

CURRICULUM VITA

NAME: Nelson, Ashlyn Aiko

EDUCATION:

2001-2005 Ph.D. Economics of Education, Stanford University
Dissertation: *Better Credit, Better Schools? Credit Quality, Race, and Discrete-Choice Residential Sorting*

2001-2003 M.A. Economics, Stanford University

1998-2001 B.S. Business Administration, *cum laude*, University of Southern California
B.A. Economics, *summa cum laude*, University of Southern California
Minor: The Teaching Profession, University of Southern California

1997 Summer Scholar, Harvard University

ACADEMIC APPOINTMENTS:

2009 – Assistant Professor
School of Public and Environmental Affairs, Indiana University – Bloomington

2012 – Adjunct Assistant Professor of Economics
Department of Economics, Indiana University - Bloomington

2010 – Adjunct Assistant Professor of Education Leadership and Policy Studies
School of Education, Indiana University - Bloomington

2007 - 2009 Postdoctoral Fellow, Center for Education Policy Analysis (CEPA), Stanford University
School of Education

OTHER APPOINTMENTS AND PROFESSIONAL CONSULTANTSHIPS:

2010 - Consultant, Center for Evaluation and Education Policy

2005 - 2007 Assistant Vice President, Analysis and Information Management, Bank of America

2005 Fair Lending Officer and Senior Research Analyst, IndyMac Bank

2004 - 2005 Research Analyst, IndyMac Bank

2002 - 2004 Research Assistant, Stanford University School of Education

2000 - 2001 Research Assistant, USC Marshall School of Business

2001 Student Teacher, 11th grade English, Manual Arts High School, Los Angeles Unified School District

2000 Student Teacher, 8th grade English, Orville Wright Middle School, Los Angeles Unified School District

HONORS AND AWARDS:

2011 Scholar-Activist Connect Scholar: Center for Responsible Lending and American Council on Consumer Interests. Award amount: \$1,000.
SPEA Faculty Teaching Award: Excellence in Graduate Instruction

2010 – 2011 Emerging Education Policy Scholar: Thomas B. Fordham Institute and American Enterprise Institute

2010 Western Finance Association: Analysis Group Award for the Best Paper on Financial Institutions and Markets. Award amount: \$5,000.

2001 – 2004 Stanford Graduate Fellowship in Science and Engineering
(Three-year university fellowship providing tuition support and stipend for outstanding doctoral students)

1997 – 2001 Marshall School of Business Honors Program, University of Southern California

1997 – 2001	Presidential Scholarship, University of Southern California
1999 – 2001	Ted Komula Endowed Scholarship, University of Southern California
1997 – 1999	Thematic Option Honors Program, University of Southern California
1997 – 1998	Resident Honors Program, University of Southern California
1997 – 1999	National Merit Scholarship
1997 – 1998	Nikkei Scholarship

FUNDED RESEARCH GRANTS:

1. MacArthur Foundation. “The effects of housing instability on children’s educational outcomes.” Principal Investigator with Vicki Been, Ingrid Gould Ellen, David Figlio, Stephen L. Ross, Amy Ellen Schwartz, and Leanna Stiefel. Award amount: \$800,058. 2011-2013.
2. Faculty Research Support Program, Indiana University. “Do children lose more than a home? The effects of foreclosure on children’s educational outcomes.” Principal Investigator. Award amount: \$42,943. 2010-2011.
3. Research Seed Grant Program, School of Public and Environmental Affairs, Indiana University. “Do children lose more than a home? The effects of foreclosure on children’s educational outcomes.” Principal Investigator. Award amount: \$20,000. 2009-2010
4. National Science Foundation, “Predatory lending, predatory borrowing, and the mortgage crisis: Evidence from loan-level data from a large bank.” Senior consultant and grant coauthor (PIs: Wei Jiang and Edward Vytlačil). Award amount: \$624,993. 2009-2011.

PUBLICATIONS:

Refereed Journal Articles and Book Chapters

1. Nelson, A.A. (2009). Credit scores, race, and residential sorting. *Journal of Policy Analysis and Management*, 29(1), 39-68. Republished October, 2010 in the *Journal of Policy Analysis and Management Virtual Issue*, “Home sweet home: Recent research in housing & community development policy.”
2. Nelson, A.A. (2010). Inequalities in access to credit for language minorities. In J. Baugh (Ed.), *Linguistic profiling in interdisciplinary perspective. Volume 2: Social science and legal dimensions*. John Benjamins Press, forthcoming.

Articles Under Review

1. Jiang, W., Nelson, A.A., & Vytlačil, E. (2009). Liar’s loan? Effects of origination channel and information falsification on mortgage delinquency. Recipient of the Western Finance Association’s 2010 Analysis Group Award for the Best Paper on Financial Institutions and Markets. Social Science Research Network (SSRN) Top Ten download list for the following Corporate Governance Networks: Banks; Real Estate; Governance of Special Types of Firms; Effects on Performance of Firms; Effects on Corporate Governance in Financial & Economic Crises.
2. Jiang, W., Nelson, A.A., & Vytlačil, E. (2009). Mortgage securitization and loan performance: A contrast of *ex ante* and *ex post* relations.

Policy Briefs, Reports, and Book Reviews

1. Nelson, A.A. (forthcoming, 2012). Quadruple review of the books [1] *Whither Opportunity? Rising Inequality, Schools, and Children’s Life Chances*, by Greg J. Duncan and Richard J. Murnane, Eds., [2] *School Choice Policies and Outcomes: Empirical and Philosophical Perspectives*, by Walter Feinberg and Christopher Lubienski, Eds., [3] *Charter Schools: Hope or Hype?* by Jack Buckley and Mark Schneider, and [4] *Taking Measure of Charter Schools: Better Assessments, Better Policymaking*,

Better Schools, by Julian R. Betts and Paul T. Hill, Eds. *Journal of Policy Analysis and Management*, 31(2).

2. Nelson, A.A. (2011). Review of the book *Saving Schools: From Horace Mann to Virtual Learning* by Paul E. Peterson. *Journal of Policy Analysis and Management*, 30(3).
3. Nelson, A.A. (2011). Is hindsight 20/20? Unpacking the mortgage crisis [Review of the book *Subprime Nation: American Power, Global Capital, and the Housing Bubble* by H.M. Schwartz]. Irrational markets, irrational behavior [Review of the book *Animal Spirits: How Human Psychology Drives the Economy, and Why It Matters for Global Capitalism* by G.A. Akerlof and R.J. Shiller]. *Journal of Policy Analysis and Management*, 30(2).
4. Nelson, A.A. (May, 2010). *Bailing out underwater mortgages*. School of Public and Environmental Affairs (SPEA) Insights. (Peer-reviewed.) Retrieved from http://www.indiana.edu/~spea/about_spea/policy_briefs/mortgages_nelson.pdf

Working Manuscripts

1. Nelson, A.A., & Balu, R. (2011). Local government responses to fiscal stress: Evidence from the public education sector.
2. Figlio, D., Nelson, A.A., & Ross, S. (2010). Do children lose more than a home? The effects of foreclosure on children's educational outcomes.
3. Jiang, W., Nelson, A.A., & Vytlačil, E. (2010). Nonparametric identification and estimation of a binary choice model of loan approval using only approved loans.
4. Nelson, A.A. (2010). Is there a relationship between fiscal capacity and fiscal transparency? Evidence from a survey of Indiana school business officials.
5. Nelson, A.A. (2009). Do categorical funds follow the students they target? Evidence from California. Working paper presented at the annual meeting of the American Education Finance Association.
6. Nelson, A.A., & Loeb, S. (2009). San Francisco's weighted student formula policy: Who gained and who lost?
7. Nelson, A.A. (2007). Credit scores and disparate impact.

PRESENTATIONS: (* denotes presenting author)

Competitive Conference Papers

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|------|--|
| 2012 | American Finance Association |
| 2011 | Association for Education Finance and Policy (AEFP)*
Federal Reserve Community Affairs Research Conference*
Association for Public Policy Analysis and Management (APPAM) Annual Meeting* |
| 2010 | American Economics Association (AEA) Annual Meeting*
American Education Finance Association (AEFA) Annual Meeting*
American Educational Research Association (AERA) Annual Meeting*
Moody's/New York University Annual Credit Risk Conference
Western Finance Association (WFA) Annual Meeting
University of British Columbia Summer Finance Conference
Urban Institute-Brookings Institution Tax Policy Center and Lincoln Institute of Land Policy: The Housing Crisis and Its Effect on State and Local Government*
NBER Summer Institute 2010: Working Group on Household Finance
Yale Cowles Foundation Advancing Applied Econometrics Conference
Econometric Society World Congress
FDIC-Federal Reserve System Research Symposium on Mortgage |

- Modifications and the Future of Mortgage Finance*
 Association for Public Policy Analysis and Management (APPAM) Annual Meeting*
- 2009 Association for Public Policy Analysis and Management (APPAM) Annual Meeting*
 Federal Deposit Insurance Corporation, Center for Financial Research: Improving Assessment of the Default Risk of Single-Family Mortgages
 Philadelphia Federal Reserve Bank: Recent Developments in Consumer Credit and Payments*
 NBER Summer Institute 2009: Project on Market Institutions and Financial Market Risk
- 2008 American Education Finance Association (AEFA) Annual Meeting*
 Association for Public Policy Analysis and Management (APPAM) Annual Meeting*
- 2007 American Education Finance Association (AEFA) Annual Meeting*
 Association for Public Policy Analysis and Management (APPAM) Annual Meeting*
- 2006 American Educational Research Association (AERA) Annual Meeting*
 2003 Comparative and International Education Society (CIES) Annual Meeting*
 1998 Thematic Option Undergraduate Conference, University of Southern California*

Seminar and Invited Presentations

- 2011 Dean's Research Workshop (SPEA)
 Indiana University: Business Economics and Public Policy Microeconomics Workshop
 European Responses to Economic Crisis: Lessons for the U.S.
 What Works Collaborative (Urban Institute): Housing as a Platform for Children and Education Outcomes
 University of Southern California: Lusk Center for Real Estate Research Seminar
 American Council on Consumer Interests/Center for Responsible Lending Scholar-Activist Connect Program
- 2010 School Transformation Conference, Center of Excellence in Leadership of Learning (CELL)
 SPEA Nonprofit Toolkit Symposium
 Indiana University: SPEA Fall Experience Day
 Indiana University: Governance and Management Faculty Seminar
 SPEA Dean's Council: Fall Meeting
 University of Southern California: Lusk Center for Real Estate Research Seminar
 Center for Evaluation and Education Policy (CEEP): "Emerging Issues in Education Law and Policy in Indiana" Law and Policy Conference
 Indiana University: Business Economics and Public Policy Microeconomics Workshop
 Indiana University-Purdue University Indianapolis (IUPUI): Microeconomics Seminar
- 2009 Indiana University: SPEA Spring Experience Day
 Indiana University: SPEA Policy Analysis Brown Bag
 Indiana University: SPEA Doctoral Seminar

- Indiana University: Public Finance, Budgeting, Economics and Public Policy
Analysis Faculty Group, Fall Meeting
- 2008 Learning Network and Teachers for a New Era Institute
Institute for Research on Education Policy and Practice (IREPP), Stanford
University
- 2007 Learning Network and Teachers for a New Era Institute
Using Data to Inform Instruction, Santa Clara County Office of Education
Institute for Research on Education Policy and Practice (IREPP), Stanford
University
- 2006 Linguistic Profiling and Linguistic Human Rights, Washington University in
St. Louis
- 2004 Stanford Graduate Fellows Research Symposium, Stanford University
- 2002 Educational Issues in California Forum, Stanford University

TEACHING ASSIGNMENTS:

Indiana University, School of Public and Environmental Affairs

1. V506: Statistical Analysis for Effective Decision Making (Graduate level)
Fall 2009, Fall 2010, Fall 2011 (special section for online course development)
2. V562: Public Program Evaluation (Graduate level)
Spring 2010, Fall 2010, Fall 2011, Spring 2012
3. V664: Seminar in Policy Process (Doctoral level)
Fall 2009

Stanford University School of Education

4. Introduction to Education Policy Analysis (Graduate level)
Co-Instructor with Susanna Loeb and Jorge Ruiz de Velasco, Spring 2007

Estrella Mountain Community College

5. Microeconomic Principles (Undergraduate level)
Fall 2006

PROFESSIONAL ACTIVITIES:

- 2009 – Editorial Board, *Journal of Policy Analysis and Management*
- 2011 Guest Editor, Point/Counterpoint section, “The foreclosure crisis: Causes and
consequences.” *Journal of Policy Analysis and Management*, 30(1).
- 2010 Vernon Prize Committee, *Journal of Policy Analysis and Management*

UNIVERSITY AND DEPARTMENTAL SERVICE:

Committee Service, Bloomington Campus

- 2011- Co-Chair, Economics of Education Seminar Series
- 2010-2011 Public Health Administration faculty search committee (HPER)

Committee Service, School of Public and Environmental Affairs

- 2012 - SPEA Awards Committee
Strategic Hiring Task Force, Policy Analysis/Public Finance Faculty Group
- 2011 - Ph.D. Program Committee
Health Policy faculty search committee (SPEA)
- 2010 - Chair, SPEA Working Papers Committee

- 2010 - MPA Admissions Committee
- 2010 - Policy Analysis Doctoral Qualifying Exam (question writer and grader)
- 2010 - 2011 Academic Fairness Committee
- 2010 - 2011 Health Policy faculty search committee (SPEA)
- 2009 - 2010 Policy Analysis faculty search committee (SPEA)

Student Service

- 2010 - Faculty Advisor, Education Policy Student Association (EDPOSA)

Doctoral Dissertation Committee Service

1. Lanlan Xu, Public Affairs, SPEA-IUB (Chair: Maureen Pirog)
2. Urmi Bhattacharya, Department of Economics, IUB (Chair: Pravin Trivedi)
3. Jon Stone, Department of Economics, IUB (Chair: Gerhard Glomm)
4. Russ McIntire, School of Health, Physical Education, and Recreation, IUB (Chair: Lloyd Kolbe)

REFEREE SERVICE:

Journals: *Educational Evaluation and Policy Analysis, Journal of Policy Analysis and Management, Journal of Applied Econometrics, Journal of Business Economics and Statistics, Journal of Financial Services Research, Journal of Urban Economics, Review of Economics and Statistics*

Internal: Faculty Research Support Program (FRSP)

External: Research Grants Council of Hong Kong, American Educational Research Association (AERA), Division L.

LICENSURE AND CERTIFICATION:

- 2001 California Preliminary Single Subject Credential in English

PROFESSIONAL SOCIETIES:

American Council on Consumer Interests (ACCI)

American Economics Association (AEA)

American Educational Research Association (AERA)

American Real Estate and Urban Economics Association (AREUEA)

Association for Education Finance and Policy (AEFP, formerly AEFA)

Association for Public Policy Analysis and Management (APPAM)

PUBLICITY AND MEDIA MENTIONS:

Do children lose more than a home? The effects of foreclosure on children's educational outcomes.

1. Andrews, E. (Spring, 2010). *Entering the school of hard knocks*. SPEA Magazine.
2. Indiana University News Room, June 21, 2010. *IU Bloomington faculty receive financial boost from campus for research*.
3. Rueben, K., & Lei, S. (October, 2010). *What the housing crisis means for state and local governments*. Land Lines, Lincoln Institute of Land Policy.
4. Inside Indiana Business, February 7, 2011
5. ABC News, February 8, 2011
6. WXOW ABC19 News, February 8, 2011
7. CBS News, February 8, 2011
8. MSNBC.com, February 8, 2011
9. The Chicago Tribune, February 8, 2011

10. Indiana Public Media, February 8, 2011
11. The Washington Examiner, February 8, 2011
12. The San Francisco Examiner, February 8, 2011
13. FOX19.com, February 8, 2011
14. NBC13 WTHR.com, February 8, 2011
15. WISHTV.com, February 8, 2011
16. Columbia Daily Tribune, February 8, 2011
17. The Oklahoman, February 8, 2011
18. Daily Herald, February 8, 2011
19. Kokomo Tribune, February 8, 2011
20. Fort Wayne Daily News, February 8, 2011
21. The News-Sentinel of Fort Wayne, February 8, 2011
22. The Greenfield Reporter, February 8, 2011
23. The Journal Gazette, February 8, 2011
24. Valley News Live, February 8, 2011
25. The Indianapolis Star, February 9, 2011
26. MacArthur Foundation Press Release, February 14, 2011
27. New York University Wagner School Press Release, February 14, 2011
28. IU News Room, February 14, 2011
29. Herald Times, February 14, 2011
30. High Beam Research, February 14, 2011
31. North West Florida Daily News, February 14, 2011
32. The Daily Northwestern, February 17, 2011
33. The Indiana Daily Student, February 20, 2011
34. Fort Wayne Daily News, February 25, 2011
35. Mortgage Crisis Job Training Program: Keeping Our Homes Newsletter, March 2011

Mortgage securitization and loan performance: A contrast of *ex ante* and *ex post* relations.

1. C-SPAN2, October 26, 2010
2. The Kiffmeister Chronicles, October 27, 2010

Liar's Loan? Effects of origination channel and information falsification on mortgage delinquency.

1. Business Week, July 21, 2009
2. Seeking Alpha, July 23, 2009
3. 'Credit Cycle Risk,' ISO Review, August 2009
4. Columbia Business School Feature, August 31, 2009
5. WSJ.com, September 1, 2009
6. Steve Sailer's iSteve Blog, September 3, 2009
7. MortgageNews Daily, Mortgage Daily, Mortgage Chronicle, September 2, 2009
8. Center for Responsible Lending Research Comment, September 24, 2009
9. MoneyShow, October 1, 2009
10. Real Estate Channel, March 30, 2010
11. Berlin, M. (Q1 2010). *Recent developments in consumer credit and payments*. Federal Reserve Bank of Philadelphia Business Review.
12. 'Liar's Loan study wins second annual Analysis Group WFA Award,' Analysis Group Press Release, June 24, 2010
13. Lisa Schweitzer Sustainable Cities and Transport blog, August 17, 2010

Bailing out underwater mortgages.

1. Indiana University News Room, June 1, 2010
2. Indiana Daily Student, June 1, 2010
3. WFIU News Interview, Bloomington, IN, June 2, 2010
4. Indiana Public Media, Bloomington, IN, June 2, 2010
5. Loanworkout.org, June 2010
6. WTRC FM Interview, South Bend, IN; 95.3 MNC, Michiana's News Channel, June 3, 2010

Credit Scores, race, and residential sorting.

1. National Affairs, December 21, 2009
2. Indiana University News Room, March 1, 2010
3. KCMS News, Northridge, CA, March 10, 2010

Additional Media

1. 'Liar's Loans' Make a Comeback,' Forbes.com, July 8, 2010
2. 'The South: We're poor, overweight—and we've got low credit scores,' Creditcards.com, September 30, 2010
3. 'IU conference to examine European, U.S. responses to economic crisis.' Indiana University News Room, April 7, 2011
4. 'Faculty Profile: Ashlyn Aiko Nelson.' Rice Paper (a semi-annual publication of Indiana University's Asian Cultural Center), Spring 2011.
5. Indiana Public Media (Indiana NPR and PBS). 'Response to Indiana Superintendent of Public Instruction Tony Bennett's State of Education Address.' 30 minute response, aired throughout Indiana on radio and television from September 15-20, 2011.
6. Indiana Public Media, All Things Considered. 'Indiana's school vouchers cover tuition for parents who can pay on their own.' September 16, 2011.
7. 'Indiana's school vouchers cover tuition for parents who can pay on their own.' StateImpact Indiana, September 19, 2011.
8. National Public Radio, Morning Edition. 'Detractors: Ind. voucher system promotes religion.' September 23, 2011.
9. 'EDPOSA increases education policy awareness,' Indiana Daily Student, October 5, 2011.
10. 'The five poorest school districts in Indiana,' StateImpact Indiana, October 13, 2011.
11. 'Are Indiana's "rich" school districts getting richer?' StateImpact Indiana, October 26, 2011.
12. 'Why Governor Daniels thinks small school districts should consolidate.' StateImpact Indiana, October 26, 2011.