

## **STEPHEN L. ROSS**

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### **EDUCATION**

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

### **ACADEMIC POSITIONS**

Professor, Department of Economics, University of Connecticut, August 1994-Present.  
Visiting Faculty, Department of Economics, Yale University, August 2005-December 2005 & July 2007-December 2007.

### **OTHER RELEVANT POSITIONS**

Member, Editorial Board, *Regional Science and Urban Economics*, 2007-Present.  
Member, Anti-Predatory Lending Task Force, State of Connecticut, 2006-Present.  
New Papers in Economics (NEP). Editor of Urban and Real Estate Economics working paper announcement service, 2002-Present.

### **BOOKS, MONOGRAPHS, AND REPORTS**

*Discrimination in Metropolitan Housing Markets: Phase III - Native Americans* (with M.A. Turner). 2004. HUD User. Department of Housing and Urban Development. Washington D.C.  
*Discrimination in Metropolitan Housing Markets: Phase II - Asians and Pacific Islanders of the HDS 2000* (with M.A. Turner). 2003. HUD User. 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.  
*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. HUD User. Department of Housing and Urban Development. Washington D.C.  
*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.

### **PUBLISHED ARTICLES**

"Are shirking and leisure substitutable: An empirical test of efficiency wages based on urban economic theory" (with Y. Zenou). Forthcoming. *Regional Science and Urban Economics*.  
"Mortgage lending in Chicago and Los Angeles: A paired testing study of the pre-application process" (with M. Turner, E. Godfrey, and R. Smith). Forthcoming. *Journal of Urban Economics*.  
"Book review of 'Brookings-Wharton Papers on Urban Affairs 2006' by G. Burtless and J.R.Pack." Forthcoming. *Journal of Regional Science*.

## PUBLISHED ARTICLES

- "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.
- "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.
- "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.
- "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.
- "Housing discrimination in metropolitan America: Explaining changes between 1989 and 2000" (with M. Turner). 2005. *Social Problems*, 52, 152-180.
- "Racial discrimination in the search for housing" (with M. Turner). 2005. In *Metro Dilemma: Race and the Geography of Opportunity in America* (Ed. X. Briggs). Washington, D.C.: Brookings Institute Press.
- "Schools and housing markets: An examination of changes in school segregation and performance" (with J. Clapp). 2004. *The Economic Journal*, 114, F425-440.
- "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
- "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.
- "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.
- "Paired Testing and the 2000 Housing Discrimination Study." in *Measuring Housing Discrimination in a National Study: Report of a Workshop* (Authors S. Feinberg and A.W. Foster). 2002. National Resource Council. National Academy.
- "The geography of housing discrimination" (with J. Ondrich and J. Yinger). 2002. *Journal of Housing Research*, 12, 217-238.

## **PUBLISHED ARTICLES**

- "Mortgage lending, sample selection, and default." 2000. *Real Estate Economics*, 28, 581-621.
- "Measuring the incidence discrimination" (with J. Ondrich and J. Yinger). 2000. *Journal of Urban Economics*, 47, 470-500.
- "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.
- "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.
- "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.
- "Flaws in the use of default rates in testing for mortgage lending discrimination". 1996 in *Mortgage Lending, Racial Discrimination and Federal Policy* (ed. J. Goering and R. Weink). Urban Institute Press; and *Cityscape: A Journal of Policy Development and Research*, 2, 41-48.
- "Rejoinder to Berkovec, Canner, Gabriel, and Hannan". 1996. *Cityscape: A Journal of Policy Development and Research*, 2, 55-58.
- "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.

## **PAPERS IN PROGRESS**

- "Economics and Ideology: Causal Evidence of the Impact of Income on Support for Redistribution and Other Proposals" (E. Brunner and E. Washington).
- "Identifying individual and group effects in the presence of sorting: A neighborhood effects application" (with P. Bayer) NBER Working Paper #12211.
- "Place of work and place of residence: Informal hiring networks and labor market outcomes" (with P. Bayer and G. Topa) NBER Working Paper #11019.
- "Universal vouchers and white flight" (with E. Brunner and J. Imazeki).
- "Should we believe the decisive voter model?" (with E. Brunner).
- "Public school choice and integration: Evidence from Durham, NC." (with B. Bifulco and H. Ladd).
- "The effect of public school choice on those left behind: Evidence from Durham, NC." (with B. Bifulco and H. Ladd).
- "The location of the poor in a metropolitan area: Positive and normative analysis" (with C. deBartolome).
- "Changes in discrimination against Black homebuyers between 1989 and 2000: Exploring inter-metropolitan variation." (with G. Galster).
- "Deposit insurance, bankruptcy risk, and the optimal capital structure of banks" (with J. Harding and X. Liang).

## **PAPERS IN PROGRESS**

- "The role of information externalities in mortgage lending: An examination of Connecticut depository lenders" (with AKM Rezaul Hossain).
- "What is known about testing for discrimination: Lessons learned from comparing across markets and methodologies."
- "The continuing practice and impact of discrimination in housing and mortgage markets."
- "Wage premia in employment clusters: Agglomeration economies or worker heterogeneity." (with S. Fu)
- "Alternative Approaches for Event Studies: A propensity score analysis of the impact of property disclosure laws on property values." (with A. Nanda)

## **COMPLETED STUDENTS**

- 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), National Association of Home Builders.
- Shihe Fu (Boston College - Advised jointly with R. Arnott), Dissertation: Essays on Urban Agglomeration Economies (2005), Southwestern University of Finance and Economics, 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.

## **REFEREEING AND GRANT REVIEWING**

- American Economic Review, Review of Economics and Statistics, Southern Economics Journal, Economic Inquiry, 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, Journal of Law, Economics, and Organization, Review of Law and Economics, American Law and Economics Review, Labour Economics, Journal of Population Economics, American Sociological Review, Social Problems, Social Science Quarterly, Social Science Research, Journal of the American Planning Association, Journal of Planning, Education and Research, Journal of Policy, Analysis and Management, Urban Studies, Journal of Regional Science, Journal of Regional Studies, Annals of the Regional Science, Papers in Regional Science, Review of Regional Studies, Land Economics, Economic Development Quarterly, Journal of Economic Geography, Urban Geography, 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.
- National Science Foundation-Economics Program, National Science Foundation-Geography and Regional Science Program, National Science Foundation-Law and Social Sciences Program, Department of Housing and Urban Development, FannieMae Foundation.

## **PROFESSIONAL ACTIVITIES**

- 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).

## PROFESSIONAL ACTIVITIES

- 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, 2005), 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 6<sup>th</sup> 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 (March 31-April 1, 2004).
- 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, 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. Peuquet, S. Ross, M. Turner, and J. Zax.
- 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.
- 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.

## **PROFESSIONAL ACTIVITIES**

- 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.
- Invited 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.
- Invited 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.

## **AWARDS, GRANTS AND CONTRACTS**

- Consultant on the New York State Attorney General's Office Fair Lending Investigation, 2005-Present.
- Consultant on the National Consumer Law Center's grant from the Ford Foundation to Create a Predatory Lending Database, 2004-Present.
- Principle Investigator on a grant from the Department of Housing and Urban Development to study Urban Unemployment and Residential Location Choice, 2004-2005.
- University of Connecticut, Chancellor's Fellowship recipient, Academic Year 2003-04.
- Research Director on the Urban Institute's 2000 Housing Discrimination Study for the Department of Housing and Urban Development (C-OPC-21304), 1999-2003.
- 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.
- 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.
- Center for Real Estate and Urban Economic Studies Summer Research Grant, 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.
- Advisory Panel and later 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.
- Center for Real Estate and Urban Economic Studies Summer Research Grant, 1998.
- Center for Real Estate and Urban Economic Studies Summer Research Grant, 1997.
- American Real Estate and Urban Economics Association Dissertation Award, 1995.
- University of Connecticut Large Faculty Research Grant, 1995.
- University of Connecticut Junior Faculty Summer Fellowship, 1995.
- Syracuse University Fellowship, 1990-1994.

## ACADEMIC PRESENTATIONS

- 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).
- 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", and "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).

## ACADEMIC PRESENTATIONS

- 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).
- 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 "The role of information externalities in mortgage lending: An examination of Connecticut depository lenders" and "Place of work and place of residence: Informal hiring networks and labor market outcomes" at the Summer Meetings of the Econometric Society Providence, RI (Jun 17-20, 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).

## ACADEMIC PRESENTATIONS

- 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).
- 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).

## **ACADEMIC PRESENTATIONS**

- 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 within an urban area" at the Fifth Annual International Conference of the Society for the Advancement of Socio-Economics, 1993, New York, NY.