

Emily Johnston Ross

Federal Deposit Insurance Corporation
550 17th Street NW
Washington, DC 20429

email: emjohnston@fdic.gov
office: (202) 898-6841

Education

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| Ph.D. Economics, The City University of New York | 2013 |
| <i>Dissertation:</i> "Essays in Time-Varying Volatility" | |
| <i>Fields of Specialization:</i> International Macro and Finance, Econometrics | |
| M.A. Economics, The City University of New York | 2010 |
| B.A. Liberal Arts, St. John's College | 2000 |

Professional Experience

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|---|--------------|
| Federal Deposit Insurance Corporation, Center for Financial Research | |
| <i>Senior Financial Economist</i> | 2015-present |
| <i>Financial Economist</i> | 2013-2015 |
| Barnard College, Department of Economics | |
| <i>Teaching Assistant</i> (Econometrics, Intermediate Macroeconomics) | 2011-2013 |
| <i>Reader</i> (International Trade, Labor Economics) | 2011-2012 |
| Brooklyn College, Department of Economics | |
| <i>Adjunct</i> (Money and Banking) | 2010-2011 |
| <i>Graduate Teaching Fellow</i> (Money and Banking, Microeconomics) | 2007-2010 |

Research in Progress

"Risk Preferences Under Changing Volatility Regimes: A Markov Switching Approach to Pricing Kernel Estimation"

"What Drives Loss Given Default? Evidence from Commercial Real Estate Loans at Failed Banks"

"Loss Given Default, Loan Seasoning and Market Fragility: Evidence from Commercial Real Estate Loans at Failed Banks"

"Loss Given Default for Construction and Development Loans: Theory and Evidence"

"Risk Shifting and Collateral in Real Estate Lending"

"Private Equity Acquisitions of Failed Banks During the Financial Crisis"

Presentations and Discussions

International Atlantic Economic Society, Eastern Finance Association, FDIC Center for Financial Research, New York State Economics Association, The City University of New York, Interagency Risk Quantification Forum (held at the Office of the Comptroller of the Currency)

Honors and Awards

Doctoral Students Research Grant, The City University of New York

Chancellors Fellowship, The City University of New York

Graduate Teaching Fellow, The City University of New York

National Merit Scholarship, St. John's College

IBM Thomas J. Watson Jr. Scholarship, St. John's College

Tenet Scholarship, St. John's College

Best Essay Award, St. John's College

Referee

Economic Inquiry