

Jiayi (Jackie) Xu

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Education

Auburn University

Ph.D. in Finance

May 2021 (Expected)

M.A. in Probability and Statistics

August 2020

M.S. in Economics

August 2016

Dalian Maritime University

B.S. in Economics

July 2012

Research Interests

Banking; Financial Institutions; Minority Depository Institutions; Real Estate; Financial Economics

Publications

“Minority Banks and Opportunity Zones: A Win-Win Combination to Improve Distressed Communities?” with James R. Barth. *Banking and Financial Services Policy Report*. 2019 .38 (12), pp.1-7.

Working Papers

“Minority Depository Institutions: Why So Few After 150 Years?” (with James R. Barth)

“Effect of Local Bank Industry Competition on Loan Rates” (sole author job market paper)

“Manufacturing House Prices: Large Plant Openings and Housing Values in the Rural U.S.” (with Ash Abebe and Justin Benefield)

Working in Progress

“Do Minority Depository Institutions Substitute for Payday Lenders?” (with James R. Barth and Richard Cebula)

“Do Neighborhoods Benefit from Minority-Owned Depository Institutions?” (with James R. Barth and Jitka Hilliard)

Teaching Experience

Instructor:

- Investments(FINC 3640), Fall&Spring, 2018-2020
- 2019 Fall Evaluation: 5.22/6.0
- 2020 Spring Evaluation: 5.34/6.0 (Switched to online Zoom teaching since March 2020)

Teaching Assistant

- Financial Markets and Institutions (FINC 3700), Spring 2015 – 2019
- Global Financial Markets (FINC 7690), Spring 2015 – 2016
- Special Topics in Global Financial Markets (FINC 7976), Fall 2015 – 2018

Media Coverage

Crain's Detroit Business, October 2019

Referee Service

Journal of Financial Economic Policy

Presentations

“U.S. Minority Banks: Why Still So Few — After 150 Years? Is Poor and Risky Performance an Explanation?” (with James R. Barth), *WEAI 95th Annual Conference*, 2020

“Minority Depository Institutions: Why So Few – After 150 Years? New News – Poor and Risky Performance Is Not the Answer!” (with James R. Barth), *Academy of Economics and Finance 57th Annual Meeting*, 2020

“Minority Depository Institutions and Opportunity Zones” (with James R. Barth), *Tuskegee Institute*, 2019

“Minority Depository Institutions: Why So Few — Poor and Risky Performance?” (with James R. Barth), *WEAI 94th Annual Conference*, 2019

“Minority Depository Institutions: Role and Comparative Performance in the US Banking Industry” (with James R. Barth), *65th Annual North American Meetings of the Regional Science Association International*, 2018

“Minority Depository Institutions: Role and Comparative Performance in the US Banking Industry” (with James R. Barth), *86th International Atlantic Economic Conference*, 2018

Honors and Awards

Emerging Scholar, 2018 Community Banking in the 21st Century Research and Policy Conference (sponsored by the Federal Reserve System, the Conference of State Bank Supervisors and the Federal Deposit Insurance Corporation)

Skills

Remote instruction via Zoom; Solid understanding with multiple programming languages, including Python, Stata, and R; Digital fluency with Microsoft Office suite and Latex

References

James R. Barth
Lowder Eminent Scholar
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Auburn University
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Justin Benefield
Associate Professor
Department of Finance
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Jitka Hilliard
Associate Professor
Department of Finance
Auburn University
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