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## EDUCATION

Ph.D., Economics, University of California at Los Angeles, August 2005  
C. Phil., Economics, University of California at Los Angeles, July 2003  
M.A., Economics, University of California at Los Angeles, June 2001  
B.A., Economics, cum laude, Barnard College, Columbia University, May 1995

## EMPLOYMENT HISTORY

**Federal Deposit Insurance Corporation (FDIC), Washington DC** Sept. 2005-present  
*Senior Financial Economist.* Sept. '07-present  
*Financial Economist.* Sept. '05-Aug. '07

- Participate in implementation of large-scale surveys of insured banking institutions on directed topics, such as small business lending and overdraft protection.
- Contribute to directed corporate research projects on community banking, small business lending, commercial real estate and construction lending, and de novo institutions.
- Prepare memos and white papers on financial services topics, as requested by management.
- Pursue academic research on topics related to housing and crime, entrepreneurship and relationship lending.

**Senate Committee on Banking, Housing, and Urban Affairs** July 2014 – Dec. 2014  
Washington DC  
*Staff Economist, FDIC Detailee.*

- Prepared materials and assisted with Committee hearings, especially related to community banks.
- Provided analysis related to financial markets, current monetary policy, and orderly resolution.
- Met with industry groups on various topics, particularly on implementation of Dodd-Frank Act.

**Prof. Janet Currie and Prof. Enrico Moretti, UCLA, Los Angeles, CA** Sept. 2003-June 2004  
*Research Assistant.* Assisted in research project studying effects of U.S. Food Stamp Program on child health outcomes.

**Prof. Michael Stoll, UCLA, Los Angeles, CA** June 2001-Aug. 2003  
*Research Assistant.* Assisted in U.S. Census Bureau commissioned project on education, labor, wealth, and family status of African-Americans, from 1940 to 2000.

**UCLA Department of Economics, Los Angeles, CA** Sept. 2000-June 2003  
*Teaching Assistant - Public Finance* Spring 2003  
*Teaching Assistant - Introduction to Econometrics* Winter 2003  
*Teaching Assistant - Principles of Economics* Winter and Spring 2001, Fall 2000

**Federal Reserve Bank of New York, New York, NY** Sept. 1995-Aug. 1999  
*Analyst.* In-house support of regulatory bank examinations of retail institutions' compliance with consumer anti-discrimination and community reinvestment regulations. Sept. '96-Aug. '99  
*Field Examiner.* Participated in onsite fair lending regulatory examinations. Sept. '95-Sept. '96

## PUBLICATIONS

"*What Factors Explain Differences in Return on Assets Among Community Banks?*" with Paul Kupiec. FDIC Community Banking Study, December 2012.

"*Gentrification and Crime: Identification Using the 1994 Northridge Earthquake in Los Angeles.*" Journal of Urban Affairs, December 2010, Volume 32, Issue 5, pages 549–577.

"*FDIC Study of Bank Overdraft Programs,*" with FDIC staff. FDIC, November 2008.

## **WORKING PAPERS**

“Does Bank Supervision Impact Bank Loan Growth?” with Paul Kupiec and Claire Rosenfeld, December 2015.

“Did the Foreclosure Crisis Increase Crime?” with Ryan Goodstein, April 2014.

“Do Community Banks Play a Role in New Firms’ Access to Credit?” with Smith Williams, September 2013.

## **PRESENTATIONS**

Federal Reserve System and the Conference of State Bank Supervisors’ Conference, Community Banking in the 21st Century, St. Louis MO, September 2014 (presentation by Chiwon Yom)

Federal Reserve System and the Conference of State Bank Supervisors’ Conference, Community Banking in the 21st Century, St. Louis MO, October 2013 (presentation by S. Williams)

Southern Finance Annual Conference, Charleston SC, November 2012 (presentation by P. Kupiec)

CAREFIN – Intesa Sanpaolo Banking Conference, Universita Bocconi, Milan, Italy, October 2012 (presentation by P. Kupiec)

American Real Estate and Urban Economics Association, Allied Social Science Associations Annual Meeting, Atlanta GA, January 2010

Association for Public Policy Analysis and Management, Annual Fall Research Conference, Washington DC, November 2009 (presentation by R. Goodstein)

UCLA and American Real Estate and Urban Economics Association International Conference, Los Angeles CA, July 2009

Financial Intermediation Research Society Conference, Anchorage AL, June 2008

American Economic Association, Allied Social Science Associations Annual Meeting, Boston MA, January 2006

Association for Public Policy Analysis and Management, Annual Fall Research Conference, Washington DC, November 2005

## **REFEREE SERVICES**

*City and Community, Journal of Financial Services Research, Journal of Money, Credit, and Banking, Journal of Urban Affairs*

## **AWARDS**

HUD Doctoral Dissertation Research Grant, 2004-2005

American Educational Research Association’s Dissertation Grant, 2003-2004

UCLA Center for Civil Society Non-Profit Dissertation Fellowship, 2003

UCLA Summer Research Mentorship Fellowship, 2003

National Science Foundation Dissertation Improvement Grant, 2003-2005

Armen A. Alchian Grant, 2002

University of California, Eugena Cota Robles Fellowship (full funding), 1999-2003

Jacob K. Javits Graduate Fellowship Awardee, 1999-2003

National Science Foundation Graduate Fellowship Honorable Mention, 1999

Barnard College, Distinction in the Senior Thesis, 1995

Barnard College, Departmental Honors in Economics, 1995

## **COMPUTING SKILLS**

SAS, STATA

## **PERSONAL INFORMATION**

Citizenship: United States

Languages: English, Cantonese, Mandarin (working knowledge)