

Debby A. Lindsey-Taliefero, Ph.D.

*Associate Professor
Howard University
School of Business*

Education

Economics B.A., Howard University, 1976
Economics, M.A. Howard University, 1978
Economics Ph.D., Howard University, 1983

Teaching Area

Managerial Economics
Microeconomics Economics

Employment

1987-present, Associate Professor of Economics, School of Business, Howard University.

1992-present, Compliance Tech, Economic Consultant

1999-2002, CreditSmart Project Manager at Howard University, Federal Home Loan Mortgage Corporation

1985-2001, Research Economist Anser, Inc.

1983-1985, Economist, Federal Emergency Management Agency

1981-1983, Research Assistant, Economic Unit, NAACP

1983 (spring), Research Assistant Urban League

1980-1981, Graduate Fellow, Howard University

1979, Instructor, department of Economics, Howard University

1978 & 1979 (summer), Research Economics, Office of Research and Program Evaluation Department of Housing and Urban Development.

Publications and Research

Debby Lindsey, William Brent, Lynne Kelly, and Russell Price, SBHU Financial Literacy Curriculum: In Review, (*Journal of Business Education* (Forthcoming, 2011).

William Brent, Lynne Kelly, Debby Lindsey, and Russell Price, (February, 2011) "Covariates of Mortgage Default", *Journal of Business & Economics Research*, 9 (2): 27-48.

William Brent, Lynne Kelly, Debby Lindsey, and Russell Price, (2010) “U.S. Mortgage Foreclosures: An Analysis by State”, *Academy of Economics and Finance Journal*, 1:17-30.

Debby Lindsey and Michael Taliefero, *Subprime Mortgage Crisis in Review: Analysis from the HMDA Data*, June 30, 2010.

Debby Lindsey, *Measuring Lax Underwriting Associated with No-Income-Verified (NIV) or Stated Income Lending as a Contributing Cause of the Mortgage Crisis*, (November 2009).

William Brent, Lynne Kelly, and Debby Lindsey (2008/2009), “Fannie M. Smith: An Exercise in the Financing of Home Real Estate”, *Journal of Finance Case Research*, Vol. 10, No. 2.

Debby Lindsey-Taliefero, The Portland Development Commission Neighborhood Housing Program Mortgage Lending Activity Report for Portland Oregon. August, 2007.

Debby Lindsey, Lender Performance: FHA Data Mining, DB Consulting Group, Silver Spring, MD, October 20, 2004

Debby Lindsey, “Utilization of the VA Loan Guaranty Program”, 56th International Atlantic Economic Conference, Chicago, IL October 10, 2004.

Debby A. Lindsey, “Hispanic Credit Behavior by Country of Origin”, Journal of Minority Affairs, Vol. 11, pp. 1-31 (September 2002).

Debby A. Lindsey, Regression and Related Analysis in Fair Lending, CLC Compliance Technologies, Inc. Washington, DC, July 18, 2001.

Debby A. Lindsey and Michael Taliefero, Pricing Summary Analysis for First Nationwide Mortgage Corporation, CLC Compliance Technologies, Inc. Washington, DC, March 18, 2001

Debby A. Lindsey, (1998) "Attitudes on Race, Culture and Discrimination in Mortgage Lending", *Journal of Studies in Economics and Finance*, 19 (1/2):48 – 76.

Maurice Jourdain-Earl, Michael Taliefero, Raymond Henderson, Debby Lindsey, Eustace Koon, and Dana Reznick. The HMDAWARE™ Report: Prime versus Subprime Lenders by Race and MSA. The National Community Reinvestment Coalition, November 1998.

Research Notes and Abstracts Publications

Debby Lindsey, Research Note, “Prime and Subprime Mortgage Lenders: Who Treats Black Applicants Less Equally?” International Advances in Economic Research, May 1999 5(2), p. 272.

Debby A. Lindsey, Abstract, "Credit Habits and Behavior: A Student Perspective, Proceedings for the Fifteenth Annual Faculty Research Forum Washington School of Business, April 17, 1999.

Debby A. Lindsey, Abstract, "1996 HMDA Data: A Look at Fair Lending," Proceedings: The 14th Annual Research Forum Washington Consortium of Schools of Business, April 1998.

Primary Survey Research

Lindsey-Taliefero, Online Student Credit Habits and Behavior Survey, <http://www.surveymonkey.com/s.aspx?sm=3r85i0oNxsoTzi5JxO9r_2fw_3d_3d>, April 5, 2011.

Lindsey-Taliefero, Online Howard University Financial literacy Survey, <<http://www.surveymonkey.com/s/XFSKHV8>>, March 7, 2011.

Congressional Testimonies and Expert Legal Research Documents

Debby A. Lindsey for Judith L. Jourdain-Earl, Complainant v. Nationwide Mutual Insurance Company, July, 18, 2003.

Debby A. Lindsey for: President H. Patrick Swygert Congressional Testimony, Financial Literacy, Senate Banking Committee, February 6, 2002.

CreditSmart Train the Trainer, Freddie Mac, Atlanta, GA, March 21-23, 2002.

Paper Presentations, Program Committee, and Chaired Sessions

Lynne Kelly, Debby Lindsey, William Brent, and Russell Price, "US Mortgage Foreclosures: An Analysis of Subprime lending in the African American Community", paper presented at The Annual Washington DC Business Research Forum, January 8, 2011, Washington, DC.

Lynne Kelly, Debby Lindsey, William Brent, and Russell Price, "College Students' Credit Profile", paper presented at Financial Education Association 2010 Conference, October 1, 2010, San Antonio, TX.

Lynne Kelly, Debby Lindsey, William Brent, and Russell Price, "Financial Literacy: Path to Creating Economic Wealth", paper presented at ASALH Meeting in Raleigh, NC, September 30, 2010.

Chair of Session titled Economic Triumph Through Sources of Education to be held at ASALH Meeting in Raleigh, NC, September 30, 2010.

Debby Lindsey and Michael Taliefero, "Subprime Mortgage Crisis in Review: Analysis from the HMDA Data competed June 30, 2010 and presented at Opportunity Funding Corporation's Economic Stabilization White Paper Series on Capitol Hill, Washington, DC, July 27, 2010

Lynne Kelly, Debby Lindsey, William Brent, and Russell Price, "U.S. Mortgage Foreclosures: An Analysis by State" Academy of Economics and Finance Annual Meeting, Houston, TX February 10, 2010.

Lynne Kelly, Debby Lindsey, William Brent, and Russell Price, "Does Economic Decline Produce Quarter Changes in Collateralized Housing Assets?" Academy of Economics and Finance Annual Meeting, Houston, TX February 11, 2010.

Debby Lindsey-Taliefero, Measuring Underwriting Associated With No-Income – Verified (NIV) Lending as a Contributing Cause of the Mortgage Crisis, accepted for presentation at Academy of Business Disciplines Annual Meeting, Ft. Myers Beach, FL November 6, 2009.

Lynne Kelly, Debby Lindsey, William Brent, and Russell Price, "Factors of Foreclosure: State Analyses, accepted for presentation at Academy of Business Disciplines Annual Meeting, Ft. Myers Beach, FL November 6, 2009.

Lynne Kelly, Debby Lindsey, William Brent, and Russell Price, "Foreclosures: Regional Factors that Matter", American Real Estate Society Annual Meeting, Monterey, CA, April 4, 2009.

Program Committee for the Association for Study of African American Life and History's 95th Annual Meeting to be held in Raleigh, NC September 29 to October 3, 2010. Committee Appointment Term: October 2009 to present. Conference Theme: The History of Black Economic Empowerment.

Chaired Session: Information and Technology, 2008 Washington Business Research Forum, Washington, DC, January 5, 2008.

Lindsey, "Profile of Minority Bank Mortgage Lending," 2006 International Atlantic Economic Society Conference Philadelphia, PA, October 9, 2006.

Lindsey, "Cultural Affinity in Minority Bank Mortgage Lending," 2006 Eastern Economic Association Conference, Philadelphia, PA, February 26, 2006.

Lindsey, "The Cultural Affinity Hypothesis Revisited," First Annual Mortgage Lending Industry Diversity Conference, Arlington, VA, October 6, 2005.

Lindsey, "Military Veteran Employment Benefits: A look at Gender Differences in the Utilization of the VA Loan Guaranty Program," Presented paper in Washington, DC, February 22, 2004.

Debby A. Lindsey, "Utilization of the VA Loan Guaranty Program", 58th International Atlantic Economic Conference, Chicago, IL October 10, 2004.

Debby A. Lindsey, Data Mining An Alternative Approach to Traditional Data Analysis, MBA Orientation, Howard University, August 2004, Washington, DC.

Debby A. Lindsey, "Credit and Wealth," National Economic Association Meeting, Washington, D.C January 4, 2003.

Lindsey, Workshop on "Managing Your Personal Credit," Golden International Convention, Chicago, IL, August 2, 2003.

Lindsey, "The Impact of Lifestyles on Consumer Credit Behavior", 54th International Atlantic Economic Conference, Washington, DC October 10, 2002.

Dissertation Committees

Member of dissertation committee for Princess Awoonor-Williams, "Gender and Credit: An Empirical Analysis of Persistent Disparities in Women's Access to Credit", August 15, 2002-April 25, 2004.

Original member of dissertation committee for LaTanya Brown, "A Study of the Impact of HOPE VI Program on Housing Prices", April 18, 2003.

Member of dissertation committee for Abdullah E. Alsalman, "Empirical Issues of Financial Market Volatility: Kuwait Stock Exchange" July 17, 2002.

Congressional Testimonies, Expert Witness, and Media Outlet (s)

Interviewed by Afro-American Newspaper, Dialogue included views on the impact of Credit Scoring used as a factor in the employment recruiting process, Washington, DC, August 17, 2009.

Interviewed on News and Views Voice of America's Persian News Network, Dialogue included views on President's Obama's Economic Stimulus Plan, January 23, 2009.

Press Conference, HSBC Grant for Financial Education, August 17, 2005, National Press Club, Washington D.C.

Taping for "Reaction to Nissan Motor Acceptance Corporation Settles Lawsuit for Discrimination in Auto Financing, April 3, 2003, at Howard University by Allison Burns of Cox Cable.

Expert Witness for Judith L. Jourdain-Earl, Complainant v. Nationwide Mutual Insurance Company, July, 18, 2003.

Expert Witness for President H. Patrick Swygert, Hearing on "State of Financial Literacy and Education in America", U.S. State Senate on Banking, Housing and Urban Affairs, February 6, 2002.

Capital Report, "President Bush Tax Cut and Economic Budget", CNBC, Washington, DC. February 21, 2003.

Debby A. Lindsey for Judith L. Jourdain-Earl, Complainant v. Nationwide Mutual Insurance Company, July, 18, 2003.

Research finding quoted in article "Car Guide: Cruise Control", Essence, November 2001, p.152.

Evening Exchange, "*The Uncertain Economy and Small Businesses*", Howard University Television Station, Washington, DC, November 14, 2001.

Money Wise, "Credit Wise Segment", PBS, March 2001-March 2007.

Racial Impact of NMAC's Finance Charge Markup Policy, Law Offices Clint Watkins, Brentwood, TN 11/9/99 and Debby Lindsey-Taliefero, Racial Impact of GMAC's Finance Charge Markup Policy Law Offices Clint Watkins, Brentwood, TN 11/19/99. Reports featured in US Justice Department of Justices Brief in Support of Plaintiffs' Opposition's for Summary Motion--Betty Carson vs Nissan Motor Acceptance Corporation, 2001 and in the New York Times, October 22 and 27, 2000.

Training

HMDA Best Practices and Proposed HMDA Changes for 2011/2012 (Webinar) sponsored by QuestSoft , Goleta, GA, January 12, 2011.

Asset Purchaser, Investor, Minority Depository Institution Outreach Seminar sponsored by the FDIC Minority Depository Institutions Program, Arlington, VA, August 25, 2010. Blackboard 9.1 CELTA- Howard University, August 17, 2010.

Lending Patterns 8.0, CLC Compliance Technologies, Inc. Arlington, VA, May 18, 2010.

Blackboard 9.0 CELTA –Howard University, August 18, 2009 and August 17, 2008.

Aplia –Interactive Software Homework conducted by Aplia, Inc., May 5, 2008.

Introduction to Clementine, SPSS Training Education Services, Arlington, VA, April 11-13, 2004.

Data Manipulations with Clementine, SPSS Training Education Services, Arlington, VA, April 14, 2004.

Advanced Modeling with Clementine, SPSS Training Education Services, Arlington, VA, April 15-16, 2004;

Data Mining: Overview, SPSS Training Education Services, Arlington, VA, May 3, 2004.

Data Mining: Data Understanding and Preparation, SPSS Training Education Services, Arlington, VA, May 4, 2004.

Data Mining: Modeling, SPSS Training Education Services, Arlington, VA, May 5-6, 2004.

Advanced Statistical Analysis Using SPSS, SPSS Training Education Services, Arlington, VA, May 24-26, 2004.

Introduction to Answer Tree, SPSS Training Education Services, Arlington, VA, May 27-28, 2004.

COMPUSTAT Training, Standard and Poor, Washington DC, May 3, 2001.

Service Learning in Higher education, Center for Urban Progress, Howard University, Washington, DC, April 27, 2001.

Awards/Achievements

October 5, 2008, Honored by the Society for *Financial Education and Professional Development for Dedication and Commitment to Financial Literacy*

August 3, 2006, Honored by Golden Key International Honor Society at the International Convention for Fifteen Years of *Meritorious Service to the Society*

May 13, 2005, “*MBA Professor of the Year*”, School of Business, Howard University

August 17, 2004 “*Recognized for Four Consecutive Student Teaching Evaluation in the First Quartile*”, School of Business, Washington DC.

May 15, 2004, Appointed to the Advisor Board for America Saves, Washington DC.

May 8, 2004, “*MBA Professor of the Year*”, School of Business, Howard University

April 23, 2003, “*2003 Distinguished Alumni*”, Department of Economic Howard University”, Washington, D.C.

Spring 2003, “2003 Exemplars Faculty in the Field of Business”, Howard Magazine, p.18. Howard University, Washington, D.C.

May 11, 2002, “*Professor of the Year*”, School of Business, Howard University, Washington, DC.

January 5, 2002. Elected to the *Executive Board for the National Economic Association*.