

Where to Submit Scholarly Articles on Personal Finance, Asset Building, or Financial Literacy?

(Revised 5/19/2011)

This document is intended to help Center for Financial Security researchers identify peer-reviewed journals for their work. Although there is no “Journal of Financial Literacy,” CFS working papers may be a good fit for a number of journals listed in this document. Many of these journals are multidisciplinary and focus on applied research.

The journals are divided into three broad categories: 1) journals in the Journal Citation Rankings® database; 2) journals that are not listed in the JCR® database; and 3) housing journals (all but one of the housing journals are in the JCR® database). Housing journals are included in this list because they publish papers on household finance and because some CFS projects examine housing issues. We identified the journals in this document by scanning the literature for articles on topics similar to those researched by CFS affiliates. Please contact Collin O’Rourke (cmorourke@wisc.edu) or Michael Collins (jmcollins@wisc.edu) if you are aware of other journals that may prove useful for CFS affiliates—or if you feel a journal is included in this document erroneously.

Each journal entry links to the journal’s homepage, lists the journal’s editor and institution, notes the journal’s institutional affiliation, lists citation data from the [Journal Citation Reports® \(JCR\) Social Sciences Edition 2009](#) (the most recent version), contains a brief description of the journal, links to the author guidelines, and lists representative publications from the journal. Not all of this information is available for each journal.

Please note that the JCR citation data is the industry standard source of data on citations (i.e. if a journal’s homepage lists citation data, it is almost certainly the JCR data). For the journals that are not listed in the JCR database, links to alternative rankings developed by IDEAS/RePEc are listed when available; however, few journals that are not indexed by JCR are covered by IDEAS/RePEc. Please note that JCR and IDEAS/RePEc data are not comparable—the IDEAS/RePEc links are included only to provide a rough sense of how journals compare to others in the field of economics.

Key for the JCR data:

IF= Impact factor: average number of times articles from the journal published in the past two years have been cited in the JCR year.

5YIF= 5-year impact factor: average number of times articles from the journal published in the past five years have been cited in the JCR year.

II: Immediacy index: how quickly articles in a journal are cited.

CHL= Cited Half-Life

AIS=Article Influence Score: average influence of a journal's articles over the first five years after publication.

Note that the journal descriptions are copied and pasted from each journal’s website (in the interest of time). Thus, some of the descriptions try to “sell” the journal while others use more mundane language and therefore sound more objective. Please be aware of this difference as you read the descriptions.

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Journals indexed in the JCR® database

Note that these journals are listed in descending order of their impact factors.

1) Journal of Finance

Editor: Campbell R. Harvey, Duke University
American Finance Association
[IF: 3.764; 5YIF: 6.536; II: 0.551; CHL: >10; AIS: 7.571]

Description: "The Journal of Finance publishes leading research across all the major fields of financial research. It is the most widely cited academic journal on finance."

[Author guidelines](#)

Representative Publications:

Brown, Jeffrey R., Zoran Ivković, Paul A. Smith, and Scott Weisbenner. 2008. Neighbors Matter: Causal Community Effects and Stock Market Participation. *The Journal of Finance* 63 (3):1509-1531.
Campbell, John Y. 2006. Household Finance. *The Journal of Finance* 61 (4):1553-1604.
Choi, James J., David Laibson, Brigitte C. Madrian, and Andrew Metrick. 2009. Reinforcement Learning and Savings Behavior. *The Journal of Finance* 64 (6):2515-2534.
Stango, Victor, and Jonathan Zinman. 2009. Exponential Growth Bias and Household Finance. *The Journal of Finance* 64 (6):2807-2849.

2) Journal of Consumer Affairs

Editor: Sharon Tennyson, Cornell University
American Council on Consumer Interests
[IF: 2.175; 5YIF: 2.168; II: 0.704; CHL: 8.3; AIS 0.717]

Description: "The ISI impact score of JCA now places it among the leading business journals and one of the top handful of marketing- related publications. The immediacy index places JCA seventh of those same 77 journals. JCA is the leading journal whose focus for over four decades has been on the interests of consumers in the marketplace. With the journal's origins in the consumer movement and consumer protection concerns, the focus for papers in terms of both research questions and implications must involve the consumer's interest and topics must be addressed from the consumers point of view. The goals of the journal include, making available the research findings of a number of disciplines which have a major thrust toward understanding the consumer, his behavior and the implications of his economic, social, legal, and political environment...items of interest to scholars, teachers, students, and professional activists with a major, or even minor, parts of their activities in consumer affairs."

[Author guidelines](#)

Representative publications:

Lyons, A. C., & Neelakantan, U. (2008). Potential and Pitfalls of Applying Theory to the Practice of Financial Education. *Journal of Consumer Affairs*, 42(1), 106-112.
Spader, J., Ratcliffe, J., Montoya, J., & Skillern, P. (2009). The Bold and the Bankable: How the Nuestro Barrio Telenovela Reaches Latino Immigrants with Financial Education. *Journal of Consumer Affairs*, 43(1), 56-79.

3) [Journal of Banking and Finance](#)

Editor: I. Mathur, Southern Illinois University at Carbondale
[IF: 1.908; 5YIF: 2.2; II: 0.767; CHL: 6.9; AIS 0.779]

Description: "The aim of the Journal of Banking and Finance is to provide an outlet for the increasing flow of scholarly research concerning financial institutions and the money and capital markets within which they function. The Journal's emphasis is on theoretical developments and their implementation, empirical, applied, and policy-oriented research in banking and other domestic and international financial institutions and markets. The Journal's purpose is to improve communications between, and within, the academic and other research communities and policymakers and operational decision makers at financial institutions, both private and public, national and international, and their regulators."

[Author guidelines](#)

Representative publications:

- Cardak, B. A., & Wilkins, R. (2009). The determinants of household risky asset holdings: Australian evidence on background risk and other factors. *Journal of Banking & Finance*, 33(5), 850-860.
- Honohan, P. (2008). Cross-country variation in household access to financial services. *Journal of Banking & Finance*, 32(11), 2493-2500.
- Zinman, J. (2009). Debit or credit? *Journal of Banking & Finance*, 33(2), 358-366.
- Zinman, J. (2010). Restricting consumer credit access: Household survey evidence on effects around the Oregon rate cap. *Journal of Banking & Finance*, 34(3), 546-556.

4) [Journal of Public Policy & Marketing](#)

Editor: Ronald Paul Hill, Villanova School of Business
American Marketing Association
[IF: 1.660; 5YIF: 2.157; II: 0.238; CHL: 9.3; AIS: 0.838]

Description: "Addressing the dynamic relationship between marketing and the public interest, Journal of Public Policy & Marketing is a source for understanding today's most important issues. Each issue features a wide-ranging forum for the research, findings, and discussion of marketing subjects related to business and government, including issues on nutrition and health, ethics and social responsibility, antitrust, privacy, and copyright and trademarks, as well as policy implications from the Federal Trade Commission and Food and Drug Administration. Journal of Public Policy & Marketing illustrates the important role of marketing in the legal and regulatory venues. The journal accepts articles that examine how marketing practice shapes and is shaped by societally important factors such as ecology, safety, health, consumer vulnerability, deregulation, privacy, and the legal and regulatory environment."

[Author guidelines](#)

Representative publications:

- Bertrand, Marianne, Sendhil Mullainathan, and Eldar Shafir. 2006. Behavioral Economics and Marketing in Aid of Decision Making Among the Poor. *Journal of Public Policy & Marketing* 25 (1):8-23.
- Burgess, Deanna O., Todd M. Shank, Daniel Borgia, and Ronald Paul Hill. 2001. Consumer Lending and Deposit Abuses. *Journal of Public Policy & Marketing* 20 (1):138-143.
- Lee, Jinkook, and Jeanne M. Hogarth. 1999. The Price of Money: Consumers' Understanding of APRs and Contract Interest Rates. *Journal of Public Policy & Marketing* 18 (1):66-76.

5) [**Journal of Policy Analysis and Management**](#)

Editor: Maureen Pirog, Indiana University
Association for Public Policy Analysis and Management
[IF: 1.545; 5YIF: 1.8196; II: 0.385; CHL: 8.7; AIS: 1.094]

Description: “This journal encompasses issues and practices in policy analysis and public management. Listed among the contributors are economists, public managers, and operations researchers. Featured regularly are book reviews and a department devoted to discussing ideas and issues of importance to practitioners, researchers, and academics. JPAM publishes papers on policy analysis, public management, public managers, policy research, program evaluation, policymaking, public management reform.”

[Author guidelines](#)

Representative publications:

- An, X., & Bostic, R. W. (2009). Policy incentives and the extension of mortgage credit: Increasing market discipline for subprime lending. *Journal of Policy Analysis and Management*, 28(3), 340-365.
- Collins, J. M., Lam, K., & Herbert, C. E. (2011). State mortgage foreclosure policies and lender interventions: Impacts on borrower behavior in default. *Journal of Policy Analysis and Management*, n/a-n/a.
- Newman, S. J. (2008). Does housing matter for poor families? A critical summary of research and issues still to be resolved. *Journal of Policy Analysis and Management*, 27(4), 895-925.
- Quercia, R., & Spader, J. (2008). Does homeownership counseling affect the prepayment and default behavior of affordable mortgage borrowers? *Journal of Policy Analysis and Management*, 27(2), 304-325.

6) [**Journal of Public Economics**](#)

Editors: E. Saez, UC-Berkeley and R. Chetty, Harvard University
[IF: 1.236; 5YIF: 2.150; II: 0.194; CHL: >10; AIS: 2.133]

Description: “The aim of the Journal of Public Economics is to encourage original scientific contributions on the problems of public economics, with particular emphasis on the application of modern economic theory and methods of quantitative analysis. It provides a forum for discussion of public policy of interest to an international readership.”

[Author guidelines](#)

Representative publications:

- Bernheim, B. Douglas, and Daniel M. Garrett. 2003. The effects of financial education in the workplace: evidence from a survey of households. *Journal of Public Economics* 87 (7-8):1487-1519.
- Bernheim, B. Douglas, Daniel M. Garrett, and Dean M. Maki. 2001. Education and saving:: The long-term effects of high school financial curriculum mandates. *Journal of Public Economics* 80 (3):435-465.
- Mastrobuoni, Giovanni. The role of information for retirement behavior: Evidence based on the stepwise introduction of the Social Security Statement. *Journal of Public Economics* In Press, Corrected Proof.
- Mills, Gregory, William G. Gale, Rhiannon Patterson, Gary V. Engelhardt, Michael D. Eriksen, and Emil Apostolov. 2008. Effects of individual development accounts on asset purchases and saving

behavior: Evidence from a controlled experiment. *Journal of Public Economics* 92 (5-6):1509-1530.

7) [Journal of Money, Credit, and Banking](#)

Robert DeYoung, Paul Evans, Pok-sang Lam, and Kenneth D. West
[IF: 1.194; 5YIF: 2.043; II: 0.161; CHL: >10; AIS 1.928]

Description: “Journal of Money, Credit and Banking (JMCB) is a leading professional journal read and referred to by scholars, researchers, and policymakers in the areas of money and banking, credit markets, regulation of financial institutions, international payments, portfolio management, and monetary and fiscal policy. The JMCB represents a wide spectrum of viewpoints and specializations in its fields through its advisory board, associate editors, and referees from academic, financial, and governmental institutions around the world.”

[Author guidelines](#)

Representative publications:

- Borzekowski, R., Kiser, E. K., & Ahmed, S. (2008). Consumers' Use of Debit Cards: Patterns, Preferences, and Price Response. *Journal of Money, Credit and Banking*, 40(1), 149-172
- Han, S., & Li, G. (2011). Household Borrowing after Personal Bankruptcy. *Journal of Money, Credit and Banking*, 43(2/3), 491-517.
- Johnson, K. W., & Li, G. (2010). The Debt-Payment-to-Income Ratio as an Indicator of Borrowing Constraints: Evidence from Two Household Surveys. *Journal of Money, Credit and Banking*, 42(7), 1373-1390.
- Peterson, R. L., & Black, D. A. (1984). Consumer credit search. *Journal of Money, Credit and Banking*, 16, 527-535.

8) [Journal of Economic Behavior and Organization](#)

Editor: W.S. Neilson, University of Tennessee
[IF: 1.081; 5YIF: 1.561; II: 0.147; CHL: >10; AIS: 1.209]

Description: “The Journal of Economic Behavior and Organization is devoted to theoretical and empirical research concerning economic decision, organization and behavior and to economic change in all its aspects. Its specific purposes are to foster an improved understanding of how human cognitive, computational and informational characteristics influence the working of economic organizations and market economies and how an economy's structural features lead to various types of micro and macro behavior, to changing patterns of development and to institutional evolution. Research with these purposes that explore the interrelations of economics with other disciplines such as biology, psychology, law, anthropology, sociology and mathematics is particularly welcome.”

[Author guidelines](#) are embedded in the journal's homepage

Representative Publications:

In the summer of 2010, JEBO released a call for papers for a special issue titled “Consumer Decisionmaking: Insights from Behavioral Economics”

9) [Review of Income and Wealth](#)

Conchita D'Ambrosio, Robert J. Hill and Stephan Klasen
International Association of Research in Income and Wealth
[IF: 0.770; 5YIF: 0.917; II: 0.189; CHL: >10; AIS: 0.543]

Description: "The Review of Income and Wealth is the official journal of the International Association of Research in Income and Wealth, which has as its objective the furthering of research on national and economic and social accounting, including the development of concepts and definitions for the measurement and analysis of income and wealth; the development and further integration of systems of economic and social statistics, and related problems of statistical methodology. As a journal with an international readership, preference is given to studies of methodological interest and comparative analyses of more than one country."

[Author guidelines](#)

Representative publications:

- Avery, R. B., & Kennickell, A. B. (1991). Household Saving in the U.S. *Review of Income and Wealth*, 37(4), 409-432.
- Horioka, C. Y. (1995). Is Japan's household savings rate really high? *Review of Income and Wealth*, 41(4), 373-397.
- Love, D. A., Smith, P. A., & McNair, L. C. (2008). A new look at the wealth adequacy of older U.S. households. *Review of Income and Wealth*, 54(4), 616-642.
- Osberg, L., & Sharpe, A. (2005). How should we measure the "economic" aspects of well-being? *Review of Income and Wealth*, 51(2), 311-336.

10) [Contemporary Economic Policy](#)

Editor: Wade Martin
Western Economic Association International
[IF: 0.659; 5YIF: 0.835; II: 0.068; CHL: 7.7; AIS 0.411]

Description: "First published in 1982 as Contemporary Policy Issues, Contemporary Economic Policy publishes scholarly economic research and analysis on issues of vital concern to economists, government, business, and other decision makers. Leading western scholars, including three Nobel laureates, are among CEP's authors. The objectives are to communicate results of high quality economic analysis to policymakers, focus high quality research and analysis on current policy issues of widespread concern, increase knowledge among economists of features of the economy key to understanding the impact of policy, and to advance methods of policy analysis. CEP publishes economic analysis of policy issues, methods and results for policy analysis, and surveys."

[Author guidelines](#)

Representative publications:

- Darby, M. R., Gillingham, R., & Greenlees, J. S. (1991). The impact of government deficits on personal and national saving rates. *Contemporary Economic Policy*, 9(4), 39-55.
- Lawrence, E. C., & Elliehausen, G. (2008). A comparative analysis of payday loan customers. *Contemporary Economic Policy*, 26(2), 299-316.

Stango, V. (2011). Some new evidence on competition in payday lending markets. *Contemporary Economic Policy*.

Weller, C. E., & Wenger, J. B. (2011). Easy money or hard times? Health and 401(k) loans. *Contemporary Economic Policy*.

11) National Tax Journal

William M. Gentry and George R. Zodrow

National Tax Association

[IF: 0.465; 5YIF: 0.655; II: 0.135; CHL: >10; AIS 0.539]

Description: "The goal of the National Tax Journal (NTJ) is to encourage and disseminate high quality original research on governmental tax and expenditure policies. The focus of the NTJ is economic, theoretical, and empirical analysis of tax and expenditure issues, with an emphasis on policy implications. The NTJ is published quarterly under the auspices of the National Tax Association (NTA). Articles published in the regular March, June and September issues of the journal as well as articles accepted for publication in special issues of the journal are subject to professional peer review. Most regular issues include an NTJ Forum, which consists of invited papers by leading scholars that examine in depth a single current tax or expenditure policy issue. The December issue is devoted to publishing papers presented at the NTA's annual spring symposium. Forum papers and the articles in the December issue are not subject to peer review."

[Author guidelines](#)

Representative publications:

Alm, J. (2010). Testing Behavioral Public Economics Theories in the Laboratory. *National Tax Journal*, 63(4), 635-658.

Amromin, G., & Smith, P. (2003). What Explains Early Withdrawals from Retirement Accounts? Evidence from a Panel of Taxpayers. *National Tax Journal*, 56(3), 595-612.

Pence, K. M. (2002). Nature or Nurture: Why do 401(k) Participants Save Differently than Other Workers? *National Tax Journal*, 55(3), 597-616.

Journals that are not indexed in the JCR® database

Note that these journals are listed alphabetically.

1) American Economic Journal: Applied Economics

Editor: Esther Duflo, MIT

New in 2009—No Journal Citation Reports Data

[Ranked 98th out of 831 journals by IDEAS/RePEc.](#)

Description: “AEJ: Applied Economics publishes papers covering a range of topics in applied economics, with a focus on empirical microeconomic issues. Topics covered by this journal include labor economics, development microeconomics, health, education, demography, empirical corporate finance, empirical studies of trade, and empirical behavioral economics.”

[Author guidelines](#)

Representative publications:

Giné, Xavier, Dean Karlan, and Jonathan Zinman. 2010. Put Your Money Where Your Butt Is: A Commitment Contract for Smoking Cessation. *American Economic Journal: Applied Economics* 2 (4):213-35.

Jones, Damon. 2010. Information, Preferences, and Public Benefit Participation: Experimental Evidence from the Advance EITC and 401(k) Savings. *American Economic Journal: Applied Economics* 2 (2):147-63.

Meier, Stephan, and Charles Sprenger. 2010. Present-Biased Preferences and Credit Card Borrowing. *American Economic Journal: Applied Economics* 2 (1):193-210.

2) American Economic Journal: Economic Policy

Editor: Alan Auerbach, UC-Berkeley

New in 2009—No Journal Citation Reports Data

[Ranked 146th out of 831 journals by IDEAS/RePEc.](#)

Description: “AEJ: Economic Policy will publish papers covering a range of topics, the common theme being the role of economic policy in economic outcomes. Topics covered by this journal include public economics; urban and regional economics; public policy aspects of health, education, welfare and political institutions; law and economics; economic regulation; and environmental and natural resource economics.”

[Author guidelines](#)

Representative publication:

Saez, Emmanuel. 2009. Details Matter: The Impact of Presentation and Information on the Take-Up of Financial Incentives for Retirement Saving. *American Economic Journal: Economic Policy* 1 (1):204-28.

3) [Family and Consumer Sciences Research Journal](#)

Editor: Sharon A. DeVaney, Purdue University
American Association of Family and Consumer Sciences
[No Journal Citation Reports Data, No IDEAS/RePEc Data]

Description: “The Family & Consumer Sciences Research Journal covers the richness, diversity and interdisciplinary that characterize family and consumer sciences today. From consumerism, human development, and family studies to housing, technology, nutrition, and textiles, the FCSRJ keeps you up-to-date on this complex and vital field. Each refereed article in the FCSRJ includes cutting-edge research relevant for the family and consumer sciences professionals and practitioners. The journal accepts papers in all areas of family and consumer science education and related disciplines concerned with the general well-being of families and individuals, including such areas as child and family studies; clothing and textiles; consumer sciences education; family economic and management; food and nutrition; housing, equipment, and design; and research related to family and consumer subject matter, programs, projects, history, theories, and philosophical principles.”

[Author guidelines](#)

Representative publications:

- Joo, S. H., & Grable, J. E. (2001). Factors Associated with Seeking and Using Professional Retirement-Planning Help. *Family and Consumer Sciences Research Journal*, 30(1), 37-63.
- Rutherford, L. G., & Fox, W. S. (2010). Financial Wellness of Young Adults Age 18–30. *Family and Consumer Sciences Research Journal*, 38(4), 468-484.
- Solheim, C. A., & Yang, P. N. D. (2010). Understanding Generational Differences in Financial Literacy in Hmong Immigrant Families. *Family and Consumer Sciences Research Journal*, 38(4), 435-454.
- Varcoe, K. P., Peterson, S. S., Wooten Swanson, P., & Johns, M. C. (2010). What Do Teens Want to Know About Money—A Comparison of 1998 and 2008. *Family and Consumer Sciences Research Journal*, 38(4), 360-371.

4) [Financial Services Review](#)

Editor: Stuart E. Michelson, Stetson University
Academy of Financial Services
[No Journal Citation Reports Data]
[Ranked 441st out of 831 journals by IDEAS/RePEc.](#)

Description: “FSR is the official publication of the Academy of Financial Services (AFS meets before the annual CFP meetings). The purpose of this refereed academic journal is to encourage research that examines the impact of financial issues on individuals. In contrast to the many corporate or institutional journals that are available in finance, the focus of this journal is on individual financial management. The FSR journal provides a forum for those who are interested in the individual perspective on issues in the areas of Banking/Banking Services, Education in Financial Services, Employee Benefits, Estate and Tax Planning, Financial Counseling, Financial Planning, Insurance, Investments, Mutual Funds, Non-bank Financial Institutions, Pension and Retirement, Planning, and Real Estate. To encourage the development of curricula in financial services at the university level, appropriate pedagogical papers are accepted for publication.”

[Author guidelines](#)

Representative publications:

- Mandell, L., & Klein, L. S. (2007). Motivation and financial literacy. *Financial Services Review*, 16(2), 105-116.
- Meredith, B., & Salter, J. R. (2008). How prepared is the retirement industry for meeting the needs of retiring American workers? *Financial Services Review*, 17(2), 87-103.

5) [International Journal of Consumer Studies](#)

Editor: Katherine Hughes

[No Journal Citation Reports Data, No Ideas/RePEc Data]

Description: “The International Journal of Consumer Studies provides an international forum for academic and research papers with a focus on how consumers can enhance their security and well being. It publishes articles of interest to an international audience and at the leading edge of consumer research throughout the world. The scope of the Journal includes: Consumer sciences and their application; Consumer policy; & Consumer education. The journal publishes articles about consumer protection, consumer behavior, the consumer ecosystem, and family and household studies.”

[Author guidelines](#)

Representative publications:

- Cohen, M. J. (2007). Consumer credit, household financial management, and sustainable consumption. *International Journal of Consumer Studies*, 31(1), 57-65.
- Lown, J. M. (2005). Educating and empowering consumers to avoid bankruptcy. *International Journal of Consumer Studies*, 29(5), 401-408.
- Townley-Jones, M., Griffiths, M., & Bryant, M. (2008). Chronic consumer debtors: the need for specific intervention. *International Journal of Consumer Studies*, 32(3), 204-210.
- Xiao, J. J., O'Neill, B., Prochaska, J. M., Kerbel, C. M., Brennan, P., & Bristow, B. J. (2004). A consumer education programme based on the Transtheoretical Model of Change. *International Journal of Consumer Studies*, 28(1), 55-65.

6) [Journal of Behavioral Finance](#)

The Institute of Behavioral Finance

[No Journal Citation Reports Data, No IDEAS/RePEc Data]

Description: “The journal is intended to foster debate among groups who have keen insights into the behavioral patterns of markets but have not historically published in the more traditional financial and economic journals. Further, it is designed to stimulate new interdisciplinary research and theory that will build a body of knowledge about the psychological influences on market fluctuations. The most obvious benefit is a new understanding of markets that can greatly improve investment decision making. Another benefit is the opportunity for behavioral scientists to expand the scope of their studies via the use of the enormous databases that document behavior in markets. The journal’s audience includes practitioners and investment professionals; personality, social, and organizational psychologists; clinical and cognitive psychologists, psychiatrists, and other mental health professionals; specialists in consumer behavior and marketing; specialists in the multidisciplinary study of judgment and decision making; researchers in finance and accounting; specialists in behavioral economics; and economic sociologists and anthropologists.”

[Author guidelines](#)

Representative Publications:

- Agnew, Julie R., and Lisa R. Szykman. 2005. Asset Allocation and Information Overload: The Influence of Information Display, Asset Choice, and Investor Experience. *Journal of Behavioral Finance* 6 (2):57-70.
- Bhandari, Gokul, and Richard Deaves. 2006. The Demographics of Overconfidence. *Journal of Behavioral Finance* 7 (1):5-11.
- Vlaev, Ivo, Nick Chater, and Neil Stewart. 2009. Dimensionality of Risk Perception: Factors Affecting Consumer Understanding and Evaluation of Financial Risk. *Journal of Behavioral Finance* 10 (3):158-181.
- Wang, Alex. 2009. Interplay of Investors' Financial Knowledge and Risk Taking. *Journal of Behavioral Finance* 10 (4):204-213.

7) [Journal of Comparative Policy Analysis](#)

Editor: Iris Geva-May, Simon Fraser University
International Comparative Policy Analysis Forum
[No Journal Citation Reports Data, No IDEAS/RePEc Data]

Description: “The Journal of Comparative Policy Analysis: Research and Practice aims to stimulate the further intellectual development of comparative policy studies and the growth of an international community of scholars in the field. It gives priority to comparative studies that: 1) Contribute to comparative theory development; 2) Present theory-based empirical research; 3) Offer comparative evaluations of research methods; 4) Derive the practice implications of theory-based research; 5) Use conceptual heuristics to interpret practice; and 6) Draw lessons based on circumstances in which the domains compared have certain manipulable policy, program or institutional variables in common. It invites manuscripts that address public policy analysis and related public administration and management in this unique manner. The JCPA encourages the submission of articles advancing the comparative dialogue on policy disciplines such as immigration, health care, environmental protection, education, security or human rights, and functionally, technology transfer, public finance and budgeting, administrative reform, performance measurement and others.”

[Author guidelines](#)

Representative publications:

- Collins, J. Michael, and Michael Orton. 2010. Comparing Foreclosure Counseling Policies in the US and UK. *Journal of Comparative Policy Analysis: Research and Practice* 12 (4):417 - 438.
- Mikesell, Raymond F. 2000. Comparative Analysis and Economic Policies with Special Reference to Financial Crises. *Journal of Comparative Policy Analysis* 2 (1):127-133.

8) [*Journal of Consumer Policy*](#)

Editor: Alan Mathios, Cornell University

[No Journal Citation Reports Data]

[Ranked 568th out of 831 journals by IDEAS/RePEc.](#)

Description: “The *JCP* examines the behavior of consumers and producers, and fosters communication among parties in the marketplace. It explores consumer dependence on existing social and economic structures, helps to define consumer interests, and discusses ways in which consumer welfare can be fostered - or restrained - through actions and policies of consumers, industry, organizations, government, educational institutions, and mass media. The Journal reports on legal policy, and analyzes trends in implementation of consumer law. It also considers the supply-side impact of consumer legislation and discusses consumer policy in different parts of the world. Coverage includes the impact of new technologies; market regulation and deregulation; internationalization; consumers in less affluent societies; environmental and gender issues; public sector products and services; consumer organizations and agencies; product safety and liability; and interaction of consumption, work and leisure.”

[Author guidelines](#) are embedded in the JCP’s homepage

Representative publications:

Hogarth, J. M., & O'Donnell, K. H. (2000). If You Build It, Will They Come? A Simulation of Financial Product Holdings Among Low-to-Moderate Income Households. *Journal of Consumer Policy*, 23(4), 409-444.

Oehler, A., & Kohlert, D. (2009). Financial Advice Giving and Taking—Where are the Market’s Self-healing Powers and a Functioning Legal Framework When We Need Them? *Journal of Consumer Policy*, 32(2), 91-116.

Oehler, A., & Werner, C. (2008). Saving for Retirement—A Case for Financial Education in Germany and UK? An Economic Perspective. *Journal of Consumer Policy*, 31(3), 253-283

Steffens, H. (2010). OECD. (2009). Promoting Consumer Education—Trends, Policies and Good Practices. Paris: Organisation for Economic Co-operation and Development. ISBN 978-92-64-06008-1. 189 pp., 30.00 EUR. *Journal of Consumer Policy*, 33(3), 291-292.

9) [*Journal of Family & Consumer Sciences*](#)

Editor: Carole J. Makela, Colorado State University

American Association of Family & Consumer Sciences

[No Journal Citation Reports Data; Acceptance rate of 60%; No Ideas/RePEc data]

Description: “The Journal of Family & Consumer Sciences (JFCS) is the official publication of the American Association of Family & Consumer Sciences (AAFCS). Its purpose, expressed by the mission statement, is "To be the premier journal in the family and consumer sciences profession and to embody the mission of AAFCS." It publishes scholarly peer-reviewed articles, practical information geared toward family and consumer sciences professionals, and news and information about AAFCS. A list of themes for each issue is published in the November issue each year and is posted on the AAFCS Web site.

Contributions of original research/evaluation, practice, and strategies for success related to the five themes in the updated body of knowledge are encouraged: 1) wellness; 2) resource development and sustainability; 3) global interdependence; 4) capacity building; and 5) appropriate use of technology.”

[Author guidelines](#)

Representative publications:

- Bowen, C. F., & Jones, H. M. (2006). Empowering Young Adults to Control Their Financial Future. *Journal of Family and Consumer Sciences*, 98(1), 33.
- Hogarth, J. M. (2002). Financial literacy and family & consumer sciences. *Journal of Family and Consumer Sciences*, 94(1), 14.
- Kim, J. (2007). Workplace Financial Education Program: Does It Have an Impact on Employees' Personal Finances? *Journal of Family and Consumer Sciences*, 99(1), 43.

10) *Journal of Family and Economic Issues*

Editor: Jing J. Xiao, University of Rhode Island

[No Journal Citation Reports Data]

[Ranked 594th out of 831 journals by IDEAS/RePEc.](#)

Description: “Journal of Family and Economic Issues (JFEI) examines the intricate relationship between the family and its economic environment. Contributions address important issues in family management, household division of labor and productivity, relationships between economic and non-economic decisions, and the interrelation of work and family life, among others. JFEI presents an interdisciplinary selection of original research; critical reviews; integrative theoretical articles; and reviews of significant books in the field.

[Author guidelines](#) are embedded in the JFEI’s homepage.”

Representative publications:

- Haynes-Bordas, R., Kiss, D., & Yilmazer, T. (2008). Effectiveness of Financial Education on Financial Management Behavior and Account Usage: Evidence from a 'Second Chance' Program. *Journal of Family and Economic Issues*, 29(3), 362.
- Lucey, T., A. (2005). Assessing the Reliability and Validity of the Jump\$tart Survey of Financial Literacy. *Journal of Family and Economic Issues*, 26(2), 283.
- Sherraden, M., Johnson, L., Guo, B., & Elliott, W. (2010). Financial Capability in Children: Effects of Participation in a School-Based Financial Education and Savings Program. *Journal of Family and Economic Issues*, 1-15.

11) *Journal of Financial Counseling and Planning*

Editor: Frances C. Lawrence, Louisiana State University

Association for Financial Counseling and Planning Education®

[No Journal Citation Reports Data, No IDEAS/RePEc Data]

Description: “The JFCP is a peer-reviewed journal published two times a year by the Association for Financial Counseling and Planning Education®. JFCP features original research and descriptions of effective approaches to education and practice concerning all aspects of financial counseling and planning. Readers expect to find detailed recommendations for education and practice in journal articles. Article topics concern financial management subject matter and counseling techniques and tools.”

[Author guidelines](#)

Representative publications:

- Closing the Gap Between Knowledge and Behavior: Turning Education into Action. (2006). *Financial Counseling and Planning*, 17(1), 73-90.
- Schuchardt, J., Hanna, S. D., Hira, T. K., Lyons, A. C., Palmer, L., & Xiao, J. J. (2009). Financial Literacy and Education Research Priorities. *Financial Counseling and Planning*, 20(1), 84-95.

12) [Journal of Financial Planning](#)

Lance Ritchlin

Financial Planning Association

[No Journal Citation Reports Data, No IDEAS/RePEc Data]

Note: Widely read by practitioners

Description: “The mission of the Journal of Financial Planning is to expand the body of knowledge of the financial planning profession. With monthly feature articles, interviews, columns, and peer-reviewed technical contributions, the Journal's content is dynamic, innovative, thought-provoking, and directly beneficial to financial planners in their work. Suggested topics include life or senior settlements, pension plan stability, lump sum pensions, health savings accounts, new guidance for separately managed accounts, max out or not max out 401(k) plans, auto leasing, combination long-term care insurance policies, advance medical directives, interest-only mortgages, and market-weighted indexes versus alternative weightings.”

[Author guidelines](#)

Representative publications:

- Maton, C. C., Maton, M., & Martin, W. M. (2010). Collaborating with a Financial Therapist: The Why, Who, What, and How. *Journal of Financial Planning*, 23(2), 62-70.
- Quinn, J. M. (2000). Mainstreaming Financial Education As an Employee Benefit. *Journal of Financial Planning*, 13(5), 70-77.
- Shuart, A. N., Weaver, D. A., & Whitman, K. (2010). Widowed Before Retirement: Social Security Benefit Claiming Strategies. *Journal of Financial Planning*, 23(4), 45-53.

13) [Journal of Financial Therapy](#)

Editors: John Grable and Kristy Archuleta, Kansas State University

Institute of Personal Financial Planning at Kansas State University

New in 2010—No Citation Data

Description: “The Journal of Financial Therapy is the leading peer-reviewed journal dedicated to the dissemination of clinical, experimental, survey, and qualitative research that explores the interconnections between and among personal financial planning, financial counseling, marriage and family therapy, psychology, social work, and other helping professional fields. The Journal of Financial Therapy primarily publishes clinical, experimental, and survey research that examines the empirical link between personal financial knowledge, attitudes, and behaviors and personal and family well-being. The journal also accepts cross-sectional survey research, longitudinal and panel study research, case studies, financial therapy practice management tutorials, and literature reviews. Articles from financial therapists, both those working in academia and in practice, are welcomed.”

[Author guidelines](#)

Representative publications (note this journal is new in 2010):

Sonya L. Britt, Sandra Huston, and Dorothy B. Durband (2010). “The Determinants of Money Arguments between Spouses.”

Mathieu R. Despard and Gina A. N. Chowa (2010). “Social Workers’ Interest in Building Individuals’ Financial Capabilities.”

Dorothy B. Durband, Sonya L. Britt, and John E. Grable (2010). “Personal and Family Finance in the Marriage and Family Therapy Domain.”

14) [Social Security Bulletin](#)

Editor: Michael V. Leonesio

[No JCR® ranking; no IDEAS/RePEc ranking]

Description: “The Social Security Bulletin is the quarterly research journal of the Social Security Administration. It has a diverse readership of policymakers, government officials, academics, graduate and undergraduate students, business people, and other interested parties. To promote the discussion of research questions and policy issues related to Social Security and the economic well being of the aged, the Bulletin welcomes submissions from researchers and analysts outside the agency for publication in its Perspectives section. We are particularly interested in papers that:

- assess the Social Security retirement, survivors, and disability programs and the economic security of the aged;
- evaluate changing economic, demographic, health, and social factors affecting work/retirement decisions and retirement savings;
- consider the uncertainties that individuals and households face in preparing for and during retirement and the tools available to manage such uncertainties; and
- measure the changing characteristics and economic circumstances of SSI beneficiaries.

Papers should be factual and analytical, not polemical. Technical or mathematical exposition is welcome, if relevant, but findings and conclusions must be written in an accessible, nontechnical style. In addition, the relevance of the paper’s conclusions to public policy should be explicitly stated.”

[Author guidelines](#)

Representative publications:

Fisher, T. L. (2007). “Estimates of Unreported Asset Income in the Survey of Consumer Finances and the Relative Importance of Social Security Benefits to the Elderly.”

Olsen, A., and Whitman, K. (2007). “Effective Retirement Savings Programs: Design Features and Financial Education.”

Song, J. G., and Manchester, J. (2008). “Have People Delayed Claiming Retirement Benefits? Responses to Changes in Social Security Rules.”

Springstead, G. R., and Wilson, T. M. (2000). “Participation in Voluntary Individual Savings Accounts: An Analysis of IRAs, 401(k)s, and the TSP.”

Housing Journals (all of these journals are indexed by JCR® except Cityscape)

Note that these journals are listed in descending order of their impact factors.

1) Journal of Urban Economics

Editor: Stuart Rosenthal, Syracuse University; William Strange, University of Toronto
[IF: 1.914; 5YIF: 1.941; II: 0.277; CHL: >10; AIS: 1.429]

Description: “The *Journal of Urban Economics* provides a focal point for the publication of research papers in the rapidly expanding field of urban economics. It publishes papers of great scholarly merit on a wide range of topics and employing a wide range of approaches to urban economics. The Journal welcomes papers that are theoretical or empirical, positive or normative. Although the Journal is not intended to be multidisciplinary, papers by noneconomists are welcome if they are of interest to economists. Brief Notes are also published if they lie within the purview of the Journal and if they contain new information, comment on published work, or new theoretical suggestions.”

[Author guidelines](#)

Representative publications:

Bucks, B., & Pence, K. (2008). Do borrowers know their mortgage terms? *Journal of Urban Economics*, 64(2), 218-233.

Engelhardt, G. V., Eriksen, M. D., Gale, W. G., & Mills, G. B. (2010). What are the social benefits of homeownership? Experimental evidence for low-income households. *Journal of Urban Economics*, 67(3), 249-258.

Ho, G., & Pennington-Cross, A. (2006). The impact of local predatory lending laws on the flow of subprime credit. *Journal of Urban Economics*, 60(2), 210-228.

Shroder, M. (2002). Locational Constraint, Housing Counseling, and Successful Lease-up in a Randomized Housing Voucher Experiment. *Journal of Urban Economics*, 51(2), 315-338.

2) Urban Studies

Kenneth Gibb, University of Glasgow
[IF: 1.301; 5YIF: 2.138; II: 0.218; CHL: 8.2; AIS: 0.775]

Description: “Urban Studies was first published in 1964 to provide an international forum of social and economic contributions to the fields of urban and regional planning. Since then, the Journal has expanded to encompass the increasing range of disciplines and approaches that have been brought to bear on urban and regional problems. Regular contributions are drawn from the fields of economics, planning, political science, statistics, geography, sociology, population studies and public administration. All articles are peer-reviewed. Urban Studies deals with every kind of urban and regional problem that is susceptible to social science or other relevant analysis. These range from such problems as urban housing, employment, race, politics and crime, to problems of regional investment and transport. Although most articles published deal with problems located in the advanced industrial societies of Europe and the Americas, important articles dealing with these problems in Asia, the Third World and in Eastern Europe are also published regularly.”

[Author guidelines](#)

Representative publications:

- Bourassa, S. C., & Ming Yin. (2008). Tax Deductions, Tax Credits and the Homeownership Rate of Young Urban Adults in the United States. *Urban Studies*, 45(5-6), 1141-1161.
- Helderman, A., & Mulder, C. (2007). Intergenerational Transmission of Homeownership: The Roles of Gifts and Continuities in Housing Market Characteristics. *Urban Studies*, 44(2), 231-247.
- Shlay, A. B. (2006). Low-income Homeownership: American Dream or Delusion? *Urban Studies*, 43(3), 511-531.
- Zhou Yu, & Myers, D. (2010). Misleading Comparisons of Homeownership Rates when the Variable Effect of Household Formation Is Ignored: Explaining Rising Homeownership and the Homeownership Gap between Blacks and Asians in the US. *Urban Studies*, 47(12), 2615-2640.

3) [Housing Studies](#)

Editor: Alex F. Schwartz, Milano The New School for Management and Urban Policy
[IF: 1.012; 5YIF: 1.268; II: 0.128; CHL: 6.7; AIS: 0.468]

Description: “Housing Studies is the essential international forum for academic debate in the housing field. Since its establishment in 1986, Housing Studies has become the leading housing journal and has played a major role in theoretical and analytical developments within this area of study. Topics include linkages between housing and other areas of social and economic policy; the role of housing in everyday life and in gender, class and age relationships; the economics of housing expenditure and housing finance; international comparisons and developments; issues of sustainability and housing development; demographic and social trends and the changing role of housing tenures; theoretical and conceptual frameworks for housing studies.”

[Author guidelines](#)

Representative publications (note this journal publishes many international studies):

- Haffner, M. E. A. (1994). Effects of financial policy on housing expenses for owner occupiers of newly-built dwellings: A. *Housing Studies*, 9(1), 125.
- Quercia, R., & Cowan, S. M. (2008). The Impacts of Community-based Foreclosure Prevention Programs. *Housing Studies*, 23(3), 461-483.

4) [Journal of Housing Economics](#)

Editor: H.O. Pollakowski, Graduate School of Design, Real Estate Academic Initiative, Harvard University
[IF: 0.946; 5YIF: 1.138; II: 0.931; CHL: 7.0; AIS: 0.501]

Description: “The Journal of Housing Economics provides a focal point for the publication of economic research related to housing and encourages papers that bring to bear careful analytical technique on important housing-related questions. The journal covers the broad spectrum of topics and approaches that constitute housing economics, including analysis of important public policy issues. Topics include Housing markets, Public policy, Real estate, Finance, International studies, spatial models, Demographics and mobility, Law and regulation.”

[Author guidelines](#)

Representative publications:

- Di, Z. X., Belsky, E., & Liu, X. (2007). Do homeowners achieve more household wealth in the long run? *Journal of Housing Economics*, 16(3-4), 274-290.
- Foote, C. L., Gerardi, K., Goette, L., & Willen, P. S. (2008). Just the facts: An initial analysis of subprime's role in the housing crisis. *Journal of Housing Economics*, 17(4), 291-305.
- Hartarska, V., & Gonzalez-Vega, C. (2006). Evidence on the effect of credit counseling on mortgage loan default by low-income households. *Journal of Housing Economics*, 15(1), 63-79.
- Schuetz, J., Been, V., & Ellen, I. G. (2008). Neighborhood effects of concentrated mortgage foreclosures. *Journal of Housing Economics*, 17(4), 306-319.

5) [Journal of Urban Affairs](#)

Editor: Laura Reese, Michigan State University

[IF: 0.755; 5YIF: 1.402; II: 0.080; CHL: 7.4; AIS: 0.606]

Description: "Focusing on urban research and policy analysis, the *Journal of Urban Affairs* is among the most widely cited journals in the field. Published for the Urban Affairs Association, the journal offers multidisciplinary perspectives and explores issues of relevance to both scholars and practitioners. Journal topics include theoretical, conceptual, or methodological approaches to metropolitan and community problems; empirical research that advances the understanding of society; strategies for social change in the urban milieu; Innovative urban policies and programs; issues of current interest to those who work in the field and those who study the urban and regional environment."

[Author guidelines](#)

Representative publications:

- Rohe, William M., Lucy S. Gorham, and Roberto G. Quercia. 2005. Individual Development Accounts: Participants' Characteristics and Success. *Journal of Urban Affairs* 27 (5):503-520.
- Santiago, Anna M., George C. Galster, Angela A. Kaiser, Ana H. Santiago-San Roman, Rebecca A. Grace, and Andrew T. W. Linn. 2010. Low-income homeownership: Does it necessarily mean sacrificing neighborhood quality to buy a home? *Journal of Urban Affairs* 32 (2):171-198.

6) [Journal of Real Estate Finance and Economics](#)

Editors: Steven R. Grenadier, Stanford University; James B. Kau, The University of Georgia; C.F.

Sirmans, Florida State University

[IF: 0.659; 5YIF: 0.907; II: 0.204; CHL: 8.9; AIS: 0.469]

Description: "Recent times have seen an expansion of theoretical and empirical research on real estate using the paradigms and methodologies of finance and economics. Examples of this research include the working and structure of markets, the role of various institutional arrangements, the attention given mortgages and asset securitization, risk management and valuation, and public policy and regulation. The *Journal of Real Estate Finance and Economics* provides a forum for the publication of this research. Coverage includes urban economics, housing, regional science and public policy."

[Author guidelines](#) are embedded in the journal's homepage

Representative publications:

- Cheng, P., Lin, Z., & Liu, Y. (2009). Do Women Pay More for Mortgages? *The Journal of Real Estate Finance and Economics*, 1-18.
- Hartarska, V., & Gonzalez-Vega, C. (2005). Credit Counseling and Mortgage Termination by Low-Income Households. *The Journal of Real Estate Finance and Economics*, 30(3), 227-243.
- Miller, N., Peng, L., & Sklarz, M. (2009). House Prices and Economic Growth. *The Journal of Real Estate Finance and Economics*, 1-20.

7) Real Estate Economics

Crocker Liu, N. Edward Coulson & Walter Torous
American Real Estate and Urban Economics Association
[IF: 0.647; 5YIF: 1.236; II: 0.115; CHL: 7.8; AIS: 0.890]

Description: "As the official journal of the American Real Estate and Urban Economics Association, Real Estate Economics is the premier journal on real estate topics. Since 1973, Real Estate Economics has been facilitating communication among academic researchers and industry professionals and improving the analysis of real estate decisions. Articles span a wide range of issues, from tax rules to brokers' commissions to corporate real estate including housing and urban economics, and the financial economics of real estate development and investment."

[Author guidelines](#)

Representative publications:

- Boehm, T. P., & Schlottmann, A. M. (2009). The Dynamics of Homeownership: Eliminating the Gap between African American and White Households. *Real Estate Economics*, 37(4), 599-634.
- Case, B., & Schnare, A. B. (1994). Preliminary Evaluation of the HECM Reverse Mortgage Program. *Real Estate Economics*, 22(2), 301-346.
- LaCour-Little, M. (2007). The Home Purchase Mortgage Preferences of Low- and Moderate-Income Households. *Real Estate Economics*, 35(3), 265-290.
- Pennington-Cross, A., & Ho, G. (2008). Predatory Lending Laws and the Cost of Credit. *Real Estate Economics*, 36(2), 175-211.

8) Journal of Real Estate Research

Editor: Ko Wang, Baruch College Zicklin School of Business
American Real Estate Society
[IF: 0.585; 5YIF: N/A; II: 0; CHL: >10; AIS: N/A]

Description: "The *Journal of Real Estate Research* (JRER) is an official publication of the American Real Estate Society (ARES). JRER is committed to publishing the highest quality analytical, empirical and clinical research that is useful to business decision-makers in the fields of real estate development, economics, finance, investment, law, management, marketing, secondary markets and valuation. Theoretical papers that fail to provide testable or policy implications are discouraged. Data used in empirical research must be thoroughly documented and sufficient details of computations and methodologies must be provided to allow duplication. Authors are encouraged to provide data (at a reasonable cost) for replication purpose."

[Author guidelines](#)

Representative publications:

- Ding, L., Quercia, R., & Ratcliffe, J. (2008). Post-purchase Counseling and Default Resolutions among Low- and Moderate- Income Borrowers. *Journal of Real Estate Research*, 30(3), 315-344.
- Iwarere, L., & Williams, J. (2003). The Effect of Income, Ethnicity/Race and Institutional Factors on Mortgage Borrower Behavior. *Journal of Real Estate Research*, 25(4), 509-528.

9) [Housing Policy Debate](#)

Editor: Thomas Sanchez, Virginia Polytechnic and State University
Metropolitan Institute, Virginia Tech
[IF: 0.50; 5YIF: 1.369; II: N/A; CHL: 9.5; AIS: 0.881]

Description: "Housing Policy Debate provides a venue for original research on U.S. housing policy. Subjects include affordable housing policy, fair housing policy, land use regulations influencing housing affordability, metropolitan development trends, and linkages among housing policy and energy, environmental, and transportation policy."

[Author guidelines](#)

Representative publications:

- Carr, J. H. (2007). Responding to the foreclosure crisis. *Housing Policy Debate*, 18(4), 837 - 860.
- Quercia, R. G., & Wachter, S. M. (1996). Homeownership counseling performance: How can it be measured? *Housing Policy Debate*, 7(1), 175 - 200.
- Santiago, A. M., Galster, G. C., Santiago-San Roman, A. H., Tucker, C. M., Kaiser, A. A., & Grace, R. A. (2010). Foreclosing on the American dream? The financial consequences of low-income homeownership. *Housing Policy Debate*, 707 - 742.

10) [Cityscape](#)

[No JCR® ranking; no IDEAS/RePEc ranking]

Description: "The goal of Cityscape is to bring high-quality original research on housing and community development issues to scholars, government officials, and practitioners. Cityscape is open to all relevant disciplines, including architecture, consumer research, demography, economics, engineering, ethnography, finance, geography, law, planning, political science, public policy, regional science, sociology, statistics, and urban studies. Cityscape is published three times a year by the Office of Policy Development and Research (PD&R) of the U.S. Department of Housing and Urban Development."

This journal technically follows the [Government Printing Office guidelines](#) but in practice standard publishing conventions are sufficient.

Representative publications:

- See Volume 9, Num. 2 (2007) issue on [Low-Income and Minority Homeownership](#)
- See Volume 10, Num. 2 (2008) issue on [Homeownership Experience of Low-Income and Minority Households](#)