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CURRENT APPOINTMENTS

2018 – Assistant Professor of Finance, Krannert School of Management, Purdue University
2019 – Visiting Scholar, Federal Reserve Bank of Philadelphia
2020 – Assets & Liabilities Committee, Purdue Federal Credit Union

PAST APPOINTMENTS

2019 – 2020 Supervisory Committee, Purdue Federal Credit Union
2011 Actuarial Summer Intern, CNA Financial
2010 Actuarial Summer Intern, OneAmerica Financial Partners

EDUCATION

2012 – 2018 Duke University, Fuqua School of Business
Ph.D., Business Administration

2008 – 2012 Purdue University
B.S., Actuarial Science, *Phi Beta Kappa*

PUBLICATIONS

“Household Mortgage Refinancing Decisions are Neighbor Influenced, Especially along Racial Lines,” with [Avni Shah](#), August 2021, *forthcoming at the Journal of Urban Economics*, [WP \(PDF\)](#)
media: [Globe and Mail](#)

“Hospital Financial Health and Clinical Choices: Evidence from the Financial Crisis,” with [Manuel Adelino](#) and [Katharina Lewellen](#), *forthcoming at Management Science*, [MS \(link\)](#), [WP \(PDF\)](#)

“Does Household Finance Affect the Political Process? Evidence from Voter Turnout During a Housing Crisis,” 2021, *Review of Financial Studies*, 34:2, 949-984, [RFS \(link\)](#), [WP \(PDF\)](#)
media: [New York Times](#), [Al Jazeera](#)

WORKING PAPERS

“The Role of Government and Private Institutions in Credit Cycles in the U.S. Mortgage Market,” with [Manuel Adelino](#) and [Antoinette Schoar](#), November 2020, [WP \(PDF\)](#)
media: [The FinReg Blog](#)

“Political Polarization Affects Households’ Financial Decisions, Evidence from Home Sales,” with [John Orellana-Li](#) and [Calvin Zhang](#), October 2021, [WP \(PDF\)](#)

WORKS IN PROGRESS

“Nearest Neighbor Interactions,” with [Patrick Bayer](#), [Marcus Casey](#), John Orellana-Li, and Calvin Zhang

“Social Capital and Public Financing: New Evidence from Municipal Bond Referendum,” with [Sergey Chernenko](#), [Ha Diep-Nguyen](#), Viet-Dung Doan, and Nathaniel Feige

“Interest Rate Pass-Through and Voter Participation,” with [Haoyang Liu](#), Calvin Zhang, and [Xiaohan Zhang](#)

INVITED AND CONFERENCE PRESENTATIONS

*: Conference presentation by co-author; includes scheduled; listed chronologically

| | |
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| 2022 | Purdue Political Science Research Workshop |
| 2021 | American Real Estate and Urban Economics Association Annual Conference American Finance Association Annual Meeting Ball State University (Miller) Baruch College (Newman) Urban Economics Association North American Meeting American Real Estate and Urban Economics Association Virtual Seminar |
| 2020 | Finance in the Cloud I SFS Cavalcade North America National Bureau of Economic Research Corporate Finance Midwest Finance Association Annual Meeting* Association for Consumer Research Conference* Virtual Meeting of the Urban Economics Association Junior Household Finance Seminar |
| 2019 | European Financial Management Association Annual Meeting Wabash River Finance Conference Federal Reserve Bank of Philadelphia |
| 2018 | Rice University (Jones) Syracuse University (Whitman) College of William & Mary (Mason) Baruch College (Newman) Federal Reserve Board Federal Reserve Bank of Philadelphia Purdue University (Krannert) Indiana University (Kelley) NYU Conference on Household Finance Wabash River Finance Conference |
| 2017 | American Finance Association Annual Meeting* American Finance Association Annual Meeting PhD Poster Session University of Toronto Urban Economics Reading Group Cornell Biennial Household and Behavioral Finance Symposium PhD Presentation Early-Career Behavioral Economics Conference* Financial Management Association Annual Meeting Doctoral Consortium |

Auburn University (Harbert)
Duke Political Science Graduate Student Colloquium
Atlanta Fed / Georgia State University Real Estate Finance Conference

2016 Consumer Financial Protection Bureau Research Conference

INVITED DISCUSSIONS

“Neighbors, Test Scores, and Careers.” Sofoklis Goulas, Rigissa Megalokonomou, and Yi Zhang. *UEA*. October 2021.

“Voting with their Sandals: Partisan Residential Sorting on Climate Change Risk.” Asaf Bernstein, Stephen B. Billings, Matthew Gustafson, and Ryan Lewis. *WFA*. June 2021.

“Mortgage Servicer’s Sensitivity to Foreclosure Spillover.” Mark Thibodeau. *AREUEA National Conference*. June 2021.

“Personal Wealth and Self-Employment.” J. Anthony Cookson, Aymeric Bellon, Erik Gilje, and Rawley Heimer. *MFA*. August 2020.

“Tracing the Source of Liquidity for Distressed Housing Markets.” Rohan Ganduri, Steven Chong Xiao, and Serena Wenjing Xiao. *AREUEA-ASSA*. January 2020.

“Cross-Border Mergers and Acquisitions and Corporate Social Responsibility.” Zhe Li, Ping Wang, and Jing-Ming Kuo. *EFMA*. June 2019.

“The Local Effects of Foreclosures.” Christos A. Makridis and Michael Ohlrogge. *FIRS*. May 2019.

“Bank Size and Household Financial Sentiment: Surprising Evidence from the University of Michigan Surveys of Consumers.” Allen N. Berger, Felix Irresberger, and Raluca Roman. *Chicago Financial Institutions Conference*. March 2017.

MEDIA MENTIONS

“[The role of government and private institution in credit cycles in the U.S. mortgage market](#),” *The FinReg Blog*, December 28, 2020.

“[US elections: How do depression, anxiety, influence voter turnout?](#)” Lauren-Whitney Gottbarth, *Al Jazeera*, October 9, 2020.

“[Record-low interest rates have sparked a refinancing free-for-all](#),” Susan Orr, *Indianapolis Business Journal*, May 15, 2020.

“[Trump has a gut feeling about what Covid-19 means for 2020](#),” Thomas B. Edsall, *New York Times*, April 15, 2020.

“[How to create an income stream with real estate crowdfunding](#),” Will Ashworth, *InvestorPlace*, March 31, 2020.

“Want to save money on your mortgage? Have drinks with your neighbors,” Preet Banerjee, *The Globe and Mail*, April 8, 2019.

PUBLIC SPEAKING AND OTHER PRESENTATIONS

“Economic Distress and Voter Behavior,” *PURCE Economic Policy Luncheon*, October 15, 2020.

“Personal Finance,” *Purdue Experts on COVID-19*, May 8, 2020.

HONORS & AWARDS

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| 2020 | PURCE Media Impact Award, \$2,000 |
| 2012 – 2017 | James B. Duke Fellowship, Duke University |
| 2008 – 2012 | Trustee Scholar, Purdue University |
| 2012 | Mu Sigma Rho, Purdue University |
| 2011 | Outstanding Junior in Statistics, Purdue University |
| 2010 | Phi Beta Kappa, Purdue University |
| 2009 | Outstanding Freshman in Statistics, Purdue University |

PROFESSIONAL ACTIVITIES

Journals

Ad Hoc Referee: *The Journal of Banking and Finance* (2x), *The Journal of Financial and Quantitative Analysis* (2x), *The Journal of Finance* (1x), *The Review of Financial Studies* (7x)

Conference Organization

A Conference Celebrating 50 Years of Doctoral Education in Finance at Krannert (2021)

Professional Memberships

American Economic Association, American Finance Association, American Real Estate and Urban Economics Association, Western Finance Association

TEACHING

Purdue – Undergraduate – MGMT 310 – Financial Management – [2019 \(PDF\)](#), [2020 \(PDF\)](#), [2021 \(PDF\)](#)

Purdue – PhD – MGMT 619 – Household Finance – [2020 \(PDF\)](#)

SERVICE

Faculty Service

2021 – 2022: Real Estate Program Advisory Committee, Real Estate Faculty Recruiting Committee, Finance Faculty Recruiting Committee, Finance Area Budget Committee, Spring Finance Seminar Organizer

2020 – 2021: Krannert Undergraduate Committee, Finance Faculty Recruiting Committee, Krannert Faculty Data Committee

2019 – 2020: BSIM 2.0 Faculty Curriculum Committee, Krannert Undergraduate Committee,
Finance PhD Admissions Committee, Spring Finance Seminar Organizer

2018 – 2019: Finance Faculty Recruiting Committee, Finance PhD Admissions Committee

Ph.D. Dissertation Advising

Nathaniel Feige (in progress)

Alex Kim (in progress)

Qian Wang (in progress)

Yunrong Zhou (in progress)

Undergraduate Advising Through the Colombia Purdue Partnership

2021, Fall: Shelly Valentina Gonzalez Ballesteros

2021, Spring: Ana Gabriela Ramirez Lopez

MISCELLANY

Actuarial Exams

Exam P (2009), Exam FM (2010), Exam C (2011), Exam MLC (2011), Exam MFE (2012)

PERSONAL

Citizenship: United States

Family: I am married to Cathleen McCartney and we have one child (born 2020)