

**Curriculum Vitae
Breck L Robinson**

Joseph R Biden School of Public Policy and Administration
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University of Delaware
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EDUCATION:

Ph.D., Finance, University of Tennessee, Knoxville, TN, 1994.
M.B.A., University of Tennessee, Knoxville, TN, 1994.
M.A., University of Delaware, Newark, DE, 1988.
B.A., Economics and Political Science, University of Maryland Baltimore County, Catonsville, MD, 1986.

PROFESSIONAL EXPERIENCE:

Academic:

Associate Professor, Joseph R Biden School of Public Administration and Public Policy, University of Delaware, 2005 to present.
Assistant Professor, Alfred Lerner College of Business and Economics, University of Delaware, 1994 to 2004.

Professional:

Visiting Scholar, Federal Reserve Bank of Richmond, Richmond, VA, 2008 to 2014.
Visiting Scholar, Office of the Comptroller of the Currency, Washington, D.C., 1997 to 1998.
Research Assistant, Federal Reserve Bank of Philadelphia, Philadelphia, PA, 1988 to 1989.

PUBLICATIONS:

Academic Journals (Peer Reviewed):

“The Other Capital Infusion Program: The Small Business Lending Fund” with Eliana Balla and Robert Carpenter, 2017, *Review of Financial Economics*, Volume 34, 99-108.

“The Performance of Non-Owner Occupied Housing During the Financial Crisis”, 2012, *Economic Quarterly*, Volume 98, Issue 2, 111-138.

“Assessing the Effectiveness of the Paulson “Teaser Freezer” Plan: Evidence from the ABX Index” with Eliana Balla and Robert Carpenter, 2011, *Journal of Economics and Business*, Volume 63, Issue 5, 392-411.

“Market Reaction to Interstate Banking: Re-examining the Gains from Increased Geographic Mobility for Acquiring and Target Banks” with M. Andrew Fields, 2011, *International Research Journal of Applied Finance*, Volume 2, Issue 4.

“What Makes CRA Agreements Work? A Study of Lender Responses to CRA Agreements” with Raphael W. Bostic, 2005, *Housing Policy Debate*, Volume 16, Issue 3&4, 513-545.

“Do CRA Protest Announcements Affect Shareholder Wealth? The Case of Bank Mergers” with Harold A. Black, Raphael W. Bostic and Robert Schweitzer, 2005, *The Financial Review*, Volume 40, Issue 3, 575-586.

“The Impact of CRA Agreements on Community Banks” with Raphael W. Bostic, 2004, *Journal of Banking and Finance*, Volume 28, Issue 12, 3069-3095.

“Do CRA Agreements Influence Lending Patterns?” with Raphael W. Bostic, 2003, *Real Estate Economics* (formerly AREUEA), Volume 31, Issue 1, 23-51.

“Is Race an Important Factor in Bank – Customer Preferences? The Case of Mortgage Lending” with Harold A. Black, Alan Schlottmann and Robert L. Schweitzer, 2003, *Journal of Real Estate Finance and Economics*, Volume 26, Issue 1, 5-26 (*lead article*).

“Do Lenders Discriminate Against Low Income Borrowers?” with Harold A. Black and Robert L. Schweitzer, 2001, *Review of Black Political Economy*, Volume XXVIII, Number 4, 73-94.

“Disparities in Mortgage Lending, Bank Performance, Economic Influence and Regulatory Oversight” with Keith D. Harvey, M. Cary Collins and Peter Nigro, 2001, *Journal of Real Estate Finance and Economics*, Volume XXIII, Number 3, 379-410.

“Comparing Lending Decisions of Minority-owned Banks: Is there Discrimination in Mortgage Lending?” with Harold A. Black and Robert L. Schweitzer, 2001, *Review of Financial Economics*, Volume X, Number 1, 23-39.

“The Impact of the Failure of Continental Illinois and the Too-Big-To-Fail Doctrine on Changes in Operating Efficiency” with Harold A. Black and M. Cary Collins, 2000, *Managerial Finance*, Volume XXVI, Number 2, 42-56.

"Market Reaction to Dividend Changes: The Case of Too-Big-To-Fail" with Harold A. Black, Cary Collins and Robert Schweitzer, 1997, *Journal of Financial Research*, Volume XX, Number 3, 389-406.

"Price and Volume Effects Associated with the Creation of the Standard and Poor's MidCap Index" with James W. Wansley and M. Cary Collins, 1995, *Journal of Financial Research*, Volume XVIII, Number 3, 329-350.

Professional Journals (Peer Reviewed):

“A Capital Infusion Program for Community Development: The Case of the Community Development Capital Initiative”, 2018, Board of Governors of the Federal Reserve System, Partnership for Progress. <https://www.fedpartnership.gov/federal-reserve-resources/>

“All Mortgages Are Not Created Equal” with Karl Rhodes, 2013, *Economic Brief*, Federal Reserve Bank of Richmond.

“Another Capital infusion Program: The Case of the Small Business Lending Fund” with Eliana Balla, 2012, *Emerging Issues Letters*, Federal Reserve Bank of Richmond.

“The Dodd-Frank Act Reforms Trust Preferred Securities as Tier 1 Capital” with Eliana Balla and Kevin Cole, 2011, *Emerging Issues Letters*, Federal Reserve Bank of Richmond.

“Dodd-Frank Act Reforms: Trust Preferred Securities No Longer Tier 1 Capital” with Eliana Balla and Kevin Cole, 2011, *S&R Perspectives*, Federal Reserve Bank of Richmond.

“Dodd-Frank Plays TAG Unlimited Deposit Insurance Coverage For Noninterest-Bearing Transaction Accounts”, 2010, *Emerging Issues Letters*, Federal Reserve Bank of Richmond.

“An Overview of the Home Affordable Modification Program”, 2009, *Consumer Compliance Outlook*, Board of Governors of the Federal Reserve System.

“Assessing the Effectiveness of the Paulson ‘Teaser Freezer’ Plan: Evidence from the ABX” with Eliana Balla and Robert Carpenter, 2009, *S&R Perspectives*, Federal Reserve Bank of Richmond.

“Do Loan Modifications Help Subprime Borrowers” with Eliana Balla, 2008, *Emerging Issues Letters*, Federal Reserve Bank of Richmond.

“A Primer on Mortgage Modification Programs” with Patrick Coyle, 2008, *Risk Flash*, Federal Reserve Bank of Richmond.

“Buffett to the Rescue: Berkshire Hathaway’s Entry into the Bond Insurance Business”, 2008, *Emerging Issues Letters*, Federal Reserve Bank of Richmond.

“CRA Agreements and Small Business Lending: Is There a “there” There?” with Raphael W. Bostic, 2006, Proceedings of the Federal Reserve Bank of Chicago Bank Structure Conference.

“Community Banking and Mortgage Credit Availability: The Impact of CRA Agreements” with Raphael W. Bostic, 2004, Proceedings of the Federal Reserve Bank of Chicago Bank Structure Conference.

“What Makes CRA Agreements Work? A Study of Lender Responses to CRA Agreements” with Raphael W. Bostic, 2003, Proceedings of the Board of Governors Community Development Conference.

"Market Reaction to Dividend Changes: The Case of Too-Big-To-Fail" with Harold A. Black and M. Cary Collins, 1993, Proceedings of the Academy Financial Services.

WORKING PAPERS AND RESEARCH IN PROCESS:

“Immigrant Entry Earnings in Canada: Assessing the Effects of Changes to Immigration Policy on New Immigrant Cohorts” with Jared Cummer.

“The Impact of Immigration on the Canadian Labor Market” with Jared Cummer.

“Leaving So Soon? Exiting the Small Business Lending Fund?” with Robert Carpenter.

“Another Capital Infusion Program: The Case of the Community Development Capital Initiative”.

“The Geographic Scope of Community Development Financial Institutions and the Neighborhoods They Serve” with Catherine O’Regan and Christian Redfearn.

“Financing Urban Development: The Role of Community Development Financial Institutions” with Raphael Bostic and Christian Redfearn.

“The Market Reaction of Bank Holding Companies to the Riegle-Neal Interstate Banking and Branching Act of 1994” with M. Andrew Fields.

“The Underperformance Phenomenon: Are Minority-Owned Banks Different?” with Robert Carpenter.

“Combating the Subprime Shakeout: Assessing the Effectiveness of the Paulson Plan” with Eliana Balla and Robert Carpenter.

“CRA Agreements and Small Business Lending: Is There a “there” There?” with Raphael W. Bostic.

“Do Equity Markets Respond to Regulatory Discipline? The Case of CRA Ratings Downgrades” with Raphael W. Bostic.

“The Information Contained in Minority-Owned Bank Mortgage Lending” with Raphael W. Bostic.

“The Under-Performance of Minority-Owned banks – Fact or Fiction” with Raphael W. Bostic and Alan M. Schlottmann.

“The Differential Impact of Lower FDIC Insurance Charges: Oakar versus non-Oakar Banks” with Harold A. Black, M. Cary Collins and Amitabh Dutta.

PAPERS PRESENTED:

- 2017: Partnership for Progress Inter-Agency Conference, Los Angeles, CA.
- 2016: Southern Finance Association. Baltimore, MD.
- 2014: Southern Finance Association, Key West, FL,
Western Economics Association, Denver, CO.
- 2013: Southern Finance Association, Fajardo, PR.
- 2012: Southern Finance Association, Charleston, SC,
Federal Reserve Bank of Richmond.
- 2011: Federal Reserve Bank of Richmond.
- 2010: Federal Reserve Bank of Richmond,
Fannie Mae and Capital Area Foreclosure Network, Richmond, VA,
American Economic Association, Atlanta, GA,
Board of Governors, Dallas, TX.
- 2009: American Public Policy Analysis and Management, Washington, DC,
Financial Management Association, Reno, NV,
Federal Reserve Bank of Richmond,
Carroll University,
Federal Reserve Bank of Cleveland,
American Economics Association, San Francisco, CA.
- 2008: Southern Finance Association, Key West, FL,
Hampton University,
Longwood University,
Federal Reserve Bank of Atlanta,
University of Maryland Baltimore County,
Eastern Finance Association, Sarasota, FL.
- 2007: Federal Reserve Bank of Richmond.
- 2006: Financial Management Association, Salt Lake City, UT,
Federal Reserve Bank of Chicago.
- 2004: Federal Reserve Bank of Chicago.
- 2003: Board of Governors, Washington, DC.
- 2002: Eastern Finance Association, Baltimore, MD,
Southern Finance Association, Key West, FL,
Financial Management Association, San Antonio, TX.
- 2001: Eastern Finance Association, Charleston, SC.
- 2000: Financial Management Association, Seattle, WA,
North American Economics and Finance Association, Boston, MA,
Federal Reserve Bank of Cleveland.

1999: Southern Finance Association, Key West, FL,
Eastern Finance Association, Miami, FL.
1998: Financial Management Association, Chicago, IL.
1996: Eastern Finance Association, Charlotte, NC.
1994: Southern Finance Association, Charleston, SC.
1993: Academy Financial Services Association, Toronto, ON.
1992: Southern Finance Association, Sarasota, FL.

SYMPOSIUMS AND GRANTS:

Co-Organizer, Affordable Housing Conference, University of Delaware, 2008.
Co-Principal Investigator, \$345,000, funded by the MacArthur Foundation, 2008.
Co-Organizer, Low Cost of a Low Income, University of Delaware, 2004.

COURSES TAUGHT:

Introductory Corporate Finance (Undergraduate core in Finance).
Financial Institutions (Undergraduate core in Finance).
Financial Management for Public and Nonprofit Organizations (core in MPA program).
Financial Markets (Undergraduate core in Finance).
Personal Finance (elective course in Leadership; UD breadth requirement).
Financial Institutions (Undergraduate core in Finance).
Financial Management for Public and Nonprofit Organizations (core in MPA program).
Economics for Public and Nonprofit Organizations (core in MPA program).
Community Development Finance (elective course in MPA and MA in Urban Affairs programs).
Management Decision Making (core in MPA program).
Statistics for Public and Nonprofit Organizations (core in MPA and MA in Urban Affairs programs).

DOCTORAL DISSERTATION COMMITTEES:

Choa Shi (Economics, member, 2022)
Connor Dacey (Disaster Management, member, 2020)
James Antwi (Economics, member, 2019)
Yichen Xu (Economics, member, 2018)
Zefan Wang (Economics, member, 2018)
Mesfin Redda (Economics, member, 2018)
Changqing Mu (Economics, member, 2017)
Jared Cummer (Urban Affairs, Chair, 2016)
Mihaela Solcan (Economics, member, 2012)

UNIVERSITY AND PROFESSIONAL SERVICE:

University level:

AAUP Collective Bargaining Advisory Committee, 2021 to present.
AAUP Investment Committee, 2020 to present.
UD Faculty Senate, 2019 to present.
Board member, Honors College, 2019 to present.
Board member, African Heritage Caucus, 2018 to present.
Board member, Athletics Governing Board, 2006 to 2017.
Senator, College of Arts and Sciences Faculty Senate, 2012 to 2014.
Judge, Hotel, Restaurant and Institutional Management Entrepreneurship Competition, 2012 and 2013.
Member, University Promotion and Tenure Committee, 2006 to 2010.
Search committee, Compliance Officer for Athletics Department, 2009.
Search committee, Associate Vice-President of Finance, 2008.
Search committee, Fitness Coordinator, 2008.
Chair, African Heritage Caucus, 2007 to 2009.
Search committee, Athletics Compliance Officer, 2007.
Board member, African Heritage Caucus, 2005 to 2006.
Search committee, Athletics coach (Men's Soccer), 2005 to 2006.
Board member, University of Delaware Federal Credit Union, 1998 to 2005.
Search committee, Faculty member for the Department of Health Exercise Science, 2003.
Member, National Collegiate Athletic Association certification of athletics, 2003.
Chair, Finance Committee, University of Delaware Federal Credit Union, 1996 to 2000.
Board of Director, University of Delaware Federal Credit Union, 1996 to 1997.

College/School level:

Member, College Diversity, Equity and Inclusion Committee, 2020 to present.
Program director, Public Policy, 2016 to present.
Academic advisor, Public Policy minors, 2012 to present.
Member, Undergraduate Curriculum Committee, 2010 to present.
Search committee, MPA director, 2022.
Member, College Promotion and Tenure Committee, 2012 to 2018.
Senator, College of Arts and Science Faculty Senate, 2012 to 2014.
Developed Personal Finance course for Leadership program, 2013.
Member, 50th Anniversary Committee, 2011.
Member, Policy Brief Committee, 2010.
Member, Undergraduate Curriculum Committee, Finance Department, 1999 to 2001.
Member, Honor's Committee, Department of Finance, 1994 to 1996.

Professional Service:

Board of Directors

Southern Finance Association (2014, 2015).

Conference Arrangements

Eastern Finance Association (2002).

Member of Program Committee

Eastern Finance Association (2005, 2016).

Southern Finance Association (2013, 2014, 2015).

Session Chair

Eastern Finance Association (2011).

Financial Management Association (2009).

Southern Finance Association (1994, 2013).

Discussant

Eastern Finance Association (1999, 2004, 2011).

Financial Management Association (1994, 1996, 2003, 2009).

Southern Finance Association (1995, 1997, 2012, 2013, 2014, 2015).

Ad hoc Referee:

The Financial Review; Journal of Banking and Finance; Journal of Economic and Business; Journal of Urban Affairs; Eastern Economic Journal; Quarterly Review of Economics and Finance; Review of Economics and Business, Journal of Urban Affairs, Public Administration Review and The Review of Regional Studies.

Personal Service:

Board of Director, 1st State Community Loan Fund, 2008 to 2018.

Basketball coach, Dreamchasers basketball organization, 2016 and 2017.

Basketball coach, Holy Angels CYM, 2015 and 2016.

Finance committee, Newark United Methodist Church, 2002 to 2004.

Tutor, Saturday Mornings Math Tutoring Program (YMCA), 1994-1997.