



NEWSLETTER 2023|25

CALENDAR

Departmental Seminar

Pierre Mabilie (INSEAD)

"Financial Constraints and the Racial Housing Gap"

Mon, Nov 20

16:00 - 17:30

H 26

IOS Seminar

Martin Guzi (Masaryk University and IZA)

"Forced Migration and Persistent Individualism: Evidence from Post-WWII Population Transfer"

Tue, Nov 21

14:00 - 15:30

109 and
Zoom-Meeting**Lunch Seminar**

Florian Obner (MdB CSU)

"Power Lunch"

Wed, Nov 22

12:00 - 13:00

H 26



ABSTRACTS AND FURTHER INFORMATION

Departmental Seminar

Pierre Mabillet (INSEAD)

“Financial Constraints and the Racial Housing Gap”

Joint work with Arpit Gupta and Christopher Hansman

We show that financial constraints lead to spatial misallocation and contribute to racial disparities in housing and wealth accumulation. Using bunching and difference-in-differences designs, we document that down payment constraints disproportionately limit the ability of Black households to access housing in high-opportunity areas. We build a spatial general equilibrium life-cycle model to examine the long-term wealth effects of these geographic distortions for minority borrowers. Black households are more affected by financial and spatial frictions, limiting wealth building opportunities. Improving mortgage access and housing supply in high-opportunity areas helps reduce racial wealth disparities, emphasizing the need for access to geographic opportunities rather than homeownership alone.

Info:

in person

IOS Seminar

Martin Guzi (Masaryk University and IZA)

“Forced Migration and Persistent Individualism: Evidence from Post-WWII Population Transfer”

We explore a unique historical setting to examine the long-run impacts of forced migration on persistent individualism in resettled lands. After World War II, ethnic Germans were expelled from Czechoslovakia’s borderland region of Sudetenland prior to its rapid Czech resettlement. Using rich data on Covid-19 infections, diagnostic tests and vaccinations, we estimate discontinuously more individualistic responses to the pandemic crisis in the resettled territories. Inter-generational transmission of settlers’ culture, demonstrated via given name choices, appears to drive the long-lasting footprint, rather than differences in education, sectoral composition, political preferences and available healthcare infrastructure.

Info:

In person in Room 109 (Landshuter Str. 4) and via Zoom-Meeting:

<https://ios-regensburg-de.zoom.us/j/68259177681?pwd=U0dtQ1dOdC9rQ1lKK1JvNTkxZlB5UT09>

Meeting ID: 682 5917 7681

Passcode: 522693



Lunch Seminar

Florian Oßner (MdB CSU)

“Power Lunch”

Once every semester, as a part of our honors program, we invite a local political decision-maker or member of the state or federal parliament for a “Power Lunch”, where our honors students have the opportunity to discuss current policy issues and to find out what a political career is really like.

Info:

in person

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Editorial deadline for Newsletter No. 2023|26:

Wednesday, November 22 | 11 am

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