

Nitzan Tzur-Ilan

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Contact Information	Federal Reserve Bank of Dallas Research Department 2200 N. Pearl St., Dallas, Texas 75201	T: 214-922-6334 E: Nitzan.TzurIlan@dal.frb.org W: www.nitzantzur-ilan.com
Research Interests	Household Finance, Real Estate, Financial Regulation, and Climate Change	
Employment	Research Economist, Federal Reserve Bank of Dallas Postdoctoral Fellow, Kellogg School of Management Gilbert Research Fellow, UCLA Ziman Center for Real Estate Research Economist, Research Department, Bank of Israel	August 2021 – 2019–2021 2020–2021 2014–2021
Education	Ph.D., Finance, Hebrew University of Jerusalem M.A., Finance, Hebrew University of Jerusalem B.A., Economics and Finance, Hebrew University of Jerusalem	2018 2011 2009
Fellowships & Awards	Rosalinde and Arthur Gilbert Fund: “Eviction Moratoria and Covid-19” Hebrew University Scholarship for Excellent Female Doctoral Students The Gaathon Prize for outstanding research on the Israeli economy Sapir Center for Economic Policy Research Award The Dean’s Prize for outstanding students, Hebrew University of Jerusalem	2020–2021 2019–2020 2018 2015 2006–2010
Publications	An, Xudong, Stuart A. Gabriel, and Nitzan Tzur-Ilan. 2022. “More than Shelter: The Effect of Rental Eviction Moratoria on Household Well-Being.” <i>AEA Papers and Proceedings</i> , 112: 308–12. Laufer, Steven, and Nitzan Tzur-Ilan. “The effect of LTV-based risk weights on house prices: Evidence from an Israeli macroprudential policy”. <i>Journal of Urban Economics</i> , 124: 2021 Tzur-Ilan, Nitzan. “Macroprudential Policy: Implementation, Effects, and Lessons.” <i>Israel Economic Review</i> 17.1, 2019.	
Working Papers	“The Real Consequences of LTV Limits on Housing Choices,” 2020, <i>Revise & Resubmit</i> , <i>Review of Financial Studies</i> . “Effects of Wildfires on Credit Markets,” 2022, (with Xudong An and Stuart Gabriel) “Gender and Collaboration in the Federal Reserve System,” 2022, (with Deepa D. Datta) “The Determinants of Fiscal and Monetary Policies During the Covid-19 Crisis,” 2020, (with Effi Benmelech), NBER Working Paper 24761. “Assessing the impact of macroprudential tools: the case of Israel,” 2017, (with Nadine Baudot-Trajtenberg and Roi Frayberg), <i>BIS Papers chapters, in Macroprudential policy frameworks, implementation and relationships with other policies.</i> , Vol. 94, 107–218. “Does Location Matter? Evidence on Differential Mortgage Pricing in Israel,” 2019, (with Natalya Presman), Bank of Israel Working Paper 2019.10.	
Conferences and Seminars (including scheduled)	CSWEP sessions EEA Conference AEA, Hebrew University of Jerusalem, Baruch College, Federal Reserve Applied Micro, AFFECT New Ideas Session, SMU	2023 2022

<p>Hebrew University, Northwestern University, Federal Reserve Bank of Dallas, Santa Clara University, Danmarks Nationalbank, Halle Institute for Economic Research, Kellogg, Israel Regional Science workshop, University of Cincinnati, UCLA Ziman Center webinar on Housing, Neighborhood and Health Seminar, IBEFA seminar, ESCP/TAU/UCLA Housing & Public Policy seminar, CREFC-NYU Schack Research Conference*, AREUEA seminar, Federal Reserve Board*, ULI-LA, Federal Reserve Bank of Philadelphia's Credit and Payments Markets conference, FHFA, The Bank of Lithuania Macroprudential Policy Conference, UEA North American Meeting 2021, Women in System Economic Research conference, 2021 Biennial Real Estate Conference, OECD, Biennial Consumer Finance and Macroeconomics Conference</p> <p>AEA Annual Meetings, Northwestern University: Micro, Macro and Finance seminars, AREUEA National Conference, CEPR European Conference on Household Finance, Stanford GSB Rising Scholars Conference</p> <p>IMF Research Department seminar, Federal Reserve Board of Governors, Bank of Israel Research Department seminar, The 35th annual conference of the Israel Economics Association, Second Conference on Financial Stability of Banco de España, FRBSF-UCLA Conference on Housing, Financial Markets, and Monetary Policy, Deutsche Bundesbank Seminar, 14th Meeting of the Urban Economics Association, University of Illinois at Chicago, University of Wisconsin-Madison, Atlanta Fed-GSU Real Estate Conference</p> <p>Bar-Ilan University, Faculty of Agriculture, Food and Environment of the Hebrew University, CEPR conference on Systemic Risks and Macroprudential policy, RiskLab/BoF/ESRB Conference on Systemic Risk Analytics, Conference on Housing Affordability in Tel-Aviv University, Joint ECB&Central Bank of Ireland research workshop, CEBRA Annual Meeting, Bank of Israel Research Department seminar, joint UCLA-San Francisco Fed Conference on Housing, Financial Markets, and Monetary Policy</p> <p>Hebrew University (School of Business Administration), Bank of Israel Research Department seminar</p> <p>Bank of Israel Research Department seminar, Individual Finance and Insurance Decisions Centre (IFID) conference, Federal Reserve Board of Governors.</p> <p>* presentation by coauthor</p>	<p>2021</p> <p>2020</p> <p>2019</p> <p>2018</p> <p>2017</p> <p>2016</p>
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Refereeing

Journal of Housing Economics (×2), Journal of Financial Stability, Energies, The Quarterly Review of Economics and Finance, Sustainability, Journal of International Economics, Journal of Urban Economics (×3), Regional Science and Urban Economics

Conference Program Committee

Federal Reserve Day-Ahead Conference on Financial Markets and Institutions
CEMLA/DALLAS FED Financial Stability Workshop
Midwest Finance Association Conference (MFA)
ESCP-TAU-UCLA Conference on Low-Income Supply and Housing Affordability

Seminar Organization and Other Service

<p>AFFECT's 2023 mentoring workshop CSWEP CeMENT Mentoring Workshop</p>	<p>2023</p>
<p><i>Seminar organizer:</i> Dallas Fed Research Department seminar AEA Summer Economics Fellows Mentor (Jeanna Kenney) Session chair ASSA-AREUEA conference (Race and Inequality) Session chair CEMLA/Dallas Fed Financial Stability Workshop (Banking, Financial Frictions, and the Real Economy)</p>	<p>2022</p>

**Discussions
(including
scheduled)**

- Stefano Colonnello and Mariela Dal Borgo, *“Raising household leverage: Evidence from co-financed mortgages”* 2022
(CEMLA/Dallas Fed Financial Stability Workshop)
- Edward Kung, Ron Bekkerman, and Maxime Cohen, *“The Effect of Short-Term Rentals on Residential Investments”* 2022
(Conference on Low Income Housing Supply and Housing Affordability)
- Ivan Ivanov, Mathias Kruttli, and Sumudu Watugala, *“Banking on carbon: Corporate lending and cap-and-trade policy”* 2021
(System Banking Committee conference)
- Sumit Agarwal, Kwong Wing Chau, Maggie Rong Hu, and Wayne Xinwei Wan, *“Tobin Tax Policy, Housing Speculation, and Property Market Dynamics”*
(15th North American meeting of the Urban Economics Association)
- Andreas Mense, Claus Michelsen, and Konstantin Kholodilin, *“Empirics on the Causal Effects of Rent Control in Germany”* 2019
(ESCP-TAU-UCLA conference on Housing Affordability)
- Scarlet Chen and Adam Zhang, *“A House for a Bride: Marriage and Homeownership in China”*
(14th North American meeting of the Urban Economics Association)
- Anthony DeFusco and John Mondragon, *“No Job, No Money, No Refi: Frictions to Refinancing”* 2018
Tess Scharlemann and Stephen Shore, *“The Effect of Changing Mortgage Payments on Default: Evidence from HAMP Resets”*
(Conference on Housing, Financial Markets and Monetary Policy)

**Teaching
Experience**

- Teaching Assistant, The Hebrew University of Jerusalem. 2011-2015
courses taught: Corporate Finance (MBA), Business and Markets in Asia (undergraduate; MBA), Money and Banking (MBA), Game Theory (MBA), International Finance (MBA)
- Lecturer, The Hebrew University of Jerusalem 2012-2016
courses taught: Real-Estate Finance