

Lunchtime Data Talk

The Decline in Geographic Mobility and Implications for the Mortgage Market

Speaker Biographies



Laurie Goodman is codirector of the Housing Finance Policy Center at the Urban Institute. The center is dedicated to providing policymakers with data-driven analyses of housing finance policy issues that they can depend on for relevance, accuracy, and independence. Before joining Urban in 2013, Goodman spent 30 years as an analyst and research department manager at several Wall Street firms. From 2008 to 2013, she was a senior managing director at Amherst Securities Group LP, where her strategy effort became known for its analysis of housing policy issues. From 1993 to 2008, Goodman was head of global fixed income research and manager of US securitized products research at UBS and predecessor firms, which were ranked number one by *Institutional Investor* for 11 straight years. Before that, she was a senior fixed income analyst, a mortgage portfolio manager, and a senior economist at the Federal Reserve Bank of New York. She was inducted into the Fixed Income Analysts Hall of Fame in 2009. Goodman is on the board of directors of MFA Financial, is an adviser to Amherst Capital Management, and is a member of the Bipartisan Policy Center's Housing Commission, the Federal Reserve Bank of New York's Financial Advisory Roundtable, and the New York State Mortgage Relief Incentive Fund Advisory Committee. She has published more than 200 journal articles and has coauthored and coedited five books. Goodman has a BA in mathematics from the University of Pennsylvania and an MA and PhD in economics from Stanford University.



Sam Khater is deputy chief economist at CoreLogic, America's largest provider of advanced property and ownership information, analytics, and services. He is responsible for analysis and commentary on the real estate and mortgage markets and is regularly quoted by trade publications and national news outlets, such as the *Wall Street Journal*, *New York Times*, and Bloomberg. Before joining CoreLogic, Khater was a senior economist at Fannie Mae in the economics and housing and community development divisions. His responsibilities included economic, mortgage, and housing finance policy research and analysis. Before joining Fannie Mae, he was an economist at the National Association of Realtors, and he was in charge of producing economic and housing forecasts.



Raven Molloy is chief of the real estate finance section at the Federal Reserve Board of Governors, where her policy responsibilities cover residential and commercial mortgage credit conditions, analyzing and forecasting real estate prices, and assessing potential risks to the financial system stemming from mortgage lending. Her primary fields of research are urban and labor economics, and she has written on housing supply regulation, foreclosure, vacancy, mortgage credit availability, migration, and executive compensation. She is a board member of the American Real

Estate and Urban Economics Association and serves on the editorial boards of the *Journal of Housing Economics*, *Journal of Urban Economics*, and *Regional Science and Urban Economics*. She received a bachelor's degree in economics and Asian studies from the University of Virginia and a doctorate degree in economics from Harvard University.