

## Erik Hembre

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## Employment

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<b>Federal Reserve Bank of Minneapolis, Community Development and Engagement</b> <i>Senior Economist</i>	Minneapolis, MN 2023-Present
<b>University of Illinois-Chicago</b> <i>Associate Professor (w/ tenure), Dept. of Economics</i>	Chicago, IL 2024
<b>University of Illinois-Chicago</b> <i>Assistant Professor, Dept. of Economics</i>	Chicago, IL 2014-2024
<b>Montana State University</b> <i>Visiting Research Scholar</i>	Bozeman, MT 2020-2021

## Education

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<b>University of Wisconsin-Madison</b> <i>Ph.D. Economics</i>	Madison, WI 2014
<b>University of Wisconsin-Madison</b> <i>M.S. Economics</i>	Madison, WI 2011
<b>Saint Olaf College</b> <i>B.A. Economics and Chemistry</i>	Northfield, MN 2006

## Research Fields

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**Public Economics, Real Estate Economics, Housing Policy, Applied Microeconomics**

## Published Papers

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**A Rising Tide Lifts All Homes? Housing Quality Improvements for Low-income Households Since the 1980s**  
*with J. Michael Collins and Samuel Wylde; Journal of Public Economics; May 2024*

**SNAP and Food Expenditures: Evaluating California's Cash-out Policy**  
*with Katie McElroy and Shogher Ohannessian; Contemporary Economic Policy; May 2024*

**Housing Assistance and SSI Participation**  
*with Carly Urban; Dec 2023, National Tax Journal*

**Examining the SNAP and TANF Caseload Trends, Responsiveness, and Policies during the COVID-19 Pandemic**  
*Contemporary Economic Policy; April 2023*

**Tax Incentives and Housing Decisions: Investigating the Effects of the Tax Cut and Jobs Act**  
*with Raissa Dantas; Regional Science and Urban Economics; July 2022*

**State Income Taxes and Team Performance**  
*International Tax and Public Finance; July 2021*

**Low Income Homeownership and the Role of State Subsidies: A Comparative Analysis of Mortgage Outcomes**  
*with Stephanie Moulton and Matthew Record; Journal of Policy Analysis and Management; Winter 2020*

**TANF Effective Benefits Guarantees, Tax Rates, and Child-Only Penalties 2000-2016**  
*National Tax Journal; June 2020*

**Exploring the Rise of Mortgage Borrowing Among Older Americans**  
*with Carly Urban and J. Michael Collins; Regional Science and Urban Economics; 83 (2020) 103524*

**An Investigation of the First-time Homebuyer Tax Credit**  
*Regional Science and Urban Economics; 73 (2018) 196-216*

## Working Papers

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### **Is This Time Different? The Safety Net Response to the Pandemic Recession**

*with Robert Moffitt and James Ziliak*

### **Homeownership on the Rebound: Decomposing The Rise of Low-Income Homeownership**

### **HAMP, Home Attachment, and Mortgage Default**

## Research in Progress

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### **Determining the Distribution of Deductions, Credits, and Exemptions**

## Research Grants, Contracts, and Awards

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<b>"Social Insurance Undergraduate Research Fellowship (SURF) Program"</b>	FY2022, FY2023 (combined)
<i>CFS Social Security Administration Retirement and Disability Research Consortium</i>	\$345,219
<b>"Housing for SSI Recipients: Expenditures, Quality, and Trends"</b>	
<i>CFS Social Security Administration Retirement and Disability Research Consortium</i>	\$107,907
<b>"Housing Assistance as a Benefit for the Disabled and SSI Takeup"</b>	with Carly Urban
<i>CFS Social Security Administration Retirement and Disability Research Consortium</i>	\$142,507
<b>"Housing Assistance and SSI Caseload Shifting"</b>	with Carly Urban
<i>CFS Social Security Administration Retirement and Disability Research Consortium</i>	\$137,103
<b>"Exploring the Rise of Mortgage Borrowing Among Older Americans"</b>	with J. Michael Collins and Carly Urban
<i>Boston College Center For Retirement Research</i>	\$44,265
<b>"Comparative Study of Housing Finance Agency Lending"</b>	with Stephanie Moulton and Matthew Record
<i>Fannie Mae</i>	\$59,282
<b>Gengler Dissertation Fellowship</b>	
<i>University of Wisconsin-Madison</i>	2013-2014
<b>Robock Award</b>	
<i>University of Wisconsin-Madison</i>	2013

## Conference & Seminar Presentations

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- 2024-2025: Workshop on Changing Demographics and Housing Demand (Fannie Mae/Philadelphia Federal Reserve Bank)
- 2023-2024: Association of Public Policy and Management, Urban Economics Association Meetings, American Economic Association Annual Meeting
- 2022-2023: Innovations in Housing Affordability Summit, Northern Illinois University
- 2021-2022: National Tax Association, Southern Economic Association, Midwest Finance Association (Discussant), Midwest Economics Association, Center for Financial Security
- 2020-2021: Montana State University, American Real Estate and Urban Economics Association Virtual Seminar Series, Western Economics Association Meetings
- 2019-2020: SSA RDRC Annual Meetings, Kansas State University
- 2018-2019: National Tax Association, University of Wisconsin-Madison
- 2017-2018: University of Wisconsin-Madison, Urban Economics Association, DePaul University, UIC Campus Conversations Panel
- 2016-2017: Illinois Economic Association, UEA, St. Olaf College, Marquette University
- 2015-2016: Association of Public Policy and Management

2014-2015: Montana State University, AREUEA Mid-Year Conference

2013-2014: UW-Madison Public Seminar, Housing Urban Labor Macro Conference, Richmond Federal Reserve, Baruch College, University of Cincinnati, University of Illinois at Chicago, Federal Reserve Board, University of Memphis, Georgia State University

2012-2013: Association of Public Policy and Management, Center for Financial Security Graduate Student Research Symposium

## Dissertation Advising

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2024: Ryan Bhandari

2023: Shogher Ohannessian (chair), Taisiia Stanishevska

2022: Maliha Singh (chair), Todd Czurylo, Katherine McElroy, Raissa Dantas, Ruveyda Gozen

2021: Ayesha Jamal, Yuhao Chen, Nhu Ngyugen, Joshua Mask, Reem Hashad

2020: Macej Wachala, Caitlyn Fleming, Pauline Khoo, Katie Van den Berghe

2019: Christopher Cruz (co-chair), Chia Chang, Jeff Cline, Jiashan Wu

2017: Yeon Jeong Son

## Referee Service

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- Journal of Political Economy; Journal of Human Resources; American Economic Journal: Economic Policy; Journal of Policy Analysis and Management; Regional Science and Urban Economics; Economic Inquiry; Real Estate Economics; Demography; Journal of Housing Economics; Economics Bulletin; Journal of Empirical Finance; Journal of Pension Economics and Finance; Journal of the Economics of Ageing; Journal of Consumer Affairs; Contemporary Economic Policy, National Science Foundation

## Teaching

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<b>Econ 220</b> <i>Microeconomics: Theory and Applications</i>	UIC
<b>Econ 510</b> <i>Graduate Microeconomic Theory</i>	UIC
<b>Econ 575</b> <i>Graduate Public Economics</i>	UIC

## Service

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<b>Graduate Student Placement Director</b>	2017-2019, 2021-2023
<b>Advisory Committee</b>	2021-2023
<b>Seminar Speaker Coordinator</b>	2018
<b>Graduate Curriculum Committee</b>	2016-2019, 2021
<b>Graduate Student Placement Committee</b>	2016
<b>Graduate Student Teacher Mentor</b>	2015-2019, 2021-2022
<b>Graduate Student Admissions Committee</b>	2014

*Last updated: April 3, 2025*