

## STEPHEN L ROSS

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### EDUCATION

Syracuse University, Ph.D., 1994, Economics, Thesis Advisor: John M. Yinger, Fields: Urban, Public.  
Wright State University, M.A., 1990, Applied Behavioral Science, Thesis Advisor: John P. Blair.  
University of Kansas, B.S., 1984, Engineering Physics.

### ACADEMIC POSITIONS

Professor, Economics Dept., Public Policy Dept. (courtesy), Center for Real Estate and Urban Economic Studies, Urban and Community Studies Program, University of Connecticut, 1994-Present.  
Department Head, Department of Economics, University of Connecticut, 2015-2016.  
Director, Urban and Community Studies, University of Connecticut, 2008-2012.  
Visiting Faculty, Department of Economics, Yale University, fall 2005, fall 2007.

### OTHER RELEVANT POSITIONS

Research Associate, Education Program, National Bureau of Economic Research, 2021-Present  
Associate Editor, Education, Finance and Policy, 2019-Present.  
Co-editor, Regional Science and Urban Economics, 2018-Present.  
Phillip E. Austin Endowed Chair in Public Policy, University of Connecticut, 2016-2021.  
Editorial Boards, American Economic Journal: Economic Policy, 2020-Present, Journal of Economic Geography, 2015-Present, Journal of Real Estate Finance and Economics, 2014-Present, Journal of Housing Economics, 2011-Present, Journal of Urban Economics, 2009-Present, Regional Science and Urban Economics, 2007-Present.  
Affiliations, Center for Financial Security, University of Wisconsin-Madison, 2018-Present, Penn Institute for Urban Research, University of Pennsylvania, 2014-Present, Weimer School of Advanced Studies in Real Estate and Land Economics, Homer Hoyt Institute, 2012-Present, Human Capital and Economic Opportunity Global Working Group, University of Chicago, 2011-Present.  
Editor of Urban and Real Estate Economics working paper announcement service, New Papers in Economics (NEP), 2002-Present.  
Councillor at Large, the North American Regional Science Council, 2011-2013.

### BOOKS, MONOGRAPHS, AND REPORTS

*Discrimination in Metropolitan Housing Markets: National Results from Phase I of the HDS 2000* (with M.A. Turner, G.C. Galster, and J. Yinger). 2002. *Phase II - Asians and Pacific Islanders* 2003 and *Phase III - Native Americans* 2004 (both with M.A. Turner). Department of Housing and Urban Development. Washington D.C.  
*Color of Credit: Mortgage Discrimination, Research Methods, and Fair Lending Enforcement* (with J. Yinger). 2002. MIT Press. Cambridge, MA.  
*Mortgage Lending Discrimination: A Review of Existing Evidence* chapters 3, 4, and 5 of 6 (with J. Yinger). 1999. Urban Institute Monograph Series on Race and Discrimination. Washington D.C.

### JOURNAL ARTICLES

"The Effects of Career and Technical Education: Evidence from the Connecticut Technical High School System" (E. Brunner and S. Dougherty. Conditionally Accepted. *Review of Economics and Statistics*.  
"The Effects of Foreign-Born Peers in US High Schools and Middle Schools" (J. Fletcher, J. Nobles, J. Kim and I. Shaorshadze). In Press. *Journal of Human Capital*.  
"Measuring Social Interaction Effects when Instruments are Weak" (with Z. Shi). In Press. *Journal of Business & Economic Statistics*.  
"Initial Industry and Long-Term Earnings Growth" (with P. Ukil). 2021. *American Economic Association Papers and Proceedings* 111, 476-480.  
"Information Value of Property Description: A Machine Learning Approach" (with L. Shen). 2021. *Journal of Urban Economics* 121, Article #103299

## JOURNAL ARTICLES

- "The Determinants and Consequences of Friendship Composition" (with J. Fletcher and Y. Zhang). 2020. *Journal of Urban Economics* 116, Article #103241.
- "Partners in Crime" (with S. Billings and D. Deming). 2019. *American Economic Journal: Applied Economics* 11(1), 126-150.
- "Evidence and Actions on Mortgage Market Disparities: Research, Fair lending Enforcement and Consumer Protection" (with M. Courchane). 2019. *Housing Policy Debate* 29(5), 769-794.
- "Now You See Me, Now You Don't: The Geography of Police Stops" (with J. Kalinowski and M. Ross). 2019. *American Economic Association Papers and Proceedings* 109, 143-147.
- "Retail Agglomeration and Competition Externalities: Evidence from Openings and Closings of Multiline Department Stores in the U.S." (with J. Clapp and T. Zhao). 2019. *Journal of Business & Economic Statistics* 37(1), 81-96.
- "What Drives Racial and Ethnic Differences in High Cost Mortgages? The Role of High Risk Lenders" (with P. Bayer and F. Ferreira). 2018. *Review of Financial Studies* 31, 175-205.
- "Race-Specific Urban Wage Premia and the Black-White Wage Gap" (with E. Ananat and S. Fu). 2018. *Journal of Urban Economics* 108, 141-153.
- "The Housing and Educational Consequences of the School Choice Provisions of NCLB: Evidence from Charlotte, NC" (S. Billings and E. Brunner). 2018. *Review of Economics and Statistics* 100, 65-77.
- "Estimating the effects of friendship networks on health behaviors of adolescents" (with J. Fletcher). 2018. *Health Economics* 27, 1-34.
- "There's no place like home: Racial disparities in household formation in the 2000s" (with S. Newman and S. Holupka). 2018. *Journal of Housing Economics* 40, 142-156.
- "Race and the City" (with I.G. Ellen). 2018. *Journal of Housing Economics* 40, 1-5.
- "Measuring Trends in Discrimination with Field Experiment Data". 2017. Commentary in *Proceedings of the National Academy of Sciences* 114 (41), 10815-10817.
- "The Vulnerability of Minority Homeowners in the Housing Boom and Bust" (with P. Bayer and F. Ferreira). 2016. *American Economic Journal: Economic Policy* 8, 1-27.
- "Property taxation and support for public spending revisited: Renter illusion or high salience among owners?" (E. Brunner and R. Simonsen). 2015. *Regional Science and Urban Economics* 53, 38-49.
- "Accuracy and Efficiency in Simulating Equilibrium Land Use Patterns for Self-Organizing Cities" (with X. Dong). 2015. *Journal of Economic Geography* 15, 707-722.
- "Housing Discrimination among Available Housing Units in 2012: Do Paired Testing Studies understate Housing Discrimination?" (with R. Pitingolo). 2015. *Housing Policy Debate* 17, 61-85.
- "Do High School Peers Have Persistent Effects on College Attainment and Other Life Outcomes?" (with R. Bifulco, J. Fletcher and S. Oh). 2014. *Labour Economics* 29, 83-90.
- "Does less income mean less representation" (with E. Brunner and E. Washington). 2013. *American Economic Journal: Economic Policy* 5, 53-76.
- "Wage premia in employment clusters: How important is worker heterogeneity" (with S. Fu). 2013. *Journal of Labor Economics* 21, 271-304.
- "Bank capital requirements and capital structure" (with J. Harding and X. Liang). 2013. *Journal of Financial Services Research* 43, 127-148.
- "The impact of property disclosure laws on housing prices: Evidence from an Event Study using Propensity Scores" (with A. Nanda). 2012. *Journal of Real Estate Finance and Economics* 45, 88-109.
- "School quality and property values: Re-examining the boundary approach" (with P. Dhar). 2012. *Journal of Urban Economics* 71, 18-25.
- "Economics and ideology: Causal evidence of the impact of income on support for redistribution and other proposals" (with E. Brunner and E. Washington). 2011. *Review of Economics and Statistics* 93, 888-906.
- "Understanding the foreclosure crisis" and "Decoding misperceptions: The role of underwriting and appropriate policy responses" (with K. Gerardi and P. Willen). 2011. *Journal of Policy, Analysis and Management: Point-Counterpoint*, 30, 382-388 & 396-398.

## JOURNAL ARTICLES

- "The effect of classmate characteristics on individual outcomes: Evidence from the Add Health" (with B. Bifulco and J. Fletcher). 2011. *American Economic Journal: Economic Policy*, 3, 25-53.
- "Is the median voter decisive? Evidence from referenda voting patterns" (with E. Brunner). 2010. *Journal of Public Economics*, 94, 898-910.
- "Universal vouchers and racial and ethnic segregation" (with E. Brunner and J. Imazeki). 2010. *Review of Economics and Statistics*, 92, 912-927.
- "Regulation of Large Financial Institutions: Lessons from Corporate Finance Theory" (with J. Harding). 2010. *Connecticut Insurance Law Journal*, 16, 243-260.  
<https://ideas.repec.org/p/uct/uconnp/2009-29.html>
- "The effect of public school choice on those left behind: Evidence from Durham, NC" (with B. Bifulco and H. Ladd). 2009. *Peabody Journal of Education*, 84, 130-149.
- "Public school choice and integration: Evidence from Durham, NC" (with B. Bifulco and H. Ladd). 2009. *Social Science Research*, 38, 78-85.
- "Place of work and place of residence: Informal hiring networks and labor market outcomes" (with P. Bayer and G. Topa). 2008. *Journal of Political Economy*, 116, 1150-1196.
- "Are shirking and leisure substitutable: An empirical test of efficiency wages based on urban economic theory" (with Y. Zenou). 2008. *Regional Science and Urban Economics*, 38, 498-517.
- "Mortgage lending in Chicago and Los Angeles: A paired testing study of the pre-application process" (with M. Turner, E. Godfrey, and R. Smith). 2008. *Journal of Urban Economics*, 63, 902-919.
- "Which school attributes matter? The influence of school district performance and demographic composition on property values" (with J. Clapp and A. Nanda). 2008. *Journal of Urban Economics*, 63, 451-466.
- "Community income distributions in a metropolitan area" (with C. deBartolome). 2007. *Journal of Urban Economics*, 61, 496-518.
- "Uncovering discrimination: A comparison of methods used by scholars and civil rights enforcement officials" (with J. Yinger). 2006. *American Law and Economics Review*, 8, 562-614.
- "Commentary on 'Exogenous Shocks and the Dynamics of City Growth: Evidence from New York' by A. Haughwout and B. Rabin". 2005. *Economic Policy Review* (Federal Reserve Bank of New York), 11 (2), 75-80.
- "Housing discrimination in metropolitan America: Explaining changes between 1989 and 2000" (with M. Turner). 2005. *Social Problems*, 52, 152-180.
- "Schools and housing markets: An examination of changes in school segregation and performance" (with J. Clapp). 2004. *The Economic Journal*, 114, F425-F440.
- "Whose in charge of the inner city: The conflict between efficiency and equity in the Design of a metropolitan area" (with C. deBartolome). 2004. *Journal of Urban Economics*, 56, 458-483.
- "Segregation and racial preferences: New theoretical and empirical approaches". 2004. *Annales d'Economie et Statistique*, 71/72, 143-172.
- "Racial bias in motor vehicle searches: Additional theory and evidence" (with D. Dharmapala). 2004. *Contributions to Economic Analysis and Policy*, 3, 1-21.
- "Redlining, the community reinvestment act, and private mortgage insurance" (with G. Tootell). 2004. *Journal of Urban Economics*, 55, 278-297.
- "Now you see it, now you don't: Why some homes are hidden from black buyers" (with J. Ondrich and J. Yinger). 2003. *Review of Economics and Statistics*, 85, 854-873.
- "Racial differences in homeownership: The effect of residential location" (with Y. Deng and S. Wachter). 2003. *Regional Science and Urban Economics*, 33, 517-556.
- "Equilibria with local governments and commuting: Income sorting v. income mixing" (with C. deBartolome). 2003. *Journal of Urban Economics*, 54, 1-20.
- "The geography of housing discrimination" (with J. Ondrich and J. Yinger). 2002. *Journal of Housing Research*, 12, 217-238.
- "Mortgage lending, sample selection, and default" 2000. *Real Estate Economics*, 28, 581-621.
- "How common is Housing Discrimination: Improving on Traditional Measures" (with J. Ondrich and J. Yinger). 2000. *Journal of Urban Economics*, 47, 470-500.

## JOURNAL ARTICLES

- "Timing equilibria in an urban model" (with J. Yinger as second author). 2000. *Journal of Urban Economics*, 47, 390-413.
- "Selection bias in models of commuting time" (with T. Cooke). 1999. *Urban Studies*, 36, 1597-1611.
- "Commutes, neighborhood effects, and compensating differentials: Revisited" (with R. Petite). 1999. *Journal of Urban Economics*, 46, 1-24.
- "Racial differences in residential and job mobility: Evidence concerning the spatial mismatch hypothesis". 1998. *Journal of Urban Economics*, 43, 112-136.
- "Mortgage lending discrimination and racial differences in loan default: A simulation approach". 1997. *Journal of Housing Research*, 8, 277-298.
- "The long-run effect of economic development policy on resident welfare in a perfectly competitive urban economy". 1996. *Journal of Urban Economics*, 40, 354-381.
- "Mortgage lending discrimination and racial differences in loan default". 1996. *Journal of Housing Research*, 7, 117-126.
- "Rejoinder to Berkovec, Canner, Gabriel, and Hannan" (with G. Galster and J. Yinger). 1996. *Cityscape: A Journal of Policy Development and Research*, 2, 55-58.
- "Flaws in the use of default rates in testing for mortgage lending discrimination". 1996. *Cityscape: A Journal of Policy Development and Research*, 2, 41-48.
- "A comparative static analysis of an open urban model with a full labor market and suburban employment" (with J. Yinger). 1995. *Regional Science and Urban Economics*, 25, 575-605.
- "A CUMSUM test in the linear regression model with serially correlated disturbances" (with C. Kao). 1995. *Econometric Reviews*, 14, 331-346.
- "Dimensions of urban structure: An example of construct validation". 1993. *Urban Studies*, 37, 1107-1126.

## CHAPTERS, REVIEWS AND OTHER PUBLICATIONS

- "For male students, technical education in high school boosts earnings after graduation" (with E. Brunner and S. Dougherty). 2019. *The Conversation* September 30, 2019.  
<https://theconversation.com/for-male-students-technical-education-in-high-school-boosts-earnings-after-graduation-123134>
- "The promise of career and technical education" (with E. Brunner and S. Dougherty). 2019. The Brown Center Chalkboard, Brookings Institution.  
<https://www.brookings.edu/blog/brown-center-chalkboard/2019/09/20/the-promise-of-career-and-technical-education>
- "Policy Brief on Foreclosure Spillovers within broad Neighborhoods" (with W. Huang and A. Nelson). 2019. Center for Financial Security, University of Wisconsin Madison. Policy Brief 2019-2.  
[https://centerforfinancialsecurity.files.wordpress.com/2019/01/foreclosure-spillovers-within-broad-neighborhoods\\_ross\\_1.19.pdf](https://centerforfinancialsecurity.files.wordpress.com/2019/01/foreclosure-spillovers-within-broad-neighborhoods_ross_1.19.pdf)
- "Neighborhood Spillovers in Mortgage Foreclosure" (with W. Huang and A. Nelson). 2019. *VOX CEPR Policy Portal: Research-based policy analysis and commentary from leading economists*, Feb 1, 2019.
- "Policy Brief on Evidence and Actions on Mortgage Market Disparities" (with M. Courchane). 2019. Center for Financial Security, University of Wisconsin Madison. Policy Brief 2019-1.  
[https://centerforfinancialsecurity.files.wordpress.com/2019/01/mortgage-market-disparities-policy-brief\\_1.19.pdf](https://centerforfinancialsecurity.files.wordpress.com/2019/01/mortgage-market-disparities-policy-brief_1.19.pdf)
- "Comment on 'On the Internal Structure of Cities'" (with X. Dong). 2017. On-line materials for *Econometrica*, The Econometric Society.  
<https://www.econometricsociety.org/publications/econometrica/2002/07/01/internal-structure-cities>
- "Neighborhood Spillovers in Youth Crime: Are Social Interactions within Schools a Key Driver?" (with S. Billings and D. Deming). 2016. *VOX CEPR Policy Portal: Research-based policy analysis and commentary from leading economists*, July 11, 2016.
- "Segregation May Hurt Minorities, but Its Role in the Great Recession is Far Less Clear". 2016. @FurmanCenterNYU's #TheDreamRevisited 18, New York University, Feb 29, 2016.  
<http://bit.ly/1RfHD1n>

## CHAPTERS, REVIEWS AND OTHER PUBLICATIONS

- "Change and persistence in the economic status of neighborhoods and cities" (with S. Rosenthal). 2015. In *The Handbook of Regional and Urban Economics, Vol 5* (Eds. G. Duranton, V. Henderson, W. Strange). Elsevier Science/North Holland.  
[http://real.wharton.upenn.edu/~duranton/Duranton\\_Papers/Handbook/Cycles\\_and\\_persistence\\_in\\_the\\_economic\\_status\\_of\\_neighborhoods\\_and\\_cities.pdf](http://real.wharton.upenn.edu/~duranton/Duranton_Papers/Handbook/Cycles_and_persistence_in_the_economic_status_of_neighborhoods_and_cities.pdf)
- "A novel explanation for the black-white wage gap: Productivity spillovers require social interactions between workers". 2015. *VOX CEPR Policy Portal: Research-based policy analysis and commentary from leading economists*, Jun 28, 2015.
- "Race, Mortgage Lending and the Price of Credit" (with P. Bayer and F. Ferreira). 2014. NBER Working Paper #20762.
- "Minority mortgage market experiences leading up to and during the Financial Crisis". 2014. *VOX CEPR Policy Portal: Research-based policy analysis and commentary from leading economists*, Aug 22, 2014.
- "Book review of 'Lectures on Urban Economics' by Jan K Brueckner". 2013. *Journal of Economic Geography*, 13, 535-536.
- "Peer effects: Friendships and adolescent outcomes" (with J. Fletcher). 2013. *VOX CEPR Policy Portal: Research-based policy analysis and commentary from leading economists*, Nov 3, 2013.
- "Social interactions within cities: Neighborhood environments and peer relationships". 2011. In *Handbook of Urban Economics and Planning* (Eds. N. Brooks, K. Donaghy, G. Knapp). Oxford University Press.  
<https://ideas.repec.org/p/uct/uconnp/2009-31.html>
- "Book review of 'Housing Markets and the Economy: Risk, Regulation and Policy' by E.L. Glaeser and J. M. Quigley". 2010. *Housing Studies*, 25, 585-586.
- "Understanding Racial Segregation: What is Known about the Effect of Housing Discrimination" 2010. In *Neighborhood and Life Changes: How Place Matters in Modern American?* (Eds. H. Newburger, E.L. Birch, S.M. Wachter). University of Pennsylvania Press.  
<https://ideas.repec.org/p/uct/uconnp/2008-15.html>
- "The Race to the Suburb: The Location of the Poor in a Metropolitan Area" (with C. de Bartolome). 2008. University of Connecticut Working Paper 2002-02
- "Book review of 'Brookings-Wharton Papers on Urban Affairs 2006' by G. Burtless and J.R. Pack". 2008. *Journal of Regional Science*, 48, 456-457.
- "Housing discrimination in metropolitan American: Unequal treatment of African Americans, Hispanics, Asians, and Native Americans" (with M. Turner and T. Richardson). 2007. In *Fragile Rights within Cities: Government, Housing, and Fairness* (Ed. J. Goering). Rowman & Littlefield.
- "Fair housing enforcement and changes in discrimination between 1989 and 2000" (with G. Galster). 2007. In *Fragile Rights within Cities: Government, Housing, and Fairness* (Ed. J. Goering). Rowman & Littlefield.  
<https://ideas.repec.org/p/uct/uconnp/2005-16.html>
- "Identifying individual and group effects in the presence of sorting: A neighborhood effects application" (with P. Bayer). 2006. NBER Working Paper #12211.
- "Book review of 'Credit to the community: Community reinvestment and housing policy in the United States' by D. Immergluck" 2005. *Journal of Planning Education and Research*, 24, 459-460.
- "Racial discrimination in the search for housing" (with M. Turner). 2005. In *The Geography of Opportunity: Race and Housing Choice in Metropolitan America* (Ed. X. Briggs). Washington, D.C.: Brookings Institute Press.
- "What Is Known about Testing for Discrimination: Lessons Learned by Comparing across Different Markets". 2003. Paper commissioned by the National Resource Council Panel on Methods for Assessing Discrimination.  
<https://ideas.repec.org/p/uct/uconnp/2003-21.html>
- "Other things being equal: A paired testing study of discrimination in mortgage lending" (with M. Turner, E. Godfrey, and R. Smith). 2003. *Proceedings of the Joint Statistical Meetings, Business and Economics Statistics Section (CD-Rom)*. American Statistical Association. Alexandria, VA.

## CHAPTERS, REVIEWS AND OTHER PUBLICATIONS

- "Paired Testing and the 2000 Housing Discrimination Study". 2002. In *Measuring Housing Discrimination in a National Study: Report of a Workshop* (Authors S. Feinberg and A.W. Foster). National Resource Council. National Academy.  
<http://books.nap.edu/openbook.php?isbn=0309083257&page=49>
- "Sorting and voting: A review of the literature on urban public finance" (with J. Yinger). 1999. In *The Handbook of Regional and Urban Economics, Volume 3: Applied Urban Economics* (Eds. P. Cheshire and E.S. Mills). Elsevier Science/North Holland.
- "Flaws in the use of default rates in testing for mortgage lending discrimination" [Reprint]. 1996. In *Mortgage Lending, Racial Discrimination and Federal Policy* (ed. J. Goering and R. Weink). Urban Institute Press.

## PAPERS IN PROGRESS

- "Documenting Loss Aversion using Evidence of Round Number Bias" (T. Zhou). HCEO Working Paper 2020-079.
- "Negative Externalities and Real Asset Prices: Closing of Stapleton Airport in Denver and Effect on Nearby Housing Markets" (with J. Cohen, C. Coughlin and J. Crews). Federal Reserve Bank of St. Louis Working Paper 2019-027A.
- "Addressing Seasonality in Veil of Darkness Tests for Discrimination" (with J. Kalinowski and M. Ross). HCEO Working Paper 2019-028
- "Initial industry choice and long-term earnings growth" (with P. Ukil).
- "The Effects of Career and Technical Education: Evidence from the Connecticut Technical High School System" (with E. Brunner and S. Dougherty).
- "The Returns to Ability and Experience in High School Labor Markets: Revisiting Evidence on Employer Learning and Statistical Discrimination " (with X. Li). HCEO Working Paper 2019-002
- "College Grades and Gender Differences in Persistence in STEM" (with T. Bar).
- "Class Size and the Gender Gap in STEM Fields" (with T. Bar).
- "Veil of Darkness Tests for Racial Profiling in Traffic Stops when Minority Motorists Respond to Visibility" (J. Kalinowski and M. Ross). HCEO Working Paper 2017-17.
- "Foreclosure Spillovers in Broad Neighborhoods" (with W. Huang and A. Nelson). HCEO Working paper 2018-096.
- "Classroom Peer Effects and Teachers: Evidence from Quasi-random Assignment in a Chinese Middle School" (L. He) HCEO Working Paper 2017-014.
- "High Cost Lending and the Geographic Concentration of Foreclosures" (with F. Ferreira and Y. Wang).
- "The Effects of Negative Equity on Children's Educational Outcomes" (V. Been, D. Figlio, I. Ellen, A. Nelson, A. Schwartz, L. Stiefel).

## COMPLETED STUDENTS

- Xizi Li, Dissertation: Three Essays on the Role of Imperfect Information in the Labor Market (2021).
- Patralekha Ukil, Dissertation: Three Essays on the Effects of Negative Economic Shocks (2020). San Jose State University.
- Tian Lou, Dissertation: Three Papers on Social Interactions and Labor Market Outcomes (2017). Postdoctoral Fellowship, Ohio State University.
- Yuan Wang, Dissertation: Housing Markets and Risk (2015). FreddieMac.
- Weiran Huang, Dissertation: Housing Price Dynamics and their Effects (2014). Department of Finance, City of New York.
- Shen Jin, Dissertation: Three essays on the Consolidation of the U.S. banking industry (2013). Shanghai Futures Exchange.
- Xiaofang Dong (Southwestern University of Economics and Finance – Advised jointly with S. Fu), Dissertation: Entrepreneurship, Firm life cycle, and Agglomeration Economics (2012), Xiamen University, China.

## COMPLETED STUDENTS

- Ranjini Neogi, Dissertation: Housing Affordability and Regulation (2012), Visiting Professor Galgotias University.
- Xiaoming Li, Dissertation: Essays on the Evolution of Housing and Mortgage Markets (2011), Wells Fargo.
- Paramita Dhar, Dissertation: Essays on Housing Markets (2011), Central Connecticut State University.
- Biplab Ghosh (Advised jointly with D. Dharmapala), Dissertation: Asymmetric Information and Asset Price Volatility (2009), CoreLogic Inc.
- Xiaozhong Liang, Dissertation: Three Essays on the Capital Structure and Risk Management of Banks (2006), State Street Bank.
- Anupam Nanda, Dissertation: Three Essays on the Determinants of Housing Prices (2006), University of Reading, England.
- Shihe Fu (Boston College - Advised jointly with R. Arnott), Dissertation: Essays on Urban Agglomeration Economies (2005), Southwest University of Economics and Finance, China.
- AKM Rezaul Hossain, Dissertation: Essays on the Community Reinvestment Act (CRA), information externalities and credit rationing (2004), Mount Saint Mary College.
- Pappe Ngom (Advised jointly with A. Minkler), Dissertation: The role of individual social capital in occupational choice and earnings (2003), Mercer Management Consulting.
- Ali Ozdemir, Dissertation: Essays on the determinants of taxation and government expenditures in small open economies (2002), Balikesir University, Turkey.
- Ryan Petite (deceased), Dissertation: Essays in urban transportation economics (2000), U.S. Government Accounting Office.

## AWARDS, HONORS, GRANTS AND CONTRACTS

- Co-Principle Investigator on a grant from the Institute for Education Sciences on the Long Run Follow-up of the Impact of Attending a Career Technical High School on College Completion and Labor Market Earnings, 2016-2021 (\$500,000 subgrant from Vanderbilt University w/ E. Brunner).
- American Economics Association Research Highlights on Partners in Crime (w/ S. Billings and D. Deming) published on February 11, 2019.  
<https://www.aeaweb.org/research/same-school-social-impact-partners-in-crime>
- Co-Principle Investigator on a grant from the Smith Richardson Foundation on the Causal Impact of Attending a Career Technical High School on Labor Market Outcomes, 2018-2021 (\$190,000 w/ S. Dougherty and E. Brunner).
- Visiting Scholar, Federal Reserve Bank of Cleveland (June 12-14, 2018).
- Co-Principle Investigator on a grant from the National Institute for Occupational Safety and Health on the University of Connecticut Study on Aging, Musculoskeletal Disorders and Work Capacity, 2017-2020 (\$50,000 subgrant from the University of Connecticut Health Center).
- Co-Principle Investigator on a grant from the Institute for Education Sciences on the Causal Impact of Attending a Career Technical High School on Student Achievement, High School Graduation and College Enrollment, 2016-2021 (\$700,000 w/ S. Dougherty and E. Brunner).
- Research Spotlight on Endogenous Driving Behavior in Veil of Darkness Tests for Racial Profiling by Human Capital and Economic Opportunity Working Group, University of Chicago (April 4, 2017).  
<https://hceconomics.uchicago.edu/news/research-spotlight-endogenous-driving-behavior-veil-darkness-tests-racial-profiling>
- Co-Principle Investigator on a grant from the WT Grant Foundation on Understanding the Determinants and Consequences of Social Networks Among Immigrant Children and Adolescents, 2015-2017 (\$90,000 subgrant from the University of Wisconsin).
- Co-Principle Investigator on a contract from the Connecticut State Department of Education on Estimating School Choice in a Regional System of Magnet Schools, 2014-Present (\$70,000).
- Consultant on Urban Institute's Housing Market Discrimination on the Basis of Source of Income Study (2014-Present).
- Visiting Scholar, Federal Reserve Bank of Cleveland (June 2-5, 2014).
- Consultant for K&L Gates on US DOJ Pattern and Practice Lawsuit against a Major U.S. Lender (2012-2014).

## **AWARDS, HONORS, GRANTS AND CONTRACTS**

- Co-Principle Investigator on a grant from the National Institute of Child Health and Development on Estimating the Casual Effects of Social Networks on Health Behaviors, 2011-2013 (\$80,000 subgrant Yale University).
- Co-Principle Investigator on a grant from the MacArthur Foundation on the Effects of Housing Instability on Children's Education Outcomes, 2011-2013 (\$120,000 subgrant New York University).
- Principle Investigator on a grant from the Ford Foundation on Assessing Racial, Ethnic and Neighborhood Differences in Loan Pricing and Performance: An Experian-Home Mortgage Disclosure Act Data Match Project, 2008-2010 (\$200,000).
- University of Connecticut College of Liberal Arts and Sciences Research Award - Social Sciences Division 2009 (inaugural year).
- Consultant on the National Consumer Law Center's grant from the Ford Foundation to Create a Predatory Lending Database, 2004-2008.
- Consultant on the New York State Attorney General's Office Fair Lending Investigation, 2005-2007.
- Principle Investigator on a grant from the Department of Housing and Urban Development to study Urban Unemployment and Residential Location Choice, 2004-2005 (\$40,000).
- University of Connecticut, Chancellor's Fellowship recipient, Academic Year 2003-04.
- Research Director on the 2000 Housing Discrimination Study for the Department of Housing and Urban Development (C-OPC-21304), 1999-2003 (\$220,000 subgrant Urban Institute).
- Consultant for FannieMae to Review and Evaluate Policies on Predatory Lending, 2002-2003.
- Commission of paper for the National Resource Council Panel on Methods for Assessing Discrimination (Summer 2002).
- Post-doctoral Honoree at the Weimer School of Advanced Studies in Real Estate and Land Economics, 2001.
- Consulting Investigator on Syracuse University's Center for Policy Research grant from the Ford Foundation to study explanations for large racial difference in mortgage underwriting, 2000.
- Consultant on Abt Associate's Fair Lending Analysis of Government Sponsored Enterprises project for the Department of Housing and Urban Development (C-OPC-18582), 1999-2000.
- Consultant on the Urban Institute's Mortgage Testing Pilot Program for the Department of Housing and Urban Development (C-OPC-18572), 1999-2000.
- Investigator on Syracuse University's Center for Policy Research grant from the Fannie Mae Foundation to study the causes of housing discrimination, 1998-1999.
- Consultant on the Urban Institute's What We Know About Mortgage Lending Discrimination project for the Department of Housing and Urban Development (C-OPC-05929), 1998.
- American Real Estate and Urban Economics Association Dissertation Award, 1995.
- Syracuse University Fellowship, 1990-1994.

## **PROFESSIONAL ACTIVITIES**

- Member Universal Basic Income Pilot Study Working Group. 2021-Present. City of Hartford.
- Organized session on Long-Term Effects of Early Life Outcomes at the 2020 American Economic Association Annual Meetings, Virtual (Jan 3-5, 2021), participants: Jaime Arellano-Bover, Ashna Aurora, David Autor, Leonard Goff, John C. Haltiwanger, Jonas Hjort, Adriana Lleras-Muney, Hannes Schwandt, Patralekha Ukil, Till Von Wachter, Abigail Wozniak.
- Organized session on Career, Technical and Vocational Education at the 2020 American Economic Association Annual Meetings, Virtual (Jan 3-5, 2021), participants: Marianne Bertrand, Eric Brunner, Shawn Dougherty, Eric Hanushek, Caroline Hoxby, James Kemple, Brian Jacob, Magne Mogstad, Jack Mountjoy, Michael Ricks, Mikko Silliman, Rebecca Unterman, Hanna Virtanen.
- Panelist, Bouncing Forward from the Pandemic: Economic Disparities, School, Childcare, and Residential Integration, Capitol Region Council of Governments, State of Connecticut (Oct 15, 2020).  
[https://kultura.uconn.edu/media/October+15%2C2020+Bounce+ForwardA+Bouncing+Forward+from+the+PandemicA+Economic+Disparities%2C+School%2C+Childcare%2C+and+Residential+Integration/1\\_3tm63n59](https://kultura.uconn.edu/media/October+15%2C2020+Bounce+ForwardA+Bouncing+Forward+from+the+PandemicA+Economic+Disparities%2C+School%2C+Childcare%2C+and+Residential+Integration/1_3tm63n59)
- Chair Best Student Prize Jury, On-line Urban Economics Association Meetings (Oct 15-17, 2020).



## PROFESSIONAL ACTIVITIES

- Mentoring at the Committee on the Status of Women in the Economics Profession AEA Junior Faculty Mentoring Breakfast (Jan 5, 2020).
- Organize Women in Real Estate Network AREUEA Junior Faculty Mentoring Reception, San Deigo, CA (Jan 4, 2020).
- Chair Best Student Prize Jury, Urban Economics Association, Philadelphia, PA (Oct 11-12, 2019).
- Mentoring at the Women in Real Estate Network AREUEA Junior Faculty Mentoring Reception (Jan 5, 2019).
- Organize and Chair Session on Race and Policing at the 2019 American Economics Association Annual Meetings, Atlanta, GA (Jan 4-6, 2019), participants: J. Doleac, W. Horace, F. Goncalves, J. Grogger, J. Kalinowski, J. McDonald, S. Rohlin, M. Ross, E. Weisburst.
- Mentoring at the Committee on the Status of Women in the Economics Profession AEA Junior Faculty Mentoring Breakfast (Jan 4, 2019).
- Chair Session on Gentrification at the 2019 American Real Estate and Urban Economics Association Annual Meetings, Atlanta, GA (Jan 4-6, 2019), participants: Q. Brummet, P. Carrillo, M. Goodnature, J. Handbury, D. Hartley, D. Reed, A. Ross, J. Rothbaum, Y. Su, L. Taylor.
- NIMBY Panel Discussion for the 75<sup>th</sup> Anniversary of the Connecticut Commission on Human Rights and Opportunities, Legislative Office Building (Oct 22, 2018).
- Best Student Prize Jury, Urban Economics Association, New York, NY (Oct 12-13, 2018).
- Program Committee for the 2019 American Real Estate and Urban Economics Association Annual Meetings, Atlanta, GA (Jan 4-6, 2019).
- Panelist on Mortgage Lending Discrimination at the Symposium on Fair Housing Federal Reserve Bank of Philadelphia (May 17, 2018).
- Guest editor for "The Rainbow of Credit: Homosexuality Inference, Lending Practices, and Two-sided Spillover Effect" in *Proceedings of the National Academy of Sciences*, In Press.
- Guest editor special issue Race and the City in *Journal of Housing Economics* 39 (2), 2018.
- Chaired Open Forum on Dodd-Frank and Consumer Finance Protection Bureau at The New England Mortgage Expo. Mohegan Sun, CT (Jan 12, 2018).
- Mentoring at the Women in Real Estate Network AREUEA Junior Faculty Mentoring Session (Jan 6, 2018).
- Chair Session on Education and Homeownership at the 2018 American Real Estate and Urban Economics Association Annual Meetings, Philadelphia, PA (Jan 5-7, 2018), participants: E. Anenberg, S. Argarwal, E. Brunner, Y. Chen, J. Choi, R. Diamond, R. Fuss, R. Green, E. Noh, O. Lerbs, J. Li, C. Liu, P. Smith, Y. Tan, M. Wong.
- Interview on All Things Considered (National Public Radio) on housing discrimination against Hispanics (November, 2017).
- Advisor on the Connecticut Fair Housing Center's Fair Lending Project (2016)
- Panelist on Homeownership and Mortgage Experiences at the Saint Louis Federal Reserve Bank Conference Does College Level the Playing Field (May 25-26, 2016).
- Advisory Panel Member, Moving To Work Demonstration Project, Urban Institute (2016-2018).
- Keynote Address at the Dallas Federal Reserve Conference Intent vs. Impact: Evaluating Individual- and Community-Based Programs on "Minority Borrowers, Subprime Lending and Foreclosures During the Financial Crisis" (Nov 16-17, 2015).
- Advisory Panel Member, Housing Market Discrimination on the Basis of Source of Income, Urban Institute (2014-2017).
- Chair Session on Neighborhoods, Amenities and Education at the 2014 American Real Estate and Urban Economics Association Annual Meetings, Philadelphia, PA (Jan 3-5, 2014), participants: R. Diamond, G. Fack, E. Patacchini, A. Schwartz, J. Schuetz, S. Leguizamon, A. Mayer, M. Ruther.
- Program Committee for the 2014 American Real Estate and Urban Economics Association Annual Meetings, Philadelphia, PA (Jan 3-5, 2014).
- Organized Session on Labor Market Networks at the 2013 American Economics Association Meetings in San Diego, CA (Jan.4-6, 2013), participants: E. Ananat, P. Bayer, L. Beaman, G. Dahl, S. Fu, J. Goldberg, J. Hellerstein, N. Keleher, M. Kutzbach, K. Lang, K. Loken, J. Magruder, M. Mogstad, D. Neumark, G. Topa.

## PROFESSIONAL ACTIVITIES

- Panelist for the University of Connecticut Department of Economics Panel on Ways out of this Mess (Nov 16, 2011).
- Advisory Panel Member, National Metropolitan Rental and Sales Housing Market Discrimination Study, Urban Institute (2011-2014).
- Interview on WNPR (Hartford, CT) on the subprime crisis and the remediation of mortgage delinquencies (July, 2009).
- Chair session on Minorities and Segregation at the 2009 Society of Labor Economists meetings in Cambridge, MA (May 8-9, 2009), participants: S. Burgess, R. Caldwell, J. Cooley, E. Greaves, H. Gronqvist.
- Commentator for the University of Connecticut School of Law Conference on Remaking Financial Services Regulation (April 17, 2009).
- Solicited input to the Government Accountability Office's review of the fair lending enforcement activities of federal regulators including review of the Interagency Fair lending Examination Procedures. (April 2009).
- Panelist for the University of Connecticut School of Social Work Panel on Predatory Lending (March 17, 2009).
- Member, Anti-Predatory Lending Task Force, State of Connecticut, 2006-2008.
- Panelist for analyzing the Presidential Debates for the Hartford Courant (September-October 2008).
- Panelist at the University of Connecticut's Forum on Explaining the Financial Meltdown: A Public Discussion (September 30, 2008).
- Testimony on Subprime Lending Regulation before the Joint Banking Committee Hearing of the State of Connecticut Legislature (February 28, 2008).
- Presentation on Subprime Crisis to the Metro Hartford Alliance Economic Development Council (February 27, 2008).
- Panelist at the University of Connecticut's Black Law Students Association's symposium entitled Affordable & Fair Housing: Reality or Another American Dream? (February 22, 2008).
- Op-Ed "How to Cushion Loan Crisis Shock" Hartford Courant. (January 24, 2008).
- Organized Session on Wages and Agglomeration at the 2008 American Economics Association Meetings in Philadelphia, PA (Jan.7-9, 2008), participants M. Bacolod, D. Black, B. Blum, P. Combes, G. Duranton, S. Fu, E. Glaeser, G. Laurent, J. Rebitzer, S. Rosenthal, S. Ross, W. Strange.
- Chair session on Local Taxation and Public Goods at the 2007 North American Meetings of the Regional Science Association International, Savannah, GA (Nov. 7-10, 2007) participants E. Johnson, T. Lyytikainen, S. Ross.
- Organized Session on School Segregation: Policy and Effects (w/ B. Bifulco) at the 2007 Fall meetings of the Association for Public Policy and Management in Washington D.C. (Nov. 8-10, 2007), participants B. Bifulco, J. Cooley, H. Ladd, E. Lewis, J. Ludwig, B. Lutz, J. Vigdor.
- Panelist at the 2005 "Predatory Home Lending: Moving Towards Legal and Policy Solutions" John Marshall Law School, Chicago, IL (September 9-10, 2005).
- Panelist at a Public Forum on "Education and Housing: The Missing Link " on March 22, 2005 sponsored by Partnership for Strong Communities at The Lyceum, Hartford, CT.
- Address at the 2005 Fair Housing Training Session sponsored by the Anti-Discrimination Center of Metro New York and held at Fordham Law School (March 18, 2005).
- Panelist on "Fairness in Housing and Mortgage Lending" at the 6th Annual Berkeley Conference on Housing and Urban Policy (March 11, 2005).
- Organized and Chaired Session on Social Interactions at the 2005 American Economics Association Meetings in Philadelphia, PA (Jan.7-9, 2005), participants P. Arcidiacono, P. Bayer, K. Lang, S. Rosenthal, S. Ross, G. Topa, J. Vigdor, B. Weinberg.
- Organized Session (w/ I. Ellen) on Causes and Consequences of Housing Segregation at the Fall meetings of the Association for Public Policy and Management in Atlanta, GA (Oct. 28-30, 2004), participants I. Ellen, M. Fischer, P. Jargowsky, J. Logan, S. Ross, P. Tegeler, J. Vigdor.
- Keynote address at the Colorado Fair Housing Summit on "The 2000 Housing Discrimination Study" (March 31-April 1, 2004).

## **PROFESSIONAL ACTIVITIES**

- Chair session on State and Local Public Economics at the 2000 Southern Economic Association Annual meetings in San Antonio, participants G. Hoover, J. Rork, and S. Ross.
- Keynote address at the 24<sup>th</sup> Annual Fair Housing Conference of the Fair Housing Association of Connecticut on "The 2000 Housing Discrimination Study", Cromwell, CT, April 25, 2003.
- Op-Ed "The Full Story about Gaps in Homeownership" (w/ J. Yinger) Hartford Current (November 4, 2002).
- Organized Session on Local Public Finance Theory at the 2001 American Economics Association meetings in New Orleans, participants: P. Bayer, J. Brueckner, C. DeBartolome, D. Epple, A. Kessler, T. Nechyba, S. Ross, K. Scarf, H. Seig, V. Smith, D. Wildasin.
- Chair session on Discrimination at the 2000 American Real Estate and Urban Economics Association winter meetings in Boston, participants: A. Carswell, K. DeRango, D. Early, D. Frankel, S. Gabriel, E. Gould, H. Ladd, D. Myers, G. Painter, S. Pequet, S. Ross, M. Turner, and J. Zax.
- Invited participant at a Research Roundtable on Making Fair Lending a Reality in the New Millennium hosted by the Fannie Mae Foundation in Washington D.C., June 30, 1999.
- Advisory Panel Member, the Urban Institute's Mortgage Testing Pilot Program for the Department of Housing and Urban Development (C-OPC-18572), 1999-2000.
- Organized session on Race and Urban Poverty at the 2000 American Economic Association meetings in Boston, participants: P. Beeson, C. Briem, D. Cutler, Y. Deng, G. Galster, E. Glaeser, S. Glendon, K. Ihlanfeldt, M. Kahn, J. Quigley, S. Ross, B. Scafidi, L. Shore-Sheppard, J. Vigdor, S. Wachter and B. Weinberg.
- Organized (w/ J. Enberg) session on Spatial Aspects of Urban Housing and Labor Markets at the 1998 American Real Estate and Urban Economics Association Winter Meetings in Chicago, participants: D. Coates, J. Enberg, D. Epple, R. Greenbaum, K. Hayes, C. Mayer, D. McMillen, J. Quigley, R. Petite, S. Ross, H. Sieg, and L. Taylor.
- Organized and chaired session on Congestion at the 1997 at the American Real Estate and Urban Economics Association Winter Meetings in New Orleans, participants: A. Anas, R. Arnott, X. Chu, J. McDonald, S. Ross, K. Small, R. Voith, W. Wheaton, D. Wildasin, R. Xu, and J. Yinger.
- Participant at a symposium on The Effects of State and Local Public Policies on Economic Development at the Federal Reserve Bank of Boston, November 8, 1996.
- Discussant at the TRED Conference on Land Use and Transportation at the Lincoln Institute of Land Policy, October 11-12, 1996 in Cambridge, MA.
- Organized Rethinking America's Urban Policy: A Visit with Michael A. Stegman, Assistant Secretary, Department of Housing and Urban Development at the University of Connecticut and Trinity College on March 1, 1996.
- Invited participant at a symposium on Spatial and Labor Market Contributions to Earnings Inequality at the Federal Reserve Bank of Boston, November 8, 1996.

## **REVIEWING ACTIVITIES**

Refereeing: American Economic Review, American Economic Journal-Applied Economics, American Economic Journal-Economic Policy, Quarterly Journal of Economics, Econometrica, Journal of Political Economy, Review of Economic Studies, Review of Financial Studies, Review of Economics and Statistics, Journal of Monetary Economics, International Economic Review, European Economics Review, Journal of the European Economic Association, Southern Economic Journal, Economic Inquiry, Economic Letters, Journal of Urban Economics, Regional Science and Urban Economics, Journal of Housing Economics, Journal of Public Economics, National Tax Journal, Journal of Public Economic Theory, Economic Theory, International Tax and Public Finance, Public Choice, Journal of Labor Economics, Journal of Human Resources, Labour Economics, Industrial and Labor Relations Review, Economics of Education Review, Journal of Population Economics, Journal of Economic Inequality, Journal of Banking and Finance, Journal of Money Credit and Banking, Journal of Law Economics and Organization, Journal of Behavior Economics and Organization, Review of Law and Economics, American Law and Economics Review, Journal of Empirical Legal Studies, Journal of Economic Surveys, Eastern Economic Journal, International Review of Economics, Emerging Markets Finance and Trade, Regulation and Government, American Sociological Review, Social Forces, Social Problems, City and Community, Social Science Quarterly, Social Science Research, Sociological

## REVIEWING ACTIVITIES

Methods Research, Journal of the American Planning Association, Journal of Planning, Education and Research, Environment and Planning A, Public Administration Review, Journal of Policy Analysis and Management, Education Finance and Policy, Education Policy, Public Budgeting and Finance, Urban Studies, Housing Studies, Journal of Regional Science, Journal of Economic Geography, Journal of Regional Studies, Annals of the Regional Science, Papers in Regional Science, Review of Regional Studies, Land Economics, Economic Development Quarterly, Urban Geography, Journal of Urban Affairs, Urban Affairs Review, Journal of Real Estate Finance and Economics, Real Estate Economics, Journal of Real Estate Research, Journal of Housing Research, Housing Policy Debate, International Journal of Manpower, International Migration, CESifo Economic Studies, Journal of Empirical Legal Studies, Statistics Politics and Policy, PLOS One, Proceedings of the National Academy of Sciences

Proposal Reviewing: National Science Foundation-Economics Program, National Science Foundation-Geography and Regional Science Program, National Science Foundation-Law and Social Sciences Program, Center for Economic Studies, Department of Housing and Urban Development, FannieMae Foundation, The Urban Institute, The Russell Sage Foundation, Social Science and Humanities Research Council of Canada, Israeli Science Foundation.

Promotion and/or Tenure Reviews: American University of Sharjah, Barnard College at Columbia University, Georgia State University, Carnegie Mellon University, Clark University, London School of Economics, Cornell University, New School for Social Research, Syracuse University, Tufts University, University of Massachusetts-Dartmouth, University of South Carolina, Wichita State University.

## ACADEMIC PRESENTATIONS

Presented "Identification and Counterfactuals for Program Evaluation of Career and Technical Education" at the 2021 American Educational Research Association Annual Meetings, Virtual (April 9-11, 2021).

Presented "Initial Industry Choices and Long-Term Growth in Earnings" and "The Effects of Career and Technical Education: Connecticut Technical High School System" at the 2020 American Economic Association Annual Meetings, Virtual (Jan 3-5, 2021).

Seminar "Endogenous Driving Behavior in Tests of Racial Profiling in Police Traffic Stops" at the Federal Reserve Bank of Philadelphia, PA (Oct 22, 2020).

Seminar "Information Value of Property Description: A Machine Learning Approach" at University of Pittsburgh and Carnegie Mellon University Applied Microeconomics Seminar (Sep 1, 2020).

Seminar "The Effects of Career and Technical Education: Evidence from the Connecticut Technical High School System" at Clark University (Jan 27, 2020).

Presented "The Effects of Career and Technical Education: Evidence from the Connecticut Technical High School System" at the National Bureau of Economic Research Education Program Meeting (Nov 14-15, 2019).

Presented "Foreclosure Spillovers in Broad Neighborhoods" at the Urban Economics Association Meetings, Philadelphia, PA (Oct 11-12, 2019).

Seminar "The Effects of Career and Technical Education: Evidence from the Connecticut Technical High School System" at the University of Rochester (Sep 17, 2019).

Seminar "The Returns to Ability and Experience in High School Labor Markets" at the Federal Reserve Bank of Dallas (Jun 20, 2019).

Presented "The Returns to Ability and Experience in High School Labor Markets" at the Housing-Urban-Labor-Macro Meetings University of California-Santa Barbara (April 3-4, 2019).

Presented "Neighborhood Effects on Criminal Activity" at the 2019 NYU Wagner School Conference on Race, Crime, and Policing New York University (March 29, 2019)

Presented "Addressing Seasonality in Veil of Darkness Tests for Discrimination" at the American Economics Association Meetings, Atlanta, GA (Jan 5-7, 2019).

Presented "The Effects of Negative Equity on Children's Educational Outcomes" at the Urban Economics Association Meetings, New York, NY (Oct 12-13, 2018).

## ACADEMIC PRESENTATIONS

- Seminar "The Effects of Negative Equity on Children's Educational Outcomes" at the Federal Reserve Bank of Cleveland (Jun 13, 2018).
- Presented "Mortgage Lending Discrimination: Lessons Learned from Research and Practice" at the Research Symposium on Fair Housing, Federal Reserve Bank of Philadelphia (Mar 17, 2018).
- Seminar "Foreclosure clusters and high cost lending" at the New England Study Group seminar series, Federal Reserve Bank of Boston (Feb 21, 2018).
- Presented "Veil of darkness tests for racial profiling in traffic stops when minority motorists respond to visibility" at the National Bureau of Economic Research Summer Institute Law and Economics Workshop, Cambridge, MA (July 23-24, 2017).
- Presented "Foreclosure clusters and high cost lending" at the Housing-Urban-Labor-Macro Conference, Federal Reserve Bank of St. Louis (Mar 31, 2017).
- Presented "Veil of darkness tests for racial profiling in traffic stops when minority motorists respond to visibility" at the Urban Economics Association Minneapolis, MN (November 9-12, 2016).
- Seminar "Foreclosure clusters and high cost lending" at the Federal Reserve Bank of New York (Mar 22, 2016).
- Seminar "Foreclosure clusters and high cost lending" at the Furman Center New York University (Mar 1, 2016).
- Presented "Partners in crime: The role of schools and neighborhoods in youth crime" at the National Bureau of Economic Research Summer Institute Economics of Crime Workshop, Cambridge, MA (July 23-24, 2015).
- Seminar "Foreclosure Clusters and High Cost Lending" at the Federal Reserve Bank of Kansas City (May 30, 2015).
- Seminar "Partners in crime: The role of schools and neighborhoods in youth crime" at the University of Houston (April 21, 2015).
- Seminar "Partners in crime: The role of schools and neighborhoods in youth crime" at the University of Rochester (March 17, 2015).
- Presented "The Financial Vulnerability of Minority Homeowners: Evidence from the Recent Financial Crisis" at the American Economics Association Meetings (Jan 3-5, 2015).
- Presented "Subprime Lending and Foreclosures" at the Econometric Society Winter meetings (Jan 3-5, 2015).
- Presented "Sequential Strategic Openings of US Multiline Department Stores" at the American Real Estate and Urban Economics Winter Meetings (Jan 3-5, 2015).
- Seminar "The Effects of Negative Equity on Children's Educational Outcomes" at the University of Georgia (October 23, 2014).
- Seminar "The Housing and Educational Consequences of the School Choice Provisions of NCLB: Evidence from Charlotte, NC" at Federal Reserve Bank of Cleveland (June 3, 2014).
- Presented "Change and Persistence in the Economics Status of Neighborhoods and Cities" at the Handbook of Regional and Urban Economics Conference, Toronto, CA (May 9-10, 2014)
- Seminar "The Housing and Educational Consequences of the School Choice Provisions of NCLB: Evidence from Charlotte, NC" at West Virginia University (April 4, 2014).
- Presented "Sequential Strategic Openings of US Multiline Department Stores" at the Urban Economics Association Atlanta, GA (November 13-15, 2013).
- Presented "The Determinants and Consequences of Friendship Composition" at the National Bureau of Economic Research Education and Children Program Meeting (May 9-10, 2013).
- Seminar "The Financial Vulnerability of Minority Homeowners: Evidence from the Recent Financial Crisis" at the Federal Reserve Bank of Atlanta (April 4, 2013).
- Presented "Workplace Agglomeration and Social Network Segregation: Labor Market Returns by Race" and "Accounting for the Growth in Residential Leverage in the 2000s" at the American Economics Association Meetings, San Diego, CA (Jan 4-6, 2013).
- Presented "Workplace Agglomeration and Social Network Segregation: Labor Market Returns by Race " at the Housing-Urban-Labor-Macro Conference, Federal Reserve Bank of Chicago (Oct 5-6, 2012).

## ACADEMIC PRESENTATIONS

- Presented "The Financial Vulnerability of Minority Homeowners: Evidence from the Recent Financial Crisis" at the National Bureau of Economic Research Summer Workshop on Housing and the Financial Crisis, Cambridge, MA (July 24-25, 2012).
- Seminar "Workplace Agglomeration and Social Network Segregation: Labor Market Returns by Race" at SERC, London School of Economics (Mar 16, 2012).
- Seminar "Workplace Agglomeration and Social Network Segregation: Labor Market Returns by Race" at the CPB Netherlands Bureau for Economic Policy Analysis (Mar 14, 2012).
- Seminar "Estimating the Effects of Friendship Networks on Health Behaviors of Adolescents" at CReAM, University College London (Mar 12, 2012).
- Presented "Race, Mortgage Lending and Credit Market Outcomes" at the Weimer School of Advanced Studies in Real Estate and Land Economics, Homer Hoyt Institute, West Palm Beach, FL (Jan 13-15, 2012).
- Presented "Agglomeration, Segregation, and Information Networks" at the North American Meetings of the Regional Science Association International, Chicago, IL (Nov 9-12, 2011).
- Presented "Housing Price Appreciation and Mortgage Underwriting" at the Weimer School of Advanced Studies in Real Estate and Land Economics, Homer Hoyt Institute, West Palm Beach, FL (May 13-15, 2011).
- Presented "Agglomeration, Segregation, and Information Networks" at the Greater Boston Area Urban and Real Estate Economics Seminar, Boston, MA (April 15, 2011).
- Presented "Estimating the Effects of Friendship Networks on Health Behaviors of Adolescents" at the North American Meetings of the Regional Science Association International, Denver, CO (Nov 10-13, 2010).
- Presented "Estimating the Effects of Friendship Networks on Health Behaviors of Adolescents" at the National Bureau of Economic Research Summer Workshop on Health Economics, Cambridge, MA (July 26-27, 2010).
- Seminar "Wage premia in employment clusters: Agglomeration economies, worker heterogeneity, and racial differences in compensation" at the Applied Microeconomics Workshop Ohio State University (Jun 3, 2010).
- Seminar on "Is the median voter decisive? Evidence of 'Ends against the Middle' from referenda voting" at the Applied Micro Workshop, Carnegie Mellon University (Mar 16, 2010).
- Seminar "Wage premia in employment clusters: Agglomeration economies or worker heterogeneity" at the Labor Economics Workshop, University of Wisconsin-Madison (Oct 19, 2009).
- Seminar "Bank Capital Structure and Capital Regulation" at the Federal Reserve Bank of Boston (May 5, 2009).
- Seminar "The Effect of Classmate Characteristics on Individual Outcomes: Evidence from the Add Health" at the Federal Reserve Bank of New York (Apr 16, 2009).
- Seminar "Economics and Ideology: Causal Evidence of the Impact of Income on Support for Redistribution and Other Proposals" at the Federal Reserve Bank of Boston (Apr 1, 2009).
- Presented "The Effect of Classmate Characteristics on Individual Outcomes: Evidence from the Add Health" at the American Education and Finance Association, Nashville, TN (Mar 19-21, 2009).
- Presented "Why Are Ghetto's Bad: Examining the Role of Educational Experiences" at the North American Meetings of the Regional Science Association International, Brooklyn, NY (Nov 19-22, 2008).
- Seminar on "The Effect of Classmate Characteristics on Individual Outcomes: Evidence from the Add Health" at the Department of Economics, Tufts University (Sep 25, 2008).
- Seminar on "Wage premia in employment clusters: Agglomeration economies or worker heterogeneity" at the Applied Microeconomics Workshop, Duke University (Sep 2, 2008).
- Seminar on "Economics and Ideology: Causal Evidence of the Impact of Income on Support for Redistribution and Other Proposals" at the Department of Economics, Clark University (Apr 7, 2008).
- Presented "Understanding racial segregation: What is known about the effect of housing discrimination?" Federal Reserve Bank of Philadelphia and Penn Institute for Urban Research conference on How Does Place Matter? in Philadelphia, PA (Mar 26-28, 2008).
- Presented "Wage premia in employment clusters: Agglomeration economies or worker heterogeneity" at the 2008 American Economics Association Meetings in Philadelphia, PA (Jan.7-9, 2008).

## ACADEMIC PRESENTATIONS

- Seminar on "The effect of public school choice on those left behind: Evidence from Durham, NC" at Yale Labor Public Lunch, Yale University (Dec 3, 2007).
- Seminar on "Should we believe the decisive voter model?" at Public Economics Seminar, Cornell University (Nov 27, 2007).
- Presented "Should we believe the decisive voter model?" at the North American Meetings of the Regional Science Association International, Savannah, GA (Nov 7-10, 2007).
- Seminar on "Wage premia in employment clusters: Agglomeration economies or worker heterogeneity" at Yale Applied Microeconomics Summer Workshop, Yale University (Jul 12, 2007).
- Presented "Public school choice and integration: Evidence from Durham, NC" at the Society of Labor Economists Annual Meeting in Chicago (May 4-5, 2007).
- Seminar on "Wage premia in employment clusters: Agglomeration economies or worker heterogeneity" at MIT Center for Real Estate, Massachusetts Institute of Technology (Mar 27, 2007).
- Seminar on "Identifying individual and group effects in the presence of sorting: A neighborhood effects application" at the Department of Economics, Binghamton University-SUNY (Feb 9, 2007).
- Seminar on "Identifying individual and group effects in the presence of sorting: A neighborhood effects application" at the Department of Economics, Wesleyan University (Jan 31, 2007).
- Presented "Place of work and place of residence: Informal hiring networks and labor market outcomes", "Wage premia in employment clusters: Agglomeration economies or worker heterogeneity", "The location of the poor in a metropolitan area: Positive and normative analysis" at the North American Meetings of the Regional Science Association International, Toronto, CA (Nov 16-18, 2006).
- Presented "Identifying individual and group effects in the presence of sorting: A neighborhood effects application" at the Society of Labor Economists Annual Meeting in Cambridge, MA (May 5-6, 2006).
- Seminar on "Identifying individual and group effects in the presence of sorting: A neighborhood effects application" at the Wharton School of Business, University of Pennsylvania (Mar 17, 2006).
- Seminar on "Identifying individual and group effects in the presence of sorting: A neighborhood effects application" at the Goldman School of Public Policy, University of California-Berkeley (Mar 8, 2006).
- Seminar on "Mortgage lending in Chicago and Los Angeles: A paired testing study of the pre-application process" at the Federal Reserve Bank of San Francisco (Mar 7, 2006).
- Seminar on "Deposit insurance, bankruptcy risk, and the optimal capital structure of banks" at the Haas School of Business, University of California-Berkeley (Mar 6, 2006).
- Presented "Which school attributes matter? The influence of school district performance and demographic composition on property values" at the American Economics Association Meetings in Boston, MA (Jan 6-8, 2006).
- Seminar on "Mortgage lending in Chicago and Los Angeles: A paired testing study of the pre-application process" at the Labor and Population Workshop Yale University (Dec 2, 2005).
- Presented "Which school attributes matter? The influence of school district performance and demographic composition on property values" at the Southern Economics Association Meetings in Washington, DC (Nov 21-23, 2005).
- Presented "Urban unemployment and residential location choice" at the Department of Housing and Urban Development (Nov 21, 2005).
- Presented "Urban unemployment and residential location choice" at the University of Wisconsin-Madison Fall Real Estate Research Conference (Nov 11-12, 2005).
- Seminar on "The role of information externalities in mortgage lending: An examination of Connecticut depository lenders" at the Labor-Public Finance Lunch Yale University (Sep 12, 2005).
- Presented "Views on exogenous shocks and the dynamics of city growth" at the Federal Reserve Bank of New York conference on Urban Dynamics in New York City (Apr 22, 2005).
- Seminar on "Mortgage lending in Chicago and Los Angeles: A paired testing study of the pre-application process" at the University of Colorado (Apr 8, 2005).
- Presented "Place of work and place of residence: Informal hiring networks and labor market outcomes" and "Urban unemployment and residential location choice" at the 2005 meetings of the American Economics Association in Philadelphia, PA (Jan 7-9, 2005).

## ACADEMIC PRESENTATIONS

- Presented "Allocation of borrowers across prime and subprime market: The role of proximity on access to banking services" and "Changes in discrimination against Black homebuyers between 1989 and 2000: Exploring inter-metropolitan variation" at the 2005 meetings of the American Real Estate and Urban Economics Association in Philadelphia, PA (Jan 7-9, 2005).
- Presented "Changes in discrimination against Black homebuyers between 1989 and 2000: Exploring inter-metropolitan variation" at the 2004 Fall meetings of the Association of Public Policy and Management meetings in Atlanta, GA (Oct 28-30, 2004).
- Presented "Effort, location, and urban unemployment" at the Society of Labor Economists Annual Meeting in San Antonio, TX (Apr 30-May 1, 2004).
- Presented "Changes in discrimination against Black homebuyers between 1989 and 2000: Exploring inter-metropolitan variation" at the National Fair Housing Research and Policy Forum in Washington, DC (Mar 12-13, 2004).
- Seminar on "Place of work and place of residence: Informal hiring networks and labor market outcomes" at Southern Methodist University (Nov 24, 2003).
- Presented "Schools and Housing markets: An examination of changes in school segregation and performance" at the Southern Economics Association Meetings in San Antonio, TX (Nov 21-23, 2003).
- Presented "Housing discrimination in metropolitan America: Lessons from paired testing research." at the Fall meetings of the Association for Public Policy and Management in Washington D.C. (Nov 6-8, 2003)
- Presented "Other things being equal: A paired testing study of discrimination in mortgage lending" at an invited session of the American Statistical Association in San Francisco, CA (Aug 3-7, 2003).
- Presented "Schools and Housing markets: An examination of changes in school segregation and performance" at the Federal Reserve Bank of Chicago symposium on Understanding Isolation and Change in Urban Neighborhoods (Apr 11, 2003).
- Seminar on "Other things being equal: A paired testing study of discrimination in mortgage lending" at the Federal Reserve Bank of Chicago (Apr 2003).
- Seminar on "Schools and Housing markets: An examination of changes in school segregation and performance" at the University of Southern California (Mar 2003).
- Seminar on "Schools and housing markets: An examination of changes in school segregation and performance" at the Federal Reserve Bank of Boston (Mar 2003).
- Presented "Housing prices, test scores, and the racial and ethnic composition of schools" at the Lincoln Land Institute Seminar on Land Markets and Regulation (Jul 10-12, 2002).
- Presented "What is known about testing for discrimination: The interface between enforcement and research" at the National Research Council Panel on Methods for Assessing Discrimination, (Jul 1-3, 2002).
- Seminar on "Segregation and Racial Preferences: An Analysis of Choice based on Satisfaction and Outcome Measures" at Georgia State University (Apr 2002).
- Seminar on "Loan denied: What is known about discrimination in mortgage lending" at Yale School of Law (Mar 2002).
- Presented "Segregation and Racial Preferences: An Analysis of Choice based on Satisfaction and Outcome Measures" at Discrimination and Unequal Outcomes sponsored by ADRES/CEPR/University of Maine in LeMans, France (Jan 17-20, 2002).
- Presented "Race and access to mortgage credit" at the 2002 American Real Estate and Urban Economics Association Meetings in Atlanta, GA.
- Presented "Neighborhood attributes, residential location, and employment access" at the Lincoln Land Institute International Seminar on Segregation in the City (Jul 28, 2001).
- Presented "Now you see it, now you don't: Why some homes are hidden from black buyers" at the Weimer School of Advanced Studies in Real Estate and Land Economics (May 20, 2001).
- Presented "The overlap of community income distributions in a metropolitan area" at the 2001 American Economic Association Meetings in New Orleans, LA.
- Presented "Now you see it, now you don't: Why some homes are hidden from black buyers" at the 2001 American Real Estate and Urban Economics Association Meetings in New Orleans, LA.
- Presented "Paired Testing and the 2000 Housing Discrimination Study" at the National Research Council Workshop on Measuring Discrimination, (Sep 2000).



## ACADEMIC PRESENTATIONS

- Presented "Now you see it, now you don't: Why some homes are hidden from black buyers" at New Issues in Urban Economics at Syracuse University (Apr 28, 2000)
- Seminar on "Employment access, residential location, and homeownership" at the University of Kansas (Mar, 2000).
- Seminar on "Employment access, residential location, and homeownership" at the Labor Lunch, Ohio State University (Feb 25, 2000).
- Presented "Employment access, residential location, and homeownership" at the 2000 American Economic Association Meetings in Boston, MA.
- Presented "A Two Community Local Public Service Economy in a Monocentric Urban Model" at the 1999 Regional Science Association International Meetings in Montreal, Canada.
- Seminar on "Employment access, residential location, and homeownership" at the Urban Economics Seminar Series, Harvard University (Apr 13, 1999).
- Presented "Employment access, residential location, and homeownership" at the 1999 Midwest Economics Association Meetings in Nashville, TN.
- Presented "Employment access, residential location, and homeownership" at the 1999 American Real Estate and Urban Economics Association Winter Meetings in New York City.
- Presented "Tiebout bias and the estimation of hedonic models" at the 1998 International Conference on Public Economics Theory at the University of Alabama.
- Presented "Redlining, the community reinvestment act, and private mortgage insurance" at the 1998 American Economic Association and National Economic Association Meetings in Chicago.
- Presented "Unravelling the links between housing and labor market outcomes" at the 1998 at the American Real Estate and Urban Economics Association Winter Meetings in Chicago.
- Seminar on "Measuring the incidence of discrimination" at Clark University (Apr 1997).
- Presented "Now you see it, now you don't: Why some homes are hidden from black buyers" and "Timing equilibria in an urban model" at the 1997 at the American Real Estate and Urban Economics Association Winter Meetings in New Orleans.
- Seminar on "Mortgage lending, sample selection, and default" at Wesleyan University (Nov 1996).
- Seminar on "Mortgage lending, sample selection, and default" at the Federal Reserve Bank of Boston (Jul 1996).
- Presented "Mortgage lending discrimination and racial differences in default: A simulation approach" at the 1996 American Real Estate and Urban Economics Association Mid-Year Meetings in Washington, DC on May 27-28.
- Seminar on "Mortgage lending, sample selection, and default" at Freddie Mac (May 17, 1996).
- Seminar on "Racial differences in residential and job mobility: Evidence concerning the spatial mismatch hypothesis" at the Urban Economics Seminar Series, Harvard University (Mar 5, 1996).
- Presented "Mortgage lending discrimination: Linking loan approval and default" at the 1996 at the American Real Estate and Urban Economics Association Winter Meetings in San Francisco, CA.
- Presented "Minority well being and joint job and residential choice" at the 1995 Western Economic Association International in San Diego, CA.
- Invited Presentation "Flaws in the use of loan defaults to test for mortgage lending discrimination" at the Office of Policy Development and Research in the Department of Housing and Urban Development on Feb 23, 1995.
- Presented "Racial differences in residential and job mobility: Evidence concerning housing-labor mismatches" at the 1995 American Real Estate and Urban Economics Association Winter Meetings in Washington, D. C.
- Presented "Measuring the incidence of housing discrimination: Evidence from fair housing audits" (with J. Ondrich and J. Yinger) at the 1994 American Real Estate and Urban Economics Association Winter Meetings in Boston, MA.
- Presented "Intra-urban mobility: Job and residential change" at the Fifth Annual International Conference of the Society for the Advancement of Socio-Economics, 1993, New York, NY.