

# Maggie apRoberts-Warren

(updated 9/1/2024)

**Associate Professor of Economics and Bonsor Endowed Professor**  
**College of Arts, Humanities, and Social Sciences, Eastern Washington University**  
**Patterson Hall 311M, Cheney, WA 99004**  
[maprobertswarren@ewu.edu](mailto:maprobertswarren@ewu.edu)

## EDUCATION

University of California, Santa Cruz; PhD in International Economics; 2017

University of California, Santa Cruz; M.A. in International Economics; 2011

University of California, Santa Cruz; B.A in Economics, Cum Laude; 2008

## TEACHING AND RESEARCH INTERESTS

Macroeconomics, Monetary Economics, Money and Banking

## WORK EXPERIENCE

### Academic Experience

**Associate Professor**, Eastern Washington University; Fall 2024-present

Courses taught: Money and Banking, International Economics, Introduction to Macroeconomics, Economic History of the United States

**Bonsor Endowed Professor**, Eastern Washington University; Summer 2024-present

**Bonsor Endowed Professor**, Eastern Washington University; Fall 2020-Summer 2022

**Assistant Professor**, Eastern Washington University; Fall 2017-Summer 2024

**Lecturer**, Eastern Washington University; Fall 2016-Spring 2017

**Instructor**, Santa Clara University; Fall 2015, Spring 2015

Courses taught: Principles of Macroeconomics

**Instructor**, University of California, Santa Cruz; Summer 2015, Summer 2014, Summer 2013

Courses taught: Economic History of the United States

**Teaching Assistant**, University of California, Santa Cruz; 2009-2014

Courses TAed: Introduction to Microeconomics, Introduction to Macroeconomics, Intermediate Microeconomics, Economic History of the United States, Mathematical Methods for Economists I, Performing Arts in the Public and Private Economy

### Non-Academic Experience

**Consultant**, Worth Publishers; 2013-2014

Assisted in online content development for EconPortal.

## **RESEARCH ACTIVITY**

### **Publications**

- apRoberts-Warren, M.R. 2020. "Counterparty default risk and monetary policy in unsecured interbank lending markets." *Journal of Applied Business and Economics*. 22(11): 131-144. doi: <https://doi.org/10.33423/jabe.v22i11.3739>
- apRoberts-Warren, M.R. 2019. "Lending standards, bank risk-taking, and monetary policy." *Journal of Accounting and Finance*. 19(8): 209-244. doi: <https://doi.org/10.33423/jaf.v19i8.2625>.

### **Works in Progress**

- apRoberts-Warren, M.R. 2023. "Student loan debt's impact on car ownership and debt: Does race and first-gen status matter?"
- apRoberts-Warren, M.R. and Laughlin, M. 2022. "The effect of recreational cannabis legalization on the rate of homelessness."
- apRoberts-Warren, M.R. 2020. "Endogenous Bank Monitoring, Loan Spreads, and the Amplification of Liquidity Shocks."

### **Presentations**

- apRoberts-Warren, M.R. 2023. "Macroeconomic Update." Lecture presented at the American Society of Farm Managers and Rural Appraisers Washington Chapter Spring Seminar, Spokane, May 5.
- apRoberts-Warren, M.R. and Laughlin, M. 2022. "The effect of recreational cannabis legalization on the rate of homelessness." Presentation of findings at the Pacific Northwest Regional Economic Conference, 56<sup>th</sup> Annual Conference, Hood River, Oregon, May 23-25.
- apRoberts-Warren, M.R. 2021. "Endogenous Bank Monitoring, Loan Spreads, and the Amplification of Liquidity Shocks" Paper presented at the Western Economic Association International, 96<sup>th</sup> Annual Conference, Virtual, June 27-July 1.
- apRoberts-Warren, M.R. 2020. "Macroeconomic Update." Lecture presented at the American Society of Farm Managers and Rural Appraisers Washington Chapter Fall Seminar, Virtual, September 24-25.
- apRoberts-Warren, M.R. 2020, March. "TBA." Paper presented at the School of Economic Sciences Lecture Series of Washington State University, Pullman, Washington. – Canceled due to the COVID-19 pandemic.
- apRoberts-Warren, M.R. 2019. "Lending standards, bank risk-taking, and monetary policy." Paper presented at the Western Economic Association International, 94<sup>th</sup> Annual Conference, San Francisco, California, June 28-July 2.
- apRoberts-Warren, M.R. 2015. "Costly bank monitoring and the propagation of technology shocks." Paper presented at the Macro/Monetary Workshop of the University of California, Santa Cruz Economics Department, Santa Cruz, California, October.
- apRoberts-Warren, M.R. 2014. "Lending standards, bank risk-taking, and monetary policy." Paper presented at University of California, Santa Cruz Economics Department Brown Bag Series, Santa Cruz, California, May.

## **SERVICE**

### **University**

**Member**, EWU General Education Committee; 2023-present

**Chair**, EWU Academic Integrity Board; 2020-present

**Member**, EWU Board of Student Publications; 2020-2023

**Member**, oral defense committee member for EWU graduate studies 2019-present

**Member**, Search Committee for the Dean of the College of Humanities and Social Sciences at EWU; 2021

**Member**, Search Committee for Economics Lecturer at EWU; 2021

**Member**, EWU Academic Integrity Board; 2019-2020

**Member**, EWU New Faculty Orientation Committee; 2018-2019

**Member**, EWU University Research and Scholarship Committee; 2017-2019

**Member**, EWU College of Business and Public Administration Research Excellence Committee; 2016-2017

### **Professional**

**Referee**. 2023. "Role of credit only default index on bank's risk sharing behavior." Reviewed for the journal *Managerial Finance*.

**Referee**. 2023. "Group affiliation, economic policy uncertainty, and corporate risk-taking behavior: Evidence from emerging economies." Reviewed for the journal *Managerial Finance*.

**Referee**. 2022/2023. "Bank Competition, Regulatory Capital, and Risk Taking: International Evidence." Reviewed (four rounds) for the journal *Managerial Finance*.

**Referee**. 2021. "Balance Sheet Diversification and Banks' Risk-taking and Stability: Evidence from the US." Reviewed for the journal *Managerial Finance*.

**Discussant**. 2021. "Labor Market Institutions Convergence in the European Union" by A. Obadic, V. Arcabic, and L.R. Dumancic. Discussed at the Western Economic Association International, 96<sup>th</sup> Annual Conference, Virtual, June 27-July 1.

**Discussant**. 2021. "Choice of Foreign Exchange Intervention and Monetary Policy Commitment" by J.H. Choi and C. Limnios. Discussed at the Western Economic Association International, 96<sup>th</sup> Annual Conference, Virtual, June 27-July 1.

**Referee**. 2020. "Impact of Capital Requirement on Bank Behavior – Empirical Evidence from Five ASEAN Countries." Reviewed for the journal *Managerial Finance*.

**Discussant**. 2019. "Uncertainty and Broker-Dealer Leverage Channel of Monetary Policy" by R. Kishan. Discussed at the Western Economic Association International, 94<sup>th</sup> Annual Conference, San Francisco, California, June 28-July 20.

**Session Chair**. 2018. "Money Demand and Monetary Regimes." Presenters M.R. apRoberts-Warren, S.M. Miller, A. Aisen. Chaired at the Western Economic Association International, 93<sup>rd</sup> Annual Conference, Vancouver, British Columbia, June 26-30.

**Discussant**. 2018. "Towards a New Monetary Policy Regime in Low Income Countries: The Case of Mozambique" by A. Aisen. Discussed at the Western Economic Association International, 93<sup>rd</sup> Annual Conference, Vancouver, British Columbia, June 26-30.

### **Community**

**Media Interview.** 2023. Interview on debt consolidation for [Wallethub.com](https://www.wallethub.com)

**Media Interview.** 2023. Interview on credit card terms for [Wallethub.com](https://www.wallethub.com)

**Media Interview.** 2022. Interview on student credit cards for [Wallethub.com](https://www.wallethub.com)

**Media Interview.** 2022. Interview on student loan debt for [Moneygeek.com](https://www.moneygeek.com)

**Media Interview.** 2021. Interview on car insurance for [Wallethub.com](https://www.wallethub.com)

**Media Interview.** 2021. Interview on money management for [Wallethub.com](https://www.wallethub.com)

### **AFFILIATIONS**

**Western Economic Association International**, member, 2018-present.

### **AWARDS, HONORS, GRANTS**

Faculty Grant for Research and Creative Works. Eastern Washington University. 2020.

Merit-based Tuition Fellowship. University of California, Santa Cruz. 2010-2014

Economics Department Award for Excellence as a Teaching Assistant. University of California, Santa Cruz.  
2011, 2012

Regent's Fellowship. University of California, Santa Cruz. 2009