

Heather M. Luea  
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#### *EDUCATION*

Ph.D. in Economics, Kansas State University, December 2005  
M.B.A., emphasis in Finance, Wichita State University, July 2000  
B.A. in Finance, Fort Hays State University, July 1998

#### *PEER-REVIEWED JOURNAL PUBLICATIONS*

“Homeownership, Wealth Accumulation and Income Status.” with Tracy Turner, June 2009, *Journal of Housing Economics*.  
“The Impact of Financial Help and Gifts on Housing Demand and Cost Burdens,” July 2008, *Contemporary Economic Policy*.

#### *INVITED PUBLICATIONS*

“Mortgage Rate Implications for Restaurant Expenditures,” October 2008, *Nashville Area Business and Economic Review*.

#### *PAPERS UNDER REVIEW & WORKING PAPERS*

“Insurance, Health, and the Housing Market,” Under review.  
“Tenure and Health: Are Homeowners *Really* Healthier Than Renters?” Under review.  
“Payday Lending and Crime: A Neighborhood Analysis.” Manuscript.  
“Do High Housing Cost Burdens Impact Food Expenditures?” with Tracy Turner. Under Review.  
“Homeownership and the Substitutability between Housing and Food Consumption,” with Tracy Turner. Manuscript

#### *RESEARCH GRANTS*

“Payday Lending and Community Impacts: An Analysis of Crime Rates.” 2009 Basic Research Grant Program, Consumer Credit Research Foundation, \$17,825.  
“Does Payday Lending Impact Crime Rates? *A Neighborhood-Level Analysis in Nashville, Tennessee.*” 2009 Summer Research Grant, Tennessee State University, \$6,000.  
“The Interactive Impacts of Federal Housing and Food Stamp Program.” 2008 Summer Research Grant, Tennessee State University, \$6,000.  
“Housing Costs, Non-Housing Consumption, and Household Debt.” 2004 Early Doctoral Dissertation Grant, U.S. Department of Housing and Urban Development, \$15,000.

#### *PRESENTATIONS*

“Payday Lending and Crime: A Neighborhood-Level Analysis.” accepted for presentation at the American Economic Association Annual Meeting, January 2010.  
“Are Homeowners Really Healthier Than Renters.” Western Economic Association International Meetings, Vancouver, July 2009.  
“Medical Expenditures, Health Status, and Housing Decisions.” Tennessee State University Brown Bag Luncheon, February 2009.

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- “Health Status and Medical Expenditures: Implications for the Housing Market.”  
University of Texas at Dallas Research Seminar, October 2008.
- “Housing Market: Crisis or Correction, National and Regional Perspectives.” Tennessee  
Association of Mortgage Brokers, July 2008.
- “Health Status and Medical Expenditures: Implications for Homeownership Probability  
and Demand.” Western Economic Association International Meetings, Honolulu,  
June 2008.
- “The Economics of Immigration.” Garden City Community College Immigration  
Symposium, April 2008.
- “The Impact of Financial Gifts and Help on Housing Demand and Cost Burdens.”  
Western Economic Association International Meetings, Seattle, June 2007.
- “Homeownership and the Substitutability between Housing and Food Consumption.”  
American Real Estate and Urban Economics Association Meetings, Washington , DC.,  
May 2006.
- “Housing Costs and Non-Housing Consumption.” Western Economic Association  
International Meetings, San Francisco, July 2005.

#### *FELLOWSHIPS AND HONORS*

- Recipient, Tennessee State University Favorite Professor Award, 2009
- Recipient, Newman University Award for Achievement in Scholarship, 2007
- President, Association of Graduate Students in Economics, 2004/2005
- Recipient, Carroll B. Greene Award for Outstanding Teaching, 2004
- Nominated, Golden Key Honour Society Outstanding GTA, 2004
- Nominated, College of Arts and Sciences, Stamey Award for Excellence in Teaching as a  
Graduate Student, 2004
- Nominated, Presidential Award for Teaching Excellence as a Graduate Student, 2004
- Nominated, Professor of the Year, Housing and Dining Services, 2003
- Recipient, Kappa Alpha Theta Award for Excellence in Teaching, 2003
- Recipient, Graduate School Fellowship, 2002/2003

#### *TEACHING EXPERIENCE*

Vanderbilt University, Adjunct Assistant Professor, 2009.

Courses: Statistical Analysis (Masters), Money and Banking, Economic Statistics

Tennessee State University, Assistant Professor, 2008 to present.

Courses: Urban Economics, Introduction to Statistical Analysis I, Introduction to Statistical  
Analysis II, Money and Banking, Economics II, Intermediate Microeconomics

Newman University, Assistant Professor, 2005 to 2007.

Courses: Principles of Macroeconomics, Principles of Microeconomics, Managerial Finance,  
Intermediate Finance, Financial Management (Graduate Course), International Economics  
(Graduate Course), International Financial Management (Graduate Course), Managerial  
Economics (Graduate Course), Senior Seminar in Finance, Money and Banking, Financial  
Planning, Special Topics in Finance: Financial Reporting and Analysis; Marketing Research  
(team taught), Cooperative Education, Traditions & Transitions.

Heather M. Luea

Kansas State University, Instructor, 2002 to 2007.

Courses: Principles of Macroeconomics, Principles of Microeconomics, Intermediate Microeconomics, Principles of Finance

Tabor College, Instructor, 2001 to 2007.

Courses: Fundamentals of Macroeconomics, Fundamentals of Microeconomics, Statistical Methods and Research

Southwestern College, Instructor, 2001 to 2003.

Courses: Statistical Techniques, Managerial Economics, Financial Accounting Systems, Economic Theory, Human Resources Economics, Forecasting the Managerial Future

*DEPARTMENTAL SERVICE*

Tennessee State University, Scholarship Committee, 2009

Tennessee State University, Quality Enhancement Committee, 2008-2009

Tennessee State University, Recruitment and Retention Committee, 2008-2009

Newman University, Library Business Holdings Assessment Committee, 2007

Newman University, Advising Assessment Committee, 2005-2007

Newman University, Finance Degree Program Assessment Committee, 2005/2006

Kansas State University, Graduate Student Council Allocations Committee, 2004/2005

Kansas State University, Open House Committee, 2003/2005

Recruiting Committee, College of Arts and Sciences, Department of Economics Headship search, Kansas State University, 2002

*PROFESSIONAL SERVICE*

Reviewer, Real Estate Economics

Session Chair, Western Economic Association International, Annual Meetings, 2007-2008.

Discussant, Western Economic Association International, Annual Meetings, 2005-2009.

*OTHER WORK EXPERIENCE*

Senior Financial Analyst, Cessna Aircraft Company, 2001. Financial analysis and reporting, contract analysis, material price variance analysis, cost forecasting, price variance forecasting.

Financial Analyst, Payless Shoe Source, 2000. Prepare and analyze board reports, transaction reporting, sales reporting, sales planning & analysis, compensation calculation, variance analysis, research field inquiries, project analysis, calculate ratios

Financial Analyst, Farm Credit Bank, 1998 to 2000. Prepare and analyze financials, calculate ratios, variance and trend analysis, perform cost allocations, transfer pricing analysis, system maintenance, financial web publishing, field inquiry resolution

*PROFESSIONAL AFFILIATIONS*

American Real Estate and Urban Economics Association; American Economics Association; Western Economic Association International; Committee on the Status of Women in the Economics Profession, Women in Real Estate Network.

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