

# Stephanie Georgina Johnson

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<b>Contact Information</b>	Janice and Robert McNair Hall Rice University 1900 Rice Boulevard Houston, TX 77005	<a href="mailto:stephanie.g.johnson@rice.edu">stephanie.g.johnson@rice.edu</a> Citizenship: Australia, U.K.
<b>Academic Positions</b>	Assistant Professor of Finance, Jones School of Business, Rice University 2019 – present	
<b>Education</b>	Ph.D., Economics, Northwestern University, 2019 Dissertation: Essays in Household Finance Committee: Matthias Doepke (Chair), Martin Eichenbaum, John Mondragon, Lorenz Kueng. M.A., Economics, Northwestern University, 2014 Bachelor of Economics (First Class Honours), University of Tasmania, 2010	
<b>Working Papers</b>	'Financial Returns to Household Inventory Management' with Scott Baker and Lorenz Kueng 'Mortgage Leverage and House Prices' 'Are Mortgage Regulations Affecting Entrepreneurship?' 'Financial Technology and the 1990s Housing Boom'	
<b>Publications</b>	'Regulating Household Leverage' with Anthony DeFusco and John Mondragon (2020) <i>The Review of Economic Studies</i> 87(2), 914-958 'Shopping for Lower Sales Tax Rates' with Scott Baker and Lorenz Kueng <i>Forthcoming at the American Economic Journal: Macroeconomics</i>	
<b>Fellowships &amp; Awards</b>	American Urban Economics and Real Estate Association Dissertation Award, 2019 CEPR Household Finance Network Student Prize, 2018 MFA Student Travel Grant, 2018 AFA Student Travel Grant, 2018 Kauffman Dissertation Fellowship, 2018 Cubist Systematic Strategies Ph.D. Candidate Award for Outstanding Research, 2017 University Medal, 2010	
<b>Experience</b>	Research Assistant, Prof. Scott Baker, Kellogg School of Management, 2015–2018 Research Assistant, Prof. Lorenz Kueng, Kellogg School of Management, 2015–2018 Teaching Assistant, Northwestern University, 2014–2015 Senior Analyst, Financial Stability Department, Reserve Bank of Australia, 2013 Analyst, Financial Stability Department, Reserve Bank of Australia, 2012 – 2013 Economist, Economic Research Department, Reserve Bank of Australia, 2011 – 2012 Cadet, Economic Research Department, Reserve Bank of Australia, 2009 – 2010	

**Presentations**

2020: Conference on New Consumption Data, European Conference on Household Finance, UEA Annual Meeting, Federal Reserve Bank of Dallas.

2019: University of Washington, Rice University, Notre Dame, University of Rochester, University of Maryland, Federal Reserve Bank of Richmond, University of Colorado Boulder, University of Connecticut, University of Pennsylvania, Texas A&M, Cornell, NYU Stern Conference on Household Finance, Copenhagen Macro Days, JPMorgan Chase Institute Conference on Economic Research, UEA Annual Meeting, Freddie Mac, FDIC Consumer Research Symposium, Advances in Applied Macro-Finance Conference.

2018: UNSW, University of Sydney, University of Melbourne, Central Bank of Ireland Workshop, Bundesbank International Conference on Household Finance, OSU PhD Conference on Real Estate, CEPR European Workshop on Household Finance, MEA Annual Meeting, MFA Annual Meeting, AEA Annual Meeting, AFA PhD Poster Session.

2017: Australasian Finance and Banking Conference, WFA Annual Meeting, Federal Reserve Bank of Cleveland Policy Summit, CEPR European Workshop on Household Finance, MEA Annual Meeting.

**Invited Discussions**

Alex He & Daniel le Maire: "*Household Liquidity Constraints and Labor Market Outcomes: Evidence from a Danish Mortgage Reform*" (WFA, 2020)

Nitzan Tzur-Ilan: "*Unintended Consequences of LTV Limits on Credit and Housing Choices*" (AREUEA-ASSA, 2020)

Elliot Anenberg & Daniel Ringo: "*The Propagation of Demand Shocks through Housing Markets*" (Federal Reserve Bank of Atlanta Real Estate Conference, 2019)

**Referee**

AEJ: Macroeconomics, The Economic Journal, Journal of Banking and Finance, Journal of Empirical Finance, Journal of Finance, Journal of Housing Economics, Journal of Money, Credit and Banking, Management Science, Review of Economic Dynamics, Real Estate Economics, Review of Financial Studies.

**Languages**

English (fluent)