

January 2016

EDUCATION

University of Washington, Seattle, Geography Department, Ph.D., 2004

University of Washington, Seattle, Geography Department, MA, 2000

Stanford University, Slavic Languages and Literature, BA 1992

ACADEMIC APPOINTMENTS

UC BERKELEY

July 2012 – present Assistant Professor, Department of City and Regional Planning
Faculty Research Advisor, Terner Center for Housing Innovation (2015-present)
Faculty Associate, Fisher Center for Real Estate and Urban Economics

PROFESSIONAL EMPLOYMENT

8/2011 – 7/2012 **Center for Responsible Lending**, Senior Researcher
Conducted empirical research and policy advocacy in the area of consumer finance, with a specific focus on mortgage lending and access to credit for low-income and minority communities.

4/2005 – 8/2011 **Federal Reserve Bank of San Francisco**, Research Manager
Managed the community development research team, which was responsible for data analysis and research related to low- and moderate-income communities in the 12th district. Published peer-reviewed research on a wide variety of community development topics and developed the strategic research direction for the department and its publications. Provided technical assistance to financial institutions, local governments, and nonprofits in establishing programs that help to revitalize low-income neighborhoods and build assets for low-income residents.

7/2002 – 7/2004 **Millennium Ecosystem Assessment**, Project Manager
Spearheaded an international effort to understand how to integrate local and indigenous knowledge into global scientific assessments and international environmental agreements.

8/1999 – 10/2001 **Environmental Health and Social Policy Center**, Research Associate
Conducted qualitative research on housing and community development issues, including participating in the evaluation of Jobs-Plus, a national welfare-to-work program led by MDRC.

4/1994 – 4/1998 **World Resources Institute**, Research Analyst and Associate Editor
Researched and wrote chapters for the *World Resources Report* on urbanization and migration, urban poverty, the costs of environmental degradation, and policy recommendations for improved urban environmental management.

6/1992 – 4/1994 **Stanford in Washington**, Assistant to the Director
Assisted in the management of Stanford's academic campus in DC, including internship placement, course scheduling, student affairs, and donor relations.

RESEARCH AND PUBLICATIONS

Refereed Publications

- Reid, Carolina K., Debbie Bocian, Wei Li, and Roberto G. Quercia (2016). "Revisiting the Subprime Crisis: The Dual Mortgage Market and Mortgage Defaults by Race and Ethnicity." *Journal of Urban Affairs* (December 23, 2016): 1–19.
- Reid, Carolina K. "Financialization and the Subprime Subject: The Experiences of Homeowners during California's Housing Boom." *Housing Studies* (October 6, 2016): 1–23.
- Reid, Carolina, Carly Urban, and J. Michael Collins (2016). "Rolling the Dice on Foreclosure Prevention: Differences across Mortgage Servicers in Loan Modifications and Loan Cure Rates," *Housing Policy Debate*, pp. 1-26.
- J. Michael Collins, Carolina Reid, and Carly Urban (2015). "Sustaining Homeownership after Delinquency: The Effectiveness of Loan Modifications by Race and Ethnicity," *Cityscape: A Journal of Policy Development and Research* 17(1): 163-187.
- Kuklinski, Margaret R., J. David Hawkins, Robert D. Plotnick, Robert D. Abbott and Carolina K. Reid (2013). "How Has the Economic Downturn Affected Communities and Implementation of Science-Based Prevention in the Randomized Trial of Communities That Care?" *American Journal of Community Psychology* 51 (3-4): 370-384.
- Ding, Lei, Roberto G. Quercia, Carolina Reid and Alan White (2012). "The Impact of Federal Preemption of State Anti-predatory Lending Laws on the Foreclosure Crisis," *Journal of Policy Analysis and Management* 31(2): 367-387.
- White, Alan, Carolina Reid, Lei Ding, and Roberto G. Quercia (2011). "The Impact of State Anti-Predatory Lending Laws on the Foreclosure Crisis," *Cornell Journal of Law and Public Policy* 21(2): 247- 290.
- Ding, Lei, Roberto G. Quercia, Carolina Reid and Alan White (2011). "State Anti-Predatory Lending Laws and Neighborhood Foreclosure Rates," *Journal of Urban Affairs* 33(5): 451-467.
- Laderman, Elizabeth and Carolina Reid (2010). "Mortgage Lending on Native American Reservations: Does a Guarantee Matter?" *Journal of Housing Economics* 19(3): 233-242.
- Reid, Carolina, Ed Liebow, and Gabrielle O'Malley (2006). "Building Community during HOPE VI Redevelopment: Lessons from a Seattle Case Study," *Human Organization* 65(2): 192-202.

Law Review Articles

- Reid, Carolina, Carol Galante, and Ashley Weinstein-Carnes (2017). "Addressing California's Housing Shortage: Lessons from Massachusetts Chapter 40B," *Journal of Affordable Housing & Community Development Law* 25(2): 241-274.
- White, Alan and Carolina Reid (2013). "Saving Homes? Bankruptcies and Loan Modifications in the Foreclosure Crisis," *Florida Law Review* 65: 1713-1752.

Book Chapters

- Reid, Carolina (2014). "The Promises and Pitfalls of Homeownership," pp. 123-150 in *The Assets Perspective: The Rise of Asset Building and its Impact on Social Policy*, edited by Reid Cramer and Trina R. Williams Shanks. New York, NY: Palgrave Macmillan.
- Reid, Carolina (2014). "To Buy or Not to Buy? Understanding Tenure Preferences and the Decision-Making Processes of Lower-Income Households," pp. 143-171 in *Homeownership Built to Last: Lessons from the Housing Crisis on Sustaining Homeownership for Low-Income and Minority Families*, edited by Eric S. Belsky, Christopher E. Herbert, and Jennifer H. Molinsky. Washington, DC: Brookings Institution Press.
- Reid, Carolina and Elizabeth Laderman (2011). "Constructive Credit: Revisiting the Performance of Community Reinvestment Act Lending During the Subprime Crisis," pp. 159-186 in *The American*

- Mortgage System: Rethink, Recover, Rebuild*, edited by Marvin Smith and Susan Wachter. Philadelphia, PA: University of Pennsylvania Press.
- Reid, Carolina (2007). "Locating the American Dream: Assessing the Neighborhood Benefits of Homeownership" pp. 233-262 in *Chasing the American Dream: Interdisciplinary Perspectives on Affordable Homeownership*, edited by William Rohe and Harry Watson. Ithaca, NY: Cornell University Press.
- Reid, Carolina, Clare Newstead and Matthew Sparke (2002). "Ideology, Resistance, and the Cultural Geography of Scale-Jumping," pp. 485-497 in *The Handbook of Cultural Geography*, edited by K. Anderson et al. London, UK: Sage Publications.

Under Review

- Aarland, Kristin and Carolina Reid (2017). "Homeownership and Residential Stability: Does Tenure Really Make a Difference?," submitted for consideration to the *International Journal of Housing Policy*. (awaiting review)
- Reid, Carolina (2016). "Homeownership and the Racial and Ethnic Wealth Gap in the United States," submitted for consideration to *The Routledge Handbook of Housing Policy and Planning*, edited by Katrin B. Anacker, Mai Thi Nguyen, and David P. Varady. (conditionally accepted.)

Working Papers

- Reid, Carolina, Carly Urban, and J. Michael Collins (2014). "Servicer Heterogeneity: Does Servicing Matter for Loan Cure Rates?" Fisher Center for Real Estate and Urban Economics Working Paper, October 2014.
- Reid, Carolina and Roberto Quercia (2013). "Risk, Access and the QRM Reproposal," Center for Community Capital Research Report, September 2013.
- Reid, Carolina (2013). "To Buy or Not to Buy? Understanding Tenure Preferences and the Decision-Making Processes of Lower-Income Households," Joint Center for Housing Studies Working Paper, Harvard University, June 2013.
- Schildt, Chris, Naomi Cytron, Elizabeth Kneebone, and Carolina Reid (2013). "The Subprime Crisis in Suburbia: Exploring the Links between Foreclosures and Suburban Poverty," Federal Reserve Bank of San Francisco Working Paper 2013-02.
- Reid, Carolina with Ellen Seidman, Mark Willis, Lei Ding, Josh Silver, and Janneke Ratcliffe (2013). "Debunking the CRA Myth – Again," Center for Community Capital Research Report, January 2013.
- Quercia, Roberto, Lei Ding, and Carolina Reid (2013). "Balancing Risk and Access: Underwriting Standards for Qualified Residential Mortgages," Center for Community Capital Working Paper, January 2012.
- Reid, Carolina (2010). "Sought or Sold? Social Embeddedness and Consumer Decisions in the Mortgage Market, Federal Reserve Bank of San Francisco Working Paper 2010 - 09.
- Collins, J. Michael and Carolina Reid (2010). "Who Receives a Mortgage Modification? Race and Income Differentials in Loan Workouts," Federal Reserve Bank of San Francisco Working Paper 2010 - 07.
- Laderman, Elizabeth and Carolina Reid (2010). "The Community Reinvestment Act and Small Business Lending in Low- and Moderate-Income Neighborhoods during the Financial Crisis," Federal Reserve Bank of San Francisco Working Paper 2010 - 05.
- Reid, Carolina and Elizabeth Laderman (2009). "The Untold Costs of Subprime Lending: Examining the Links among Higher-Priced Lending, Foreclosures and Race," Federal Reserve Bank of San Francisco Working Paper 2009 - 09.
- Reid, Carolina (2004). "Achieving the American Dream? A Longitudinal Analysis of the Homeownership Experiences of Low-Income Households." *CSDE Working Paper No. 04-04*, University of Washington, Seattle.

Policy Reports, Briefs, and Articles

- Galante, Carol, Carolina Reid, and Rocio Sanchez-Moreno (2017). "Expanding Access to Homeownership Through Lease Purchase," Turner Center for Housing Innovation Working Paper (January 2017).
- Galante, Carol, Carolina Reid, and Nathaniel Decker (2016). "The Fair Tax Credit: A Proposal for a Federal Assistance in Rental Credit to Support Low-Income Renters," Turner Center for Housing Innovation Working Paper (November 2016).
- Reid, Carolina, with signatories (2014). "Comment on the proposed rule amending Regulation C to implement amendments to the Home Mortgage Disclosure Act (HMDA) made by section 1094 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank)," submitted to the Consumer Financial Protection Bureau, October 28, 2014.
- Reid, Carolina and Sarah Berke, eds. (2014). "Innovations in Neighborhood Stabilization: Responses to the Foreclosure Crisis," *Community Development Investment Review* 9(2), Federal Reserve Bank of San Francisco.
- Bocian, Debbie, Wei Li, Carolina Reid, and Roberto Quercia (2011). *Lost Ground, 2011: Disparities in Mortgage Lending and Foreclosures*. Center for Responsible Lending Research Report, November 2011.
- Reid, Carolina and Elizabeth Laderman (2010). "The Untold Costs of Subprime Lending: Examining the Links among Higher-Priced Lending, Foreclosure, and Race in California," in *Proceedings of the 46th Annual Bank Structure Conference*, Federal Reserve Bank of Chicago.
- Reid, Carolina (2011). "Building Communities and Improving Health: Finding New Solutions to an Old Problem," *Community Investments* 22(3): 3-10.
- Reid, Carolina (2010). "Shuttered Subdivisions: REOs and the Challenges of Neighborhood Stabilization in Suburban Cities," in *REO & Vacant Properties: Strategies for Neighborhood Stabilization*, A Joint Publication of the Federal Reserve Banks of Boston and Cleveland and the Federal Reserve Board.
- Reid, Carolina (2009). "Confronting the "Second Wave of the Tsunami": Stabilizing Communities in the Wake of Foreclosures," *Community Development Investment Review* 5(1): 1-6.
- Reid, Carolina (2009). "Sustaining Homeownership: The Experience of City-Based Affordable Homeownership Programs," *Community Investments* 21(2): 27-30.
- Reid, Carolina (2009). "An Apple or a Donut? How Behavioral Economics Can Improve Our Understanding of Consumer Choices," *Community Investments* 21(2): 8-10.
- Laderman, Elizabeth and Carolina Reid (2009). "CRA During the Subprime Meltdown," in *Revisiting the CRA: Perspectives on the Future of the Community Reinvestment Act*, A Publication of the Federal Reserve Banks of Boston and San Francisco, February 2009.
- Erickson, David, Carolina Reid, and Alan Berube eds. (2008). *The Enduring Challenge of Concentrated Poverty in America: Case Studies from Communities across the U.S.* A Joint Publication of the Federal Reserve System and the Brookings Institution.
- Reid, Carolina (2009). "Addressing the Challenges of Unemployment in Low-Income Communities," *Community Investments* 21(1): 3-7.
- Reid, Carolina (2008). "Return on Investment: The Mixed Balance Sheet of Community Development Research," *Community Investments* 20(3): 22-23.
- Reid, Carolina (2007). "Back to School: Prioritizing Education in Community Development Efforts," *Community Investments* 19(2): 3-6, 23-29.
- Reid, Carolina (2007). "Native Community Development Financial Institutions: Building a Foundation for Strong Native Economies," *Community Investments* 19(1): 21-23.
- Reid, Carolina (2006). "Preventing Foreclosure: Initiatives to Sustain Homeownership," *Community Investments* 18(3): 10-14.
- Reid, Carolina (2006). "Crossing Borders, Creating Communities: Immigration Trends and their Implications for Community Development," *Community Investments* 18(2): 3-8.

- Reid, Carolina (2006). "A Comprehensive Neighborhood Revitalization Plan for the City of North Las Vegas," Report prepared for the Nevada Banker's Collaborative, Las Vegas, March 2006.
- Reid, Carolina (2006). "The Corner Store: Investing in a "Sense of Place," *Community Investments* 18(1): 15-16.
- Reid, Carolina (2006). "Understanding the Unbanked Market in San Francisco: Engaging Financial Institutions for Working Families," Report prepared for the Office of the Treasurer and the Office of the Mayor, San Francisco, January 2006.
- Reid, Carolina (2006). "Neighborhoods in Bloom: Measuring the Impact of Targeted Community Investments," *Community Investments* 17(4): 24-25.
- Reid, Carolina (2006). "Tackling Neighborhood Poverty: Developing Strategic Approaches to Community Development," *Community Investments* 17(4): 3-11.
- Reid, Carolina (2005). "Affordable Housing in High Cost Areas: An Introduction," *Community Investments* 17(3): 3-7.
- Reid, Carolina (2005). "Savings in the Spotlight: Making a Case for Asset Building Policies and Programs," *Community Investments* 17(2): 3-10.
- Liebow, Edward. Gabrielle O'Malley, Carolina Reid, Scott Marsh, and Susan Blank (2004). "Resident Participation in Seattle's Jobs-Plus Program." New York, NY: MDRC.
- Liebow, Edward and Carolina Reid (2001). *An Evaluation of Seattle's Section 8 Housing Voucher and Certificate Programs*. Seattle, WA: Environmental Health and Social Policy Center.
- Liebow, Edward and Carolina Reid (2000). "Jobs-Plus in Seattle" pp. 124-143 in *Jobs-Plus Site-by-Site: An Early Look at Program Implementation*, Susan Bloom and Susan Blank eds. New York, NY: MDRC.
- Reid, Carolina (1998). "Improving Health through Environmental Action" pp. 73-93 in *World Resources 1998-99: Environmental Change and Human Health*. Oxford: Oxford University Press.
- Mock, Gregory and Carolina Reid (1998). "Changing Environments, Changing Health." pp. 37- 72 in *World Resources 1998-99: Environmental Change and Human Health*. Oxford: Oxford University Press.
- Reid, Carolina (1997). "Environmental Justice," and "Environmental Aspects of Human Health," in *Environmental Quality: the 25th Annual Report of the White House Council on Environmental Quality*, pp. 81-128. Washington, DC: U.S. Government Printing Office.

Book Reviews and Commentaries

- Reid, Carolina (2013). "Wealth Inequality in the "Land of the Free": A Conversation with Devin Fergus," *Berkeley Planning Journal* 26(1): 75-85.
- Reid, Carolina (2012). Commentary. "The Community Reinvestment Act and the Authority to Do Good," *Public Administration Review* 72(3): 439-441.
- Reid, Carolina (2008). Book Review. "A Right to Housing: Foundation for a New Social Agenda," *Environment and Planning C: Government and Policy* 26(2): 471-476.
- Reid, Carolina (2004). Book Review. "Dependent on D.C.: The Rise of Federal Control over the Lives of Ordinary Americans." *Environment and Planning C: Government and Policy* 22(4): 629-630.
- Reid, Carolina (2003). Book Review. "Assets for the Poor: The Benefits of Spreading Asset Ownership." *Environment and Planning C: Government and Policy* 21(2) 312-313.

RESEARCH FUNDING AND AWARDS

- 2016 – 2017 *HOPE SF Mid-Course Assessment and Evaluation Re-Design*
 Engaged by the City and County of San Francisco to assess and develop a long-term evaluation plan for HOPE SF, an effort to redevelop 4 public housing developments characterized by high levels of poverty, crime, and unemployment through a mixed-income housing and community development initiative.
 Co-PI: Mark Joseph, Case Western Reserve University. (Funding contract still in process.)

- 2016 – 2017 *The Impact of Land Use Regulations on the Supply of Affordable Housing*
Research contract with the California Department of Housing and Community Development to conduct a state-wide survey on land use regulations and assess their impact on the production of new housing supply. (Funding amount: \$90,000)
- 2014 - 2015 **Hellman Fellow**
The Intent, Implementation and Impact of the Community Reinvestment Act, Hellman Fellows Fund \$23,527. Seed grant to launch a new research project that will seek to assess the impact of the CRA on community development in lower income communities.
- 2014 - 2015 *Servicer Heterogeneity: Do Servicing Practices Influence Loan Cure Rates?* Fisher Center for Real Estate and Urban Economics, \$17,689, 2013-2014. Research grant to explore the role of mortgage servicing on foreclosure prevention.
- 2013 - 2014 *The Refinance Gap: Understanding Mortgage Refinancing Behavior among Lower-Income and Minority Homeowners*, Fisher Center for Real Estate and Urban Economics, \$17,689, 2013-2014. Research grant to identify the barriers to refinancing for subprime mortgage holders.
- 2013 - 2014 **Presidential Chairs Fellow**
Design, Cities and Ecology: Innovations in Undergraduate Education in the College of Environmental Design, UC Berkeley Center for Teaching and Learning, \$20,000, 2013-2014. Teaching grant to research and implement innovative pedagogy within the CED disciplines in order to pilot new approaches to teaching undergraduates about the built environment.
- 2012-2013 *Building Inequality: The Subprime Crisis and Recovery in California's Suburbs*, UC Berkeley Faculty Committee on Research, Faculty Research Grant, \$2,700, 2012-2013. Research grant to study the impact of foreclosures in California's suburban and exurban communities.

PRESENTATIONS

Academic Conference Presentations

- 2016 "The Spatial and Temporal Dynamics of the Foreclosure Crisis in Communities of Color," *Association of American Geographers*, San Francisco, CA, April 2, 2016.
- 2016 "Becoming Financial," *Association of American Geographers*, San Francisco, CA, March 29, 2016.
- 2016 "Homeownership and Housing Outcomes: Does Tenure Really Make a Difference?" Urban Affairs Association, San Diego, CA, March 25, 2016.
- 2016 "Stuck in Subprime? Examining Refinancing Barriers for Subprime Borrowers," Urban Affairs Association, San Diego, CA, March 24, 2016.
- 2015 "The Spatial and Temporal Dynamics of the Foreclosure Crisis in Communities of Color," *Association of Collegiate Schools of Planning*, Houston, TX, October 22, 2015.
- 2014 "Cities and Financial Inclusion," *Association of American Geographers*, Tampa, FL, April 7, 2014.
- 2014 "Servicer Heterogeneity: Does Servicing Matter for Loan Cure Rates," *American Real Estate and Urban Economics Conference*, Washington, DC, May 30, 2014.
- 2014 "Servicer Heterogeneity: Does Servicing Matter for Loan Cure Rates," *APPAM Annual Conference*, Albuquerque, NM, November 5, 2014.
- 2014 "The Refinance Gap: The Subprime Crisis and Its Implications for Asset Building among Communities of Color," *APPAM Annual Conference*, Albuquerque, NM, November 6, 2014.
- 2013 "Building Inequality: The Subprime Crisis and Poverty in the Suburbs," *Urban Affairs Annual Conference*, San Francisco, CA, April 5, 2013.
- 2012 "Delayed but not Deterred: Consumer Bankruptcy and the Subprime Foreclosure Crisis," *APPAM Annual Conference*, Washington, DC, November 8, 2012.
- 2010 "Building an Inclusive Credit System," *Annual Sociology and Social Work Conference*, San Francisco, CA, January 17, 2010.

- 2010 “A Bank on Main Street,” *APPAM Annual Conference*, Boston, MA, November 4, 2010.
- 2010 “The Effect of Anti-Predatory Lending Laws on Loan Level Foreclosures,” *APPAM Annual Conference*, Boston, MA, November 5, 2010.
- 2010 “The Neighborhood Effects of State Anti-Predatory Lending Laws,” *APPAM Annual Conference*, Boston, MA, November 6, 2010.
- 2009 “The Impact of Foreclosures on Communities of Color in California,” *Association of American Geographers*, Las Vegas, NV, March 34, 2009.
- 2009 Discussant, panel on “The Foreclosure Crisis and Asset Building among Minority Households,” *American Sociological Association*, San Francisco, CA, August 8, 2009.
- 2008 “Understanding and Improving Consumer Finance Behaviors,” annual meeting of the *Association for Consumer Research*, San Francisco, CA, October 24, 2008.
- 2008 Discussant, panel on “The Foreclosure Crisis,” *APPAM Annual Conference*, Los Angeles, CA, November 6, 2008.

Invited Presentations

- 2016 “The Affordable Housing Crisis in California,” Stanford Institute for Economic Policy Research Summit, Stanford, CA, March 19, 2016.
- 2014 “Swimming against the Tide: 35 Years of Affordable Housing Policy,” Luncheon Keynote, Nonprofit Housing Association of Northern California Annual Conference, San Francisco, CA, October 3, 2014.
- 2013 “The Challenge of Affordable Housing in California,” Opening Keynote, California Housing Consortium Annual Policy Conference, Sacramento, CA, May 16, 2013.
- 2013 “Race and the Subprime Crisis,” at *Inspiring Equitable Policies for Stronger Communities*, Goldman School for Public Policy, 3rd Annual Race and Policy Symposium, Berkeley, CA, April 17, 2013.
- 2013 “To Buy or Not to Buy? Understanding Tenure Preferences and the Decision-Making Processes of Lower-Income Households,” at *Homeownership Built to Last Symposium*, Harvard University’s Joint Center for Housing Studies, Boston, MA, April 1, 2013.
- 2013 “The Geography of Risk,” at *Critical Approaches to Financialization*, UC Berkeley Department of Sociology, Berkeley, CA, March 15, 2013.
- 2013 “Balancing Act: US Housing Policy in the Wake of the Foreclosure Crisis,” at *The Circus*, UC Berkeley College of Environmental Design, Berkeley, CA, February 28, 2013.
- 2013 “The Geography of Risk, Neighborhoods, Social Networks, and Consumer Decisions in the Mortgage Market,” invited lecture at the John Glenn School of Public Affairs, The Ohio State University, Columbus, OH, April 22, 2013.
- 2013 “Homeownership and Access to Credit,” at *Stabilizing Homeownership and Communities in the Post-Foreclosure World*, Federal Reserve Bank of San Francisco, San Francisco, CA, February 25, 2013.
- 2012 “The Challenges for Rural Housing in California,” Opening Keynote, Rural Housing Summit 2012, California Coalition for Rural Housing, Monterey, CA, October 25, 2012.
- 2011 “The Implications of an Uneven Regulatory Playing Field for Foreclosures in Communities of Color,” invited lecture at the USC Lusk Center for Real Estate, University of Southern California, Los Angeles, CA, March 4, 2011.
- 2011 “The CRA and Small Business Lending,” at *The Role of Small Business in the Economic Recovery of Low-Mod-Income Neighborhoods*, Federal Reserve Bank of San Francisco and Office of the Comptroller of the Currency, San Francisco, CA, March 23, 2011.
- 2011 “The Untold Costs of Subprime Lending,” invited lecture at the Institute for Research on Poverty and the Center for Financial Security, The University of Wisconsin – Madison, Madison, WI, May 5, 2011.

- 2010 “Place-Based Investments: Lessons Learned,” at *Improving the Outcomes of Place-Based Initiatives*, The Federal Reserve Bank of San Francisco and the Aspen Institute Roundtable on Community Change, San Francisco, CA, February 11, 2010.
- 2010 “The Untold Costs of Subprime Lending,” invited lecture at the West Coast Poverty Research Center, University of Washington, Seattle, WA, January 15, 2010.
- 2010 “Sought or Sold? Understanding the Linkages between Origination Channel and Consumer Choice in the Mortgage Market,” at the *Madison Symposium on Financial Security*, University of Wisconsin-Madison, Madison, WI, April 19, 2010.
- 2010 “The Untold Costs of Subprime Lending: Higher-priced Lending, Foreclosures and Race in California,” at the *Bank Structure Conference*, Federal Reserve Bank of Chicago, Chicago, IL, May 7, 2010.
- 2010 “Revisiting the Role of the Community Reinvestment Act and the Subprime Crisis: A Comparison of Weak and Strong Housing Markets,” at *Rebuilding Older Cities*, Federal Reserve Bank of Philadelphia, Philadelphia, PA, May 13, 2010.
- 2010 “Shuttered Subdivisions: REOs and the Challenges of Neighborhood Stabilization in Suburban Cities,” at *REO & Vacant Properties: Strategies for Neighborhood Stabilization*, Federal Reserve Board of Governors, Washington, DC, September 1, 2010.
- 2010 “The Community Reinvestment Act and Small Business Lending in Low- and Moderate-Income Areas during the Financial Crisis,” at *Addressing the Financing Needs of Small Businesses*, sponsored by the Federal Reserve Banks of Atlanta and Dallas and the Kauffman Foundation, Atlanta, GA, October 26, 2010.
- 2010 “Constructive Credit: Revisiting the Role of the CRA during the Subprime Crisis,” at *Mortgages and the Future of Housing Finance*, Federal Reserve Board and Federal Deposit Insurance Corporation, Washington, DC, October 26, 2010.
- 2010 “The Implications of Behavioral Economics for Financial Capability Practice,” Financial Education Network, San Francisco, CA, November 18, 2010.
- 2009 “The Community Reinvestment Act and the Subprime Crisis,” invited lecture at the Furman Center for Real Estate, New York University, New York, NY, February 23, 2009.
- 2009 “The Impact of Foreclosures on Communities of Color,” invited lecture at Brandeis University, Waltham, MA, April 15, 2009.
- 2009 “The Impact of Foreclosure on Communities of Color,” at the *Greenlining Homeownership Summit*, Federal Reserve Bank of San Francisco, San Francisco, CA, May 6, 2009.
- 2009 “Critical Gaps in Housing and Mortgage Market Data,” Federal Reserve Bank of Philadelphia, Philadelphia, PA, June 26, 2009.
- 2009 “The Untold Costs of Subprime Lending: Examining the Links among Higher-Priced Lending, Foreclosures and Race in California” at the Annual Conference of the National Association of Latino Community Asset Builders, Los Angeles, CA.
- 2009 “Subprime Lending and Homeownership Sustainability,” at the Annual North Carolina Asset Building Coalition Meeting, Durham, NC, October 14, 2009.
- 2008 “The Impacts of Foreclosure on Low-Income and Minority Communities,” Housing California Annual Conference, Sacramento, CA, April 30, 2008.
- 2008 Opening Keynote, National Association of Latino Community Asset Builders, San Francisco, September 4, 2008.
- 2008 “Using Data to Create a Neighborhood Stabilization Plan,” Nonprofit Housing Association of Northern California, San Francisco, CA, October 24, 2008.
- 2008 “Understanding Concentrated Poverty,” at the *Concentrated Poverty Policy Summit*, Federal Reserve Board of Governors, Washington, DC, December 3, 2008.
- 2008 “The Performance of CRA Loans during the Subprime Crisis,” at the *Housing and Mortgage Research Conference*, Federal Reserve Board of Governors, Washington, DC, December 4, 2008.

- 2007 “Program Evaluation: Using Data to Assess the Impact of City Programs,” National League of Cities, San Francisco, CA, July 11, 2007.
- 2007 “Bank on San Francisco: Accessing the Financial Mainstream,” at United Way Annual Conference, San Francisco, CA, July 12, 2007.
- 2006 “Bank on San Francisco,” at *Innovations in Reaching the Unbanked Market*, Federal Reserve Bank of Atlanta, Atlanta, GA, April 19, 2006.
- 2006 “The CRA, Financial Institutions, and Community Development,” Fresno Works for Better Health, Fresno, CA, September 6, 2006.
- 2005 “The Risks and Benefits of Homeownership for Low-Income Families,” Luncheon Keynote, Nonprofit Housing Association of Northern California Annual Conference, San Francisco, CA, October 17, 2005.