Vincent W Yao

List of Publications by Year in descending order

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Version: 2024-02-01

840776 839539 1,853 37 11 18 citations h-index g-index papers 43 43 43 650 all docs docs citations times ranked citing authors

#	Article	IF	Citations
1	The contagion effect of foreclosed properties. Journal of Urban Economics, 2009, 66, 164-178.	4.4	358
2	Interest Rate Pass-Through: Mortgage Rates, Household Consumption, and Voluntary Deleveraging. American Economic Review, 2017, 107, 3550-3588.	8.5	308
3	Spillover Effects of Foreclosures on Neighborhood Property Values. Journal of Real Estate Finance and Economics, 2009, 38, 387-407.	1.5	266
4	Foreclosure externalities: New evidence. Journal of Urban Economics, 2015, 87, 42-56.	4.4	146
5	Systematic mistakes in the mortgage market and lack of financial sophistication. Journal of Financial Economics, 2017, 123, 42-58.	9.0	120
6	Why Do Borrowers Make Mortgage Refinancing Mistakes?. Management Science, 2016, 62, 3494-3509.	4.1	102
7	Fintech Borrowers: Lax Screening or Cream-Skimming?. Review of Financial Studies, 2021, 34, 4565-4618.	6.8	89
8	Collateral Valuation and Borrower Financial Constraints: Evidence from the Residential Real Estate Market. Management Science, 2015, 61, 2220-2240.	4.1	74
9	The foreclosure discount: Myth or reality?. Journal of Urban Economics, 2012, 71, 204-218.	4.4	42
10	Collateral pledge, sunk-cost fallacy and mortgage default. Journal of Financial Intermediation, 2015, 24, 636-652.	2.5	25
11	Model Stability and the Subprime Mortgage Crisis. Journal of Real Estate Finance and Economics, 2012, 45, 545-568.	1.5	19
12	Housing Tenure and Mortgage Choice. Journal of Real Estate Finance and Economics, 2011, 42, 162-180.	1.5	13
13	The Limits of Regulation: Appraisal Bias in the Mortgage Market. SSRN Electronic Journal, 0, , .	0.4	13
14	Lender Steering in Residential Mortgage Markets. Real Estate Economics, 2020, 48, 446-475.	1.7	12
15	Fintech Borrowers: Lax-Screening or Cream-Skimming?. SSRN Electronic Journal, 0, , .	0.4	10
16	The pass-through of uncertainty shocks to households. Journal of Financial Economics, 2022, 145, 85-104.	9.0	9
17	Why Do Borrowers Make Mortgage Refinancing Mistakes?. SSRN Electronic Journal, 0, , .	0.4	8
18	Gender difference and intra-household economic power in mortgage signing order. Journal of Financial Intermediation, 2018, 36, 86-100.	2.5	8

#	Article	IF	CITATIONS
19	Can regulation de-bias appraisers?. Journal of Financial Intermediation, 2020, 44, 100827.	2.5	8
20	Relational Contracts, Reputational Concerns, and Appraiser Behavior: Evidence from the Housing Market. SSRN Electronic Journal, 0, , .	0.4	8
21	Systematic Mistakes of Borrowers in the Mortgage Markets. SSRN Electronic Journal, 2014, , .	0.4	7
22	Financial Decision Making When Buying and Owning a Home. SSRN Electronic Journal, 0, , .	0.4	7
23	Banking Competition and Shrouded Attributes: Evidence from the US Mortgage Market. SSRN Electronic Journal, 0, , .	0.4	7
24	Collateral Valuation and Borrower Financial Constraints: Evidence from the Residential Real Estate Market. SSRN Electronic Journal, 0, , .	0.4	6
25	Collateral Valuation and Borrower Financial Constraints: Evidence from the Residential Real-Estate Market. SSRN Electronic Journal, 0, , .	0.4	5
26	Mortgage Rates, Household Balance Sheets, and the Real Economy. SSRN Electronic Journal, 2014, , .	0.4	4
27	Collateral Pledge, Sunk-Cost Fallacy and Mortgage Default. SSRN Electronic Journal, 0, , .	0.4	3
28	Financial Literacy and Mortgage Credit: Evidence from the Recent Mortgage Market Crisis. SSRN Electronic Journal, $0, , .$	0.4	3
29	Sunk Costs and Mortgage Default. SSRN Electronic Journal, 0, , .	0.4	2
30	Introduction to the special issue: Transportation investment and economic development. Annals of Regional Science, 2008, 42, 501-503.	2.1	1
31	Foreclosure Externalities: Some New Evidence. SSRN Electronic Journal, 0, , .	0.4	1
32	Who Bears the Pen? Relative Income and Gender Gap in Mortgage Signing Order. SSRN Electronic Journal, 0, , .	0.4	1
33	Asset Securitization and Mortgage Steering. SSRN Electronic Journal, 2015, , .	0.4	0
34	The Impact of Investors on Housing Values and Markets. SSRN Electronic Journal, 0, , .	0.4	0
35	Do People Leave Money on the Table? Evidence from Joint Mortgage Applications and the Minimum FICO Rule. FEDS Notes, 2016, 2016, .	0.7	0
36	The Political Economy of Loan Modification. SSRN Electronic Journal, 0, , .	0.4	0

#	Article	IF	CITATIONS
37	Deadly Subprime Credit. SSRN Electronic Journal, 0, , .	0.4	0