

# CURRICULUM VITAE

**Kelly D. Edmiston**

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## CONTACT INFORMATION

Federal Reserve Bank of Kansas City  
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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 –  
Courses: Economics for MBAs (required MBA course); Financial Institutions and Markets (required MBA course for finance concentration)

*Advisory Board Member*, 2008 – 2015  
*Member*, Dean Search Committee, 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 potential state policy decisions, testifying 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 general 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

In partnership with the International Center for Public Policy, engaged in an extensive tax reform project in Jamaica. My role focused primarily on reform of the value-added tax (VAT) system. See Kelly D. Edmiston and Richard M. Bird, 2007, "Taxing Consumption in Jamaica," Public Finance Review, 35(1), 26 – 56.

**World Bank** (Washington, DC)

1997 – 2000 (50 – 100 days / year)

*Contract Employee*

International Bank for Reconstruction and Development  
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, budget prioritization, and expenditure management. The analyses included fiscal projections with limited budget history and budget considerations unique to immediate post-war fiscal conditions.

As part of an on-site mission team undertaking an extensive review of economic and fiscal conditions in *Papua New Guinea*, provided an analysis of fiscal decentralization progress and a general assessment of intergovernmental relations. See Kelly D. Edmiston, 2003, "Fostering Subnational Autonomy and Accountability in Decentralized Developing Countries: Lessons from the Papua New Guinea Experience," Public Administration and Development, 22 (3), 221 – 234.

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, budget prioritization, and expenditure management. Also assisted in a review of intergovernmental relations.

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

1994 – 1998

*Research Assistant*, Center for Business and Economic Research

*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.

### **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

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

Activities: Army ROTC, Beta Theta Pi Fraternity, Orchestra

### **Horry Georgetown Technical College**, 1989

East Conway, SC

Certificate (Emergency Medical Technology)

Certificate (Emergency Vehicle Operations)

### **Additional Formal Training**

ArcGIS Desktop I (Geographic Information Systems), ESRI

SAS Programming I, SAS Institute

SAS Programming II, SAS Institute

Dale Carnegie, Public Speaking Mastery

## 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*, 2005

Who's Who in America, 2007 –

President's Award, Federal Reserve Bank of Kansas City: 2008, 2013

10J Performance Excellence Award, Federal Reserve Bank of Kansas City, 2014

## PROFESSIONAL ORGANIZATIONS

American Economic Association  
American Statistical Association  
American Association of Public Opinion Researchers  
National Tax Association  
American Council on Consumer Interests  
American Real Estate and Urban Economics Association

## RESEARCH AND PUBLICATIONS

### **PUBLICATIONS**

(† indicates a refereed journal article)

(‡ indicates editorial review)

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

2016‡, “Residential Rent Affordability Across U.S. Metropolitan Areas,” Economic Review, Federal Reserve Bank of Kansas City, forthcoming.

2016†, “Fiscal Impact of Student Loan Relief Programs,” in revision, *Annals of the American Academy of Political and Social Science* (with Wenhua Di).

2016, “Property Conditions and Neighborhood Crime,” under review.

2016, “Low-Income Housing Tax Credit Developments and Neighborhood Property Conditions,” under review. See also *Federal Reserve Bank of Kansas City Community Development Research Working Paper 12-01*.

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,” with Kenneth Spong, Public Finance Review, 40(1), 116 – 144.

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, with Kenneth Spong, “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.
- 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†, with Richard M. Bird, "Taxing Consumption in Jamaica," Public Finance Review, 35(1), 26 – 56.
- 2007‡, with Roger Zalneraitis, “Rising Foreclosures in the U.S.: A Perfect Storm,” Economic Review, Federal Reserve Bank of Kansas City, 92(4), 111 – 141.
- 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†, with F. Javier Arze del Granado, “Economic Effects of Apportionment Formula Changes: Results from a Panel of Corporate Income Tax Returns,” Public Finance Review, 34(5), 483 – 504.
- 2006, with William F. Fox (University of Tennessee), “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.
- 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.
- 2004†, “The Net Effects of Large Plant Locations and Expansions on County Employment,” Journal of Regional Science, 44 (2), 289 – 319.
- 2004†, with Marcus X. Thomas, “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.

- 2005†, with Gary C. Cornia, David L. Sjoquist, and Sally Wallace, “The Disappearing State Corporate Income Tax,” National Tax Journal, 58 (1), 115 – 138.
- 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†, with Shannon Mudd and Neven Valev, “Incentive Targeting, Influence Peddling, and Foreign Direct Investment,” International Tax and Public Finance, 11 (5), 647-660.
- 2004†, “Tax Uncertainty and Investment: A Cross-Country Empirical Evaluation,” Economic Inquiry, 42 (3), 425 – 440. [Editors’ Choice Award, Best Paper]
- 2004‡, “Single Factor Sales Apportionment in Georgia: What is the Net Revenue Effect?” State Tax Notes, 31 (2), 107 – 111.
- 2003†, with Shannon Mudd and Neven Valev, “Tax Structures and FDI: The Deterrent Effects of Complexity and Uncertainty,” Fiscal Studies, 24 (3), 341 – 359.
- 2003†, “Electronic State & Local Government: Prospects and Challenges,” American Review of Public Administration, 33 (1), 20 – 45.
- 2003, with William F. Fox, “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.
- 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†, with Gary Cornia, Steven M. Sheffrin, Terri A. Sexton, David Sjoquist, and C. Kurt Zorn, “E-Commerce and the Single-Rate Sales Tax Proposal,” Municipal Finance Journal, 22 (3), 1 – 23.

- 2001†, with Gary Cornia, Steven M. Sheffrin, Terri A. Sexton, David Sjoquist, and C. Kurt Zorn, “An Analysis of the Feasibility of Implementing a Single Rate Sales Tax,” National Tax Journal, 53 (4, Pt. 3), 1327 – 1350. Also published in State Tax Notes, 20 (20), 1697 – 1711.
- 2001‡, “A Single Factor Sales Apportionment Formula in the State of Georgia: Issues and Consequences,” State Tax Notes, 20 (16), 1367 – 1379.
- 2000†, with Stanley Chervin and Matthew N. Murray, “Urban Malls, Tax Base Migration, and State Intergovernmental Aid,” Public Finance Review, 28 (4), 309 - 334.
- 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†, with William F. Fox, “User Charge Financing of Urban Public Services in Africa,” African Urban Quarterly (accessible as *International Studies Program Working Paper No. 00-4*, Georgia State University, July, 2000).

### Regular Periodicals

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

Special Topics (since 2012):

- 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/Expanded Topics:

- Labor Force Participation, September, 2016
- Minority Unemployment and Labor Market Disparities, 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 (to the labor force) 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)**

- 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

- 2012, "Student Loans: Overview and Issues," *Federal Reserve Bank of Kansas City Community Development Research Working Paper 12-05 (updated April, 2013)*
- 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*.
- 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.
- 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
- 2000, *Kazakhstan Public Expenditure Review*, Report No. 20489-KZ. Washington, DC: World Bank (contributing author).
- 1999, *Papua New Guinea Country Economic Memorandum: Improving Governance and Performance*, Report No. 19388-PNG. Washington, DC: World Bank (contributing author).
- 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.
- 1998, "The Manipulation of State Corporate Income Tax Apportionment Formulas as an Economic Development Tool," *Fiscal Research Center Report No. 26*, Georgia State University.
- 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.

1997, *Bosnia and Herzegovina Public Expenditure Review*, Report No. 17161-BIH. Washington, DC: World Bank (contributing author).

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.

## SCHOLARLY PRESENTATIONS

University of Pennsylvania, University of Oklahoma, Virginia Tech, Wichita State University, University of Missouri – Kansas City, Missouri Western University, Florida State University, University of Nebraska, University of Tennessee

Federal Reserve System Committee on Regional Analysis; Annual Business and Economic Research Group Conference, Federal Reserve Bank of St. Louis; Federal Reserve Community Affairs Research Conference; Federal Reserve System Applied Microeconomics Research Conference; Missouri Economics Conference; Annual North American Meetings of the Regional Science Association International; CDS-NRDP Community & Rural Development Conference; AREUEA Mid-Year Meeting; Annual Conference of the National Tax Association; AREUEA International Conference (Jerusalem); Midwest Economics Association; Federation of Tax Administrators; Annual Meeting of the Association of American Geographers; Annual Meeting of the Southern Economics Association; Annual Conference of the Western Economics Association; Joint Sales Tax Seminar, Institute for Professionals in Taxation / National Tax Association; Annual Meeting of the American Economic Association.

## 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:

2016, August: Understanding Student Debt: Who Borrows, The Consequences of Borrowing, and The Implications for Federal Policy, "Fiscal Impact of Student Loan Repayment Relief Programs" (co-presenter, Wenhua Di), University of Pennsylvania, Philadelphia, PA.

2016, August: Kansas Housing Conference, "The Affordability of Rental Housing," Overland Park, KS

2016, June: Economic and Personal Finance Bootcamp, Professional Development Teacher Workshop, "Student Loan Issues," Kansas City, MO.

2016, May 20: Rocky Mountain Convening, United Nations Habitat III New Urban Agenda, Denver, CO (moderator).

- 2016, May 18: Federal Reserve System Community Development Conference, “Federal Reserve Community Surveys: Selection, Retention, and Recruitment,” (also session organizer and moderator), Richmond, VA.
- 2016, May 5: Department of State International Visitor Leadership Program: “Entrepreneurship and Growth in the Midwest,” Kansas City, MO.
- 2016, April 28: Midwest Public Finance Conference, “Economic and Government Finance Conditions in the U.S., Kansas, and the Region,” Wichita, KS.
- 2016, March 31: Community Development Advisory Council, “Economic Conditions and Outlook for the U.S., Tenth District, and Low- and Moderate-Income Communities,” Kansas City, MO.
- 2016, March 22: Nebraska Investment Finance Authority, 2016 Housing Innovation Marketplace, “Economic and Housing Conditions in Low- and Moderate-Income Communities,” La Vista, NE.
- 2016, January 26: Kansas City Public Schools Partnerships Breakfast, “Economic Conditions in 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*, *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*, 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*; *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 proficiency: SAS, MatLab, ArcGIS

Language: English (native); French (intermediate professional proficiency)

## **PERSONAL**

Born: Roanoke, Virginia, USA January 11, 1971

Residence: Overland Park, Kansas

Married, four children