

# CURRICULUM VITAE

**Kelly D. Edmiston**

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## CONTACT INFORMATION

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## PROFESSIONAL EXPERIENCE

**Federal Reserve Bank of Kansas City** (Kansas City, MO)  
*Senior Economist*, 2004 –

**University of Kansas** (Lawrence, KS)  
*Adjunct Professor of Public Administration*, 2010  
Course: Financing Public Services (required MPA course)

**Rockhurst University** (Kansas City, MO)  
Helzberg School of Management  
*Adjunct Professor of Business*, 2007 – 2010  
Courses: Economics for MBAs (required MBA course); Financial Institutions and Markets (required MBA course for finance concentration)  
*Advisory Board Member*, 2008 – 2015  
Selection Committee, Helzberg School Dean, 2011 – 2012

**Georgia State University** (Atlanta, GA)  
Andrew Young School of Policy Studies

*Assistant Professor*, Department of Economics, 1998 – 2004  
Courses: Principles of Microeconomics, Principles of Macroeconomics, Public Sector Economics (undergraduate), Urban Economics (undergraduate and MA), Topics in Econometrics (spatial econometrics and times series) (doctoral-level), and Regional Economics (doctoral-level).

*Senior Associate*, Georgia Fiscal Research Center, 1998 – 2004  
The Center serves as the primary resource for economic and fiscal policy analysis for the State of Georgia. Wrote fiscal notes for legislative bills, analyzed economic impacts of proposed state policies, testified before legislative committees, wrote reports on Georgia-relevant economic issues, and provided policy advice to government officials on economic and fiscal matters.

*Senior Associate*, International Center for Public Policy, 1999 – 2004

Provided extensive training to foreign civil service workers and government officials on principles of economics, public expenditure management, economic development, and tax policy, generally in partnership the World Bank Institute.

**United States Agency for International Development (USAID)** (Washington, DC)

2003 – 2004

*Contract Employee*

In partnership with the International Center for Public Policy, engaged in an extensive tax reform project in Jamaica. Worked with Richard Bird (University of Toronto) on reform of the value-added tax (VAT) system.

**World Bank** (Washington, DC)

1997 – 2000

*Contract Employee*

IBRD/Country Operations

Provided the World Bank and its debtors with reviews of public finances and intergovernmental relations.

Along with other staff members of the on-site mission team, provided a review of public expenditures and public budgeting policies in *Bosnia and Herzegovina* and offered proposals for reforms in public budgeting and expenditure management.

As part of an on-site mission team undertaking an extensive review of economic and fiscal conditions in *Papua New Guinea*, provided an assessment of intergovernmental relations.

Along with other staff members of the on-site mission team, provided an extensive review of public expenditures and public budgeting policies in the *Republic of Kazakhstan* and offered proposals for reforms in public budgeting and expenditure management. Also assisted in assessment of intergovernmental relations.

**Center for Business and Economic Research**

**University of Tennessee** (Knoxville, TN)

1994 – 1998

*Research Assistant*

Published Reports:

1998, "The Long-Term Outlook for Tennessee," *An Economic Report to the Governor of the State of Tennessee 1998*, Center for Business and Economic Research, Knoxville, TN, March.

1997, "Workforce Development in Tennessee: Options for the Future," *An Economic Report to the Governor of the State of Tennessee 1997*, Center for Business and Economic Research, Knoxville, TN, February. Also published under self-titled cover.

1996, "Welfare Reform: Issues and Consequences for Tennessee and the Nation," *An Economic Report to the Governor of the State of Tennessee 1996*, Center for Business and Economic Research, Knoxville, TN, February.

1995, "The Long-Term Outlook for Tennessee," *An Economic Report to the Governor of the State of Tennessee 1995*, Center for Business and Economic Research, Knoxville, TN, January, 1995. Reprinted in Survey of Business, CBER, March.

**University of Tennessee** (Knoxville, TN)

1997-1998

*Graduate Teaching Associate*

Courses: Principles of Economics; Intermediate Macroeconomics

**Other Professional Experience**

Horry County Rescue Company No. 4 (Surfside Beach, SC)

1989 – 1991

*Emergency Medical Technician (EMT)*

Provided emergency care and transportation to the critically sick and injured and open-water ocean rescue services.

**EDUCATION**

**Ph.D.** (economics), **University of Tennessee**, 1998

Knoxville, TN, 1994 – 1998

Major Professor: William F. Fox

Major Fields: Public Economics, Finance, Econometrics

Dissertation: *Romancing the Smokestack: Formula-Appportioned Corporate Income Taxes and Regional Economic Development*

Honors: Chancellor's Citation for Professional Promise, 1997; College of Business Capital Gifts Fund Fellowship, 1994-98; J. Fred and Wilma H. Holly Fellowship, 1998; 4.0 GPA.

**University of Alabama at Huntsville** (non-degree)

Huntsville, AL, 1993 – 1994

Mathematics

**B.A.** (economics) *Summa Cum Laude*, **University of Tennessee**, 1993

Knoxville, TN, 1991 – 1993

Minors: Business Administration, Religious Studies

Honors: *Top Graduating Senior*, College of Liberal Arts-Social Science (valedictorian equivalent); full academic scholarship; Golden Key National Honor Society, 1992; 4.0 GPA

**Furman University**, 1989 – 1991

Greenville, SC

Activities: Army ROTC, Beta Theta Pi Fraternity, Orchestra (trumpet)

Honors: Furman Scholar academic scholarship; Else A. Neilsen Memorial Scholarship (for public service); U.S. Army ROTC scholarship

**Horry Georgetown Technical College**, 1989

East Conway, SC

Certificate (Emergency Medical Technology)

Certificate (Emergency Vehicle Operations)

### **Additional Formal Training**

ArcGIS (Geographic Information Systems), ESRI  
SAS Programming, SAS Institute  
Public Speaking Mastery, Dale Carnegie Institute New York

## **PROFESSIONAL AWARDS AND HONORS**

Jeanne A. Mattersdorf Award, National Tax Association, 1995  
Finalist, National Tax Association Dissertation Award, 1999  
Editor's Choice Award (best paper), *Economic Inquiry*, 2004  
Who's Who in America, 2007 –  
President's Award, Federal Reserve Bank of Kansas City: 2008, 2013  
Performance Excellence Award, Federal Reserve Bank of Kansas City, 2014

## **PROFESSIONAL ORGANIZATIONS**

American Economic Association  
Southern Economic Association  
Missouri Valley Economic Association  
American Statistical Association  
American Association of Public Opinion Researchers  
Midwest Association of Public Opinion Researchers  
American Real Estate and Urban Economics Association  
Mid-Continent Regional Science Association  
National Tax Association  
American Council on Consumer Interests

## **RESEARCH AND PUBLICATIONS**

### **PUBLICATIONS**

(† indicates a refereed journal article)

(‡ indicates editorial review)

### **Working Papers**

2018, "Reaching the Hard to Reach with Intermediaries: The Low- and Moderate-Income Survey" *Federal Reserve Bank of Kansas City Research Working Paper No. 18-06*, July. Under Review

2018, "Low-Income Housing Tax Credit Developments and Neighborhood Property Conditions," *Federal Reserve Bank of Kansas City Research Working Paper No. 11-10 (Revised March 2018)*, Under Review.

- 2017, “Financial Vulnerability and Personal Finance Outcomes of Natural Disasters,” *Federal Reserve Bank of Kansas City Research Working Paper 17-09*, September, Under Review.
- 2016, “Property Conditions and Neighborhood Crime.”
- 2015, “Community Banks and Lending in Low- and Moderate-Income Areas”
- 2012, “Student Loans: Overview and Issues,” *Federal Reserve Bank of Kansas City Research Working Paper 12-05 (updated April, 2013)* (with contributions by Lara Brooks and Stephen Shepelwich).
- 2012, with Kenneth Spong, “Promoting Wealth Building through Homeownership,” *Networks Financial Institute Working Paper Series: 2012-WP-04*.
- 2009, “Weighing the Effects of Financial Education in the Workplace” (with Molly McGrath), *Federal Reserve Bank of Kansas City Community Development Research Working Paper 09-01*.

#### **Journal Articles and Book Chapters**

- 2018‡, “Secular and Cyclical Trends in the Supplemental Nutrition Assistance Program,” **Economic Review** (Federal Reserve Bank of Kansas City), 103(1), 59-81.
- 2017†, “Fiscal Impact of Student Loan Relief Programs,” **Annals of the American Academy of Political and Social Science**, 671, 224-248 (with Wenhua Di)
- 2016‡, “Residential Rent Affordability Across U.S. Metropolitan Areas,” **Economic Review** (Federal Reserve Bank of Kansas City), 101(4), 5-27
- 2015†, “State Variation of Student Loan Debt and Performance,” **Suffolk Law Review**, 48(3), 661-688 (with Wenhua Di).
- 2013‡, “The LMI Community in Recession and Recovery,” **Economic Review** (Federal Reserve Bank of Kansas City), 98(1), 33-57.
- 2012†, “Tax Incentives for Homeownership and the Provision of Local Public Services,” **Public Finance Review**, 40(1), 116-144 (with Kenneth Spong).
- 2012‡, “Nonprofit Housing Investments and Local Area Home Values,” **Economic Review** (Federal Reserve Bank of Kansas City), 97(1), 67-96.
- 2011‡, “Could Restrictions on Payday Lending Harm Consumers?” **Economic Review** (Federal Reserve Bank of Kansas City), 96(1), 63-93.
- 2009‡, “Attracting the Power Cohort to the Tenth District,” **Economic Review** (Federal Reserve Bank of Kansas City), 94(4), 69-91.

- 2009‡, “Characteristics of High Foreclosure Neighborhoods,” **Economic Review** (Federal Reserve Bank of Kansas City), 94(2), 51-75.
- 2008, “The Income Geography of Tax Incentives for Homeownership: Evidence from the Kansas City Metropolitan Area,” **Proceedings of the 99<sup>th</sup> Annual Conference on Taxation**, National Tax Association, 263-271 (with Kenneth Spang).
- 2008‡, “Entrepreneurship in Low and Moderate Income Communities,” in G. Yago, J. R. Barth, and B. Zeidman, Eds., **Entrepreneurship in Emerging Domestic Markets**. Barriers & Innovation Series: The Milken Institute Series on Financial Innovation and Economic Growth, Vol. 7 (New York, NY: Springer), 1-8
- 2008, contributor, **The Enduring Challenge of Concentrated Poverty in America: Case Studies from Communities Across the U.S.** (Washington, DC: The Federal Reserve System and the Brookings Institution).
- 2007†, “Taxing Consumption in Jamaica,” **Public Finance Review**, 35(1), 26-56 (with Richard M. Bird).
- 2007‡, “Rising Foreclosures in the U.S.: A Perfect Storm,” **Economic Review** (Federal Reserve Bank of Kansas City), 92(4), 111-141 (with Roger Zalneraitis).
- 2007‡, “The Role of Small and Large Businesses in Economic Development” **Economic Review** (Federal Reserve Bank of Kansas City), 92(2), 73-97.
- 2006†, “Workers’ Compensation and State Employment Growth,” **Journal of Regional Science**, 46(1), 121-145.
- 2006†, “Economic Effects of Apportionment Formula Changes: Results from a Panel of Corporate Income Tax Returns,” **Public Finance Review**, 34(5), 483-504 (with F. Javier Arze del Granado).
- 2006‡, “A Fresh Look at the VAT,” in James Alm, Jorge Martinez-Vasquez, and Mark Rider, Eds., **The Challenges of Tax Reform in a Global Economy** (New York, NY: Springer), 249-266 (with William F. Fox).
- 2006‡, “A New Perspective on Rising Nonbusiness Bankruptcy Filing Rates: Analyzing the Regional Factors,” **Economic Review** (Federal Reserve Bank of Kansas City), 91(2), 55-83.
- 2005†, “The Disappearing State Corporate Income Tax,” **National Tax Journal**, 58(1), 115-138 (with Gary C. Cornia, David L. Sjoquist, and Sally Wallace).
- 2005‡, “State Formula Apportionment,” in Joseph J. Cordes, Robert D. Ebel, and Jane G. Gravelle, Eds., **The Encyclopedia of Taxation and Tax Policy**, 370-371. Washington, DC: The Urban Institute Press.

- 2005, Discussion of “Sales Taxation in a Global Economy” (W. Fox and M. Murray) and “Tackling Agriculture in a Developing Country: A Possible Approach” (I. Rajaraman), in J. Alm *et al.*, Eds., **Taxing the Hard-to-Tax: Lessons from Theory and Practice, Contributions to Economic Analysis 268**. Amsterdam: Elsevier.
- 2004†, “The Net Effects of Large Plant Locations and Expansions on County Employment,” **Journal of Regional Science**, 44(2), 289-319.
- 2004†, “The Commercial Music Industry in Atlanta and the State of Georgia – An Economic Impact Study,” **Journal of the Music and Entertainment Industry Educators Association**, 4(1), 61-82 (with Marcus X. Thomas).
- 2004†, “Incentive Targeting, Influence Peddling, and Foreign Direct Investment,” **International Tax and Public Finance**, 11(5), 647-660 (with Shannon Mudd and Neven Valev).
- 2004†, “Tax Uncertainty and Investment: A Cross-Country Empirical Evaluation,” **Economic Inquiry**, 42(3), 425 – 440. [Editors’ Choice Award, Best Paper in 2004]
- 2004‡, “Single Factor Sales Apportionment in Georgia: What is the Net Revenue Effect?” **State Tax Notes**, 31(2), 107 – 111.
- 2003†, “Tax Structures and FDI: The Deterrent Effects of Complexity and Uncertainty,” **Fiscal Studies**, 24(3), 341-359 (with Shannon Mudd and Neven Valev).
- 2003†, “Electronic State & Local Government: Prospects and Challenges,” **American Review of Public Administration**, 33(1), 20-45.
- 2003‡, “Prospects and Challenges for State and Local Government in a Digital Age,” in David L. Sjoquist, Ed., **State and Local Government Finance Pressures in the 21<sup>st</sup> Century**. Northampton, MA: Edward Elgar Publishing (with William F. Fox).
- 2002†, “Strategic Apportionment of the State Corporate Income Tax,” **National Tax Journal**, 55(2), 239 – 262.
- 2002†, “Fostering Subnational Autonomy and Accountability in Decentralized Developing Countries: Lessons from the Papua New Guinea Experience,” **Public Administration and Development**, 22(3), 221 – 234.
- 2002, “Benefits and Burdens of Strategic Apportionment Policies: Preliminary Results for the Case of Double-Weighted Sales in Georgia,” **Proceedings of the 94<sup>th</sup> Annual Conference on Taxation**, National Tax Association, 331-339.
- 2001†, “E-Commerce and the Single-Rate Sales Tax Proposal,” **Municipal Finance Journal**, 22(3), 1-23 (with Gary Cornia, Steven M. Sheffrin, Terri A. Sexton, David Sjoquist, and C. Kurt Zorn).

- 2001†, “An Analysis of the Feasibility of Implementing a Single Rate Sales Tax,” **National Tax Journal**, 53 (4, Pt. 3), 1327-1350 (with Gary Cornia, Steven M. Sheffrin, Terri A. Sexton, David Sjoquist, and C. Kurt Zorn).
- 2001‡, “A Single Factor Sales Apportionment Formula in the State of Georgia: Issues and Consequences,” **State Tax Notes**, 20(16), 1367-1379.
- 2000‡, “Urban Malls, Tax Base Migration, and State Intergovernmental Aid,” **Public Finance Review**, 28(4), 309-334 (with Stanley Chervin and Matthew N. Murray).
- 1999‡, “Optimal Factor Weights in State Corporate Income Tax Apportionment Formulas,” **State Tax Notes**, 16(3), 1903-1907.
- 1998‡, “Finances of Tennessee State Government,” in John R. Vile and Mark Byrnes, Eds., **Tennessee Government and Politics: Democracy in the Volunteer State**, Nashville, TN: Vanderbilt University Press.
- 1996†, “User Charge Financing of Urban Public Services in Africa,” **African Urban Quarterly** (with William F. Fox) (see *International Studies Program Working Paper No. 00-4*, Georgia State University, July, 2000).

### Regular Periodicals

Biannually (2011 – present), *Consumer Credit Report*, Federal Reserve Bank of Kansas City, (accessible at <https://www.kansascityfed.org/publications/community/consumer-credit-reports>),

Special Topics (since 2012): Trends in Auto Loans (July 12, 2018); Alternative Delinquency Measures (December 1, 2017); Delinquency Rates for Student Loans in Repayment (June 2, 2017); Credit Card Balances (January 4, 2017); Subprime Auto Lending (June 19, 2016); The Composition of Consumer Debt (December 2, 2015); Developments in the Mortgage Market (May 29, 2015); Delinquencies in the Auto Credit Market (Third Quarter, 2014); Credit Card Debt and Utilization Rates (First Quarter, 2014); Splitting Joint Accounts (Fourth Quarter, 2013); A Look at Debt Burdens (Third Quarter, 2013); A Dynamic Look at Student Loan Debt and Delinquencies (First Quarter, 2013); A Look at Mortgage Delinquency Dynamics (Fourth Quarter, 2012); A Look at Debt Burdens (Third Quarter, 2012); A Look at Bankruptcy (Second Quarter, 2012); Credit Scores (First Quarter, 2012)



Biannually (2015 – present), *Tenth District LMI Economic Conditions*, Federal Reserve Bank of Kansas City, (accessible at <https://www.kansascityfed.org/research/indicatorsdata/lmieconomicconditions>)

Special Topics: Labor Force Nonparticipation, Employability Programs (March 9, 2018); Wages and Minimum Wages, Disposition of Tax Refunds (September, 2017); Disability Programs (March, 2017); Labor Force Participation (September, 2016); Minority Unemployment Gap (September, 2016); Financing Affordable Housing (September 2016); Health Care and the Affordable Care Act (March 3, 2016); Demand for Social Services (March 3, 2016); Residential Rent Growth (March 3, 2016); Marginally Attached Workers (August 18, 2015); Housing Wages and Fair Market Rents (August 18, 2015)

Biannually (2009 – 2015), *LMI Survey Report*, Federal Reserve Bank of Kansas City (consolidated in *Tenth District LMI Economic Conditions*)

Biannually (2014 – 2015), *Tenth District LMI Labor Force Report*, Federal Reserve Bank of Kansas City (consolidated in *Tenth District LMI Economic Conditions*)

### **Community Connections (Federal Reserve Bank of Kansas City)**

(accessible at <https://www.kansascityfed.org/community>)

- 2018, “Survey Responses Show Lag in Pay, Housing” (with Daniel Perez), March 30.
- 2017, “Results from the Latest LMI Organizational Funding and LMI Organizational Capacity Indexes” (with Daniel Perez), June 23.
- 2017, “Community Research–Student Loan Relief Programs” (with Daniel Perez), March 30
- 2016, “Results from the Latest LMI Funding Index,” March 30.
- 2015, “Insights into Borrower Activity from Home Mortgage Disclosure Act Data,” November 2.
- 2015, “Funding Remains a Challenge,” September 1.
- 2015, “Current Conditions in Automobile Lending,” April 30.
- 2014, “Community Banks and Lending in Low- and Moderate-Income Communities,” June.
- 2013, “Mortgage Delinquencies Are On the Decline,” October.
- 2013, “Low- and Moderate-Income Community Still Suffers in Recovery,” Spring.
- 2013, “Is There Still A Crisis in Student Loans?” Winter.
- 2012, “Financial Inclusion: Making it Work for the Benefit of All,” Summer (with Steven Shepelwich).
- 2012, “How Has the Economy Affected Workforce Development,” Spring.
- 2012, “Housing Investment Has Larger Impact on Neighborhoods,” Spring.
- 2011, “LMI Survey – Lessons Learned,” Spring

### **Research Working Papers / Reports Not Otherwise Listed**

- 2006, “Local Government Competition for Economic Development,” with Geoffrey K. Turnbull, unpublished working paper.
- 2004, “The Motion Picture Production and Distribution Industry in Georgia and Allied Services – An Economic Impact Study,” Report prepared under contract for the Film, Video, and Music Office, Georgia Department of Industry, Trade, and Tourism.

- 2003, “An Analysis of a Proposed New Economic Development Incentive,” with David L. Sjoquist and Jeanie Thomas, *Fiscal Research Center Report No. 81*, Georgia State University, January.
- 2002, “Revenue Implications for Georgia of Tax Changes Since 1987,” with Alan Essig, *et al.*, *Fiscal Research Center Report No. 68*, Georgia State University, March.
- 2002, “The Net Economic Impact of Large Firm Openings and Closures in the State of Georgia,” *Fiscal Research Center Report No. 71*, Georgia State University, May
- 1998, “The Manipulation of State Corporate Income Tax Apportionment Formulas as an Economic Development Tool,” *Fiscal Research Center Report No. 26*, Georgia State University.

## **SCHOLARLY PRESENTATIONS**

NORC at the University of Chicago, University of Pennsylvania, University of Oklahoma, Virginia Tech, University of Tennessee, Florida State University. University of Nebraska, University of Kansas, Wichita State University, University of Missouri – Kansas City, Missouri Western University, Federal Reserve Board of Governors, Federal Reserve Bank of St. Louis, Federal Reserve Bank of St. Louis-Louisville Branch, Institute for Professionals in Taxation, Federation of Tax Administrators

*Conferences:* Federal Reserve Community Affairs Research Conference; Federal Reserve Applied Microeconomics Research Conference; Missouri Economics Conference; North American Meetings of the Regional Science Association International; Community Development Society annual conference; American Real Estate and Urban Economics Association (Mid-Year Meeting and International Conference-Jerusalem); National Tax Association; Midwest Economics Association; Association of American Geographers; Southern Economics Association; Western Economics Association; American Economic Association, Mid-Continent Regional Science Association, Missouri Valley Economic Association, Midwest Association of Public Opinion Researchers.

## **PUBLIC SPEECHES AND PROFESSIONAL PRESENTATIONS**

Over 200 public speeches and presentations on housing issues, urban issues, public policy, monetary policy, U.S. and regional economic updates and trends, regional economic growth, economic development, community development, poverty, financial education, and consumer finance.

### Recent Speeches and Presentations (2017-18)

† indicates research presentation ‡ indicates internal KC Fed research presentations

†2018, May 20, Boulder Summer Conference on Consumer Financial Decision Making, “Financial Vulnerability and Personal Financial Outcomes of Natural Disasters, Boulder, CO.

- 2018, May 8, Neighborworks National Training Institute, “Economic Conditions in the U.S. and Low- and Moderate-Income Communities, Kansas City, MO.
- 2018, April 26: Entrepreneurship on the Edges, “Entrepreneurship and the Economy,” Kansas City, MO.
- †2018, April 12: University of Tennessee, “Low-Income Housing Tax Credit Developments and Neighborhood Property Conditions,” Knoxville, TN.
- †2018, March 30: NORC at the University of Chicago, “Reaching the Hard to Reach with Intermediaries: The Kansas City Fed’s LMI Survey,” Washington, DC.
- 2018, March 29: Community Development Advisory Council, Federal Reserve Bank of Kansas City, “Economic Conditions in the U.S., Region, and Low- and Moderate-Income Communities,” Kansas City, MO.
- 2018, March 13: Nebraska Investment Finance Authority, “Economic Conditions in Low- and Moderate-Income Communities,” La Vista, NE.
- 2017, December 7: Regional Economic Roundtable, “Student Loans: What’s the Real Story?” Federal Reserve Bank of Kansas City—Denver Branch, Denver, CO.
- †2017, November 17: Annual Conference of the Midwest Association of Public Opinion Researchers, “Validating the Kansas City Fed’s Low- and Moderate-Income Survey: Are the Results Reasonable?” Chicago, IL.
- †2017, October 27: Annual Conference of the Missouri Valley Economics Association, “Neighborhood Effects of LIHTC Developments,” Kansas City, MO.
- ‡2017, October 26: “Neighborhood Effects of LIHTC Developments,” Thursday Macro Insights, Federal Reserve Bank of Kansas City.
- ‡2017, October 20: “Secular and Cyclical Trends in the Supplemental Nutrition Assistance Program,” Regional Research Brown Bag Series, Federal Reserve Bank of Kansas City.
- 2017, September 27: “Student Loans: What’s the Real Story?” Lunch & Learn, Federal Reserve Bank of Kansas City.
- ‡2017, June 29: “Long-Term Unemployment and Participation in Public Assistance Programs,” Thursday Macro Insights, Federal Reserve Bank of Kansas City.
- †2017, June 9: Annual Conference of the Mid-Continent Regional Science Association, “Financial Vulnerability and Personal Finance Outcomes of Natural Disasters,” Toledo, OH.
- 2017, June 6: National Council of Higher Education Resources, “Student Loan Update: Borrower and Fiscal Impact of Student Loan Repayment Relief Programs,” Clearwater Beach, FL.
- ‡2017, May 26: “Long-Term Unemployment and Participation in Public Assistance Programs,” Regional Research Brown Bag Series, Federal Reserve Bank of Kansas City.
- 2017, April 21: Midwest Regional Public Finance Conference, “Economic and Government Finance Conditions in the Heartland,” Wichita, KS.
- 2017, April 19: Expanding Affordable Credit and Housing in Rural Communities, “Rural Housing Conditions and Issues,” Kansas City, MO.

‡2017, April 17: “Natural Disasters and Personal Finance,” Research Seminar, Federal Reserve Bank of Kansas City.

2017, April 11: Community Development Advisory Council, Federal Reserve Bank of Kansas City, “Economic Conditions in the U.S., Region and LMI Communities,” Kansas City, MO.

2017, March 22: Borrower and Fiscal Impact of Student Loan Repayment Relief Programs, Federal Reserve System Community Development Research Internal Symposium, Washington, DC.

2017, March 21: Nebraska Investment Finance Authority, “Economic Conditions in Low- and Moderate-Income Communities,” La Vista, NE.

2017, January 20: Mid-America Planned Giving Council, “Economic Conditions in the U.S., Kansas City Area, and Low- and Moderate-Income Communities,” Kansas City, MO.

## **PROFESSIONAL SERVICE**

Served as referee for the *Journal of Public Economics*, *National Tax Journal*, *International Tax and Public Finance*, *Contemporary Economic Policy*; *Journal of Regional Science*, *Public Finance Review*, *Regional Science and Urban Economics*, *Journal of Urban Economics*, *Regional Studies*, *Journal of Applied Geography*, *Economic Development Quarterly*, *Growth and Change*, *American Journal of Agricultural Economics*, *Public Finance and Management*, *Municipal Finance Journal*, *Journal of Asian Economics*, *Review of Economics of the Household*, *Revue Internationale des Sciences Administratives*, *Journal of Economic Education*, *Public Administration Review*, *Journal of Consumer Affairs*, *Bulletin of Economic Research*, *Housing Studies*, and *World Development*.

## **MAJOR MEDIA INTERVIEWS AND CITATIONS**

CNN Headline News; CNN Financial News; National Public Radio; *The Economist*; *Business Week*; *National Review*; *The Boston Globe*; *USA Today*; *The Wall Street Journal*; *The Chronicle of Higher Education*; *The Washington Post*; *The Atlanta Journal-Constitution*; *The Kansas City Star*; *San Antonio Express News*; *The Tennessean* (Nashville); *The Denver Post*; *The Oklahoman* (Oklahoma City); *The Omaha World Herald*; *The Des Moines Register*; *Atlanta Business Chronicle*; *Chattanooga Times-Free Press*; *Colorado Springs Business Journal*; *The Wichita Eagle*; *The Colorado Springs Gazette*; *American Banker*; The Associated Press Newswire; Dow Jones Newswire; The Weather Channel; numerous local public and commercial radio and television news programs and smaller-city newspapers.

## **OTHER SKILLS**

Computer skills: MS Office applications (proficient), SAS (proficient), ArcGIS (proficient); MatLab (competent), R (competent); XLSTAT (proficient); High Performance Computing (competent)  
Language: English (native); French (intermediate professional proficiency)

## **PERSONAL**

Born: Roanoke, Virginia, USA January 11, 1971

High School: Governor's Diploma, Socastee High School (Myrtle Beach, SC), 1989

Residence: Overland Park, Kansas

Married, four children