VITAE

Donald R. Haurin 363 Arps Hall Department of Economics The Ohio State University Columbus, OH 43210 Phone: 614-710-1297

EDUCATION

Massachusetts Institute of Technology, B.S., 1971 University of Chicago, Ph.D., 1978

PROFESSIONAL EXPERIENCE

Ohio State University

Academy Professor, 2014-current Professor of Economics, Emeritus, 2012-current Chair, Department of Economics, 2008-2012 Professor of Economics, 1993-2012 Associate Professor of Economics, 1981-1993 Associate Professor of Finance, 1990-1993 Assistant Professor of Economics, 1977-1981 Instructor, Ohio State University, 1975-1977

Professor of Public Policy and Management, 2000-2012 Professor of Finance, 1993-2012 Associate Dean, College of Social and Behavioral Sciences, 1989-2004 Assistant Dean, College of Social and Behavioral Sciences, 1987-1989

OTHER APPOINTMENTS AND HONORS

John Quigley Medal, January 2017. American Real Estate and Urban Economics Association. "This award is given to an individual who has produced a record of scholarship that opens up new avenues of inquiry, has a demonstrated record of mentorship of young scholars, has supported institutional advances within these fields, and has been particularly effective at dissemination of these fields to public and professional practices."

International Real Estate Association "Achievement Award", June 2013. "This award is given in recognition of outstanding achievement in real estate research at the international level."

David Ricardo Medal, June 2012. American Real Estate Society. "This award represents the highest recognition by ARES of scholarly work in the real estate discipline."

Elected President, American Real Estate and Urban Economics Association, 2009 Elected 1st Vice President, American Real Estate and Urban Economics Association, 2008 Elected 2nd Vice President, American Real Estate and Urban Economics Association, 2007

ARTICLES IN JOURNALS

Stephanie Moulton, Alec Rhodes, Cäzilia Loibl, and Donald Haurin. 2022. "Managing the Onset of a New Disease in Older Age: Housing Wealth, Mortgage Borrowing, and Medication Adherence," *Social Science & Medicine*, 314(6). DOI: <u>10.1016/j.socscimed.2022.115437</u>. Named the Certified Financial Planner Board's 2022 ACCI Financial Planning Paper Award.

Donald Haurin, Stephanie Moulton, and Caezilia Loibl. 2022. "The Relationship of Financial Stress with the Timing of the Initial Claim of U.S. Social Security Retirement Income," *The Journal of the Economics of Ageing*. 21(1). DOI: doi.org/10.1016/j.jeoa.2021.100362

Cäzilia Loibl, Alec P. Rhodes, Stephanie Moulton, Donald Haurin, and Chrisse Edmunds. 2022, "Food Insecurity among Older Adults in the U.S.: The Role of Mortgage Borrowing," *Applied Economic Perspectives and Policy*. 44(2): 549-576. DOI: 10.1002/aepp.13219,

Cäzilia Loibl, Stephanie Moulton, Donald Haurin, and Chrisse Edmunds. 2022. "The Role of Consumer and Mortgage Debt for Financial Stress," *Aging and Mental Health*, 26(1): 116-125. DOI: 10.1080/13607863.2020.1843000

Stephanie Moulton, J. Michael Collins, Donald Haurin, Cäzilia Loibl, and Julia Brown. 2022, "Property Tax Compliance and Reverse Mortgages: Using Nudges to Improve the Market," *National Tax Journal*: 75(1). DOI:10.1086/717160

Donald Haurin, Stephanie Moulton, Caezilia Loibl, and Julia Brown. 2021. "Debt Stress and Debt Illusion: The Role of Consumer Credit, Reverse and Standard Mortgages," *The Journals of Gerontology: Series B, Psychological Sciences and Social Sciences*, 76(5): 986–995, DOI: 10.1093/geronb/gbaa167

Stephanie Moulton, Samuel Dodini, Donald R. Haurin, and Maximilian Schmeiser. 2020. "How Federally Insured Reverse Mortgages Affect the Credit Outcomes of Older Adults," *Journal of Consumer Affairs*, 54(4): 1298-1327. http://dx.doi.org/10.1111/joca.12331.

Jason R. Blevins, Wei Shi, Donald R. Haurin, and Stephanie Moulton. 2020. "A Dynamic Discrete Choice Model of Reverse Mortgage Borrower Behavior," *International Economic Review*, 61(4): 1437-1477. DOI: 10.1111/iere.12470

Cäzilia Loibl, Donald Haurin, Julia Brown, and Stephanie Moulton. 2020. "The Relationship between Reverse Mortgage Borrowing, Domain and Life Satisfaction," *The Journals of Gerontology: Series B, Psychological Sciences and Social Sciences*, 75(4): 869-878. https://doiorg.proxy.lib.ohio-state.edu/10.1093/geronb/gby096

Designated as the "Editor's Choice" of the issue.

David Blau, Nancy Haskell, and Donald Haurin. 2019. "Are Housing Characteristics Experienced by Children Associated with their Outcomes as Young Adults?" *Journal of Housing Economics*, 46 (December): 1-17. https://doi.org/10.1016/j.jhe.2019.04.003

Donald R. Haurin, Stephanie Moulton, and Wei Shi. 2018. "Accuracy of Senior Households' Estimates of Home Values: Application to the Reverse Mortgage Decision," *Real Estate Economics.* 46(3), 655-697.

Steven Bourassa and Donald Haurin. 2017. "A Dynamic Housing Affordability Index," *International Real Estate Review*, 20(3): 251-286.

David Blau and Donald Haurin. 2017. "The Effect of the Price of Housing on Child and Young Adult Achievement," *Journal of Real Estate Research*, 39(3), 289-318.

Donald R. Haurin and Stephanie Moulton. 2017. "International Perspectives on Homeownership and Home Equity Extraction by Senior Households," *Journal of European Real Estate Research*, 10(3): 245-276.

Awarded the European Real Estate Society's Gerald Brown Award of Excellence for best manuscript in this journal in 2017.

Stephanie Moulton, Cäzilia Loibl, Donald Haurin. 2017. "Reverse Mortgage Motivations and Outcomes: Insights from Survey Data," *CityScape*, 19(1): 73-97.

Steven Bourassa, Donald R. Haurin, and Martin Hoesli. 2016. "What Affects Children's Outcomes: House Characteristics or Homeownership?" *Housing Studies*, 31(4), 427-444.

Donald R. Haurin, Chao Ma, Stephanie Moulton, Maximilian Schmeiser, Jason Seligman, Wei Shi. 2016. "Spatial Variation in Reverse Mortgages Usage: House Price Dynamics and Consumer Selection," *Journal of Real Estate Finance and Economics*, 53(3): 392-417.

Awarded the American Real Estate Society Best Manuscript Award for Senior Housing, 2013.

Donald R. Haurin. 2016. "The Future Course of U.S. Homeownership Rates," *CityScape*, 18(1): 159-161.

Jing Zhang, Robert de Jong, and Donald Haurin. 2016. "Are U.S. Real House Prices Stationary? New Evidence from Univariate and Panel Data," *Studies in Nonlinear Dynamics & Econometrics*, 20(1): 1-18.

Awarded the American Real Estate Society Best Manuscript Award for Housing, 2013

Stephanie Moulton, Donald R. Haurin, Wei Shi. 2015. "An Analysis of Default Risk in the Home Equity Conversion Mortgage (HECM) Program," *Journal of Urban Economics*, 90: 17-34.

Steven Bourassa, Donald R. Haurin, Patric Hendershott, and Martin Hoesli. 2015. "Determinants of the Homeownership Rate: An International Perspective," *Journal of Housing Research*, 24(2): 193-210.

Steven Bourassa, Donald R. Haurin, Patric Hendershott, and Martin Hoesli. 2013. "Mortgage Interest Deductions and Homeownership: An International Survey," *Journal of Real Estate Literature*, 21(2): 181-204.

Donald R. Haurin. 2013. "The Relationship of Homeownership, House Prices, and Child Wellbeing", CityScape, 15(2): 227-229.

Donald Haurin, Stanley McGreal, Alastair Adair, Louise Brown, and James R. Webb. 2013. "List Price and Sales Prices of Residential Properties during Booms and Busts," *Journal of Housing Economics*, 22: 1–10

Awarded the American Real Estate Society Best Manuscript Award for Real Estate

Cycles, 2011

Donald R. Haurin, Jessica L. Haurin, Taylor Nadauld, Anthony Sanders. 2010. "List Prices, Sale Prices, and Marketing Time: An Application to U.S. Housing Markets", *Real Estate Economics*. *38*(*4*): 659-686.

Yu Zhou and Donald R. Haurin. 2010. "On the Determinants of House Value Volatility," *Journal of Real Estate Research*, 32(4): 377-394.

Roberto Croce and Donald R. Haurin. 2009. "Predicting Turning Points in the Housing Market," *Journal of Housing Economics*, 18(4): 281 – 293.

David Brasington and Donald R. Haurin. 2009. "Parents, Peers, or School Inputs: Which Components of School Outcomes Are Capitalized into House Value?" *Regional Science and Urban Economics*. 39: 523-539.

Steven C. Bourassa, Donald R. Haurin, Jessica L. Haurin, Martin Hoesli, Jian Sun. 2009. "House Price Changes and Idiosyncratic Risk: The Impact of Property Characteristics", *Real Estate Economics*, 37(2): 259-278.

Donald R. Haurin and Stuart S. Rosenthal. 2009. "Language, Agglomeration, and Hispanic Homeownership", *Real Estate Economics*, 37(2): 155-183.

Lok Sang Ho, Yue Ma, Donald R. Haurin. 2008. "Domino Effects within Interrelated Housing Markets: The Influence of House Price Appreciation and Household Wealth," *Journal of Real Estate Finance and Economics*, 37 (4): 299-316.

Donald R. Haurin, Christopher E. Herbert, Stuart S. Rosenthal. 2007. "Homeownership Gaps among Low-Income and Minority Households," *CityScape*, 9(2): 5-51.

Donald R. Haurin and Stuart S. Rosenthal. 2007. "The Influence of Household Formation on Homeownership Rates across Time and Race," *Real Estate Economics* 35(4): 411-450.

Donald R. Haurin and Hazel Morrow-Jones. 2006. "The Impact of Real Estate Market Knowledge on Tenure Choice: A Comparison of Black and White Households," *Housing Policy Debate*, 17(4): 625-653.

Mark Andrew, Donald R. Haurin, and Abdul Munasib. 2006. "Explaining the Route to Owner Occupation: A Transatlantic Comparison," *Journal of Housing Economics*, 15: 189-216.

David Brasington and Donald R. Haurin. 2006. "Educational Outcomes and House Values: A Test of the Value Added Approach," *Journal of Regional Science*, 46: 245-268.

Jeffrey Fisher, Dean Gatzlaff, David Geltner, and Donald R. Haurin. 2004. "An Analysis of the Determinants of Transaction Frequency of Institutional Commercial Real Estate Investment Property" *Real Estate Economics*, 32: 239-264.

Robert Dietz and Donald R. Haurin. 2003. "The Private and Social Micro-level Consequences of Homeownership," *Journal of Urban Economics*, 54: 401-450.

Jeffrey Fisher, Dean Gatzlaff, David Geltner, and Donald R. Haurin. 2003. "Controlling for the

Impact of Variable Liquidity in Commercial Real Estate Price Indices," *Real Estate Economics*, 31: 269-303.

Donald R. Haurin and Kala Sridhar. 2003. "The Impact of Local Unemployment on Reservation Wages: Implications for Public Investment in High Unemployment Rate Localities," *Applied Economics*, 35 (10): 1469-76.

Donald R. Haurin, Robert Dietz, and Bruce Weinberg. 2002. "A Review of Neighborhood Effects: Models, Methodology, and Empirical Results" *Journal of Housing Research*, 13: 119-151.

Donald R. Haurin, Toby Parcel and R. Jean Haurin. 2002. "Does Home Ownership Affect Child Outcomes," *Real Estate Economics*, 30: 635-666.

Eui-Chul Chung and Donald R. Haurin. 2002. "Housing Choices and Uncertainty: The Impact of Unexpected Events," *Journal of Urban Economics*, 52: 193-216.

Donald R. Haurin and H. Leroy Gill. 2002 "The Impact of Transaction Costs and the Expected Length of Stay on Homeownership," *Journal of Urban Economics*, *51:* 563-584.

H. Leroy Gill and Donald R. Haurin.2001. "The Choice of Tax Base by Local Authorities: Voter Preferences, Special Interest Groups, and Tax Base Diversification," *Regional Science and Urban Economics*, 31: 733-749.

Steven Garasky, R. Jean Haurin, and Donald R. Haurin. 2001. "Group Living Decisions as Youths Transition to Adulthood," *Journal of Population Economics*, 14: 329-349. (Reprinted in Klaus F. Zimmermann & Michael Vogler (eds.) <u>Family, Household and Work</u>. Berlin: Springer-Verlag. 2003)

Michel Glower, Donald R. Haurin, and Patric H. Hendershott. 1998. "Selling Price and Selling Time: The Impact of Seller Motivation," *Real Estate Economics*, 26: 719-740.

H. Leroy Gill and Donald R. Haurin. 1998. "Wherever He May Go: How Wives Affect Their Husband's Career Decisions," *Social Science Research*, 27: 264-279.

Donald R. Haurin and Eui-Chul Chung. 1998. "Demand for Owner Occupied Housing: Implications from Intertemporal Analysis", *Journal of Housing Economics*, 7: 49-68.

Dean Gatzlaff and Donald R. Haurin. 1998. "Sample Selection Bias in Local House Value Indices," *Journal of Urban Economics*, 43: 199-222.

Steven Garasky and Donald R. Haurin. 1997. "Tiebout Revisited: Redrawing Jurisdictional Boundaries," *Journal of Urban Economics*, 42: 366-376.

Donald R. Haurin, Patric H. Hendershott, and Susan M. Wachter. 1997. "Borrowing Constraints and the Tenure Choice of American Youth," *Journal of Housing Research*, 8: 137-154.

R. Jean Haurin, Donald R. Haurin, Patric H. Hendershott, Steven C. Bourassa. 1997. "Home or Alone: The Costs of Independent Living for Youth," *Social Science Research*, 26: 135-152.

Patric H. Hendershott, William C. LaFayette, and Donald R. Haurin. 1997. "Debt Usage and Mortgage Choice: The FHA-Conventional Decision" *Journal of Urban Economics*, 41: 202-217.

Dean Gatzlaff and Donald R. Haurin. 1997. "Sample Selection Bias and Repeat-Sales Index Estimates", *Journal of Real Estate Finance and Economics*, 14: 33-50.

Donald R. Haurin and David Brasington. 1996. "School Quality and Real House Prices: Intra- and Interjurisdictional Effects," *Journal of Housing Economics*, 5(4): 351-368.

Donald R. Haurin, Patric H. Hendershott, and Susan M. Wachter. 1996. "Wealth Accumulation and Housing Choices of Young Households: An Exploratory Investigation", *Journal of Housing Research*, 7(1): 33-57.

Steven Bourassa, Donald R. Haurin, R. Jean Haurin, Patric H. Hendershott. 1994. "Independent Living and Homeownership: An Analysis of Australian Youth", *Australian Economic Review*, 107, July-Sept.: 29-45.

H. Leroy Gill, Donald R. Haurin, and Jeff Phillips. 1994. "Mobility and Fertility in the Military", *Social Science Quarterly*, 75(2): 340-353.

Arthur M. Diamond and Donald R. Haurin. 1994. "The Determinants among PhD Economists of Membership in a Professional Association", *Education Economics*, 2(1): 13-28.

Donald R. Haurin, Patric H. Hendershott, and Dongwook Kim. 1994. "Housing Decisions of American Youth", *Journal of Urban Economics*, 35(1): 28-45.

Arthur M. Diamond and Donald R. Haurin. 1993. "The Dissemination of Research Agendas among Young Economists", *Journal of Economic Education*, 24(1): 53-61.

Donald R. Haurin, Patric H. Hendershott, Dongwook Kim. 1993. "Living Arrangements and Homeownership Decisions of American Youth", *Netherlands Journal of Housing and Environmental Research*, 8(2): 193-210.

Donald R. Haurin, Patric H. Hendershott, and Dongwook Kim. 1993. "The Impact of Real Rents and Wages on Household Formation", *Review of Economics and Statistics*, 75(May): 284-293.

Donald R. Haurin and Duewa A. Kamara. 1992. "The Home Ownership Decision of Female Headed Households", *Journal of Housing Economics*, 2(4): 293-309.

H. Leroy Gill and Donald R. Haurin. 1991. "User Cost and the Demand for Housing Attributes", *Journal of the American Real Estate and Urban Economics Association*, 19(3): 383-395.

Donald R. Haurin, Patric H. Hendershott, Dongwook Kim. 1991. "Local House Price Indexes: 1982-1991", *Journal of the American Real Estate and Urban Economics Association*, 19(3): 451-472.

Donald R. Haurin. 1991. "Income Variability, Homeownership, and Housing Demand", *Journal of Housing Economics*, 1(1): 60-74.

Donald R. Haurin and K.B. Lee. 1989. "A Structural Model of the Demand for Owner-Occupied Housing", *Journal of Urban Economics*, 26(3): 348-360.

Donald R. Haurin. 1989. "Women's Labor Market Reactions to Family Disruptions", Review of

Economics and Statistics, 71(1): 54-61.

Donald R. Haurin. 1988. "The Duration of Marketing Time of Residential Housing", *Journal of the American Real Estate and Urban Economics Association*, 16(4): 397-411.

Donald R. Haurin, Patric Hendershott, and David Ling. 1988. "Homeownership Rates of Married Couples: An Econometric Investigation", *Housing Finance Review*, 7(2): 85-108.

Donald R. Haurin and R. Jean Haurin. 1988. "Net Migration, Unemployment, and the Business Cycle", *Journal of Regional Science*, 28(2): 239-254.

Donald R. Haurin. 1988. "An Empirical Analysis of Property Tax Equity", *Property Tax Journal*, 7(1): 5-18.

Donald R. Haurin and H. Leroy Gill. 1987. "Effects of Income Variability on the Demand for Owner-Occupied Housing", *Journal of Urban Economics*, 22(2): 136-151.

Donald R. Haurin and R. Jean Haurin. 1987. "The Migration of Youth and the Business Cycle: 1978-1984", *Economic Development Quarterly*, 1(2): 162-169.

Donald R. Haurin and Patric Hendershott. 1986. "Affordability and the Value of Creative Finance: An Application to Seller Financed Transactions", *Housing Finance Review*, 5(3): 189-206.

Donald R. Haurin and Patric Hendershott. 1985. "The Value of Creative Finance: A Framework for Analysis", *Property Tax Journal*, 4(4): 247-261.

Donald R. Haurin and H. Leroy Gill. 1984. "The Spatial Distribution of Public Services: A Structural Model of Voting, Educational Production, and the Government's Allocation of Educational Inputs," *Public Choice*, 44(3): 481-500.

Donald R. Haurin. 1984. "The Effects of Output and Factor Subsidies or Taxes on an Urban Area," *Regional Science and Urban Economics*, 14: 533-546.

Donald R. Haurin. 1983. "The Effect of Reimbursement of Worker's Transport Cost: The Case of Urban Areas in Japan," *Journal of Urban Economics*, 13(2): 205-215.

Donald R. Haurin. 1981. "Local Income Taxation in a Metropolitan Area," *Journal of Urban Economics*, 10(3): 323-337.

Donald R. Haurin. 1980. "The Regional Distribution of Population, Migration, and Climate," *Quarterly Journal of Economics*, XCV(2): 293-308.

Donald R. Haurin. 1980. "Urban Residential Density and Income," *Journal of Urban Economics*, 8(2): 213-221.

Donald R. Haurin. 1980. "The Effect of Property Taxes on Urban Areas," *Journal of Urban Economics*, 7(3): 384-396.

ARTICLES IN BOOKS, SERIES, PROCEEDINGS, REPORTS

Cäzilia Loibl, Stephanie Moulton, Donald Haurin. 2020. "Reverse Mortgage Borrowing and Financial Well-Being of Older Adults," Research Brief. Consumer Finance Protection Agency. Available at https://files.consumerfinance.gov/f/documents/cfpb_financial-well-being_loibl_brief.pdf

Stephanie Moulton, Donald Haurin. 2019. "Unlocking Housing Wealth for Older Americans: Strategies to Improve Reverse Mortgages," Economic Studies at Brookings. Available at <u>https://www.brookings.edu</u>

Steven Bourassa, Donald Haurin, Patric Hendershott, Martin Hoesli. 2011. "A Survey of Determinants of Cross-Country Homeownership Rates: The Impact of the Mortgage Interest Deductions and Other Tax Policies", National Association of Home Builders.

Donald R. Haurin and Roberto Croce, "Commentary on House Price Trends", Proceedings of the Housing Policy Symposium: University of California: Irvine, 2009.

Donald R. Haurin and Stuart S. Rosenthal, 2005. "The Sustainability of Homeownership: Factors Affecting the Duration of Homeownership and Rental Spells," Office of Policy Development & Research, U.S. Department of Housing and Urban Development.

Donald R. Haurin and Stuart S. Rosenthal, 2005. "The Influence of Household Formation on Homeownership Rates Across Time and Race," Office of Policy Development & Research, U.S. Department of Housing and Urban Development.

Donald R. Haurin and Stuart S. Rosenthal, 2005. "The Impact of House Price Appreciation on Portfolio Composition and Savings," Office of Policy Development & Research, U.S. Department of Housing and Urban Development.

Donald R. Haurin and Stuart S. Rosenthal, 2005. "The Growth of Earnings of Low-income Households and the Sensitivity of Their Homeownership Choices to Economic and Socio-Demographic Shocks," Office of Policy Development & Research, U.S. Department of Housing and Urban Development.

Donald R. Haurin, 2005. "Commercial Real Estate Indices: Transaction-Based and Constant-Liquidity Indices," in BIS Paper Series #21, *Real Estate Indicators and Financial Stability*, Bank of International Settlements.

Donald R. Haurin, Toby Parcel and R. Jean Haurin, 2002. "Impact of Home Ownership on Child Outcomes" *Low Income Homeownership: Examining the Unexamined Goal*, E. Belsky and N. Retsinas, eds., Brookings Institute Press: 427-446.

Arthur M. Diamond Jr. and Donald R. Haurin. 1995. "Changing Patterns of Subfield Specialization Among Cohorts of Economists from 1927-1988", *Research in the History of Economic Thought and Methodology*, Vol. 13, JAI Press, Greenwich CT, 103-124.

Richard H. Steckel and Donald R. Haurin. 1994. "Health and Nutrition in the American Midwest: Evidence from the Height of Ohio National Guardsmen, 1850-1910", *Stature, Living Standards, and Economic Development: Essays in Anthropometric History*, John Komlos, ed., University of Chicago Press, Ch. 7, 117-128.

Donald R. Haurin and Patric H. Hendershott. 1991. "House Price Indexes: Issues and Results",

Journal of the American Real Estate and Urban Economics Association, 19(3): 259-269.

Donald R. Haurin and R. Jean Haurin. 1991. "Youth Migration in the United States: Analysis of a Deindustrializing Region" in *Migration Models: Macro and Micro Approaches*, John Stillwell and Peter Congdon, eds., Belhaven Press, 168-186.

Donald R. Haurin and Duewa Kamara. 1991. "Why are Homeownership Rates by Female-Headed Households so Low?" in *Proceeding of the 10th Anniversary Colloquium Collection*, Ohio's Urban University Program, 221-234.

Patric H. Hendershott and Donald R. Haurin. 1990. "Research on Real Estate Investment", *Journal of the American Real Estate and Urban Economics Association*, 18(4): 369-375.

Patric Hendershott and Donald Haurin. 1988. "Adjustments in the Real Estate Market", *Journal of the American Real Estate and Urban Economics Association*, 16(4): 343-353.

Donald R. Haurin. 1986. "Women's Labor Market Reactions to Family Disruptions, Husband's Unemployment or Husband's Disability," *Midlife Women at Work: A Fifteen Year Perspective*, L. Shaw ed., Lexington Books, 73-86.

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Donald R. Haurin and George Tolley. 1976. "Fiscal Externalities, Taxes, and Suburbanization," in *Theory and Measurement of Economic Externalities*, S. Lin, ed., Academic Press, 217-241.

Donald R. Haurin and George Tolley. 1972. "The Rural Town and the Scale Question," *Proceedings of the Western Agricultural Economic Association*.

COMPLETED WORKING PAPERS

"Housing Wealth and Health Outcomes Following the Onset of Disease in Older Age: The Role of Home Equity Borrowing" Stephanie Moulton, Alec Rhodes, Donald Haurin, Caezilia Loibl. Best Paper Award at the 2022 Academic Research Colloquium, Center for Financial Planning

GRANTS/CONTRACTS

"Improving Access to Home Equity Borrowing for Older Adults," Huntington National Bank. 2022-24. \$300,000. PI: Stephanie Moulton, Co-PIs: Meta Brown, Donald Haurin, Caezilia Loibl.

"How Does the Death of a Partner During the COVID-19 Pandemic Affect the Economic Security of the Surviving Older Adult? Evidence From Credit Panel and Labor Force Participation Data", Social Security Administration Retirement and Disability Research Consortium, through the Center for Financial Security, University of Wisconsin-Madison. 2022-23. \$145,484. PI: Stephanie Moulton, Co-PIs: Meta Brown, Donald Haurin, Caezilia Loibl. "The COVID-19 Pandemic and Older Adults' Employment and Economic Security: Insights from Earnings and Credit Panel Data", Social Security Administration Retirement and Disability Research Consortium, through the Center for Financial Security, University of Wisconsin-Madison. 2021-22. \$143,528. PI: Stephanie Moulton, Co-PIs: Donald Haurin, Caezilia Loibl, Meta Brown.

"Economic Security in Retirement: Does borrowing from home equity moderate the impact of a health shock on health outcomes?" Social Security Administration Retirement and Disability Research Consortium, through the Center for Financial Security, University of Wisconsin-Madison. 2020-2021. \$124,578. PI: Stephanie Moulton, Co-PIs: Donald Haurin, Caezilia Loibl, Joshua Joseph.

"Housing Wealth and Economic Security in Retirement: Does Borrowing from Home Equity Increase Adherence to Prescription Drugs?" Social Security Administration Retirement and Disability Research Consortium, through the Center for Financial Security, University of Wisconsin-Madison. 2019-2020. \$ \$133,555. PI: Stephanie Moulton, Co-PIs: Donald Haurin, Caezilia Loibl.

"Food Insecurity among Older Adults: Investigating the Role of Financial and Housing Wealth," Understanding Food-Related Hardships among Older Americans Program, University of Kentucky Center for Poverty Research. 2019-2020. \$50,000. PI: Caezilia Loibl, Co-PIs: Donald Haurin, Stephanie Moulton.

"Debt Stress and Mortgage Borrowing in Older Age: Implications for Economic Security in Retirement." Social Security Administration Retirement and Disability Research Consortium, through the Center for Financial Security, University of Wisconsin-Madison. 2018-2019. \$134,578. PI: Stephanie Moulton, Co-PIs: Donald Haurin, Caezilia Loibl.

"Food Insecurity among Older Adults: The Role of Housing Costs and Home Equity." The Ohio State University's Initiative for Food and Agricultural Transformation (InFACT). 2017-18, \$31,590. PI: Caezilia Loibl, Co-PIs: Donald Haurin, Stephanie Moulton, Julia Brown, and Wendy Xu.

"The Effect of Reverse Mortgages on Food and Prescription Drug Security of the U.S. Senior Population." Emeritus Academy, Ohio State University. 2016-17, \$2,500. PI: Donald Haurin.

"A Dynamic Housing Affordability Index," Richard J. Rosenthal Center for Real Estate Studies, 2014-2015, \$15,000. PIs: Steve Bourassa and Donald Haurin.

"How Home Equity Extraction and Reverse Mortgages Affect the Financial Well-Being of Senior Households," Social Security Administration 2015–2016, \$75,000. PI: Stephanie Moulton, Co-PIs: Donald Haurin, Maximilian D. Schmeiser, and Samuel Dodini.

"Post-origination Monitoring of Reverse Mortgage Borrowers." MacArthur Foundation, 2014-17, \$70,000. PI: Stephanie Moulton, Co-PIs: Donald Haurin, Cäzilia Loibl.

"Aging in Place: Managing the Use of Reverse Mortgages to Enable Housing Stability" Department of Housing and Urban Development, 2013-2016, \$555,004. Pl: Stephanie Moulton, Co-Pls: Mark Cole, Jason Blevins, J. Michael Collins, Donald Haurin, Cäzilia Loibl, Jason Seligman.

"Aging in Place: Analyzing the Use of Reverse Mortgages to Preserve Independent Living" MacArthur Foundation, 2012-14, \$427,000. PI: Stephanie Moulton, Co-PIs: Donald Haurin, Cäzilia Loibl, J. Michael Collins, Jason Seligman, Mark Cole.

"International Differences in Homeownership and Housing Tax Rules" National Association of Home Builders, 2011, \$35,000. Co-PIs are Steven Bourassa, Patric Hendershott, and Martin Hoesli.

"The Impact of Housing on the Wellbeing of Children and Youths, MacArthur Foundation, 2010-2014, \$646,000. Co-PI is David Blau.

"Language, Agglomeration, and Hispanic Homeownership," HUD, C-OPC-21895, Task Order No. 8, Chris Herbert (PI), 2005-2006, \$40,000. co-PI of this project for Abt Associates.

"The Differences in Financial and Mortgage Market Knowledge between African American and White Renters and Homeowners." Fannie Mae, 2004-2006, \$125,000. Co-PI is Hazel Morrow-Jones.

"Homeownership Experience of Low-Income Families: Income Growth Paths of Low-Income Households and the Sensitivity of Their Homeownership Choices to Economic and Socio-Demographic Shocks." HUD, C-OPC-21895, Task Order No. 8, Chris Herbert (PI), 2003-2004, \$40,000. PI of this project for Abt Associates.

"Homeownership Experience of Low-Income Families: The Consequences of House Price Changes for Low-Income households: Changes in Wealth, Portfolio Composition, and Mobility." HUD, C-OPC-21895, Task Order No. 8, Chris Herbert (PI), 2003-2004, \$45,000. Co-PI of this project for Abt Associates.

"Homeownership Experience of Low-Income Families: The Sustainability of Homeownership." HUD, C-OPC-21895, Task Order No. 4, Chris Herbert (PI), 2003-2004, \$30,000. PI of this project for Abt Associates.

"Homeownership Gaps Among Low-Income and Minority Borrowers and Neighborhoods: Headship Rates and Homeownership" HUD, C-OPC-21895, Task Order No. 4, Chris Herbert (PI), 2003-2004, \$30,000. Co-PI of this project for Abt Associates.

"Homeownership Gaps Among Low-Income and Minority Borrowers and Neighborhoods: A Review of the Literature." C-OPC-21895, Task Order No. 4, Chris Herbert (PI), 2001-2003, \$30,000, Co-PI of this project for Abt Associates.

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