

Souphala Chomsisengphet

List of Publications by Year in descending order

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40
papers

2,105
citations

567281

15
h-index

501196

28
g-index

47
all docs

47
docs citations

47
times ranked

756
citing authors

#	ARTICLE	IF	CITATIONS
1	What Triggers Mortgage Default?. American Economic Review, 2010, 100, 490-494.	8.5	278
2	Regulating Consumer Financial Products: Evidence from Credit Cards *. Quarterly Journal of Economics, 2015, 130, 111-164.	8.6	268
3	The role of securitization in mortgage renegotiation. Journal of Financial Economics, 2011, 102, 559-578.	9.0	210
4	Policy Intervention in Debt Renegotiation: Evidence from the Home Affordable Modification Program. Journal of Political Economy, 2017, 125, 654-712.	4.5	210
5	Do Banks Pass through Credit Expansions to Consumers Who want to Borrow?*. Quarterly Journal of Economics, 2018, 133, 129-190.	8.6	125
6	Predatory lending and the subprime crisis. Journal of Financial Economics, 2014, 113, 29-52.	9.0	122
7	Financial literacy and financial planning: Evidence from India. , 2015, 27, 4-21.		78
8	Learning to Cope: Voluntary Financial Education and Loan Performance during a Housing Crisis. American Economic Review, 2010, 100, 495-500.	8.5	69
9	Consumer bankruptcy and default: The role of individual social capital. Journal of Economic Psychology, 2011, 32, 632-650.	2.2	67
10	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.	1.6	60
11	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.	1.6	60
12	Thy Neighbor's Mortgage: Does Living in a Subprime Neighborhood Affect One's Probability of Default?. Real Estate Economics, 2012, 40, 1-22.	1.7	56
13	An empirical analysis of home equity loan and line performance. Journal of Financial Intermediation, 2006, 15, 444-469.	2.5	52
14	The Changing Pecking Order of Consumer Defaults. Journal of Money, Credit and Banking, 2013, 45, 251-275.	1.6	25
15	What Shapes Consumer Choice and Financial Products? A Review. Annual Review of Financial Economics, 2017, 9, 127-146.	4.7	23
16	Benefits of Relationship Banking: Evidence from Consumer Credit Markets. SSRN Electronic Journal, 2009, , .	0.4	19
17	A Simple Framework for Estimating Consumer Benefits from Regulating Hidden Fees. Journal of Legal Studies, 2014, 43, S239-S252.	0.4	19
18	Mortgage Product Substitution and State Anti-predatory Lending Laws: Better Loans and Better Borrowers?. Atlantic Economic Journal, 2012, 40, 273-294.	0.5	18

#	ARTICLE	IF	CITATIONS
19	Loan Commitments and Private Firms. SSRN Electronic Journal, 2004, , .	0.4	14
20	Impact of State Exemption Laws on Small Business Bankruptcy Decision. Southern Economic Journal, 2005, 71, 620.	2.1	14
21	Do Banks Pass Through Credit Expansions? Asymmetric Information and the Marginal Profitability of Consumer Lending During the Great Recession. SSRN Electronic Journal, 2015, , .	0.4	13
22	Financial Counseling, Financial Literacy, and Household Decision Making. SSRN Electronic Journal, 0, , .	0.4	11
23	An Empirical Analysis of Information Asymmetry in Home Equity Lending. Journal of Financial Services Research, 2016, 49, 101-119.	1.5	9
24	Holdup by Junior Claimholders: Evidence from the Mortgage Market. Journal of Financial and Quantitative Analysis, 2019, 54, 247-274.	3.5	8
25	Dismissal with Prejudice? Race and Politics in Personal Bankruptcy. SSRN Electronic Journal, 0, , .	0.4	6
26	The Changing Pecking Order of Consumer Defaults. SSRN Electronic Journal, 2011, , .	0.4	6
27	Do Forbearance Plans Help Mitigate Credit Card Losses?. Journal of Family and Economic Issues, 2008, 29, 191-201.	2.4	5
28	Financial Literacy and Financial Planning: Evidence from India. SSRN Electronic Journal, 2010, , .	0.4	5
29	The Role of Soft Information in a Dynamic Contract Setting: Evidence from the Home Equity Credit Market. SSRN Electronic Journal, 2010, , .	0.4	5
30	Joint liability lending and credit risk: Evidence from the home equity market. , 2016, 32, 47-66.		5
31	Spillover effects in home mortgage defaults: Identifying the power neighbor. Regional Science and Urban Economics, 2018, 73, 68-82.	2.6	5
32	Impact of State Exemption Laws on Small Business Bankruptcy Decision. Southern Economic Journal, 2005, 71, 620-635.	2.1	5
33	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.		2
34	Policy Intervention in Debt Renegotiation: Evidence from the Home Affordable Modification Program. SSRN Electronic Journal, 0, , .	0.4	2
35	Asymmetric Information in Dynamic Contract Settings: Evidence from the Home Equity Credit Market. SSRN Electronic Journal, 0, , .	0.4	1
36	Joint Liability Lending and Credit Risk: Evidence from the Home Equity Market. SSRN Electronic Journal, 0, , .	0.4	0

#	ARTICLE	IF	CITATIONS
37	Does Mandatory Loan Review Affect Mortgage Contract Choice and Performance?. SSRN Electronic Journal, 2011, , .	0.4	0
38	What Shapes Consumer Choice and Financial Products? - A Review. SSRN Electronic Journal, 2016, , .	0.4	0
39	Beyond Race and Gender: Financial Access to Low and Moderate Income Households. SSRN Electronic Journal, 0, , .	0.4	0
40	Regulating Penalty Repricing in the Credit Card Market. SSRN Electronic Journal, 0, , .	0.4	0