

# Sumit Agarwal

## List of Publications by Year in descending order

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Version: 2024-02-01

207  
papers

8,198  
citations

101384

36  
h-index

98622

67  
g-index

226  
all docs

226  
docs citations

226  
times ranked

2921  
citing authors

#	ARTICLE	IF	CITATIONS
1	The impact of ride-hail surge factors on taxi bookings. <i>Transportation Research Part C: Emerging Technologies</i> , 2022, 136, 103508.	3.9	11
2	Minimum wage increases and eviction risk. <i>Journal of Urban Economics</i> , 2022, 129, 103421.	2.4	3
3	Information Saliency and Mispricing in Housing. <i>Management Science</i> , 2022, 68, 9082-9106.	2.4	1
4	Mortgage Debt, Hand-to-Mouth Households, and Monetary Policy Transmission. <i>Review of Finance</i> , 2022, 26, 487-520.	3.2	7
5	Water conservation through plumbing and nudging. <i>Nature Human Behaviour</i> , 2022, 6, 858-867.	6.2	4
6	Consumption response to temporary price shock: Evidence from Singapore's annual sale event. <i>Journal of Financial Intermediation</i> , 2022, , 100966.	1.4	2
7	Inflation expectations of households and the upgrading channel. <i>Journal of Monetary Economics</i> , 2022, 128, 124-138.	1.8	2
8	Diagnosis of Hepatopulmonary Syndrome in a Large Integrated Health System. <i>Clinical Gastroenterology and Hepatology</i> , 2021, 19, 2370-2378.	2.4	13
9	Interest Rate Pass-Through and Consumption Response: The Deposit Channel. <i>Review of Economics and Statistics</i> , 2021, 103, 922-938.	2.3	4
10	Government Employment Guarantee, Labor Supply, and Firms' Reaction: Evidence from the Largest Public Workfare Program in the World. <i>Journal of Financial and Quantitative Analysis</i> , 2021, 56, 409-442.	2.0	8
11	Hedonic Price of Housing Space. <i>Real Estate Economics</i> , 2021, 49, 574-609.	1.0	2
12	Information disclosure and the choice between arm's-length and inside debt. <i>Journal of Monetary Economics</i> , 2021, 117, 1008-1022.	1.8	4
13	Timing to the Statement: Understanding Fluctuations in Consumer Credit Use. <i>Management Science</i> , 2021, 67, 5124-5144.	2.4	7
14	Fortunes of Dragons: Cohort size effects on life outcomes. <i>Population Studies</i> , 2021, 75, 191-207.	1.1	4
15	Disaggregated Sales and Stock Returns. <i>Management Science</i> , 2021, 67, 7167-7183.	2.4	12
16	Tracking the pulse of a city's 3D real estate price heat maps. <i>Journal of Regional Science</i> , 2021, 61, 543-569.	2.1	4
17	Thy Neighbor's Misfortune: Peer Effect on Consumption. <i>American Economic Journal: Economic Policy</i> , 2021, 13, 1-25.	1.5	9
18	Mortgage Brokers and the Effectiveness of Regulatory Oversight. <i>Management Science</i> , 2021, 67, 5278-5300.	2.4	3

#	ARTICLE	IF	CITATIONS
19	Assessment of Online Food Ordering and Delivery in Singapore During the COVID-19 Pandemic. JAMA Network Open, 2021, 4, e2126466.	2.8	8
20	Impact of temperature on morbidity: New evidence from China. Journal of Environmental Economics and Management, 2021, 109, 102495.	2.1	20
21	Impact of transboundary air pollution on service quality and consumer satisfaction. Journal of Economic Behavior and Organization, 2021, 192, 357-380.	1.0	9
22	Lender Steering in Residential Mortgage Markets. Real Estate Economics, 2020, 48, 446-475.	1.0	12
23	Age of Decision: Pension Savings Withdrawal and Consumption and Debt Response. Management Science, 2020, 66, 43-69.	2.4	27
24	Can regulation de-bias appraisers?. Journal of Financial Intermediation, 2020, 44, 100827.	1.4	8
25	Peers' Income and Financial Distress: Evidence from Lottery Winners and Neighboring Bankruptcies. Review of Financial Studies, 2020, 33, 433-472.	3.7	40
26	The impact of transboundary haze pollution on household utilities consumption. Energy Economics, 2020, 85, 104591.	5.6	28
27	Financial Inclusion and Financial Technology. , 2020, , 307-346.		8
28	FinTech and household finance: a review of the empirical literature. China Finance Review International, 2020, 10, 361-376.	4.1	65
29	In the mood to consume: Effect of sunshine on credit card spending. Journal of Banking and Finance, 2020, 121, 105960.	1.4	12
30	Preferences of public transit commuters: Evidence from smart card data in Singapore. Journal of Urban Economics, 2020, 120, 103288.	2.4	7
31	Tax evasion, capital gains taxes, and the housing market. Journal of Public Economics, 2020, 188, 104222.	2.2	19
32	Financial Education versus Costly Counseling: How to Dissuade Borrowers from Choosing Risky Mortgages?. American Economic Journal: Economic Policy, 2020, 12, 1-32.	1.5	12
33	FinTech, Lending and Payment Innovation: A Review. Asia-Pacific Journal of Financial Studies, 2020, 49, 353-367.	0.6	69
34	Disguised corruption: Evidence from consumer credit in China. Journal of Financial Economics, 2020, 137, 430-450.	4.6	49
35	Borrowing. , 2020, , 247-278.		0
36	Payment. , 2020, , 221-246.		0

#	ARTICLE	IF	CITATIONS
37	Saving. , 2020, , 29-96.		0
38	Environmental regulation as a double-edged sword for housing markets: Evidence from the NO Budget Trading Program. Journal of Environmental Economics and Management, 2019, 96, 286-309.	2.1	14
39	Rationality in the consumer credit market. , 2019, , 121-139.		2
40	Matching in Housing Markets: The Role of Ethnic Social Networks. Review of Financial Studies, 2019, 32, 3958-4004.	3.7	33
41	Mobile Wallet and Entrepreneurial Growth. AEA Papers and Proceedings American Economic Association, 2019, 109, 48-53.	0.7	35
42	Do real estate agents have information advantages in housing markets?. Journal of Financial Economics, 2019, 134, 715-735.	4.6	48
43	Holdup by Junior Claimholders: Evidence from the Mortgage Market. Journal of Financial and Quantitative Analysis, 2019, 54, 247-274.	2.0	8
44	Job displacement and financial outcomes. Economics Letters, 2019, 177, 18-21.	0.9	3
45	Gender difference and intra-household economic power in mortgage signing order. Journal of Financial Intermediation, 2018, 36, 86-100.	1.4	8
46	Benefits of relationship banking: Evidence from consumer credit markets. Journal of Monetary Economics, 2018, 96, 16-32.	1.8	66
47	Do Banks Pass through Credit Expansions to Consumers Who want to Borrow?*. Quarterly Journal of Economics, 2018, 133, 129-190.	3.8	125
48	Strategic Sequential Bidding for Government Land Auction Sales “ Evidence from Singapore. Journal of Real Estate Finance and Economics, 2018, 57, 535-565.	0.8	12
49	Mobile Wallet and Entrepreneurial Growth. SSRN Electronic Journal, 2018, , .	0.4	1
50	Tax Evasion, Capital Gains Taxes, and the Housing Market. SSRN Electronic Journal, 2018, , .	0.4	1
51	Blessing in Disguise? Environmental Shocks and Performance Enhancement. SSRN Electronic Journal, 2018, , .	0.4	1
52	Disaggregated Sales and Stock Returns. SSRN Electronic Journal, 2018, , .	0.4	3
53	The Politics of Foreclosures. Journal of Finance, 2018, 73, 2677-2717.	3.2	32
54	Loan prospecting and the loss of soft information. Journal of Financial Economics, 2018, 129, 608-628.	4.6	81

#	ARTICLE	IF	CITATIONS
55	Effects of government bailouts on mortgage modification. Journal of Banking and Finance, 2018, 93, 54-70.	1.4	7
56	The effect of advertising on home equity credit choices. , 2018, , .		2
57	How does working in a finance profession affect mortgage delinquency?. Journal of Banking and Finance, 2017, 78, 1-13.	1.4	17
58	Policy Intervention in Debt Renegotiation: Evidence from the Home Affordable Modification Program. Journal of Political Economy, 2017, 125, 654-712.	3.3	210
59	Nudges from school children and electricity conservation: Evidence from the "Project Carbon Zero" campaign in Singapore. Energy Economics, 2017, 61, 29-41.	5.6	28
60	Consumption Responses to Temporary Tax Incentives: Evidence from State Sales Tax Holidays. American Economic Journal: Economic Policy, 2017, 9, 1-27.	1.5	34
61	What Shapes Consumer Choice and Financial Products? A Review. Annual Review of Financial Economics, 2017, 9, 127-146.	2.5	23
62	Systematic mistakes in the mortgage market and lack of financial sophistication. Journal of Financial Economics, 2017, 123, 42-58.	4.6	120
63	Access to Home Equity and Consumption: Evidence from a Policy Experiment. Review of Economics and Statistics, 2017, 99, 40-52.	2.3	82
64	Risk Avoidance and Environmental Hazard: Effects of the Transboundary Haze Pollution in Singapore. SSRN Electronic Journal, 2017, , .	0.4	1
65	The Effectiveness of Housing Collateral Tightening Policy. SSRN Electronic Journal, 2017, , .	0.4	5
66	The Politics of Foreclosures. SSRN Electronic Journal, 2017, , .	0.4	2
67	Banking the Unbanked: What Do 255 Million New Bank Accounts Reveal about Financial Access?. SSRN Electronic Journal, 2017, , .	0.4	30
68	What Shapes Consumer Choice and Financial Products? - A Review. SSRN Electronic Journal, 2016, , .	0.4	0
69	School allocation rules and housing prices: A quasi-experiment with school relocation events in Singapore. Regional Science and Urban Economics, 2016, 58, 42-56.	1.4	42
70	Joint liability lending and credit risk: Evidence from the home equity market. , 2016, 32, 47-66.		5
71	Playing the Boys Game: Golf Buddies and Board Diversity. American Economic Review, 2016, 106, 272-276.	4.0	58
72	Why Do Borrowers Make Mortgage Refinancing Mistakes?. Management Science, 2016, 62, 3494-3509.	2.4	102

#	ARTICLE	IF	CITATIONS
73	Impact of electronic road pricing (ERP) changes on transport modal choice. <i>Regional Science and Urban Economics</i> , 2016, 60, 1-11.	1.4	29
74	The Information Value of Credit Rating Action Reports: A Textual Analysis. <i>Management Science</i> , 2016, 62, 2218-2240.	2.4	67
75	Rushing into the American Dream? House Prices Growth and the Timing of Homeownership. <i>Review of Finance</i> , 2016, 20, 2183-2218.	3.2	20
76	The Hidden Peril: The Role of the Condo Loan Market in the Recent Financial Crisis. <i>Review of Finance</i> , 2016, 20, 467-500.	3.2	14
77	Effects of construction activities on residential electricity consumption: Evidence from Singapore's public housing estates. <i>Energy Economics</i> , 2016, 55, 101-111.	5.6	20
78	Selection of Post-Disaster Humanitarian Logistics Structure Using AHP Approach. <i>Springer Proceedings in Business and Economics</i> , 2016, , 227-237.	0.3	1
79	An Empirical Analysis of Information Asymmetry in Home Equity Lending. <i>Journal of Financial Services Research</i> , 2016, 49, 101-119.	0.6	9
80	Collateral pledge, sunk-cost fallacy and mortgage default. <i>Journal of Financial Intermediation</i> , 2015, 24, 636-652.	1.4	25
81	The Composition Effect of Consumption around Retirement: Evidence from Singapore. <i>American Economic Review</i> , 2015, 105, 426-431.	4.0	18
82	The Subprime Virus. <i>Real Estate Economics</i> , 2015, 43, 891-915.	1.0	16
83	Asset Securitization and Mortgage Steering. <i>SSRN Electronic Journal</i> , 2015, , .	0.4	0
84	Do Banks Pass Through Credit Expansions? Asymmetric Information and the Marginal Profitability of Consumer Lending During the Great Recession. <i>SSRN Electronic Journal</i> , 2015, , .	0.4	13
85	How Does Financial Literacy Affect Mortgage Default?. <i>SSRN Electronic Journal</i> , 2015, , .	0.4	4
86	Collateral Valuation and Borrower Financial Constraints: Evidence from the Residential Real Estate Market. <i>Management Science</i> , 2015, 61, 2220-2240.	2.4	74
87	Financial literacy and financial planning: Evidence from India. , 2015, 27, 4-21.		78
88	Do Consumers Choose the Right Credit Contracts?. <i>Review of Corporate Finance Studies</i> , 2015, 4, 239-257.	1.4	64
89	Regulating Consumer Financial Products: Evidence from Credit Cards *. <i>Quarterly Journal of Economics</i> , 2015, 130, 111-164.	3.8	268
90	Impact of electronic road pricing on real estate prices in Singapore. <i>Journal of Urban Economics</i> , 2015, 90, 50-59.	2.4	17

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91	Systematic Mistakes of Borrowers in the Mortgage Markets. SSRN Electronic Journal, 2014, , .	0.4	7
92	The Composition Effect of Consumption around Retirement: Evidence from Singapore. SSRN Electronic Journal, 2014, , .	0.4	0
93	Consumption and Debt Response to Unanticipated Income Shocks: Evidence from a Natural Experiment in Singapore. American Economic Review, 2014, 104, 4205-4230.	4.0	264
94	Inconsistent Regulators: Evidence from Banking *. Quarterly Journal of Economics, 2014, 129, 889-938.	3.8	348
95	Predatory lending and the subprime crisis. Journal of Financial Economics, 2014, 113, 29-52.	4.6	122
96	A Simple Framework for Estimating Consumer Benefits from Regulating Hidden Fees. Journal of Legal Studies, 2014, 43, S239-S252.	0.2	19
97	Cognitive Abilities and Household Financial Decision Making. American Economic Journal: Applied Economics, 2013, 5, 193-207.	1.5	258
98	Optimal Mortgage Refinancing: A Closedâ€Form Solution. Journal of Money, Credit and Banking, 2013, 45, 591-622.	0.9	112
99	Gender and Household Financial Decision: Evidence from Personal Bankruptcy. SSRN Electronic Journal, 2013, , .	0.4	2
100	Consumption and Debt Response to Fiscal Stimuli: Evidence from a Large Panel of Consumers in Singapore. SSRN Electronic Journal, 2013, , .	0.4	13
101	Access to Housing Wealth and Consumption: Evidence from a Natural Experiment. SSRN Electronic Journal, 2013, , .	0.4	5
102	The Spending and Debt Response to Minimum Wage Hikes. American Economic Review, 2012, 102, 3111-3139.	4.0	168
103	Timing to the Statement: Understanding Fluctuations in Consumer Credit Use. SSRN Electronic Journal, 2012, , .	0.4	3
104	Thy Neighborâ€™s Mortgage: Does Living in a Subprime Neighborhood Affect Oneâ€™s Probability of Default?. Real Estate Economics, 2012, 40, 1-22.	1.0	56
105	Adverse selection in mortgage securitization. Journal of Financial Economics, 2012, 105, 640-660.	4.6	197
106	Does Mandatory Loan Review Affect Mortgage Contract Choice and Performance?. SSRN Electronic Journal, 2011, , .	0.4	0
107	The Term Structure of Lease Rates with Endogenous Default Triggers and Tenant Capital Structure: Theory and Evidence. Journal of Financial and Quantitative Analysis, 2011, 46, 553-584.	2.0	20
108	The Role of Soft Information in a Dynamic Contract Setting: Evidence from the Home Equity Credit Market. Journal of Money, Credit and Banking, 2011, 43, 633-655.	0.9	60

#	ARTICLE	IF	CITATIONS
109	THE BROKERAGE FIRM EFFECT IN HERDING: EVIDENCE FROM INDONESIA. Journal of Financial Research, 2011, 34, 461-479.	0.7	16
110	The role of securitization in mortgage renegotiation. Journal of Financial Economics, 2011, 102, 559-578.	4.6	210
111	Consumer bankruptcy and default: The role of individual social capital. Journal of Economic Psychology, 2011, 32, 632-650.	1.1	67
112	The efficiency of internal capital markets: Evidence from the Annual Capital Expenditure Survey. Quarterly Review of Economics and Finance, 2011, 51, 162-172.	1.5	7
113	The Importance of Adverse Selection in the Credit Card Market: Evidence from Randomized Trials of Credit Card Solicitations. Journal of Money, Credit and Banking, 2010, 42, 743-754.	0.9	60
114	Financial Literacy and Financial Planning: Evidence from India. SSRN Electronic Journal, 2010, , .	0.4	5
115	The Role of Soft Information in a Dynamic Contract Setting: Evidence from the Home Equity Credit Market. SSRN Electronic Journal, 2010, , .	0.4	5
116	Distance and Private Information in Lending. Review of Financial Studies, 2010, 23, 2757-2788.	3.7	902
117	Learning to Cope: Voluntary Financial Education and Loan Performance during a Housing Crisis. American Economic Review, 2010, 100, 495-500.	4.0	69
118	The Age of Reason: Financial Decisions over the Life Cycle and Implications for Regulation. Brookings Papers on Economic Activity, 2009, 2009, 51-117.	0.8	525
119	Benefits of Relationship Banking: Evidence from Consumer Credit Markets. SSRN Electronic Journal, 2009, , .	0.4	19
120	Why do foreign investors underperform domestic investors in trading activities? Evidence from Indonesia. Journal of Financial Markets, 2009, 12, 32-53.	0.7	80
121	Payday Loans and Credit Cards: New Liquidity and Credit Scoring Puzzles?. American Economic Review, 2009, 99, 412-417.	4.0	135
122	Do Forbearance Plans Help Mitigate Credit Card Losses?. Journal of Family and Economic Issues, 2008, 29, 191-201.	1.3	5
123	<i>Determinants of small business default**The authors thank Jim Papadonis for his support of this research project. We also thank seminar participants at the Office of the Comptroller of the Currency, Office of Federal Housing Enterprise Oversight, Brent Ambrose, Michael Carhill, John Driscoll, Ronel Elul, Tom Lutton, Larry Mielnicki, and Nick Souleles for helpful discussion and comments. We are grateful to Diana Andrade, Ron Kwolek, and Tim Murphy for their excellent research assistance. The views expressed. . 2008. . 1-12.</i>		2
124	Does it Pay to Read Your Junk Mail? Evidence of the Effect of Advertising on Home Equity Credit Choices. SSRN Electronic Journal, 2008, , .	0.4	5
125	The Reaction of Consumer Spending and Debt to Tax Rebatesâ€”Evidence from Consumer Credit Data. Journal of Political Economy, 2007, 115, 986-1019.	3.3	372
126	Where does price discovery occur for stocks traded in multiple markets? Evidence from Hong Kong and London. Journal of International Money and Finance, 2007, 26, 46-63.	1.3	36



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127	The Impact of Homeowners' Housing Wealth Misestimation on Consumption and Saving Decisions. Real Estate Economics, 2007, 35, 135-154.	1.0	85
128	Asymmetric Information and the Automobile Loan Market. , 2007, , 93-116.		6
129	Household Finance and the Financial Decision-Making Process. , 2007, , 3-9.		0
130	The Impact of Homeowners' Housing Wealth Misestimation on Consumption and Saving Decisions. SSRN Electronic Journal, 2006, , .	0.4	4
131	Credit Lines and Credit Utilization. Journal of Money, Credit and Banking, 2006, 38, 1-22.	0.9	83
132	An empirical analysis of home equity loan and line performance. Journal of Financial Intermediation, 2006, 15, 444-469.	1.4	52
133	Impact of State Exemption Laws on Small Business Bankruptcy Decision. Southern Economic Journal, 2005, 71, 620.	1.3	14
134	The impact of the 2001 financial crisis and the economic policy responses on the Argentine mortgage market. , 2005, 14, 242-270.		9
135	An Empirical Analysis of Home Equity Loan and Line Performance. SSRN Electronic Journal, 2004, , .	0.4	9
136	Telecommunications and economic growth: a panel data approach. Applied Economics, 2004, 36, 1649-1654.	1.2	206
137	Determinants of credit card delinquency and bankruptcy: Macroeconomic factors. Journal of Economics and Finance, 2003, 27, 75-84.	0.8	59
138	Exemption laws and consumer delinquency and bankruptcy behavior: an empirical analysis of credit card data. Quarterly Review of Economics and Finance, 2003, 43, 273-289.	1.5	53
139	Mortgages, Minorities and Discrimination: A Bank-Specific Approach. Housing Studies, 2003, 18, 295-303.	1.6	4
140	The Choice between Arm's-Length and Relationship Debt: Evidence from Eloans. SSRN Electronic Journal, 0, , .	0.4	13
141	The Spending and Debt Response to Minimum Wage Hikes. SSRN Electronic Journal, 0, , .	0.4	10
142	The Choice Between Arm's-Length and Relationship Debt: Evidence from eLoans. SSRN Electronic Journal, 0, , .	0.4	27
143	The Age of Reason: Financial Decisions over the Life-Cycle with Implications for Regulation. SSRN Electronic Journal, 0, , .	0.4	68
144	Financial Counseling, Financial Literacy, and Household Decision Making. SSRN Electronic Journal, 0, , .	0.4	11

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145	Adverse Selection in Mortgage Securitization. SSRN Electronic Journal, 0, , .	0.4	24
146	Joint Liability Lending and Credit Risk: Evidence from the Home Equity Market. SSRN Electronic Journal, 0, , .	0.4	0
147	Dismissal with Prejudice? Race and Politics in Personal Bankruptcy. SSRN Electronic Journal, 0, , .	0.4	6
148	Adverse Selection in Mortgage Securitization. SSRN Electronic Journal, 0, , .	0.4	9
149	Authority and Information. SSRN Electronic Journal, 0, , .	0.4	21
150	Why Do Banks Reward Their Customers to Use Their Credit Cards?. SSRN Electronic Journal, 0, , .	0.4	10
151	Learning in the Credit Card Market. SSRN Electronic Journal, 0, , .	0.4	14
152	Policy Intervention in Debt Renegotiation: Evidence from the Home Affordable Modification Program. SSRN Electronic Journal, 0, , .	0.4	2
153	Why Do Borrowers Make Mortgage Refinancing Mistakes?. SSRN Electronic Journal, 0, , .	0.4	8
154	Spending Responses to State Sales Tax Holidays. SSRN Electronic Journal, 0, , .	0.4	4
155	Do Loan Officers' Incentives Lead to Lax Lending Standards?. SSRN Electronic Journal, 0, , .	0.4	8
156	The Hidden Peril: The Role of the Condo Loan Market in the Recent Financial Crisis. SSRN Electronic Journal, 0, , .	0.4	0
157	Consumption and Debt Response to Unanticipated Income Shocks: Evidence from a Natural Experiment in Singapore. SSRN Electronic Journal, 0, , .	0.4	4
158	Financial Decision Making When Buying and Owning a Home. SSRN Electronic Journal, 0, , .	0.4	7
159	The Information Value of Sovereign Credit Rating Reports. SSRN Electronic Journal, 0, , .	0.4	3
160	Age of Decision: Pension Savings Withdrawal and Consumption and Debt Response. SSRN Electronic Journal, 0, , .	0.4	8
161	Consumption Response to Credit Tightening Policy: Evidence from Turkey. SSRN Electronic Journal, 0, , .	0.4	3
162	Social Interactions and Segregation in Public Housing Neighbourhoods in Singapore. SSRN Electronic Journal, 0, , .	0.4	0

#	ARTICLE	IF	CITATIONS
163	Gender Gap in Personal Bankruptcy Risks: Empirical Evidence from Singapore. <i>Review of Finance</i> , 0, , rfw063.	3.2	10
164	Dragon Babies. <i>SSRN Electronic Journal</i> , 0, , .	0.4	6
165	Do People Consume More on Sunny Days? Evidence from Credit Card Spending Data. <i>SSRN Electronic Journal</i> , 0, , .	0.4	0
166	The Geography of Consumption. <i>SSRN Electronic Journal</i> , 0, , .	0.4	7
167	Mortgage Debt, Hand-to-Mouth Households, and Monetary Policy Transmission. <i>SSRN Electronic Journal</i> , 0, , .	0.4	6
168	Demonetization and Digitization. <i>SSRN Electronic Journal</i> , 0, , .	0.4	14
169	Street Name Fluency and Housing Prices. <i>Journal of Real Estate Finance and Economics</i> , 0, , 1.	0.8	0
170	Risk Retention Rules and the Issuance of Commercial Mortgage Backed Securities. <i>Journal of Real Estate Finance and Economics</i> , 0, , 1.	0.8	0
171	Asymmetric Information in Dynamic Contract Settings: Evidence from the Home Equity Credit Market. <i>SSRN Electronic Journal</i> , 0, , .	0.4	1
172	Market-Based Loss Mitigation Practices for Troubled Mortgages Following the Financial Crisis. <i>SSRN Electronic Journal</i> , 0, , .	0.4	37
173	Homebuilders, Affiliated Financing Arms and the Mortgage Crisis. <i>SSRN Electronic Journal</i> , 0, , .	0.4	3
174	Do Loan Officers'™ Incentives Lead to Lax Lending Standards?. <i>SSRN Electronic Journal</i> , 0, , .	0.4	10
175	Loan Product Steering in Mortgage Market. <i>SSRN Electronic Journal</i> , 0, , .	0.4	17
176	Cross-Border Shopping: Do Consumers Respond to Taxes or Prices?. <i>SSRN Electronic Journal</i> , 0, , .	0.4	2
177	Policy Intervention in Debt Renegotiation: Evidence from the Home Affordable Modification Program. <i>SSRN Electronic Journal</i> , 0, , .	0.4	7
178	Do Consumers Choose the Right Credit Contracts?. <i>SSRN Electronic Journal</i> , 0, , .	0.4	7
179	The Limits of Regulation: Appraisal Bias in the Mortgage Market. <i>SSRN Electronic Journal</i> , 0, , .	0.4	13
180	Golf Buddies and Board Diversity. <i>SSRN Electronic Journal</i> , 0, , .	0.4	1

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181	Banking Competition and Shrouded Attributes: Evidence from the US Mortgage Market. SSRN Electronic Journal, 0, , .	0.4	7
182	Cash Demand and Consumption Response to Unanticipated Monetary Policy Shock: Evidence from Turkey. SSRN Electronic Journal, 0, , .	0.4	2
183	Information Immobility and Learning in Commercial Real Estate Markets. SSRN Electronic Journal, 0, , .	0.4	11
184	Consumption Response to Temporary Price Shock: Evidence from Singapore's Annual Sale Event. SSRN Electronic Journal, 0, , .	0.4	3
185	Tax Differential and Cross-Border Shopping: Evidence from Singapore. SSRN Electronic Journal, 0, , .	0.4	4
186	Relational Contracts, Reputational Concerns, and Appraiser Behavior: Evidence from the Housing Market. SSRN Electronic Journal, 0, , .	0.4	8
187	Fintech and Credit Scoring for the Millennials: Evidence using Mobile and Social Footprints. SSRN Electronic Journal, 0, , .	0.4	7
188	The Real Impact of FinTech: Evidence from Mobile Payment Technology. SSRN Electronic Journal, 0, , .	0.4	15
189	Digital Payments and Consumption: Evidence from the 2016 Demonetization in India. SSRN Electronic Journal, 0, , .	0.4	12
190	Pandemic Risk Factors and the Role of Government Intervention: Evidence from COVID-19 and CMBS Mortgage Performance. SSRN Electronic Journal, 0, , .	0.4	5
191	Communications Between Borrowers and Servicers: Evidence from the COVID-19 Mortgage Forbearance Program. SSRN Electronic Journal, 0, , .	0.4	4
192	Do Consumers Choose the Right Credit Contracts?. SSRN Electronic Journal, 0, , .	0.4	41
193	Do Forbearance Plans Help Mitigate Credit Card Losses?. SSRN Electronic Journal, 0, , .	0.4	0
194	Beyond Race and Gender: Financial Access to Low and Moderate Income Households. SSRN Electronic Journal, 0, , .	0.4	0
195	Optimal Mortgage Refinancing: A Closed Form Solution. SSRN Electronic Journal, 0, , .	0.4	8
196	Did the Community Reinvestment Act (CRA) Lead to Risky Lending?. SSRN Electronic Journal, 0, , .	0.4	1
197	Time Preferences, Mortgage Choice and Mortgage Default. SSRN Electronic Journal, 0, , .	0.4	0
198	The Unintended Consequences of Credit: The Impact of Housing Credit on Personal Bankruptcy. SSRN Electronic Journal, 0, , .	0.4	0

#	ARTICLE	IF	CITATIONS
199	Who Bears the Pen? Relative Income and Gender Gap in Mortgage Signing Order. SSRN Electronic Journal, 0, , .	0.4	1
200	The Effects of Government Bail-out on Mortgage Modification. SSRN Electronic Journal, 0, , .	0.4	0
201	Saliency and Mispricing: Homebuyerss Housing Decisions. SSRN Electronic Journal, 0, , .	0.4	0
202	Environmental Regulation as a Double-Edged Sword for Housing Markets: Evidence From the NOx Budget Trading Program. SSRN Electronic Journal, 0, , .	0.4	1
203	Anticipated Income Shock and Labor Supply. SSRN Electronic Journal, 0, , .	0.4	0
204	The Political Economy of Loan Modification. SSRN Electronic Journal, 0, , .	0.4	0
205	Foregone Consumption and Return-Chasing Investments. SSRN Electronic Journal, 0, , .	0.4	0
206	Labor Mobility and Loan Origination. SSRN Electronic Journal, 0, , .	0.4	1
207	Does Diversification Outweigh Superior Information In Enforcement of Loan Contracts?. SSRN Electronic Journal, 0, , .	0.4	0