

LAURI V. KYTÖMAA

Nolan School of Hotel Administration
SC Johnson College of Business
Cornell University

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ACADEMIC APPOINTMENTS

July 2023 - Present Assistant Professor of Applied Economics and Policy
SC Johnson College of Business, Cornell University

FIELDS OF INTEREST

Industrial Organization, Household Finance, Real Estate, Public Policy

EDUCATION

May 2023 Ph.D., Economics, University of Texas at Austin
Dissertation: Essays on Information Frictions and Foreclosure Prevention

May 2019 M.S., Economics, University of Texas at Austin

June 2014 M.Sc., Economics, London School of Economics and Political Science

June 2013 B.A., Economics, Queen's University at Kingston, with Distinction

WORKING PAPERS

“The Roles of Borrower Private Information and Mortgage Relief Design in Foreclosure Prevention”

Revise and Resubmit at The Review of Economic Studies

“Regulation, market structure, and housing affordability: An investigation of Airbnb’s decline in San Francisco”

Under revision

WORK IN PROGRESS

“Targeting Aid During a Crisis: Speed, Selection, and Subsidy Design” with Jori Barash

“Eviction moratoria and landlord distress” with Peter Hepburn & Lee Seltzer

“Mortgage servicing right transfers and the loss of information” with Advait Mani

“Borrower composition, servicing behavior and state-level regulation in the U.S. foreclosure crisis”

CONFERENCE PRESENTATIONS AND INVITED TALKS

2025 AREUEA-ASSA Conference

2024 Mortgage Market Research Conference (Federal Reserve Bank of Philadelphia),
International Industrial Organization Conference, AREUEA National Conference,
Hunter College, Southern Economic Association Meeting

2023 University of Toronto Rotman, Federal Reserve Bank of New York,
Cornell AEP Area, Cornell Finance Area, Office of Financial Research, Federal Trade
Commission (Bureau of Economics), Department of Justice (Economic Analysis Group),
Charles River Associates, Workshop on Disclosure, Information Sharing, and Secrecy,
Stanford Institute for Theoretical Economics, UEA North American Meeting

2022 Midwest Econometrics Group Conference, Texas Advanced Computing Center
Symposium, NERA Economic Consulting, Cornerstone Research

FELLOWSHIPS, GRANTS & AWARDS

Cornell University

2024 Public Utility Research Center Prize

The University of Texas at Austin

2022 Graduate School Continuing Fellowship
2021 Summer Collaborative Research Fellowship
2021, 2022 Outstanding Teaching Assistant Award
2020 Summer Teaching Fellowship
2019, 2020 Professional Development Awards
2017 Recruitment Fellowship

External Ph.D. scholarships

2019-20, 2022-23 Finlandia Foundation National Scholarship Award, Finlandia Foundation Spring
2022 Humane Studies Fellowship, Institute for Humane Studies
2020 Hayek Fund for Scholars Award, Institute for Humane Studies

Queen's University at Kingston

2010-13 Dean's Honour List with Distinction
2013 Economics Department Honourable Mention for GPA above 4.0
2010-11 Don Wood Undergraduate Scholarship in Economics
2011 Edith Whyte Memorial Scholarship in Economics
2011 Gordon & Myrtle Adams Scholarship
2010 M.C. Urquhart Book Prize in Economics 110
2010 Ontario University Association Academic All-Star

RESEARCH EXPERIENCE AND OTHER EMPLOYMENT

2018 – 2019 The Internet Association, Internet Economy Research Fellow
2014 – 2017 Deloitte LLP (U.K.), Economic Consulting, Assistant Manager
2009 – 2013 The Queen's Journal, Sports Section, Assistant Editor & Staff Writer

CONSULTING PROJECTS

"Google's Economic Impact: United Kingdom 2014", Deloitte UK. 2015
"Google's Economic Impact: United Kingdom 2014", Deloitte UK. 2015
"The Impact of Innovation in the UK Retail Banking Market", Deloitte UK. 2015

TEACHING EXPERIENCE

Cornell University, Instructor

Spring 2025 Principles of Hospitality Real Estate (Undergraduate)

Spring 2024 Principles of Real Estate (Undergraduate)

The University of Texas at Austin, Teaching Assistant

Fall 2022 Empirical Public Economics (Undergraduate)

Spring 2019-22 Industrial Organization (Master's)

Summer 2020, 2022 Economic Statistics (Undergraduate)

Fall 2019 Introductory Game Theory (Undergraduate)

Fall 2018 Antitrust Law and Economics (Undergraduate)

Fall 2017, Money and Banking (Undergraduate)

Spring 2018

PROFESSIONAL ACTIVITIES

Visiting scholar

December 2024 Federal Reserve Bank of New York

Research seminar coordination

September 2024 Cornell Real Estate Symposium with Dragana Cvijanović & Sean Flynn
Cornell SC Johnson College of Business

Fall 2023 – Present Industrial Organization Seminar Coordinator with Sylvia Hristakeva,
Cornell SC Johnson College of Business

Fall 2020 – Economics PhD Student Seminar Coordinator with Richard Faltings,
Summer 2022 University of Texas at Austin

Discussant

UEA North American Meeting (2023), International Industrial Organization Conference (2024)

Advising and mentorship

Fall 2023 – Present Mentor and Research Coordinator, Cornell University

- Shashwat Chaterji, Summer 2024 – Present
- Advait Mani, Fall 2023 & Spring 2024
- Askari Raza, Fall 2023 & Spring 2024
- Brittanie Chen, Fall 2023

Fall 2020 – BA and MA Mentor and Research Coordinator, University of Texas at Austin

- Summer 2022
- Rajan Topiwala, Spring 2023
 - Xiaohan (Jessica) Wu, Spring 2021 & Summer 2022
 - Nat Fernelius, Fall 2021 & Spring 2022
 - Jacob Carrasco, Fall 2020 & Spring 2021

Refereeing: Journal of Finance

ADDITIONAL SKILLS

Software Python, R, Matlab, Stata, Bash, SQL, Git, Latex, Linux, Slurm Work Manager, Tableau

Languages English (native), Finnish (fluent)

CITIZENSHIP: USA & Finland

Last updated: January 2025