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**June 2021**

**PROFESSIONAL EXPERIENCE**

Lead Economist	Division of Supervision, Credit and Learning, October 2020-present Center for Household Financial Stability, June 2012-October 2020
Assistant Vice President and Economist	Division of Supervision, Credit and Learning Federal Reserve Bank of St. Louis, June 2001-present
President	Gateway Chapter, National Association for Business Economics (NABE), 2015-present
Member	Missouri Main Street Connection Advisory Board, 2020-present
Adjunct Professor	John M. Olin Business School Washington University in St. Louis, April 1997-present
Economist	Research Division Federal Reserve Bank of St. Louis, August 1995-December 2000
Visiting Assistant Professor	John M. Olin Business School Washington University in St. Louis, January-May 2001
Assistant Professor	Amos Tuck School of Business Administration Dartmouth College, July 1992-July 1995

**EDUCATION**

1992	PhD in Finance, J.L. Kellogg Graduate School of Management Northwestern University Dissertation Advisor: Stuart I. Greenbaum
1985	Graduate Coursework in Economics and Banking University of Bonn, Germany
1984	MS in International Business, College of Commerce University of Illinois at Urbana-Champaign
1981	BA (Magna cum Laude), College of Liberal Arts & Sciences University of Illinois at Urbana-Champaign

- “The Great Recession’s Impact on Homeownership,” *On the Economy*, Federal Reserve Bank of St. Louis, May 2021, <https://www.stlouisfed.org/on-the-economy/2021/may/great-recession-impact-homeownership>.
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- “Is College an Engine of Inequality?” *On the Economy*, Federal Reserve Bank of St. Louis, February 2021, <https://www.stlouisfed.org/on-the-economy/2021/february/college-engine-inequality>.
- “Older Workers Accounted for All Net Employment Growth in Past 20 Years,” *On the Economy*, Federal Reserve Bank of St. Louis, February 2021, <https://www.stlouisfed.org/on-the-economy/2021/february/older-workers-accounted-all-net-employment-growth>.
- “U.S. Population Growth Slowed Further in 2020,” *On the Economy*, Federal Reserve Bank of St. Louis, January 2021, <https://www.stlouisfed.org/on-the-economy/2021/january/us-population-growth-slowed-further-2020>.
- “What Is Causing the College Premium to Shrink?,” *On the Economy*, Federal Reserve Bank of St. Louis, January 2021, <https://www.stlouisfed.org/on-the-economy/2021/january/causing-college-premium-shrink>.

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- “How Many Foreclosures is Forbearance Preventing?” *Housing Market Perspectives*, Federal Reserve Bank of St. Louis, December 2020, <https://www.stlouisfed.org/publications/housing-market-perspectives/2020/mortgage-foreclosures-forbearance-preventing>.
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- “The Real State of Family Wealth,” with Ana H. Kent, Lowell R. Ricketts and Ray Boshara, *On the Economy*, Federal Reserve Bank of St. Louis, November 2020, [https://www.stlouisfed.org/on-the-economy/2020/november/real-state-family-wealth-covid19-racial-gaps?utm\\_source=SL8newsletter&utm\\_medium=email&utm\\_campaign=11.23.20](https://www.stlouisfed.org/on-the-economy/2020/november/real-state-family-wealth-covid19-racial-gaps?utm_source=SL8newsletter&utm_medium=email&utm_campaign=11.23.20).
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*Publications*

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