

# 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
- **Technological Innovation in Mortgage Underwriting and the Growth in Credit: 1985–2015.**  
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.

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## 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*.

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## 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

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## Referee Service

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

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## Professional Affiliations

AREUEA, AEA

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## Citizenship

United States, United Kingdom, Switzerland