

Vincent W Yao

List of Publications by Year in descending order

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Version: 2024-02-01

37
papers

1,853
citations

840776

11
h-index

839539

18
g-index

43
all docs

43
docs citations

43
times ranked

650
citing authors

#	ARTICLE	IF	CITATIONS
1	The pass-through of uncertainty shocks to households. <i>Journal of Financial Economics</i> , 2022, 145, 85-104.	9.0	9
2	Fintech Borrowers: Lax Screening or Cream-Skimming?. <i>Review of Financial Studies</i> , 2021, 34, 4565-4618.	6.8	89
3	Lender Steering in Residential Mortgage Markets. <i>Real Estate Economics</i> , 2020, 48, 446-475.	1.7	12
4	Can regulation de-bias appraisers?. <i>Journal of Financial Intermediation</i> , 2020, 44, 100827.	2.5	8
5	Gender difference and intra-household economic power in mortgage signing order. <i>Journal of Financial Intermediation</i> , 2018, 36, 86-100.	2.5	8
6	Interest Rate Pass-Through: Mortgage Rates, Household Consumption, and Voluntary Deleveraging. <i>American Economic Review</i> , 2017, 107, 3550-3588.	8.5	308
7	Systematic mistakes in the mortgage market and lack of financial sophistication. <i>Journal of Financial Economics</i> , 2017, 123, 42-58.	9.0	120
8	Why Do Borrowers Make Mortgage Refinancing Mistakes?. <i>Management Science</i> , 2016, 62, 3494-3509.	4.1	102
9	Do People Leave Money on the Table? Evidence from Joint Mortgage Applications and the Minimum FICO Rule. <i>FEDS Notes</i> , 2016, 2016, .	0.7	0
10	Collateral pledge, sunk-cost fallacy and mortgage default. <i>Journal of Financial Intermediation</i> , 2015, 24, 636-652.	2.5	25
11	Asset Securitization and Mortgage Steering. <i>SSRN Electronic Journal</i> , 2015, , .	0.4	0
12	Collateral Valuation and Borrower Financial Constraints: Evidence from the Residential Real Estate Market. <i>Management Science</i> , 2015, 61, 2220-2240.	4.1	74
13	Foreclosure externalities: New evidence. <i>Journal of Urban Economics</i> , 2015, 87, 42-56.	4.4	146
14	Systematic Mistakes of Borrowers in the Mortgage Markets. <i>SSRN Electronic Journal</i> , 2014, , .	0.4	7
15	Mortgage Rates, Household Balance Sheets, and the Real Economy. <i>SSRN Electronic Journal</i> , 2014, , .	0.4	4
16	Model Stability and the Subprime Mortgage Crisis. <i>Journal of Real Estate Finance and Economics</i> , 2012, 45, 545-568.	1.5	19
17	The foreclosure discount: Myth or reality?. <i>Journal of Urban Economics</i> , 2012, 71, 204-218.	4.4	42
18	Housing Tenure and Mortgage Choice. <i>Journal of Real Estate Finance and Economics</i> , 2011, 42, 162-180.	1.5	13

#	ARTICLE	IF	CITATIONS
19	Spillover Effects of Foreclosures on Neighborhood Property Values. Journal of Real Estate Finance and Economics, 2009, 38, 387-407.	1.5	266
20	The contagion effect of foreclosed properties. Journal of Urban Economics, 2009, 66, 164-178.	4.4	358
21	Introduction to the special issue: Transportation investment and economic development. Annals of Regional Science, 2008, 42, 501-503.	2.1	1
22	Why Do Borrowers Make Mortgage Refinancing Mistakes?. SSRN Electronic Journal, 0, , .	0.4	8
23	Collateral Pledge, Sunk-Cost Fallacy and Mortgage Default. SSRN Electronic Journal, 0, , .	0.4	3
24	Financial Decision Making When Buying and Owning a Home. SSRN Electronic Journal, 0, , .	0.4	7
25	Sunk Costs and Mortgage Default. SSRN Electronic Journal, 0, , .	0.4	2
26	Collateral Valuation and Borrower Financial Constraints: Evidence from the Residential Real-Estate Market. SSRN Electronic Journal, 0, , .	0.4	5
27	Collateral Valuation and Borrower Financial Constraints: Evidence from the Residential Real Estate Market. SSRN Electronic Journal, 0, , .	0.4	6
28	The Limits of Regulation: Appraisal Bias in the Mortgage Market. SSRN Electronic Journal, 0, , .	0.4	13
29	Banking Competition and Shrouded Attributes: Evidence from the US Mortgage Market. SSRN Electronic Journal, 0, , .	0.4	7
30	Relational Contracts, Reputational Concerns, and Appraiser Behavior: Evidence from the Housing Market. SSRN Electronic Journal, 0, , .	0.4	8
31	Fintech Borrowers: Lax-Screening or Cream-Skimming?. SSRN Electronic Journal, 0, , .	0.4	10
32	Foreclosure Externalities: Some New Evidence. SSRN Electronic Journal, 0, , .	0.4	1
33	Financial Literacy and Mortgage Credit: Evidence from the Recent Mortgage Market Crisis. SSRN Electronic Journal, 0, , .	0.4	3
34	Who Bears the Pen? Relative Income and Gender Gap in Mortgage Signing Order. SSRN Electronic Journal, 0, , .	0.4	1
35	The Impact of Investors on Housing Values and Markets. SSRN Electronic Journal, 0, , .	0.4	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