

# Sumit Agarwal

## List of Publications by Year in descending order

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207  
papers

8,198  
citations

101496

36  
h-index

98753

67  
g-index

226  
all docs

226  
docs citations

226  
times ranked

2921  
citing authors

#	ARTICLE	IF	CITATIONS
1	Distance and Private Information in Lending. <i>Review of Financial Studies</i> , 2010, 23, 2757-2788.	3.7	902
2	The Age of Reason: Financial Decisions over the Life Cycle and Implications for Regulation. <i>Brookings Papers on Economic Activity</i> , 2009, 2009, 51-117.	0.8	525
3	The Reaction of Consumer Spending and Debt to Tax Rebates—Evidence from Consumer Credit Data. <i>Journal of Political Economy</i> , 2007, 115, 986-1019.	3.3	372
4	Inconsistent Regulators: Evidence from Banking *. <i>Quarterly Journal of Economics</i> , 2014, 129, 889-938.	3.9	348
5	Regulating Consumer Financial Products: Evidence from Credit Cards *. <i>Quarterly Journal of Economics</i> , 2015, 130, 111-164.	3.9	268
6	Consumption and Debt Response to Unanticipated Income Shocks: Evidence from a Natural Experiment in Singapore. <i>American Economic Review</i> , 2014, 104, 4205-4230.	4.0	264
7	Cognitive Abilities and Household Financial Decision Making. <i>American Economic Journal: Applied Economics</i> , 2013, 5, 193-207.	1.5	258
8	The role of securitization in mortgage renegotiation. <i>Journal of Financial Economics</i> , 2011, 102, 559-578.	4.6	210
9	Policy Intervention in Debt Renegotiation: Evidence from the Home Affordable Modification Program. <i>Journal of Political Economy</i> , 2017, 125, 654-712.	3.3	210
10	Telecommunications and economic growth: a panel data approach. <i>Applied Economics</i> , 2004, 36, 1649-1654.	1.2	206
11	Adverse selection in mortgage securitization. <i>Journal of Financial Economics</i> , 2012, 105, 640-660.	4.6	197
12	The Spending and Debt Response to Minimum Wage Hikes. <i>American Economic Review</i> , 2012, 102, 3111-3139.	4.0	168
13	Payday Loans and Credit Cards: New Liquidity and Credit Scoring Puzzles?. <i>American Economic Review</i> , 2009, 99, 412-417.	4.0	135
14	Do Banks Pass through Credit Expansions to Consumers Who want to Borrow?*. <i>Quarterly Journal of Economics</i> , 2018, 133, 129-190.	3.9	125
15	Predatory lending and the subprime crisis. <i>Journal of Financial Economics</i> , 2014, 113, 29-52.	4.6	122
16	Systematic mistakes in the mortgage market and lack of financial sophistication. <i>Journal of Financial Economics</i> , 2017, 123, 42-58.	4.6	120
17	Optimal Mortgage Refinancing: A Closed-Form Solution. <i>Journal of Money, Credit and Banking</i> , 2013, 45, 591-622.	0.9	112
18	Why Do Borrowers Make Mortgage Refinancing Mistakes?. <i>Management Science</i> , 2016, 62, 3494-3509.	2.4	102

#	ARTICLE	IF	CITATIONS
19	The Impact of Homeowners' Housing Wealth Misestimation on Consumption and Saving Decisions. Real Estate Economics, 2007, 35, 135-154.	1.0	85
20	Credit Lines and Credit Utilization. Journal of Money, Credit and Banking, 2006, 38, 1-22.	0.9	83
21	Access to Home Equity and Consumption: Evidence from a Policy Experiment. Review of Economics and Statistics, 2017, 99, 40-52.	2.3	82
22	Loan prospecting and the loss of soft information. Journal of Financial Economics, 2018, 129, 608-628.	4.6	81
23	Why do foreign investors underperform domestic investors in trading activities? Evidence from Indonesia. Journal of Financial Markets, 2009, 12, 32-53.	0.7	80
24	Financial literacy and financial planning: Evidence from India. , 2015, 27, 4-21.		78
25	Collateral Valuation and Borrower Financial Constraints: Evidence from the Residential Real Estate Market. Management Science, 2015, 61, 2220-2240.	2.4	74
26	Learning to Cope: Voluntary Financial Education and Loan Performance during a Housing Crisis. American Economic Review, 2010, 100, 495-500.	4.0	69
27	FinTech, Lending and Payment Innovation: A Review. Asia-Pacific Journal of Financial Studies, 2020, 49, 353-367.	0.6	69
28	The Age of Reason: Financial Decisions over the Life-Cycle with Implications for Regulation. SSRN Electronic Journal, 0, , .	0.4	68
29	Consumer bankruptcy and default: The role of individual social capital. Journal of Economic Psychology, 2011, 32, 632-650.	1.1	67
30	The Information Value of Credit Rating Action Reports: A Textual Analysis. Management Science, 2016, 62, 2218-2240.	2.4	67
31	Benefits of relationship banking: Evidence from consumer credit markets. Journal of Monetary Economics, 2018, 96, 16-32.	1.8	66
32	FinTech and household finance: a review of the empirical literature. China Finance Review International, 2020, 10, 361-376.	4.1	65
33	Do Consumers Choose the Right Credit Contracts?. Review of Corporate Finance Studies, 2015, 4, 239-257.	1.4	64
34	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
35	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
36	Determinants of credit card delinquency and bankruptcy: Macroeconomic factors. Journal of Economics and Finance, 2003, 27, 75-84.	0.8	59

#	ARTICLE	IF	CITATIONS
37	Playing the Boys Game: Golf Buddies and Board Diversity. American Economic Review, 2016, 106, 272-276.	4.0	58
38	Thy Neighbor's Mortgage: Does Living in a Subprime Neighborhood Affect One's Probability of Default?. Real Estate Economics, 2012, 40, 1-22.	1.0	56
39	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
40	An empirical analysis of home equity loan and line performance. Journal of Financial Intermediation, 2006, 15, 444-469.	1.4	52
41	Disguised corruption: Evidence from consumer credit in China. Journal of Financial Economics, 2020, 137, 430-450.	4.6	49
42	Do real estate agents have information advantages in housing markets?. Journal of Financial Economics, 2019, 134, 715-735.	4.6	48
43	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
44	Do Consumers Choose the Right Credit Contracts?. SSRN Electronic Journal, 0, , .	0.4	41
45	Peers' Income and Financial Distress: Evidence from Lottery Winners and Neighboring Bankruptcies. Review of Financial Studies, 2020, 33, 433-472.	3.7	40
46	Market-Based Loss Mitigation Practices for Troubled Mortgages Following the Financial Crisis. SSRN Electronic Journal, 0, , .	0.4	37
47	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
48	Mobile Wallet and Entrepreneurial Growth. AEA Papers and Proceedings American Economic Association, 2019, 109, 48-53.	0.7	35
49	Consumption Responses to Temporary Tax Incentives: Evidence from State Sales Tax Holidays. American Economic Journal: Economic Policy, 2017, 9, 1-27.	1.5	34
50	Matching in Housing Markets: The Role of Ethnic Social Networks. Review of Financial Studies, 2019, 32, 3958-4004.	3.7	33
51	The Politics of Foreclosures. Journal of Finance, 2018, 73, 2677-2717.	3.2	32
52	Banking the Unbanked: What Do 255 Million New Bank Accounts Reveal about Financial Access?. SSRN Electronic Journal, 2017, , .	0.4	30
53	Impact of electronic road pricing (ERP) changes on transport modal choice. Regional Science and Urban Economics, 2016, 60, 1-11.	1.4	29
54	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

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55	The impact of transboundary haze pollution on household utilities consumption. <i>Energy Economics</i> , 2020, 85, 104591.	5.6	28
56	The Choice Between Arm's-Length and Relationship Debt: Evidence from eLoans. <i>SSRN Electronic Journal</i> , 0, , .	0.4	27
57	Age of Decision: Pension Savings Withdrawal and Consumption and Debt Response. <i>Management Science</i> , 2020, 66, 43-69.	2.4	27
58	Collateral pledge, sunk-cost fallacy and mortgage default. <i>Journal of Financial Intermediation</i> , 2015, 24, 636-652.	1.4	25
59	Adverse Selection in Mortgage Securization. <i>SSRN Electronic Journal</i> , 0, , .	0.4	24
60	What Shapes Consumer Choice and Financial Products? A Review. <i>Annual Review of Financial Economics</i> , 2017, 9, 127-146.	2.5	23
61	Authority and Information. <i>SSRN Electronic Journal</i> , 0, , .	0.4	21
62	The Term Structure of Lease Rates with Endogenous Default Triggers and Tenant Capital Structure: Theory and Evidence. <i>Journal of Financial and Quantitative Analysis</i> , 2011, 46, 553-584.	2.0	20
63	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
64	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
65	Impact of temperature on morbidity: New evidence from China. <i>Journal of Environmental Economics and Management</i> , 2021, 109, 102495.	2.1	20
66	Benefits of Relationship Banking: Evidence from Consumer Credit Markets. <i>SSRN Electronic Journal</i> , 2009, , .	0.4	19
67	A Simple Framework for Estimating Consumer Benefits from Regulating Hidden Fees. <i>Journal of Legal Studies</i> , 2014, 43, S239-S252.	0.2	19
68	Tax evasion, capital gains taxes, and the housing market. <i>Journal of Public Economics</i> , 2020, 188, 104222.	2.2	19
69	The Composition Effect of Consumption around Retirement: Evidence from Singapore. <i>American Economic Review</i> , 2015, 105, 426-431.	4.0	18
70	Impact of electronic road pricing on real estate prices in Singapore. <i>Journal of Urban Economics</i> , 2015, 90, 50-59.	2.4	17
71	How does working in a finance profession affect mortgage delinquency?. <i>Journal of Banking and Finance</i> , 2017, 78, 1-13.	1.4	17
72	Loan Product Steering in Mortgage Market. <i>SSRN Electronic Journal</i> , 0, , .	0.4	17

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73	THE BROKERAGE FIRM EFFECT IN HERDING: EVIDENCE FROM INDONESIA. <i>Journal of Financial Research</i> , 2011, 34, 461-479.	0.7	16
74	The Subprime Virus. <i>Real Estate Economics</i> , 2015, 43, 891-915.	1.0	16
75	The Real Impact of FinTech: Evidence from Mobile Payment Technology. <i>SSRN Electronic Journal</i> , 0, , .	0.4	15
76	Impact of State Exemption Laws on Small Business Bankruptcy Decision. <i>Southern Economic Journal</i> , 2005, 71, 620.	1.3	14
77	Learning in the Credit Card Market. <i>SSRN Electronic Journal</i> , 0, , .	0.4	14
78	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
79	Demonetization and Digitization. <i>SSRN Electronic Journal</i> , 0, , .	0.4	14
80	Environmental regulation as a double-edged sword for housing markets: Evidence from the NO Budget Trading Program. <i>Journal of Environmental Economics and Management</i> , 2019, 96, 286-309.	2.1	14
81	The Choice between Arm's-Length and Relationship Debt: Evidence from Eloans. <i>SSRN Electronic Journal</i> , 0, , .	0.4	13
82	Consumption and Debt Response to Fiscal Stimuli: Evidence from a Large Panel of Consumers in Singapore. <i>SSRN Electronic Journal</i> , 2013, , .	0.4	13
83	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
84	Diagnosis of Hepatopulmonary Syndrome in a Large Integrated Health System. <i>Clinical Gastroenterology and Hepatology</i> , 2021, 19, 2370-2378.	2.4	13
85	The Limits of Regulation: Appraisal Bias in the Mortgage Market. <i>SSRN Electronic Journal</i> , 0, , .	0.4	13
86	Strategic Sequential Bidding for Government Land Auction Sales – Evidence from Singapore. <i>Journal of Real Estate Finance and Economics</i> , 2018, 57, 535-565.	0.8	12
87	Lender Steering in Residential Mortgage Markets. <i>Real Estate Economics</i> , 2020, 48, 446-475.	1.0	12
88	In the mood to consume: Effect of sunshine on credit card spending. <i>Journal of Banking and Finance</i> , 2020, 121, 105960.	1.4	12
89	Financial Education versus Costly Counseling: How to Dissuade Borrowers from Choosing Risky Mortgages?. <i>American Economic Journal: Economic Policy</i> , 2020, 12, 1-32.	1.5	12
90	Disaggregated Sales and Stock Returns. <i>Management Science</i> , 2021, 67, 7167-7183.	2.4	12

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91	Digital Payments and Consumption: Evidence from the 2016 Demonetization in India. SSRN Electronic Journal, 0, , .	0.4	12
92	Financial Counseling, Financial Literacy, and Household Decision Making. SSRN Electronic Journal, 0, , .	0.4	11
93	Information Immobility and Learning in Commercial Real Estate Markets. SSRN Electronic Journal, 0, , .	0.4	11
94	The impact of ride-hail surge factors on taxi bookings. Transportation Research Part C: Emerging Technologies, 2022, 136, 103508.	3.9	11
95	The Spending and Debt Response to Minimum Wage Hikes. SSRN Electronic Journal, 0, , .	0.4	10
96	Why Do Banks Reward Their Customers to Use Their Credit Cards?. SSRN Electronic Journal, 0, , .	0.4	10
97	Gender Gap in Personal Bankruptcy Risks: Empirical Evidence from Singapore. Review of Finance, 0, , rfW063.	3.2	10
98	Do Loan Officers' Incentives Lead to Lax Lending Standards?. SSRN Electronic Journal, 0, , .	0.4	10
99	An Empirical Analysis of Home Equity Loan and Line Performance. SSRN Electronic Journal, 2004, , .	0.4	9
100	The impact of the 2001 financial crisis and the economic policy responses on the Argentine mortgage market. , 2005, 14, 242-270.		9
101	Adverse Selection in Mortgage Securitization. SSRN Electronic Journal, 0, , .	0.4	9
102	An Empirical Analysis of Information Asymmetry in Home Equity Lending. Journal of Financial Services Research, 2016, 49, 101-119.	0.6	9
103	Thy Neighbor's Misfortune: Peer Effect on Consumption. American Economic Journal: Economic Policy, 2021, 13, 1-25.	1.5	9
104	Impact of transboundary air pollution on service quality and consumer satisfaction. Journal of Economic Behavior and Organization, 2021, 192, 357-380.	1.0	9
105	Why Do Borrowers Make Mortgage Refinancing Mistakes?. SSRN Electronic Journal, 0, , .	0.4	8
106	Do Loan Officers' Incentives Lead to Lax Lending Standards?. SSRN Electronic Journal, 0, , .	0.4	8
107	Age of Decision: Pension Savings Withdrawal and Consumption and Debt Response. SSRN Electronic Journal, 0, , .	0.4	8
108	Gender difference and intra-household economic power in mortgage signing order. Journal of Financial Intermediation, 2018, 36, 86-100.	1.4	8

#	ARTICLE	IF	CITATIONS
109	Holdup by Junior Claimholders: Evidence from the Mortgage Market. Journal of Financial and Quantitative Analysis, 2019, 54, 247-274.	2.0	8
110	Can regulation de-bias appraisers?. Journal of Financial Intermediation, 2020, 44, 100827.	1.4	8
111	Financial Inclusion and Financial Technology. , 2020, , 307-346.		8
112	Government Employment Guarantee, Labor Supply, and Firmsâ€™ Reaction: Evidence from the Largest Public Workfare Program in the World. Journal of Financial and Quantitative Analysis, 2021, 56, 409-442.	2.0	8
113	Assessment of Online Food Ordering and Delivery in Singapore During the COVID-19 Pandemic. JAMA Network Open, 2021, 4, e2126466.	2.8	8
114	Relational Contracts, Reputational Concerns, and Appraiser Behavior: Evidence from the Housing Market. SSRN Electronic Journal, 0, , .	0.4	8
115	Optimal Mortgage Refinancing: A Closed Form Solution. SSRN Electronic Journal, 0, , .	0.4	8
116	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
117	Systematic Mistakes of Borrowers in the Mortgage Markets. SSRN Electronic Journal, 2014, , .	0.4	7
118	Financial Decision Making When Buying and Owning a Home. SSRN Electronic Journal, 0, , .	0.4	7
119	The Geography of Consumption. SSRN Electronic Journal, 0, , .	0.4	7
120	Effects of government bailouts on mortgage modification. Journal of Banking and Finance, 2018, 93, 54-70.	1.4	7
121	Preferences of public transit commuters: Evidence from smart card data in Singapore. Journal of Urban Economics, 2020, 120, 103288.	2.4	7
122	Timing to the Statement: Understanding Fluctuations in Consumer Credit Use. Management Science, 2021, 67, 5124-5144.	2.4	7
123	Policy Intervention in Debt Renegotiation: Evidence from the Home Affordable Modification Program. SSRN Electronic Journal, 0, , .	0.4	7
124	Do Consumers Choose the Right Credit Contracts?. SSRN Electronic Journal, 0, , .	0.4	7
125	Banking Competition and Shrouded Attributes: Evidence from the US Mortgage Market. SSRN Electronic Journal, 0, , .	0.4	7
126	Fintech and Credit Scoring for the Millennials: Evidence using Mobile and Social Footprints. SSRN Electronic Journal, 0, , .	0.4	7



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127	Mortgage Debt, Hand-to-Mouth Households, and Monetary Policy Transmission. Review of Finance, 2022, 26, 487-520.	3.2	7
128	Dismissal with Prejudice? Race and Politics in Personal Bankruptcy. SSRN Electronic Journal, 0, , .	0.4	6
129	Dragon Babies. SSRN Electronic Journal, 0, , .	0.4	6
130	Mortgage Debt, Hand-to-Mouth Households, and Monetary Policy Transmission. SSRN Electronic Journal, 0, , .	0.4	6
131	Asymmetric Information and the Automobile Loan Market. , 2007, , 93-116.		6
132	Do Forbearance Plans Help Mitigate Credit Card Losses?. Journal of Family and Economic Issues, 2008, 29, 191-201.	1.3	5
133	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
134	Financial Literacy and Financial Planning: Evidence from India. SSRN Electronic Journal, 2010, , .	0.4	5
135	The Role of Soft Information in a Dynamic Contract Setting: Evidence from the Home Equity Credit Market. SSRN Electronic Journal, 2010, , .	0.4	5
136	Access to Housing Wealth and Consumption: Evidence from a Natural Experiment. SSRN Electronic Journal, 2013, , .	0.4	5
137	Joint liability lending and credit risk: Evidence from the home equity market. , 2016, 32, 47-66.		5
138	The Effectiveness of Housing Collateral Tightening Policy. SSRN Electronic Journal, 2017, , .	0.4	5
139	Pandemic Risk Factors and the Role of Government Intervention: Evidence from COVID-19 and CMBS Mortgage Performance. SSRN Electronic Journal, 0, , .	0.4	5
140	Mortgages, Minorities and Discrimination: A Bank-Specific Approach. Housing Studies, 2003, 18, 295-303.	1.6	4
141	The Impact of Homeowners' Housing Wealth Misestimation on Consumption and Saving Decisions. SSRN Electronic Journal, 2006, , .	0.4	4
142	Spending Responses to State Sales Tax Holidays. SSRN Electronic Journal, 0, , .	0.4	4
143	Consumption and Debt Response to Unanticipated Income Shocks: Evidence from a Natural Experiment in Singapore. SSRN Electronic Journal, 0, , .	0.4	4
144	How Does Financial Literacy Affect Mortgage Default?. SSRN Electronic Journal, 2015, , .	0.4	4

#	ARTICLE	IF	CITATIONS
145	Interest Rate Pass-Through and Consumption Response: The Deposit Channel. Review of Economics and Statistics, 2021, 103, 922-938.	2.3	4
146	Information disclosure and the choice between arm's-length and inside debt. Journal of Monetary Economics, 2021, 117, 1008-1022.	1.8	4
147	Fortunes of Dragons: Cohort size effects on life outcomes. Population Studies, 2021, 75, 191-207.	1.1	4
148	Tracking the pulse of a city's 3D real estate price heat maps. Journal of Regional Science, 2021, 61, 543-569.	2.1	4
149	Tax Differential and Cross-Border Shopping: Evidence from Singapore. SSRN Electronic Journal, 0, , .	0.4	4
150	Communications Between Borrowers and Servicers: Evidence from the COVID-19 Mortgage Forbearance Program. SSRN Electronic Journal, 0, , .	0.4	4
151	Water conservation through plumbing and nudging. Nature Human Behaviour, 2022, 6, 858-867.	6.2	4
152	Timing to the Statement: Understanding Fluctuations in Consumer Credit Use. SSRN Electronic Journal, 2012, , .	0.4	3
153	The Information Value of Sovereign Credit Rating Reports. SSRN Electronic Journal, 0, , .	0.4	3
154	Consumption Response to Credit Tightening Policy: Evidence from Turkey. SSRN Electronic Journal, 0, , .	0.4	3
155	Disaggregated Sales and Stock Returns. SSRN Electronic Journal, 2018, , .	0.4	3
156	Job displacement and financial outcomes. Economics Letters, 2019, 177, 18-21.	0.9	3
157	Mortgage Brokers and the Effectiveness of Regulatory Oversight. Management Science, 2021, 67, 5278-5300.	2.4	3
158	Homebuilders, Affiliated Financing Arms and the Mortgage Crisis. SSRN Electronic Journal, 0, , .	0.4	3
159	Consumption Response to Temporary Price Shock: Evidence from Singapore's Annual Sale Event. SSRN Electronic Journal, 0, , .	0.4	3
160	Minimum wage increases and eviction risk. Journal of Urban Economics, 2022, 129, 103421.	2.4	3
161	<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
162	Policy Intervention in Debt Renegotiation: Evidence from the Home Affordable Modification Program. SSRN Electronic Journal, 0, , .	0.4	2

#	ARTICLE	IF	CITATIONS
163	Gender and Household Financial Decision: Evidence from Personal Bankruptcy. SSRN Electronic Journal, 2013, , .	0.4	2
164	The Politics of Foreclosures. SSRN Electronic Journal, 2017, , .	0.4	2
165	Rationality in the consumer credit market. , 2019, , 121-139.		2
166	Hedonic Price of Housing Space. Real Estate Economics, 2021, 49, 574-609.	1.0	2
167	Cross-Border Shopping: Do Consumers Respond to Taxes or Prices?. SSRN Electronic Journal, 0, , .	0.4	2
168	Cash Demand and Consumption Response to Unanticipated Monetary Policy Shock: Evidence from Turkey. SSRN Electronic Journal, 0, , .	0.4	2
169	The effect of advertising on home equity credit choices. , 2018, , .		2
170	Consumption response to temporary price shock: Evidence from Singapore's annual sale event. Journal of Financial Intermediation, 2022, , 100966.	1.4	2
171	Inflation expectations of households and the upgrading channel. Journal of Monetary Economics, 2022, 128, 124-138.	1.8	2
172	Selection of Post-Disaster Humanitarian Logistics Structure Using AHP Approach. Springer Proceedings in Business and Economics, 2016, , 227-237.	0.3	1
173	Risk Avoidance and Environmental Hazard: Effects of the Transboundary Haze Pollution in Singapore. SSRN Electronic Journal, 2017, , .	0.4	1
174	Mobile Wallet and Entrepreneurial Growth. SSRN Electronic Journal, 2018, , .	0.4	1
175	Tax Evasion, Capital Gains Taxes, and the Housing Market. SSRN Electronic Journal, 2018, , .	0.4	1
176	Blessing in Disguise? Environmental Shocks and Performance Enhancement. SSRN Electronic Journal, 2018, , .	0.4	1
177	Asymmetric Information in Dynamic Contract Settings: Evidence from the Home Equity Credit Market. SSRN Electronic Journal, 0, , .	0.4	1
178	Golf Buddies and Board Diversity. SSRN Electronic Journal, 0, , .	0.4	1
179	Did the Community Reinvestment Act (CRA) Lead to Risky Lending?. SSRN Electronic Journal, 0, , .	0.4	1
180	Who Bears the Pen? Relative Income and Gender Gap in Mortgage Signing Order. SSRN Electronic Journal, 0, , .	0.4	1

#	ARTICLE	IF	CITATIONS
181	Environmental Regulation as a Double-Edged Sword for Housing Markets: Evidence From the NOx Budget Trading Program. SSRN Electronic Journal, 0, , .	0.4	1
182	Labor Mobility and Loan Origination. SSRN Electronic Journal, 0, , .	0.4	1
183	Information Salience and Mispricing in Housing. Management Science, 2022, 68, 9082-9106.	2.4	1
184	Joint Liability Lending and Credit Risk: Evidence from the Home Equity Market. SSRN Electronic Journal, 0, , .	0.4	0
185	Does Mandatory Loan Review Affect Mortgage Contract Choice and Performance?. SSRN Electronic Journal, 2011, , .	0.4	0
186	The Hidden Peril: The Role of the Condo Loan Market in the Recent Financial Crisis. SSRN Electronic Journal, 0, , .	0.4	0
187	The Composition Effect of Consumption around Retirement: Evidence from Singapore. SSRN Electronic Journal, 2014, , .	0.4	0
188	Asset Securitization and Mortgage Steering. SSRN Electronic Journal, 2015, , .	0.4	0
189	Social Interactions and Segregation in Public Housing Neighbourhoods in Singapore. SSRN Electronic Journal, 0, , .	0.4	0
190	What Shapes Consumer Choice and Financial Products? - A Review. SSRN Electronic Journal, 2016, , .	0.4	0
191	Do People Consume More on Sunny Days? Evidence from Credit Card Spending Data. SSRN Electronic Journal, 0, , .	0.4	0
192	Street Name Fluency and Housing Prices. Journal of Real Estate Finance and Economics, 0, , 1.	0.8	0
193	Risk Retention Rules and the Issuance of Commercial Mortgage Backed Securities. Journal of Real Estate Finance and Economics, 0, , 1.	0.8	0
194	Do Forbearance Plans Help Mitigate Credit Card Losses?. SSRN Electronic Journal, 0, , .	0.4	0
195	Household Finance and the Financial Decision-Making Process. , 2007, , 3-9.		0
196	Beyond Race and Gender: Financial Access to Low and Moderate Income Households. SSRN Electronic Journal, 0, , .	0.4	0
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	The Effects of Government Bail-out on Mortgage Modification. SSRN Electronic Journal, 0, , .	0.4	0
200	Salience and Mispricing: Homebuyerss Housing Decisions. SSRN Electronic Journal, 0, , .	0.4	0
201	Anticipated Income Shock and Labor Supply. SSRN Electronic Journal, 0, , .	0.4	0
202	The Political Economy of Loan Modification. SSRN Electronic Journal, 0, , .	0.4	0
203	Foregone Consumption and Return-Chasing Investments. SSRN Electronic Journal, 0, , .	0.4	0
204	Does Diversification Outweigh Superior Information In Enforcement of Loan Contracts?. SSRN Electronic Journal, 0, , .	0.4	0
205	Borrowing. , 2020, , 247-278.		0
206	Payment. , 2020, , 221-246.		0
207	Saving. , 2020, , 29-96.		0