CURRICULUM VITA

JAMES P. DOW, JR.

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Employment

Professor of Finance (Chair, 2011-2014) Department of Finance, Financial Planning, and Insurance California State University, Northridge	Current
Associate Professor of Finance Assistant Professor of Finance Assistant Professor of Economics California State University, Northridge	2005 to 2009 2002 to 2005 1998 to 2002
Economist Division of Monetary Affairs Board of Governors of the Federal Reserve System	1995 to 1998
Assistant Professor of Economics Department of Economics (91-95) Graduate School of Management (87-91) University of California, Riverside	1987 to 1995

Education

Ph.D., Economics, University of Chicago, 1987. M.A., Economics, University of Chicago, 1985. B.A., Economics, University of Washington, 1983.

Teaching Experience

Managerial Finance
Investments
Portfolio Analysis
Management of Financial Institutions
Money and Banking
International Finance
MBA Macroeconomics
Introduction to Organizations (team-taught gateway MBA course)
PhD Macroeconomics
Principles of Economics
Intermediate Macroeconomics and Microeconomics

Publications

Restricted Stock Discounts: An Empirical Analysis, *Journal of Business Valuation and Economic Loss Analysis* (forthcoming) with Daniel McConaughy and Monica Hussein.

Attitudes Towards Credit After the Great Recession, Applied Economics Letters, (2018).

Mortgage Originations During 2002-2007 as an Example of an Evolutionary Market, *Journal of Evolutionary Economics* 26, 1007-1032 (2016).

Demograpic Factors Affecting Macroeconomic Expectations, *Southwestern Economic Review 43*, 87-101 (2016).

Economics of the Undead: Vampires, Zombies and the Dismal Science. Editor, Rowman & Littlefield, (2014) with Glen Whitman.

The Investing Secrets of the Undead, in *Economics of the Undead: Vampires, Zombies and the Dismal Science*. Rowman & Littlefield, Glen Whitman and James Dow, Editors (2014).

Packing for the Zombie Apocalypse, in *Economics of the Undead: Vampires, Zombies and the Dismal Science*. Rowman & Littlefield, Glen Whitman and James Dow, Editors (2014).

The Determination of Individual Financial Planning Horizons, *Southwestern Economic Review*, (2013), with Yanbo Jin.

Neighbourhood Effects and Asset Allocation, *Journal of Interdisciplinary Economics* 23, 37-52 (2011), with James Chong and G. Michael Phillips.

Age, Investing Horizon and Asset Allocation, *Journal of Economics and Finance* 33, 422-436 (2009).

The Popularity of Payday Lending: Politics, Religion, Race or Poverty? *Southwestern Economic Review*, 197-208 (2009).

The Adoption of Web Banking at Credit Unions, *The Quarterly Review of Economics and Finance* 47, (2007) 435-448.

Investing in Arketia, *Journal of the International Academy for Case Studies* 13, 93-96 (2007). with Gordon Johnson.

Changes in Stockholding Behavior: Evidence from Household Survey Data, *Finance Research Letters* 2, 89-96 (2005), with Kenneth Chapman and Govind Hariharan. Received the Stephen A. Ross Best Paper Award.

Neighborhood Factors Affecting Apartment Vacancy Rates in Los Angeles, *Southwestern Economic Review* 32, 35-44 (2005).

Neighborhood Effects and the Distribution of Income in Cities, *Electronic Journal of Evolutionary Modelling and Economic Dynamics*, no 1029 (2003).

The Effect of Volatility in the Federal Funds Rate on Commercial Bank Borrowing at the Discount Window, Chapter 7 in *Progress in Economic Research*, Nova Science Publishers, (2002).

A Computational Model of the Demand for Bank Reserves in the United States, *Journal of Economic Dynamics and Control* 26, 1787-1814 (2002), with James Clouse.

The Recent Behavior of Adjustment Credit at the Discount Window, *Journal of Macroeconomics* 23, 199-212 (2001).

The Demand for Excess Reserves, Southern Economic Journal 67, 685-700 (2001).

Fixed Costs and the Behavior of the Federal Funds Rate, *Journal of Banking and Finance* 23, 1015-1029 (1999), with James Clouse.

Business Cycles and the Market for Labor Contracts, *Proceedings of the American Society of Business and Behavior Sciences*, vol II, 128-134 (1997), with Jang-Ting Guo.

The Demand and Liquidity Effects of Monetary Shocks, *Journal of Monetary Economics* 36, 91-115 (1995).

Business Cycles and Labor Markets with Imperfectly Flexible Wages, *European Economic Review* 39, 1683-1696 (1995).

Rates of Return and the Supply of Government Assets, *Journal of Macroeconomics* 16, 89-101(1994).

Dynamic Regulation of Fisheries: The Case of the Bowhead Whale, *Marine Resource Economics* 8, 145-154 (1993).

Durability and Tests of the Permanent Income Hypothesis Using Partially Disaggregated Consumption Data, *Applied Economics* 25, 627-633 (1993).

Irreversibility and the Behavior of Stochastic Aggregate Growth Models, *Journal of Economic Dynamics and Control* 16, 207-223 (1992), with Lars Olson.

An Analytic Solution to a Stochastic Consumption/Savings Problem with Liquidity Constraints, *Southern Economic Journal* 58, 459-464 (1991), with Lars Olson.

Working Papers and Work in Progress

Exchange-traded funds, index funds and the influence of economists on financial innovation.

Machinery, Land and Ideas: Recent Shifts in Capital Market Structures

Professional Activity

Referee for: Journal of Political Economy, American Economic Review, Journal of Monetary Economics, Journal of Banking and Finance, Journal of Money, Credit and Banking, Journal of Financial Services Research, Journal of International Economics, Journal of Finance and Economics, Journal of Macroeconomics, Journal of Economics and Business, International Journal of Central Banking, Review of Economic Dynamics, Economic Inquiry, Journal of Economic Dynamics and Control, European Economic Review, Journal of Productivity Analysis, Resources and Energy, Journal of Economic Surveys, Southwestern Economic Review, Journal of Applied Economics, Journal of Economics and Finance.

References and teaching evaluations available on request.