

AMY HIGGINS

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EDUCATION

Massachusetts Institute of Technology, 2016 Cambridge, MA

Fellow, Advance Study Program

- Continued educational pursuits by taking graduate courses offered by the Department of Urban Studies and the Economics Department.
- Relevant courses include:
 - International Housing Economics and Finance.
 - Microeconomic Theory and Public Policy.

Case Western Reserve University, 2013 Cleveland, OH

Master of Science in Management, Operations Research & Supply Chain Management

- Organized and led SAS programming workshop.
- Participated in the 2012 Avnet Supply Chain Challenge.
- Operations Research Club.
- Net impact Club.

The University of Akron, 2011 Akron, OH

Bachelor of Science, Applied Mathematics and Economics

- The University of Akron Economics Club.
- Alpha Gamma Delta Sorority.
- National Society of Collegiate Scholars.

CERTIFICATES

Six Sigma Green Belt Certification, 2013 Cleveland, OH

- Observed daily waiting room business operations at the Cleveland Clinic Taussig Cancer Institute on a weekly basis for 12 weeks.
- Collected Patient wait time data as well as nurse to patient ratios.
- Created and presented a proposal to the Cleveland Clinic Taussig Cancer Institute on potential best practices to reduce patient wait times.

College Reading & Learning Association (CRLA), 2006 Akron, OH

- Certified postsecondary tutor.

WORK EXPERIENCE

Federal Reserve Bank of Boston, Regional and Community Outreach Department Boston, MA

Senior Research Assistant July 2015 - Present

Conduct and support policy oriented research and data analysis on various issues effecting low and moderate income individuals within New England.

- Create, administer, and analyze survey data as part of an ongoing research project on sector based social capital. This includes:
 - Building a model to calculate social capital.
 - Determining the appropriate statistical test to uncover statistical differences of social capital between sectors.
 - Drafting a summary of results and presenting to stakeholders.
- Collect and analyze data as part of the Invest in College Success (ICS) evaluation.

- ICS is a partnership between two non-profits, the Federal Reserve Bank of Boston, and three local community colleges. The aim of the program is to increase student's financial knowledge and capabilities, promote educational savings through matched savings accounts, increase FAFSA completion, and reduce tuition bill delinquencies among community college students in the area.
- The project required conducting phone interviews with program partners and analyzing student surveys as well as institutional university data.
- Update the department's online public use data sources. This includes updating the Home Mortgage Disclosure Act (HMDA) data spread sheets and providing a written analysis of the data.
- Update the department's City Data tool. This tool uses ACS data to quantify states and cities into two categories, low and moderate income (LMI) areas and middle and upper income (MUI) areas. Users are able to look at demographic information for various areas within New England by LMI and MUI classifications.
- Communicate research findings and best practices through the use of memos, issue briefs, articles, research papers, ArcGIS mapping exercises, and presentations.
- Provide critical literature reviews on topics such as statistical and econometric methodologies, social capital and network analysis, and financial education.
- Respond to data requests from colleagues and senior management.
- Proofread, edit, and fact-check articles and papers.
- Manage high school intern.

Federal Reserve Bank of Cleveland, Research Department

Cleveland, OH.

Research Analyst

August 2013 – July 2015

Collected and analyzed economic data to assess trends, prepare economic presentations, and contribute to internal and external publications.

- Collected and analyzed economic data to provide effective analysis and support for the Bank's role in the formation of monetary policy, presentations, and internal and external publications.
- Co-authored economic trends pieces and working papers.
- Produced monthly updates to the Median and Trimmed Mean CPI and answered periodic questions from researchers, analysts, and the public.
- Supported economist with Federal Open Market Committee (FOMC) presentations.
- Contacted Beige Book participants in the 4th district and gathered and summarized participants' responses.
- Maintained and grew Beige Book industry contact list.
- Participated in Bank and public outreach presentations.
- Reviewed abstracts for the 2015 Federal Reserve System Community Development Research Conference on Economic Mobility.
- Volunteered for the Federal Reserve Bank of Cleveland 2013 and 2015 Policy Summit conference.
- Co-chaired and participated in Corporate Challenge for the Federal Reserve Bank of Cleveland.

Federal Reserve Bank of Cleveland, Community Development Department

Cleveland, OH.

Quantitative Research Analyst

May 2013 – August 2013

Supported department staff by conducting research and analyzing issues that affect low and moderate income individuals within the 4th district, as well as participate in external outreach efforts.

- Developed labor market profiles for young adults in the 4th district region.
- Collected and analyzed micro data sets.
- Used SAS and other statistical software to perform quantitative data analysis.
- Assisted in preparing and presenting the results of the labor market analysis.
- Identified and documented promising practices in workforce development programs via literature reviews and interviews with workforce development experts.
- Identified key factors and issues in Southeast Ohio and Western Pennsylvania hydraulic fracturing industry.
- Assisted with gathering executive summaries of research papers being presented at the 2013 Policy Summit.
- Assisted in the Federal Reserve Bank of Cleveland pacesetter campaign for the United Way.

- Participated in Corporate Challenge for the Federal Reserve Bank of Cleveland.

Flack Steel

Cleveland, OH.

Risk Management Internship

December 2012 – August 2013

Analyzed various steel product prices in order to predict future prices and hedge against risk within the commodity market.

- Found and extracted pricing data for various steel products.
- Created excel spread sheets with over 200 variables and performed statistical manipulations using Microsoft Excel and SAS JMP software.
- Created and analyzed regression models which predict the price and hedged against risk for various steel commodities.
- Analyzed time series data covering up to 19 years of pricing information.
- Presented results and provided buying and selling suggestions to the director of risk management.

Stark State Technical College

North Canton, OH.

Adjunct Faculty, Mathematics Department

December 2012 – January 2013

Provided mathematical instruction to community college students ranging from remedial mathematics through algebra.

- Provided instruction and learning support services to students by conducting one-on-one and group tutoring sessions to an average of 30 students per work day.
- Provided feedback of material to the coordinator of the developmental math department to aid in curriculum decision making.
- Assisted with computer-based, academic tutorials
- Provided administrative assistance to the tutoring center.

The University of Akron

Akron, OH.

Peer Tutor and Learning Assistant

September 2006 – May 2010

Provided tutoring services to fellow students.

- Provided one-on-one tutoring as well as organized and led group tutoring sessions to college students in mathematics, statistics, and economics.

PUBLICATIONS

- Working Papers
 - **“Housing Choice Vouchers: Search Time, Neighborhood Quality, and Racial/Ethnic Differences within Massachusetts,”** *Working Paper (manuscript in progress)*, May 2016.
 - **“Tracking Trend Inflation: Nonseasonally Adjusted Variants of the Median and Trimmed-Mean CPI,”** with (Randal Verbrugge), *FRBC Working Paper No. 15-27*, November 2015.
 - **“Do Tenant and Place-Based Rental Housing Programs Complement Each Other? Evidence from Ohio,”** with (Brett Barkley and Francisca Richter), *FRBC Working Paper No. 14-29*, November 2014.
 - Paper currently under review for publication in the *Journal for International Housing Policy*. Received a revise and re-submit status after initial submission.
- Economic Commentaries
 - **“Is a Nonseasonally Adjusted Median CPI a Useful Signal of Trend Inflation?”** with (Randal Verbrugge), *FRBC Economic Commentary*, November 2015.
- Issue Briefs

- **“Home Mortgage Trends in New England in 2014,”** with (Jennifer Haynes), *FRBB Issue Brief*, January 2016.
- **“What Conditions are Small Businesses Located in Massachusetts’ Smaller Post-Industrial Cities Facing? Observations from the Federal Reserve’s Small Business Credit Survey,”** with (Brain Clark), *FRBB Issue Brief*, Forthcoming 2017.
- **“How do low and moderate income areas compare to middle and upper income areas by city within New England: A look at New England’s largest cities,”** *FRBB Issue Brief*, (*manuscript in progress*) 2017.
- **“Examining Sector Base Social Capital within New England,”** with (Erin Graves), *FRBB Issue Brief*, (*manuscript in progress*), 2017.
- Magazine Articles
 - **“Mapping New England: Credit Card Delinquencies,”** *FRBB Communities & Banking*, Forthcoming Winter 2017.
 - **“Mapping New England: Child Food Insecurity,”** *FRBB Communities & Banking*, Fall 2016.
 - **“Mapping New England: Coronary Heart Disease Death Rates”** *FRBB Communities & Banking*, Summer 2016.
 - **“Mapping New England: Changes in Home Purchase Originations, by County,”** *FRBB Communities & Banking*, Spring 2016.
 - **“Mapping New England: Drug Related Crime and Admissions to Treatment Facilities, by County,”** with (Erin Graves), *FRBB Communities & Banking*, Winter 2016.
- Economic Trends
 - **“Do Gas Prices Drive Household Inflation Expectations?”** with (Randal Verbrugge), *FRBC Economic Trends*, March 2015.
 - **“The Behavior of Consumption in Recoveries,”** with (Daniel Carroll), *FRBC Economic Trends*, February 2015.
 - **“A College Education Saddles Young Households with Debt, but Still Pays Off,”** with (Daniel Carroll), *FRBC Economic Trends*, August 2014.
 - **“Recent Owners’ Equivalent Rent Inflation is Probably Not a Blip,”** with (Randal Verbrugge), *FRBC Economic Trends*, July 2014.
 - **“Consumer Debt and the Housing Market,”** with (Demyanyk, Yuliya), *FRBC Economic Trends*, October 2013.

PROJECTS & PRESENTATIONS

- Projects January 2011 – Present
 - **“The Long Term Costs of War: Guatemala’s Civil War and its Effects on Labor Market Earnings”**
 - Focused on Guatemala’s civil war and its effects on labor market earnings.
 - 3rd place winner, Regional Undergraduate Economic Research Poster Competition, Federal Reserve Bank of Cleveland, 2011.
 - Required an extensive literature review of articles that investigated the microeconomic impacts of civil war.
 - Identified that research had not been conducted on the long term effects of the Guatemalan civil war on labor-market earnings.
 - Performed a multivariate difference in differences regression analysis using

SAS on a data set consisting of a sample size greater than 2,000.

- Presentations
- **Association of American Geographers, Boston MA** April 2017
 - Working paper: “Housing Choice Vouchers: Search Time, Neighborhood Quality, and Racial/Ethnic Differences within Massachusetts” will be presented at the annual meeting.
- **Federal Reserve Bank of Boston Department Meeting: City Data Tool** August 2016
 - Presented a tutorial to the department on how to use the City Data Tool.
 - Provided a brief analysis and demographic findings of various cities within New England.
- **Federal Reserve Bank of Boston Department Meeting: Preliminary Social Capital Research Findings** June 2016
 - Presented the preliminary results of the social capital research project to the department.
 - Explained data collection and analysis methods.
 - Fielded questions and comments proposed by colleagues.
- **Hartford CT, Promise Zone** March 2016
 - Presented Home Mortgage Disclosure Act Data to non-profit and government agencies, as well as local bankers and credit unions from Hartford CT.
 - The presentation focused on mortgage lending trends at the zip code level in areas that have been identified as “promise zones” indicating up and coming areas in Hartford.
- **Urban Affairs Association (UAA) Conference, San Diego CA** March 2016
 - Working paper: “Do Tenant and Place-Based Rental Housing Programs Complement Each Other? Evidence from Ohio,” was presented by co-author at the 46th annual UAA conference as part of a panel on housing affordability.
- **Federal Reserve Bank Policy Summit, Pittsburgh, PA** June 2015
 - Working paper: Do Tenant and Place-Based Rental Housing Programs Complement Each Other? Evidence from Ohio, was presented by co-author at a Policy Summit which is a Federal Reserve System wide conference.
- **Manufacturers Roundtable, Small Business Administration (SBA), Cleveland OH** November 2014 & April 2015
 - Listened to individuals who represent manufacturing and construction companies in the 4th district discuss industry trends that were being experienced by their respective company.
 - Provided commits to the antidotal information and discussed how this information was related to the economic regional data.
 - Provided a focused economic outlook related to the manufacturing, construction, and transportation industries in the region.
 - President of the SBA, and host of the Manufacturers Roundtable, requested that I present at the Manufacturers Roundtable event in April 2015.
- **Federal Reserve Bank of Cleveland Research Department Brownbag Presentation: Assessing the Median CPI** November 2014
 - Presented preliminary research results to economist, policy analysts, and research analyst in the Research and Community Development departments.
 - Assessed and presented the current method used to calculate the Median and Trimmed Mean CPI and its ability to track trend inflation.
 - Proposed an alteration to the Median and Trimmed Mean CPI calculation methodology.
- **Federal Reserve Bank of Cleveland Lunch and Learn: Measuring Inflation** April 2014
 - Created a PowerPoint presentation and co-presented to the Bank information about inflation.
 - Discussed what is inflation, how it is measured, why it is important, and implications on policy.

- Responded to a question and answer session at the end of the presentation.
- **The College Club of Cleveland** March 2014
 - Created a PowerPoint presentation covering the national and regional economy.
 - Presented data on the national and regional housing market, unemployment rate, nonfarm payrolls, labor market participation rates, and GDP.
 - Identified and presented trends in the area's top industries.
- **Workforce Development Roundtable Listening Session, Erie PA** June 2013
 - Asked by the FRBC Community Development department to co-present at the Workforce Development Roundtable Listening Session.
 - Developed and presented labor market profiles for individuals 18-35 who reside in Western Pennsylvania to workforce development experts.
 - Responded to questions and comments posed by the audience.

MEDIA CITATIONS

The Atlantic, The Big Picture Blog, Builder, Business Insider, Business Radio on Sirius Online, Chronicles of Higher Education, Crain's, Demo Memo, Education for Upward Mobility (book written by Michael J. Petrilli), Econintersect, Economic Policy Journal, Economist's View Blog, ENP Newswire, ForeXlive, IdeaStream, Market News International, NPR (Cleveland Affiliate), Pacific Standard, Politico, Safe Haven, Seeking Alpha, Toledo Blade, Twitter, Wall Street Journal, Wall Street Journal Pro, Wealth Daily

SOFTWARE & LANGUAGE SKILLS

- Stata, SAS, MATLAB, SQL, Java, VBA, Fortran, Qualtrics, ArcGIS, and Microsoft Office.
- Competent proficiency in reading French, novice proficiency in speaking, and writing French (4 semesters of French at the college level)