Lara Loewenstein

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Education

2016 PhD - International Economics and Finance,

Brandeis University, Boston, MA.

2012 M.S. International Economics and Finance,

Brandeis University, Boston, MA.

2010 Graduate Diploma - International Relations and Economics,

School of Advanced International Studies (SAIS) at Johns Hopkins, Bologna, Italy.

2007 B.S. Mathematics, Cum Laude,

University of California, Los Angeles.

Research

Work in Progress

• The Rent-Price Ratio in the Boom and Bust: Measurement and Implications.

With Jaclene Begley and Paul S. Willen

• Innovation in Mortgage Underwriting.

With Christopher L. Foote and Paul S. Willen

Maybe Some People Shouldn't Own (3) Homes.

With Christopher L. Foote, Jaromir Nosal, and Paul S. Willen

Working Papers

- Consumption of Housing During the 2000s Boom: Evidence and Theory.
- Cross-Sectional Patterns of Mortgage Debt during the Housing Boom: Evidence and Implications.

With Christopher L. Foote and Paul S. Willen

R&R, Review of Economic Studies; Boston Fed Working Paper No. 2016–12

• Anchoring or Loss Aversion? Empirical Evidence from Art Auctions.

With Kathryn Graddy, Michael Moses, Jianping Mei, and Rachel Pownall CEPR Discussion Paper No. DP10048

• Competition Among Retail Depository Institutions: The Market Power of Credit Unions.

Experience

Research

2018-Present Research Economist I,

Research Department, Federal Reserve Bank of Cleveland.

2014–2018 Research Associate/Post-Doc.

Research Department, Federal Reserve Bank of Boston.

2015–2016 Short-Term Consultant,

Trade and Competitiveness Global Practice Group, World Bank.

2012 Summer Intern.

Advanced Research Center, State Street Global Advisors, Global Active Equities Group.

2010, 2011 **Summer Intern**,

Office of Economics, US International Trade Commission.

Teaching

- 2012, 2014 **Instructor**, *Intermediate Microeconomics (Undergraduate)*, Brandeis University Summer School.
 - 2014 **Teaching Assistant**, *Time Series Econometrics (Graduate)*, Brandeis University, Professor Davide Pettenuzzo.
 - 2013 **Teaching Assistant**, *Empirical Industrial Organization (Graduate)*, Brandeis University, Professor Ben Shiller.
 - 2012 **Teaching Assistant**, *Game Theory (Undergraduate)*, Brandeis University, Professor Adam Jaffe.
 - 2010 **Teaching Assistant**, *International Trade (Undergraduate)*, Brandeis University, Professor Rachel McCulloch.

Invited Conferences and Presentations

2018 Consumer Financial Protection Bureau, Seminar Series.

Kenyon College, Seminar Series.

Center for Financial Innovation and Stability and Center for the Economic Analysis of Risk, Conference on Financial Stability Implications of New Technology.

Federal Reserve System, Conference on Regional Analysis, Discussant.

American Real Estate and Urban Economics Association, National Conference.

Ohio State University, 2018 PhD Conference on Real Estate and Housing, Discussant.

Federal Reserve Bank of Cleveland, Seminar Series.

Federal Reserve Board, Seminar Series.

Federal Reserve System, Day-Ahead Conference on Financial Markets and Institutions.

- 2017 Federal Reserve Bank of Boston, Greater Boston Urban and Real Estate Economics Seminar. Federal Reserve System, Risk Assessment, Data Analysis and Research Group Training Series. Brandeis University, Economics Department Seminar Series.
- 2016 NBER Summer Institute, Joint session of Real Estate and Urban Economics.

Honors and Awards

- 2014-2015 Humane Studies Fellowship
 - 2014 AFA Student Travel Award
 - 2013 Kauffman Dissertation Fellowship
- 2012-2014 Brandeis University Graduate Student Fellowship
 - 2012 Daisy International Prize
 - 2006 Best Columnist for the UCLA Daily Bruin
 - 2003 California Golden State Scholarship
 - 2002 California State Art Scholar

Referee Service

Journal of Banking and Finance, Yale Law School Journal of Law and Economics

Professional Affiliations

AREUEA, AEA

Citizenship

United States, United Kingdom, Switzerland