

Desen Lin

CONTACT INFORMATION	800 N. State College Blvd, SGMH 5178 Department of Finance Cal State Fullerton Fullerton, CA 92832 USA	Phone: +1 (267) 905-9192 E-mail: desenlin@fullerton.edu Website: www.desenlin.com Last update: September, 2021
RESEARCH INTERESTS	Household Finance, Real Estate Economics, Urban Economics, Macroeconomics	
EMPLOYMENT	California State University, Fullerton <i>Assistant Professor of Finance</i>	Fullerton, California Aug. 2020 -
EDUCATION	University of Pennsylvania <i>Ph.D. in Economics</i> <i>M.A. in Economics</i>	Philadelphia, Pennsylvania May 2021 May 2020
	University of California, Santa Barbara <i>M.A. in Economics</i>	Santa Barbara, California Aug. 2013 - Jun. 2015
	Fudan University <i>B.A. in Mathematical Economics</i>	Shanghai, China Sept. 2009 - Jun. 2013
PUBLICATION	Levitin, A. J., Lin D., & Wachter S. M. (2020). Mortgage Risk Premiums during the Housing Bubble. <i>Journal of Real Estate Finance and Economics</i> 60(4), 421-468. Acolin, A., Lin D., & Wachter S. M. (2019). Endowments and minority homeownership. <i>Cityscape</i> 21(1), 5-62.	
WORKING PAPERS	The Amenity Value of Green Space: Evidence from Philadelphia, 2021 (with Shane Jensen and Susan Wachter), <i>Revise & Resubmit at Real Estate Economics</i> Housing Search and Rental Market Intermediation, 2020 REIT Capital Structure Choices: When Does Preparation Matter?, 2021 (with Andrey Pavlov and Susan Wachter) Land Use Regulation, Regulatory Spillover and Housing Prices, 2020 (with Susan Wachter) Housing Boom, Mortgage Default and Agency Friction, 2018	
WORK IN PROGRESS	Yes, in My Backyard: Sharing Economy and Neighborhood Impact in New York City (with Betty Wang) Nonbank Mortgage Lending, Regulation and Macroeconomic Transmission The Distributional Impact of QM Patch and DTI Relaxation (with Susan Wachter)	
BOOK CHAPTERS	Lin, D., Renninger, A., Thornton, A. T., Wachter, S. M., & Zeng, D. Z. (2019). City Story: House Prices and Competitiveness. <i>House Prices: Changing the City World: The Global Urban Competitiveness Report (2017-2018)</i> , 257.	

HONORS AND
AWARDS

University Fellowship, Penn, 2015-2020.
AREUEA Dissertation Award, AREUEA, 2020.
Mack Institute Ph.D. Research Fellowship, Penn, 2020.
Graduate and Professional Student Assembly Travel Grant, Penn, 2019-2020.
SASgov Travel Grant, Penn, 2018-2020 (×2).
Doctoral Travel Grant, AREUEA, 2019.
School of Arts and Sciences Dean's Travel Subvention, Penn, 2017-2019 (×2).
Xinmei Zhang Fellow, Penn, 2015-2018.
Thormahlen Family Fellowship in Economics, UC Santa Barbara, 2014-2015.
Graduate USAP Fellowship, UC Santa Barbara, 2013-2014.
Xiyuan Undergraduate Research Fellow, Fudan University, 2012-2013.
Renmin Scholarship, Fudan University, 2010-2013.
Honor Student Award, Fudan University, 2012-2013.
UCLA-CSST Scholarship, UCLA, 2012.
UCEAP Visiting Scholarship, UC Davis, 2011.

CONFERENCE
PRESENTATION

2021-2022: (include scheduled) 2021 AREUEA International Conference, virtual;
2022 ASSA-AREUEA Meeting, Boston;

2020-2021: University of Pennsylvania; Fudan University; University of Cincinnati; CSU Fullerton; 2021 ARES Annual Meeting, virtual; 2021 AREUEA National Conference, virtual; 2021 North American Summer Meeting of the Econometric Society;

2019-2020: 14th Meeting of Urban Economics Association, Philadelphia; 2020 ASSA-AEA Meeting, San Diego; 2020 ASSA-AREUEA Meeting, San Diego; 2020 ARES Annual Meeting, Fort Meyers (Cancelled);

2018-2019: 2018 Midwest Macroeconomics Meetings, Nashville; 13th Annual Economics Graduate Students Conference, WUSTL; Penn Macro Student Lunch, Penn; 2019 ASSA-AREUEA Doctoral Session, Atlanta; 3rd Annual PhD Conference on Real Estate and Housing, OSU; 2019 AREUEA National Conference, Washington DC; ESCP-TAU-UCLA Conference on Low-Income Housing Supply and Housing Affordability, Madrid Spain;

2017-2018: 2018 AREUEA National Conference, Washington DC; World Cities Day Forum on Global Urban Competitiveness, by CASS and the UN Habitat, Guangzhou China;

CONFERENCE
DISCUSSION

Discussion of "Why Are Housing Cost Rising?" by Christos Makridis, 2020 AREUEA-ASSA Conference, San Diego.

Discussion of "Land Use Controls Do Not Reduce the Elasticity of Housing Supply in the Standard Urban Model" by Daniel Broxterman and Yishen Liu, 14th Meeting of Urban Economics Association, Philadelphia.

ACADEMIC
EXPERIENCE

University of Pennsylvania

Philadelphia, Pennsylvania

• *Penn IUR Affiliated PhD student*

Feb. 2019 - present

• *Research Assistant for Prof. Susan Wachter*

Jul. 2017 - present

- *Graduate Research Assistant at Penn Wharton GIS Lab* *Jul. 2017 - present*
- *Co-organizer of the Reading Group on Financial Intermediation and Markets (FIM), jointly held by Finance and Economics Departments* *Sept. 2018 - May 2019*
- *Teaching Assistant* *Aug. 2016 - present*
 - Courses: Public Finance, Urban Real Estate Economics (undergrad/MBA course), International Housing Comparisons (undergrad/MBA course), Intermediate Microeconomics

University of California, Santa Barbara Santa Barbara, California

- *Research Assistant for Prof. Ted Bergstrom* *Jun. - Aug. 2014*
- *Teaching Assistant* *Sept. 2013 - Jun. 2015*
 - Courses: Microeconomic Theory I & II (MA course), Intermediate Microeconomics, Principles of Microeconomics, Principle of Macroeconomics.

University of California, Los Angeles Los Angeles, California

- Cross-disciplinary Scholars in Science and Technology (CSST) Summer Research Program *Jul. - Sept. 2012*

Fudan University Shanghai, China

- *Research Assistant for Prof. Yongqin Wang* *Jul. 2011- Jul. 2012*
- *Teaching Assistant* *Sept. 2012 - Jun. 2013*
 - Courses: Public Economics, Probability and Statistics.

SKILLS

Computer skill: MATLAB, STATA, R, L^AT_EX.

Language: Chinese (native), English (proficient).