

WILLIAM R. EMMONS
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PROFESSIONAL EXPERIENCE

Lead Economist	Center for Household Financial Stability Federal Reserve Bank of St. Louis, June 2012-present.
Assistant Vice President and Economist	Division of Banking Supervision and Regulation Federal Reserve Bank of St. Louis, June 2001-present.
President	Gateway Chapter, National Association for Business Economics (NABE) 2015-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.
Research Assistant	J.L. Kellogg Graduate School of Management Northwestern University, September 1989-July 1992.

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.

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- “Leveraging Household and Global Financial Stability: To What End?” with Ana H. Kent and Lowell R. Ricketts, Federal Reserve Bank of St. Louis working paper, November 2018, <https://www.stlouisfed.org/household-financial-stability/tipping-points>.
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- “A Lost Generation? Long-Lasting Wealth Impact of the Great Recession on Young Families,” with Ana H. Kent and Lowell R. Ricketts, in *The Demographics of Wealth 2018 Series*, Federal Reserve Bank of St. Louis, May 2018, <https://www.stlouisfed.org/household-financial-stability/the-demographics-of-wealth/wealth-impacts-of-great-recession-on-young-families>.
- “Is College Still Worth It? The New Calculus of Falling Returns,” with Ana H. Kent and Lowell R. Ricketts, Federal Reserve Bank of St. Louis working paper, June 2018, <https://www.stlouisfed.org/household-financial-stability/events/past-events/is-college-still-worth-it>.
- “Fewer Tax Breaks for Homeowners: A Good Thing?” *Housing Market Perspectives: On the Level*, Federal Reserve Bank of St. Louis, Issue 8, 2018, <https://www.stlouisfed.org/publications/housing-market-perspectives/issue-8-march-2018>.
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- “Is Homeownership Bad for Wealth Accumulation?” *Housing Market Perspectives: On the Level*, Federal Reserve Bank of St. Louis, Issue 7, 2017, <https://www.stlouisfed.org/publications/housing-market-perspectives/issue-7-december-2017>.
- “How Has the Economy Performed Around Fed Chair Transitions?” *On the Economy*, Federal Reserve Bank of St. Louis, November 2017, <https://www.stlouisfed.org/on-the-economy/2017/november/economy-performed-fed-chair-transitions>.

- “Housing and Consumer Spending Are Powering the Economy Like Never Before,” *Housing Market Perspectives: On the Level*, Federal Reserve Bank of St. Louis, Issue 6, 2017, <https://www.stlouisfed.org/publications/housing-market-perspectives/issue-6-sept-2017>.
- “Wealth Inequality Grows Within Races and Ethnicities,” *On the Economy*, Federal Reserve Bank of St. Louis, October 2017, <https://www.stlouisfed.org/on-the-economy/2017/october/wealth-inequality-grows-races-ethnicities>.
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- “Homeownership and the Racial Wealth Divide,” *Housing Market Perspectives: On the Level*, Federal Reserve Bank of St. Louis, Issue 5, 2017, <https://www.stlouisfed.org/publications/housing-market-perspectives>.
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- “Why Did Young Families Lose So Much Wealth During the Crisis? The Role of Homeownership,” with Bryan J. Noeth, *Review*, Federal Reserve Bank of St. Louis, Jan.-Feb. 2013, <http://research.stlouisfed.org/publications/review/article/9600>. A synopsis of the article was published in *Bridges*, Federal Reserve Bank of St. Louis, Fall 2012, <http://www.stlouisfed.org/publications/br/articles/?id=2301>.
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- “Shifting Fortunes: Wealth Trends in the Federal Reserve’s Survey of Consumer Finances,” with Bryan J. Noeth, *In the Balance*, Federal Reserve Bank of St. Louis, Issue 1, 2012, <https://www.stlouisfed.org/publications/in-the-balance>.
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- “The Foreclosure Crisis in 2008: Predatory Lending or Household Overreaching?” with Kathy Fogel, Wayne Y. Lee, Deena Rorie, Liping Ma and Timothy J. Yeager, *The Regional Economist*, Federal Reserve Bank of St. Louis, July 2011, <http://www.stlouisfed.org/publications/re/articles/?id=2124>.
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