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ACADEMIC BACKGROUND

Ph.D. University of Alabama, Economics, May 2014
M.A. Duke University, Economics, May 2007
B.A. Eastern New Mexico University, Business & CIS, December 2004

ACADEMIC EXPERIENCE

Associate Professor, Miami University (2021 – Present)
Assistant Professor, Miami University (2014 – 2021)

PROFESSIONAL EXPERIENCE

Analyst, Credit Suisse – Valuation and Risk Group (2007 – 2009)

DISSERTATION

“Essays on Housing, Unemployment, and Monetary Policy.” Committee members: Robert Reed (Chair), Paul Pecorino, Gary Hoover, Leonard Zumpano, and William Jackson III.

PUBLICATIONS IN REFEREED JOURNALS

Dao Bui, K., & Ume, E. (2019). Credit Constraints and Labor Supply: Evidence from Bank Branching Deregulation. *Economic Inquiry*, 58(1), 335-360.

Reed, R.R., & Ume, E. (2018). Housing, Stochastic Liquidity Preference, and Monetary Policy. *Journal of Macroeconomics*, 60, 138-162.

Ume, E., & Williams, M.J. (2018). The Differential Impact of Monetary Policy on Blacks and Whites since the Great Recession. *Journal of Economics, Race, and Policy*, pp 1-13, <https://doi.org/10.1007/s41996-018-0010-z>.

LaRue, A., Reed, R.R., & Ume, E. (2018). Mortgage Recourse Provisions and Housing Prices. *Regional Science and Urban Economics*, 73, 99-111.

Ume, E. (2017). The Impact of Monetary Policy on Housing Market Activity: An Assessment using Sign Restrictions. *Economic Modelling*, 68, 23-31.

Boulware, K.D., Reed, R.R., & Ume, E. (2016). Human Capital Investment under Quasi-Geometric Discounting. *Economics Bulletin*, 36 (4), 1986-1992.

Reed, R.R., & Ume, E. (2016). Housing and Unemployment: The Search for the American Dream. *Journal of Macroeconomics*, 48, 72-86.

Boulware, K.D., Reed, R.R., & Ume, E. (2013). Time Inconsistency and the Long-Run Effects of Inflation. *Economics Letters*, 120 (2), 267-270.

OTHER PUBLICATIONS

Ume, E. & Stockly, S. (2012). Pathology, Dysfunction, and Inequality. *Encyclopedia of Race and Racism 2nd Edition*. Macmillan Reference USA.

WORKING PAPERS

Nalawade, Y. & Ume, E. "Credit Constraints and the Risk-Sharing Role of Marriage: Evidence from a Quasi-Natural Experiment."

Garcia, R.E., & Ume, E. "Bank Deregulation and Private Health Insurance."

Garcia, R.E., & Ume, E. "Credit Expansion and Job Displacement."

Ume, E. "Bank Competition, Monetary Policy, and Unemployment."

Reed, R.R., & Ume, E. "Mortgage Recourse Provisions, Liquidity Risk, and Consumer Lending."

Ghossoub, E., Reed, R.R., & Ume, E. "Bank Competition and Firm Capital Structure."

WORKS IN PROGRESS

Miller, A. & Ume, E. "Bank Competition, Monetary Policy and Regional Business Cycles."

Rosenberg, R. & Ume, E. "Bank Competition and Monetary Policy Transmission."

CONFERENCE PRESENTATIONS

2017: Society of Labor Economists (SOLE) Annual Meeting.
Western Economic Association International (WEAI) Annual Meeting
Society of the Economics of the Household (SEHO) Annual Meeting
Southern Economic Association (SEA) Annual Meeting

2018: Western Economic Association International (WEAI) Annual Meeting

2020: Southern Economics Association (SEA) Annual Meeting

2023: Institute of Research on Poverty (IRP) Summer Workshop

2024: Allied Social Science Association (ASSA) Annual Meeting

2024: Western Economic Association International (WEAI) Annual Meeting

COURSES TAUGHT

Miami University – Economics Undergraduate (Fall 2014 – Present):

Principles of Macroeconomics:	Fall 2014, 2020, 2021 Spring 2014, 2015, 2022
Money and Banking:	Fall 2015, 2018, 2019, 2020, 2021, 2022, 2023, 2024 Spring 2014, 2015, 2016, 2017, 2018, 2021, 2022, 2023
Current Macroeconomic Issues:	Fall 2020 Spring 2016, 2017, 2018, 2019, 2020, 2021
Intermediate Macroeconomic Theory:	Fall 2022 Spring 2023

STUDENT ADVISING

Miami University – Masters in Economics:

2023:	Jackson Neidich (Chair)
2020:	Erik Nielsen (Chair)
2016:	Kien Dao Bui (Chair)
2015:	Melissa Magdefrau (Reader)

SERVICE TO THE DEPARTMENT

2014-2015:	Assistant Supervisor to Economics Club
2014-Present:	Advisor to Arts and Science Economics Minors/Majors
2015-2016:	Faculty Supervisor to Economics Club
2019-2020:	Chair of Macro Search Committee
2021-Present:	Chair of the Associate TCPL Committee
2023-Present:	Chair of Academic Appeals

COMMUNITY ENGAGEMENT

2020-Present:	Ohio Economic Experts Panel
2020-Present:	Duke University (Dept. of Economics) Master's Alumni Advisory Board

PROFESSIONAL ASSOCIATIONS

National Economics Association (NEA) member
American Economic Associations (AEA) member