumer debt

Loan Guarantees for Consumer Credit Markets

Debt Default and the Insurance of Labor Income Risk

A quantitative theory of information and unsecured credit

Unsecured credit markets are not insurance markets