

# Hal Martin

Federal Reserve Bank of Cleveland  
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## Employment

Federal Reserve Bank of Cleveland	2015 – present
Director, Small Business Credit Survey	2024 –
Policy Economist	2015 –

## Education

Ph.D., Economics, Georgia State University	2015
M.A., Economics, Georgia State University	2013
B.A., Economics, Principia College	2003

## Research Interests

Housing, Urban Economics, Public Finance, Applied Microeconomics, Experimental Economics

## Research Activities

### *Refereed Work*

“What Determines the Success of Housing Mobility Programs?” with Dionissi Aliprantis and Kristen Tauber. *Journal of Housing Economics*, 65, 2024.

“Landlords and access to opportunity,” with Dionissi Aliprantis and David Phillips. *Journal of Urban Economics*, 129, 2022.

“Discrimination in mortgage lending: Evidence from a correspondence experiment,” with Andrew Hanson, Zack Hawley and Bo Liu. *Journal of Urban Economics*, 92, 2016, 48-65.

“Metropolitan Area Home Prices and the Mortgage Interest Deduction: Estimates and Simulations from Policy Change,” with Andrew Hanson. *Regional Science and Urban Economics*, 59, 2016, 12-23.

“Housing Market Distortions and the Mortgage Interest Deduction,” with Andrew Hanson. *Public Finance Review*, 42 (5), 2014, 582-607.

### *Working Papers*

“The Impact of the Tax Cuts and Jobs Act on Local Home Values”

“Does Differential Treatment Translate to Differential Outcomes for Minority Borrowers? Evidence from Matching a Field Experiment to Loan-Level Data,” with Andrew Hanson and Zack Hawley

### *Policy*

“Making Sense of Eviction Trends during the Pandemic.” 2022.

“Measuring Evictions during the COVID-19 Crisis,” with Rebecca Cowin and Clare Stevens. 2020.

“How Low Can Employment Growth Go without Boosting the Unemployment Rate in Fourth District States?” 2017.

### **Presentations**

American Real Estate and Urban Economics Association (ASSA), National Tax Association (ASSA), North American Regional Science Council, Urban Economics Association (NARSC), Southern Economic Association, Association of Public Policy and Management, Lincoln Land Institute, Kent State, Cleveland State, FRB System Committee on Regional Analysis, FRB Atlanta Real Estate Conference, Pittsburgh Community Reinvestment Group, Neighborworks

### **Referee Service**

Journal of Banking & Finance, Journal of Housing Economics, Housing Policy Debate, National Tax Journal, Public Finance Review, Journal of Regional Science, Regional Science and Urban Economics, Urban Studies

### **Teaching Experience**

Microeconomic Theory, master’s level (guest lecturer), The Global Economy, Principles of Microeconomics, Principles of Macroeconomics, Intermediate Macroeconomic Theory, Comparative Economic Systems, Evolution of Economic Thought