

CURRICULUM VITAE
STUART S. ROSENTHAL

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Education B.A., Economics, Bowdoin College, May 1980
M.A., Economics, University of Wisconsin - Madison, December 1984
Ph.D., Economics, University of Wisconsin - Madison, May 1986

Research Areas

Urban Economics, State and Local Public Economics, Real Estate Finance and Housing Economics.

Employment

2011 - Maxwell Advisory Board Professor of Economics, Maxwell School, Syracuse University
2007 - 2011 Melvin A. Eggers Economics Faculty Scholar, Maxwell School, Syracuse University
2007, 2009 Visiting scholar, Federal Reserve Bank of Kansas City
2003 Visiting scholar, Federal Reserve Bank of Philadelphia
1999 - 2007 Professor of Economics, Maxwell School, Syracuse University
1999 - Senior Research Associate, Center for Policy Research, Syracuse Univ.
1998 - 1999 Associate Department Head, Department of Economics, Virginia Tech
1997 - 1999 Associate Professor (with Tenure), Dept. of Economics, Virginia Tech
1994 - 1997 Assoc. Prof. (with Tenure), Commerce Dept., Univ. of British Columbia
1992-1997 Junior Chair in Real Estate Finance, Commerce Department, University of British Columbia
1989 - 1994 Assistant Professor, Commerce Dept., University of British Columbia
1986 - 1989 Staff Economist, Division of Research and Statistics, Board of Governors of the Federal Reserve

Honors and Awards

2006 - Fellow of the Homer Hoyt School of Advanced Studies in Real Estate and Urban Economics
1994 Grosvenor Prize, Commerce Dept. University of British Columbia
1986 Harold M. Groves University of Wisconsin graduate economics prize
1985-1986 Knapp Fellowship, University of Wisconsin
1984 Bullis Fellowship, University of Wisconsin

Courses Taught

Undergraduate: Urban Economics, Real Estate Finance and Economics, and Microeconomic Principles

Graduate: Urban Economics, Public Economics, Real Estate Finance and Economics

Graduate Student Advising (Primary Advisor Unless Noted)

Syracuse University

Shimeng Liu, Ph.D., ongoing

Jie Dai, Ph.D., ongoing

Jing Li, Ph.D., ongoing

Qianqian Cao, Ph.D., ongoing

Amanda Ross, Ph.D., 2011

Fariha Kamal, Ph.D., 2011 (second advisor)

Shawn Rohlin, Ph.D., 2009

Sung Hong, Ph.D., 2009

Jerry Kalarickal, Ph.D., 2009

Michael Erickson, Ph.D., 2008 – 2nd place winner of the American Real Estate and Urban Economics Association (AREUEA) annual dissertation award

Yong Chen, Ph.D., 2006

Chris Cunningham, Ph.D., 2005 – Winner of the American Real Estate and Urban Economics Association (AREUEA) annual dissertation award.

Peter Howe, Ph.D., 2004

Shalini Sharma, Ph.D., 2001

Yolanta Marcinkowski, MPA, 2001

Virginia Polytechnic Institute and State University

Robert Bowles, Ph.D., 1999

Zhen Yan, Ph.D., 1999 – Winner of the American Real Estate and Urban Economics Association (AREUEA) annual dissertation award.

University of British Columbia (Ph.D. and M.Sc)

Doreen Thang, Ph.D., 1996

Roger Quick, M.Sc., 1997

University of British Columbia MBA Graduating Essays

David Rawthorne, 1993 Timothy Philips, 1991 Sinclair Burgess, 1992

Kwong Fei Lee, 1991 John Lipscomb, 1992

Professional Service

Editor

Journal of Urban Economics (June 2007 -).

Guest Editor for a special issue of *Journal of Real Estate Finance and Economics* on Residential Housing Supply (Volume 18, January 1999).

Associate Editor: *Economics Bulletin* (December 2000 – June 2007).

Editorial Board: *Journal of Urban Economics* (June 1995 – June 2007); *Journal of Real Estate Finance and Economics* (December 1995 -); *Journal of Housing Research* (July 1996 -); *Real Estate Economics* (May 2000 -); *Journal of Housing Economics* (2002 -)

Council Member: Urban Economic Association (2009 -).

Board of Directors: The American Real Estate and Urban Economics Association, (1999-2001)

Regional Economic Advisory Board: Federal Reserve Bank of New York, Oct. (2005, 2006).

Association Member: American Real Estate and Urban Economics Association (AREUEA); American Economic Association (AEA)

Publications

2011 Rosenthal, Stuart, and William Strange “Female Entrepreneurship, Agglomeration, and a New Spatial Mismatch,” *Review of Economics and Statistics*, forthcoming.

2010 Rosenthal, Stuart and Amanda Ross, “Violent Crime, Entrepreneurship, and Cities,” *Journal of Urban Economics*, 67(1), 135-149.

Gabriel, Stuart, and Stuart Rosenthal “Do the GSEs Expand the Supply of Mortgage Credit? New Evidence of Crowd Out in the Secondary Mortgage Market,” *Journal of Public Economics*, 94, 953-966.

Eriksen, Michael and Stuart Rosenthal, “Crowd Out Effects of Place-Based Subsidized Rental Housing: New Evidence from the LIHTC Program,” *Journal of Public Economics*, 94, 975-986.

Glaeser, Edward, Stuart Rosenthal, and William Strange, “Urban Economics and Entrepreneurship,” *Journal of Urban Economics*, 67(1), 1-14.

Rosenthal, Stuart, and William Strange (2010), “Small Establishments/Big Effects: Agglomeration, Industrial Organization and Entrepreneurship,” in *Agglomeration Economics*, Edward Glaeser (ed), National Bureau of Economic Research, University of Chicago Press, Chapter 9, 277-302.

2009 Brueckner, Jan and Stuart Rosenthal, “Gentrification and Neighborhood Cycles: Will America’s Future Downtowns Be Rich?” *Review of Economics and Statistics*, 91(4), 725-743.

Donald Haurin and Stuart Rosenthal, “Language, Agglomeration, and Hispanic Homeownership,” *Real Estate Economics*, 37(2), 155-183.

Gabriel, Stuart A. and Stuart S. Rosenthal, “Government Sponsored Enterprises, the Community Reinvestment Act, and Home Ownership in Targeted Underserved

- Neighborhoods,” in Housing Markets and the Economy, Edward L. Glaeser and John M. Quigley (eds), Lincoln Institute of Land Policy, Cambridge, Mass.
- 2008 Rosenthal, Stuart, and William Strange, “Agglomeration and Hours Worked,” *Review of Economics and Statistics*, Vol. 90, No. 1: 105–118.
- Chen, Yong and Stuart Rosenthal, “Local Amenities and Life Cycle Migration: Do People Move for Jobs or Fun?” *Journal of Urban Economics*, 65(3), 519-537.
- Rosenthal, Stuart, and William Strange “The Attenuation of Human Capital Spillovers,” *Journal of Urban Economics*, 64(2), 373-389.
- Rosenthal, Stuart, “Old Homes, Externalities, and Poor Neighborhoods: A Model of Urban Decline and Renewal,” *Journal of Urban Economics*, 63(3), 816-840.
- Rosenthal, Stuart, “Where Poor Renters Live in Our Cities: Dynamics and Determinants,” in “Revisiting Rental Housing: Policies, Programs, and Priorities,” Nicolas Retsinas and Eric Belsky, eds., Brookings Press, 59-92.
- 2007 Haurin, Donald, Christopher Herbert, and Stuart Rosenthal, “Homeownership Gaps Among Low-Income and Minority Borrowers and Neighborhoods,” *CityScape*, 9 (2), 5-52.
- Haurin, Donald and Stuart Rosenthal, “The Influence of Household Formation On Homeownership Rates Across Time and Race,” *Real Estate Economics*, 35(4), 411-450.
- Harding, John, C. F. Sirmans, and Stuart S. Rosenthal, “Depreciation of Housing Capital, Maintenance, and House Price Inflation: Estimates from a Repeat Sales Model,” *Journal of Urban Economics*, 61, 193-217.
- 2006 Rosenthal, Stuart S. and William Strange, “The Micro-Empirics of Agglomeration Economies,” in A Companion to Urban Economics, Daniel P. McMillen and Richard Arnott (eds.), pp 7-23, Blackwell (2006).
- 2005 Gabriel, Stuart and Stuart S. Rosenthal, “Homeownership in the 1980s and 1990s: Aggregate Trends and Racial Gaps,” *Journal of Urban Economics*, 57, 101-127.
- Lovely, Mary, Stuart Rosenthal, and Shalini Sharma, “Information, Agglomeration and the Headquarters of U.S. Exporters,” *Regional Science and Urban Economics*, 35 (2), 167-191.
- Rosenthal, Stuart S., and William C. Strange, “The Geography of Entrepreneurship in the New York Metropolitan Area,” *Economic Policy Review*, (Special Issue on “Urban Dynamics in New York City”). New York Federal Reserve Bank, December, 11(2), 29-54.

- 2004 Rosenthal, Stuart S. and William Strange, "Evidence on the Nature and Sources of Agglomeration Economies", in the Handbook of Urban and Regional Economics, Volume 4, pg. 2119-2172, Elsevier, eds. Vernon Henderson and Jacques Thisse.
- Gabriel, Stuart A. and Stuart S. Rosenthal, "Quality of the Business Environment Versus Quality of Life: Do Firms and Households Like the Same Cities?" *The Review of Economics and Statistics*, 86(1): 438-444 (February).
- 2003 Rosenthal, Stuart and William Strange, "Geography, Industrial Organization, and Agglomeration," *Review of Economics and Statistics*, 85 (2): 377-393 (May). *Reprinted in New Economic Geography*, J. Vernon Henderson (ed.), as part of "The International Library Of Critical Writings In Economics." Series Editor: Mark Blaug. Edward Elgar Publishing Ltd., Glensanda House, Montpellier Parade, Cheltenham, forthcoming (2005).
- Harding, John, Stuart Rosenthal, and C.F. Sirmans. "Estimating Bargaining Power in the Market for Existing Homes," *The Review of Economics and Statistics*, 85(1): 178-188 (February).
- 2002 Rosenthal, Stuart, "Eliminating Credit Barriers to Increase Homeownership: How Far Can We Go?" in Low-Income Homeownership: Examining the Unexamined Goal, eds. Eric Belsky and Nicolas Retsina, Brookings Institution Press, Washington D.C., 111-145.
- 2001 Rosenthal, Stuart S. and William C. Strange, "The Determinants of Agglomeration," *Journal of Urban Economics*, 50(2): 191-229 (September).
- Black, Dan, Douglas Holtz-Eakin, and Stuart S. Rosenthal, "Racial Minorities, Economic Scale, and the Geography of Self-Employment." *Brookings-Wharton papers on Urban Affairs*, 245-282.
- 1999 Gabriel, Stuart and Stuart Rosenthal. "Location and the Effect of Demographic Traits on Earnings," *Regional Science and Urban Economics*, 22(4): 445-462 (July).
- Rosenthal, Stuart. "Residential Buildings and the Cost of Construction: New Evidence on the Efficiency of the Housing Market," *Review of Economics and Statistics*, 81(2): 288-302 (May).
- de Bartolomé, Charles and Stuart Rosenthal. "Property Tax Capitalization in a Model with Tax Deferred Assets and Standard Deductions," *Review of Economics and Statistics*, 81(1): 85-95 (February).
- Rosenthal, Stuart. "Housing Supply: The Other Half of the Market. A Note from the Editor," *Journal of Real Estate Finance and Economics*, 18: 5-8 (January).
- 1997 Hoyt, William and Stuart Rosenthal. "Household Location and Tiebout: Do Families Sort According to Preferences for Locational Amenities," *Journal of Urban Economics*, 42: 159-178.

- de Bartolomé, Charles and Stuart Rosenthal. "Opposites Attract: The Effect of the Federal Income Tax Code on Community Composition," *Journal of Urban Economics*, 42: 18-41.
- 1996 Gabriel, Stuart and Stuart Rosenthal. "Commute Times, Neighborhood Effects, and Earnings: An Analysis of Compensating Differentials and Racial Discrimination," *Journal of Urban Economics*, 40: 61-83.
- 1994 Ioannides, Yannis and Stuart Rosenthal. "Estimating the Consumption and Investment Demands for Housing and their Effect on Housing Tenure Status," *Review of Economics and Statistics*, 76: 127-141.
- Duca, John and Stuart Rosenthal. "Borrowing Constraints and Access to Owner-Occupied Housing," *Regional Science and Urban Economics*, 24: 301-322.
- Rosenthal, Stuart and Robert Helsley. "Redevelopment and the Urban Land Price Gradient," *Journal of Urban Economics*, 35: 182-200.
- Duca, John and Stuart Rosenthal. "Do Mortgage Rates Vary Based on Household Default Characteristics? Evidence on Rate Sorting and Credit Rationing," *Journal of Real Estate Finance and Economics*, 8(2): 99-113.
- 1993 Duca, John and Stuart Rosenthal. "Borrowing Constraints, Household Debt, and Racial Discrimination in Loan Markets," *Journal of Financial Intermediation*, 3: 77-103.
- Gabriel, Stuart and Stuart Rosenthal. "Adjustable Rate Mortgages, Household Mobility, and Homeownership: A Simulation Study," *Journal of Real Estate, Finance and Economics*, 7: 29-42.
- Rosenthal, Stuart and Peter Zorn. "Household Mobility, Asymmetric Information, and the Pricing of Mortgage Contract Rates," *Journal of Urban Economics*, 33: 235-253.
- 1992 Hoyt, William and Stuart Rosenthal. "Owner-Occupied Housing, Capital Gains, and the Tax Reform Act of 1986," *Journal of Urban Economics*, 32: 119-139.
- 1991 Rosenthal, Stuart, John Duca and Stuart Gabriel. "Credit Rationing and the Demand for Owner-Occupied Housing," *Journal of Urban Economics*, 30: 48-63.
- Gabriel, Stuart and Stuart Rosenthal. "Credit Rationing, Race, and the Mortgage Market," *Journal of Urban Economics*, 30: 371-379.
- Duca, John and Stuart Rosenthal. "An Empirical Test of Credit Rationing in the Mortgage Market," *Journal of Urban Economics*, 29: 218-234.
- 1990 Hoyt, William and Stuart Rosenthal. "Capital Gains Taxation and the Demand for Owner-Occupied Housing," *Review of Economics and Statistics*, 72: 45-54.

- 1989 Gabriel, Stuart and Stuart Rosenthal. "Household Location and Race: Estimates of a Multinomial Logit Model," *Review of Economics and Statistics*, 71: 218-234.
- 1988 Rosenthal, Stuart. "A Residence Time Model of Housing Markets," *Journal of Public Economics*, 36: 87-109.
- Martin, David, Eheardt Joeres, Eric Loucks, Ken Potter, and Stuart Rosenthal. "Effects of Diversions on the North American Great Lakes." *Water Resources Bulletin*, 24: 141-148
- 1983 Newman, Pixie and Stuart Rosenthal, "Proceedings Summary Paper." In E. Joeres and M. David (eds.), *Buying a Better Environment: Cost Effective Regulation Through Permit Trading*, Land Economics Monograph. Madison, WI. University of Wisconsin Press, pp. 257-262 (1983).

Other Publications

Zoltan Acs, Ed Glaeser, Robert Litan, Lee Fleming, Stephan Goetz, William Kerr, Steven Klepper, Stuart Rosenthal, Olav Sorenson, William Strange, "Entrepreneurship and Urban Success: Toward a Policy Consensus," Marion Ewing Kauffman Foundation, http://papers.ssrn.com/sol3/papers.cfm?abstract_id=1092493 (February, 2008).

Haurin, Donald, Stuart Rosenthal, Christopher Herbert, and Mark Duda, "Homeownership Gaps Among Low-Income and Minority Borrowers and Neighborhoods," Department of Housing and Urban Development (HUD), <http://www.huduser.org/publications/HOMEOWN/HGapsAmongLInMBnN.html>, (March, 2005).

Book Reviews

Rosenthal, Stuart, "A Review of *The Maze of Urban Housing Markets*," *Regional Science and Urban Economics*, 23: 449-453 (1993).

Papers at the Revise and Resubmit Stage

Gabriel, Stuart and Stuart Rosenthal, "Local Scale Economies in Loan Sales and Access to Mortgage Credit: 1994-2008," revision requested at *Regional Science and Urban Economics*.

Papers Under Initial Review at Peer Reviewed Journals

Rohlin, Shawn, Stuart S. Rosenthal, and Amanda Ross, "Tax Avoidance and Business Location in a State Border Model"

Rosenthal, Stuart, "Are Private Markets and Filtering a Viable Source of Low-Income Housing? Estimates from a 'Repeat Income' Model"

Papers In Progress

Gabriel, Stuart and Stuart S. Rosenthal, "Homeownership Boom and Bust 2000 to 2009 Where Will the Homeownership Rate Go From Here?"

Harding, John, Jing Li, and Stuart S. Rosenthal, "Mortgage Default and Refinance"

Rosenthal, Stuart, "Entrepreneur Homeowners: Small Business Financing Through Home Equity and Mortgage Debt"

Grants Received (Principal Investigator)

Kauffman Foundation, "Entrepreneur Homeowners: Small Business Financing Through Home Equity and Mortgage Debt," (August 2011 – October 2012), \$45,000.

Center for Aging and Policy Studies, Syracuse University, "Entrepreneur Homeowners and Older Households: Small Business Financing Through Home Equity and Mortgage Debt," (July 2011 – August 2012), \$28,000.

Kauffman Foundation, "The Impact of State Tax Policy on Business Location," (July 2008 - July 2011), \$98,874.

Kauffman Foundation, "Conference and Special Issue of the *Journal of Urban Economics* on "Cities and Entrepreneurship," (October 2007 – June 2010), \$133,380.

Kauffman Foundation, "The Geography of Female Entrepreneurship," (July 2006 through September 2007), \$125,000.

Kauffman Foundation, "Female Entrepreneurship, Networks, and Agglomeration," (July 2005 through June 2006), \$37,000.

Kauffman Foundation, "Entrepreneurship and Agglomeration," (July 2004 through June 2006), \$76,755

MacArthur Foundation, "Subsidized Rental Housing and the Economic Transition of Urban Neighborhoods in the United States," (January 2004 through December 2009), \$469,000.

Ford Foundation, "Filtering and Neighborhood Relative Income Transition Among Urban Neighborhoods in the United States," (July 2002 through December 2005), \$170,000.

Appleby-Mosher Research Grant, Syracuse University, "Filtering and Changes in Neighborhood Relative Income," Spring 2002, \$800.

National Institute on Aging, Behavioral and Social Research Program, "Retiree Migration When Retirees Compete For Space," Sept. 2001, Sept. 2002, \$71,516.

Appleby-Mosher Research Grant, Syracuse University, "Geographic Analyses of Agglomeration and Growth," Spring 2000, \$1,000.

SSHRC UBC small research grant for "A Time Series Approach to Neighbourhood Effects," Spring 1996, \$1,500.

SSHRC Research Grant for "Household and Firm Locations With Compensating Variations Between Wages, House Prices, and the Value of Local Amenities," Spring 1995 (3 year grant), \$40,000.

SSHRC UBC small research grant for "Residential Buildings Prices and Construction Costs," Spring 1995, \$1,400.

SSHRC UBC small research grant for "An Empirical Analysis of Earnings and Neighborhood Effects," Spring 1994, \$1,600.

SSHRC UBC small research grant for "Access to Employment, House Prices, and Race," Spring 1993, \$1,500.

SSHRC Research Grant for "Housing Dynamics, Credit Rationing, Household Mobility, and Savings," Spring 1992 (3 year grant), \$39,000.

SSHRC UBC small research grant for "Credit Constraints and the Savings Rate of prospective first-time homebuyers," Spring 1992, \$1,700.

SSHRC UBC small research grant for "Credit Rationing, Household Saving and Tenure Choice," Spring 1991, \$1,400.

SSHRC Research Grant for "Redevelopment and the Land Price Gradient," (with Robert Helsley), 1990, \$20,750.

University of British Columbia - SSHRC New Faculty Grant for "Housing Demand, Tenure Choice, and Household Mobility," Fall 1990, \$2,000.

Selected Recent and Upcoming Presentations

2012 American Real Estate and Urban Economic Association (AREUEA), ASSA meeting, "Are Private Markets and Filtering a Viable Source of Low-Income Housing? Estimates from a 'Repeat Income' Model." January.

University of British Columbia, "Tax Avoidance and Business Location in a State Border Model," February.

- 2011 Urban Economic Association (UEA) session of the North American Regional Science Association International (RSAI) meetings, “Are Private Markets and Filtering a Viable Source of Low-Income Housing? Estimates from a ‘Repeat Income’ Model” November, Miami.
- Washington University, “Are Private Markets and Filtering a Viable Source of Low-Income Housing? Estimates from a ‘Repeat Income’ Model.”
- Federal Reserve Bank of Philadelphia, “Is Filtering a Viable Market Source of Low-Income Housing? Estimates from a “Repeat Income” Model with Housing Turnover,” April.
- Camp Econometrics, “Is Filtering a Viable Market Source of Low-Income Housing? Estimates from a “Repeat Income” Model with Housing Turnover,” Lake Placid, April.
- American Economic Association (AEA) and American Real Estate and Urban Economic Association (AREUEA) joint session, “State Tax Policy, Entrepreneurship, and the Location of New Businesses: Evidence from a Border Model,” January, Denver.
- American Real Estate and Urban Economic Association (AREUEA), ASSA meeting, “Local Scale Economies in Loan Sales and Access to Mortgage Credit: 1994-2008” January, Denver.
- 2010 Urban Economic Association (UEA) session of the North American Regional Science Association International (RSAI) meetings, “Local Scale Economies in Loan Sales and Access to Mortgage Credit: 1994-2008” November, Denver.
- University of Houston – Rice Seminar, “State Tax Policy, Entrepreneurship, and the Location of New Businesses: Evidence from a Border Model,” October.
- Institute for Economics in Barcelona (IEB) workshop on Urban Economics, “Local Scale Economies in Loan Sales and Access to Mortgage Credit: 1994-2008” July, Barcelona.
- American Real Estate and Urban Economic Association (AREUEA) Mid-Year Meetings, “Local Scale Economies in Loan Sales and Access to Mortgage Credit: 1994-2008” June, Washington D.C.
- University of Michigan, “Do the GSEs Expand the Supply of Mortgage Credit? New Evidence of Crowd Out in the Secondary Mortgage Market,” March.
- American Economic Association (AEA)/American Real Estate and Urban Economic Association (AREUEA), “Violent Crime, Entrepreneurship, and Cities” January, Atlanta.

American Real Estate and Urban Economic Association (AREUEA), “Do the GSEs Expand the Supply of Mortgage Credit? New Evidence of Crowd Out in the Secondary Mortgage Market” January, Atlanta.

2009 North American Regional Science International Association, “Do the GSEs Expand the Supply of Mortgage Credit? New Evidence of Crowd Out in the Secondary Mortgage Market,” November, San Francisco.

Conference In Urban And Regional Economics, CEPR, “Violent Crime, Entrepreneurship, and Cities,” October, Milan Italy.

University of Illinois – Chicago, “Violent Crime, Entrepreneurship, and Cities” September.

University of Illinois – Chicago, “Violent Crime, Entrepreneurship, and Cities” September.

Summer Real Estate Symposium, Western Finance Association Meetings, “Do the GSEs Expand the Supply of Mortgage Credit? New Evidence of Crowd Out in the Secondary Mortgage Market,” San Diego, June.

Kansas City Federal Reserve Bank, “Do the GSEs Expand the Supply of Mortgage Credit? New Evidence of Crowd Out in the Secondary Mortgage Market,” June.

NBER conference on Cities and Entrepreneurship, “Violent Crime, Entrepreneurship, and Cities,” Boston, May.

Camp Econometrics, “Do the GSEs Expand the Supply of Mortgage Credit? New Evidence of Crowd Out in the Secondary Mortgage Market,” Lake Placid, April.

Georgia State University, “Do the GSEs Expand the Supply of Mortgage Credit? New Evidence of Crowd Out in the Secondary Mortgage Market,” March.

American Real Estate and Urban Economic Association (AREUEA), San Francisco, “Do the GSEs Expand the Supply of Mortgage Credit? New Evidence of Crowd Out in the Secondary Mortgage Market,” January.

2008 North American Regional Science International Association, “Crowd Out Effects of Place-Based Subsidized Rental Housing: New Evidence from the LIHTC Program,” November.

Carnegie Mellon University, “Do the GSEs Expand the Supply of Mortgage Credit? New Evidence of Crowd Out in the Secondary Mortgage Market” October.

Florida State University, “Female Entrepreneurship, Agglomeration, and a New Spatial Mismatch,” September.

Rensselaer Polytechnic Institute, “Female Entrepreneurship, Agglomeration, and a New Spatial Mismatch,” April

UCLA, “Female Entrepreneurship, Agglomeration, and a New Spatial Mismatch,” March

University of California - Irvine, “HUD Purchase Goals and Crowd Out: Do the GSEs Expand the Supply of Mortgage Credit?” February.

American Real Estate and Urban Economic Association (AREUEA), “Female Entrepreneurship, Agglomeration, and a New Spatial Mismatch,” New Orleans, January.

“HUD Purchase Goals and Crowd Out: Do the GSEs Expand the Supply of Mortgage Credit?” American Real Estate and Urban Economic Association (AREUEA), New Orleans, January.