

José Carlos Loya

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EDUCATION

- Ph.D. Sociology, School of Arts and Sciences, University of Pennsylvania, 2020
Dissertation: Social Stratification in the Mortgage Market Post the Great Recession
- A.M. Statistics, Wharton School of Business, University of Pennsylvania, 2018
Thesis: The Great Recession and Racial Disparities in Access to Mortgage Credit: A Comparison of Multi-level Modeling and Propensity Scores Matching Analysis
- A.M. Sociology, School of Arts and Sciences, University of Pennsylvania, 2017
- B.A. Economics and Urban Studies (Honors), Brown University, 2010
Honor's Thesis: Relationship between High Cost Loans and Foreclosures among Latino Communities in Providence, Rhode Island from 2006 to 2009

RESEARCH AND TEACHING INTERESTS

Quantitative Methodology; Ethno-Racial Inequality; Social Stratification; Latina/o Sociology; Housing and Segregation; Demography of Inequality

FACULTY POSITIONS AND AFFILIATIONS

- 2020 – Present Assistant Professor, Department of Urban Planning, Luskin School of Public Affairs, University of California at Los Angeles
Faculty Affiliations: Chicano Studies Research Center, Lewis Center for Regional Policy Studies, and Latino Policy and Politics Institute

PUBLICATIONS

- Forthcoming Loya, Jose. "Ethno-Racial and Credit Worthiness Disparities in Access to Mortgage Credit." *Social Forces*.
- 2024 Loya, Jose. "How Age Shapes Ethno-Racial Disparities in Accessing Mortgage Credit." *The Sociological Quarterly*. <https://doi.org/10.1080/00380253.2023.2287469>
 - Highlighted by the Washington Post:
<https://www.washingtonpost.com/business/2024/01/01/millennials-keep-living-at-home/>
- 2023 Loya, Jose. "Ethno-Racial Stratification in the Refinance Mortgage Market." *Sociology of Race and Ethnicity*. <https://doi.org/10.1177/23326492231187309>

- 2023 Loya, Jose. "Gender and Ethno-Racial Disparities in Access to Mortgage Market." *Social Science Quarterly*. <https://doi.org/10.1111/ssqu.13291>
- 2023 Loya, Jose. "Ethno-Racial and Relative Income Disparities in Access to Mortgage Credit." *Research in Social Stratification and Mobility*. <https://doi.org/10.1016/j.rssm.2023.100785>
- Highlighted by CNN: <https://www.cnn.com/2023/12/14/business/navy-federal-credit-union-black-applicants-invs/index.html>
- 2023 Loya, Jose. "Differential Access in Mortgage Credit: The Role of Neighborhood Spatial and Racial Stratification." *Rural Sociology*. <https://doi.org/10.1111/ruso.12485>
- 2022 Loya, Jose. "Down Payment and Ethno-Racial Stratification in the Mortgage Market." *Race and Social Problems*. <https://doi.org/10.1007/s12552-022-09378-z>
- Highlighted by Futuro; a division of Futuro Media: <https://futuroinvestigates.org/investigative-stories/the-mortgage-wall/>
- 2022 Loya, Jose. "Ethno-Racial Inequality in Adverse Experiences at Mortgage Closing: Evidence from the National Survey of Mortgage Originations." *Housing Policy Debate*. <https://doi.org/10.1080/10511482.2022.2070653>
- 2022 Loya, Jose. "Ethno-Racial Stratification in the Mortgage Market: The Role of Co-applicants." *Social Science Research*. <https://doi.org/10.1016/j.ssresearch.2022.102725>
- 2021 Loya, Jose. "Racial Stratification among Latinos in the Mortgage Market." *Race and Social Problems*. <https://doi.org/10.1007/s12552-021-09326-3>
- 2020 Loya, Jose and Flippen, Chenoa. "The Great Recession and Ethno-Racial Disparities in Access to Mortgage Credit." *Social Problems*. <https://doi.org/10.1093/socpro/spaa040>

ARTICLES UNDER REVIEW

Loya, Jose. "Ethno-Racial and Relative Neighborhood Income Disparities in the Mortgage Market." Under Review

Loya, Jose and Miguel, Miguel. "Ethno-Racial Stratification in the Manufactured Home Loan Market" Under Review

Loya, Jose and Mou, Hongyu. "Ethno-Racial Stratification of Refinanced Home Appraisals" Under Review

WORKS IN PROGRESS

Kuai, Yiwen and Loya, Jose. "Mortgage Experiences among Minority and Same-Sex Borrowers: Evidence from the National Survey of Mortgage Originations."

Cha, Yun and Loya, Jose. "The Persistence of Intergenerational Reproduction of Advanced Degrees."

Loya, Jose. "Ethno-Racial and Neighborhood Spatial Disparities in Access to Mortgage Credit."

Loya, Jose. "Neighborhood Housing Appreciation and the Co-Vid 19 Pandemic."

Loya, Jose. "Language and Ethno-Racial Inequality in Adverse Experiences at Mortgage Closing Evident from the National Survey of Mortgage Originations."

Loya, Jose. "Neighborhood Racial Disparities in Home Appreciation."

Loya, Jose. "Neighborhood Spatial Stratification in Home Appreciation."

Loya, Jose. "The Great Recession and Income Disparities in Access to Mortgage Credit."

Loya Jose. "Decomposition of Mortgage Access: The Role of Race and Ethnicity."

Loya, Jose and Edith Gutierrez. "Latino Mortgage Access Inequality: Race and Nationality."

Loya, Jose. "Asian Mortgage Inequality: The Role of Nationalities."

POLICY BRIEFS

- 2023 Miguel, Miguel and Loya, José. American Dream Deferred: The effects of credit worthiness on mortgage access for racialized minorities in Los Angeles County. Latino Public Policy Institute, UCLA. <https://latino.ucla.edu/research/american-dream-deferred/>
- News coverage and interview by Univision Television Network
- 2021 Rinzler, Dan and Loya, José. Addressing Segregation and Unequal Access to Opportunity in California with Affordable Housing Investments. California Housing Partnerships. <https://chpc.net/resources/policy-brief-affh-path-forward-california/>

PEER REVIEWED CONFERENCE PRESENTATIONS

- 2023 "Ethno-Racial and Loan Purpose Disparities in the Refinanced Mortgage Market," presentation at American Sociological Association annual conference, Philadelphia, PA
- 2022 "Differential Access in Mortgage Credit: The Role of Neighborhood Spatial and Racial Stratification." presentation at American Sociological Association annual conference, Los Angeles, CA
- 2021 "Ethno-Racial Inequality in Adverse Experiences at Mortgage Closing Evident from the National Survey of Mortgage Originations" presentation at American Sociological Association annual conference, Virtual Presentation
- "Gender and Ethno-Racial Disparities in Access to Mortgage Credit" roundtable presentation at American Sociological Association annual conference, Virtual Presentation
- 2020 "Limited Mortgage Credit: The Case of Los Angeles 'Older Neighborhoods'" presentation at Association of Public Policy and Management Conference, Virtual Presentation
- 2019 "Racial Stratification among Latinos in the Mortgage Market" presentation at American Sociological Association annual conference, New York, NY
- "Ethno-Racial Stratification in the Mortgage Market: The Role of Co-applicants" presentation at American Sociological Association Conference, New York, NY
- "Ethno-Racial Stratification in the Mortgage Market: The Role of Co-applicants" presentation at Populations Association of America Conference, Chicago, IL
- 2017 "The Great Recession and Ethno-Racial Disparities in Access to Mortgage Credit" presentation at Populations Association of America Conference, Chicago, IL
- "The Great Recession and Ethno-Racial Disparities in Access to Mortgage Credit" roundtable at American Sociological Association Conference, Montreal, Canada

- 2009 “Relationship between High Cost Lending and Foreclosures among Latino Communities in Providence, Rhode Island from 2006 to 2009” poster at Association for Public Policy Analysis and Management Conference, Washington, DC

OTHER CONFERENCE PRESENTATIONS AND ACADEMIC INVITED TALKS

- 2024 “Ethno-Racial and Credit Worthiness Disparities in Mortgage Credit in Los Angeles County” speaker for California Latino Legislative Caucus, Housing Panel, Irvine, CA
- 2023 “Ethno-Racial and Credit Worthiness Disparities in Mortgage Credit” speaker for University of California Sacramento Center, Speaker Series, Sacramento, CA
 “Ethno-Racial and Credit Worthiness Disparities in Mortgage Credit” speaker for University of California at Los Angeles, CEDH Workshop, Los Angeles, CA
 “Ethno-Racial and Credit Worthiness Disparities in Mortgage Credit” invited speaker for Moving the Moving the Field Forward: Understanding Latinx Populations in Communities with Low-Income, Institute for Research on Poverty, University of Wisconsin- Madison, Bethesda, MD
- 2022 “Reconsidering homeownership as the tool for closing the ethno-racial wealth gap” Invited speaker for University of California at Los Angeles, Institute of Transportation Studies Symposium, Lake Arrowhead, CA
 “Ethno-Racial Stratification in the Mortgage Market: The Role of Co-applicants” Invited speaker for University of California at San Diego, Department of Urban Studies and Planning Colloquium Series, Virtual Presentation
- 2021 “Ethno-Racial Stratification in the Mortgage Market: The Role of Co-applicants” Invited speaker for University of Southern California Lusk Center for Real Estate Research Seminar Series, Los Angeles, CA
 “Ethno-Racial Inequality in Adverse Experiences at Mortgage Closing Evident from the National Survey of Mortgage Originations” invited presentation for “Housing as a Public Health Crisis” workshop at the University of Oregon, Virtual Presentation
- 2020 “Ethno-Racial Stratification in the Mortgage Market: The Role of Co-applicants” invited speaker for Sociology Colloquium at Sonoma State University, Sonoma, CA
 “Ethno-Racial Stratification in the Mortgage Market: The Role of Co-applicants” invited speaker for UCLA Luskin School of Urban Planning Colloquium at the University of California at Los Angeles, Los Angeles, CA
- 2019 “Racial Stratification among Latinos in the Mortgage Market” invited speaker at Urban Studies Colloquium at University of Pennsylvania, Philadelphia, PA
 “Ethno-Racial Stratification in the Mortgage Market: The Role of Co-applicants” invited speaker for Ohio State Sociology Colloquium at the Ohio State University, Columbus, OH
 “Ethno-Racial Stratification in the Mortgage Market: The Role of Co-applicants” invited speaker at Race, Ethnicity, and Immigration Workshop at the University of Pennsylvania, Philadelphia, PA
 “Ethno-Racial Stratification in the Mortgage Market: The Role of Co-applicants” invited speaker at Penn Demography Club, Philadelphia, PA
 “Ethno-Racial Stratification in the Mortgage Market: The Role of Co-applicants” invited speaker at Penn Demography Club, Philadelphia, PA
- 2018 “Ethno-Racial Stratification in Home Sales Prices Across Counties” presentation at Race, Ethnicity, and Immigration Workshop at University of Pennsylvania, Philadelphia, PA
 “Ethno-Racial Stratification in the Mortgage Market: The Role of Co-applicants” invited speaker at Mini Conference at University of Pennsylvania, Philadelphia, PA
- 2010 “Relationship between High Cost Lending and Foreclosures among Latino Communities in Providence, Rhode Island from 2006 to 2009” poster at Geographical Informational Systems: Student Conference at Brown University, Providence, Rhode Island

- 2009 “Relationship between High Cost Lending and Foreclosures among Latino Communities in Providence, Rhode Island from 2006 to 2009” presentation at The Urban Institute in Washington, DC

OTHER PRESENTATIONS AND PUBLIC TALKS

- 2023 “Ethno-Racial Stratification in the Refinanced Mortgage Market” invited to speak on the Sociology of Race and Ethnicity Podcast. <https://podcasts.apple.com/us/podcast/sociology-of-race-and-ethnicity-ethno/id871126157?i=1000640451779>
“Gaps and Research Opportunities in CA Housing” invited researcher for the Furman Center and Turner Center Housing Conference, Los Angeles, CA
“Housing Policy and Directions for Research” invited panelist for the Policy Academies Conference, Washington, DC
“Reconsidering homeownership as the tool for closing the ethno-racial wealth gap” invited speaker for Advisory Board Meeting, Urban Land Institute, Virtual Panel and Discussion
“Latino Housing Research Roundtable” invited panelist at Urban Institute and Unidos US, Virtual Panel and Discussion
“Ethno-Racial and Credit Worthiness Disparities in Mortgage Credit” moderator for UCLA Luskin Summit: Our Research in Action, Los Angeles, CA
- 2022 “Ethno-Racial Stratification in the Mortgage Market: The Role of Co-applicants” invited speaker for Fannie Mae Housing Research Series, Virtual Presentation
“Understanding the Academic Market” invited panelist at the University of Pennsylvania, Virtual Presentation
“Closing the Racial Wealth and Health Gaps- Where to Start?” invited panelist at the Federal Reserve Bank of New York, Virtual Presentation
- 2021 “Ethno-Racial Stratification in the Homebuying Process: The Role of ‘Love Letters’” invited speaker at the UCLA Luskin Board Meeting, Virtual Meeting
“Narrowing the Racial Homeownership Gap: Part one: Addressing Systemic Racism and Bias in the Housing Market” invited panelist at the Federal Reserve Bank of St. Louis, Virtual Presentation
“Applying to PhD Programs” invited panelist at the Association of Collegiate Schools of Planning Annual Conference, Virtual Presentation
“Diversifying Homeownership in California” invited testimony for the California State Legislature, Housing and Community Development Committee and Banking and Finance Committee, Virtual Presentation
“California’s Ethno-Racial Disparities in Mortgage Access” invited speaker for California Housing Finance Agency, Virtual Presentation
“Ethno-Racial Disparities in the Mortgage Market Over Time” invited podcast conversation with Lewis Center for Regional Policy Studies, podcast episode #2
- 2020 “Gender and Ethno-Racial Disparities in Access to Mortgage Credit” invited speaker for Los Angeles City Council Member #8 Policy Discussion, Virtual Presentation
“Housing, Equity, and Community Series: The Future of Federal Housing with former HUD Secretary Julian Castro” panel discussant at Lewis Center for Regional Policy Studies, Virtual Presentation

FELLOWSHIPS, GRANTS, AND AWARDS

- 2024 Policy Academy Small Grant Challenge, Policy Academies, Washington, D.C., \$25,000
- 2023 Research Grant Award, Ziman Center for Real Estate, UCLA Anderson School of Management, \$3,000
- 2023 Emerging Poverty Research Scholar Fellowship, Institute for Poverty Research, University of Wisconsin at Madison, \$60,000 over two years

- 2023 Latino Applied Research Award, PI, Latino Policy and Politics Institute, UCLA Luskin, \$25,000
- 2023 California LIHTC Research Collaboration, Co-PI, California Housing Partnership and UCLA Lewis Center, \$175,000 over two years
- 2023 California Housing Research Grant, Co-PI, Wells Fargo and UCLA Lewis Center, \$500,000 over two years
- 2022 Faculty Career Development Award, UCLA Equity, Diversity, and Inclusion, \$11,500
- 2022 Rapid Response Award, Latino Policy and Politics Institute, UCLA Luskin, \$25,000
- 2021 Policy Academy Small Grant Challenge, Policy Academies, Washington, D.C., \$27,500
- 2021 Small Grant Recipient, William Institute, UCLA School of Law, \$3,000
- 2021 Institute Fellow, New Leaders Council of Los Angeles
- 2020 SAS Technology Grant, University of Pennsylvania, \$500
- 2019 SAS Dissertation Completion Fellowship, University of Pennsylvania, \$40,000
- 2019 APPAM Conference Travel Award, Urban Institute Summer Academy, \$1000
- 2019 Fontaine Summer Research Award, University of Pennsylvania, \$500
- 2019 Polluck Travel Award, University of Pennsylvania, \$500
- 2019 Fontaine Summer Research Funding, University of Pennsylvania, \$500
- 2019 Fontaine Conference Funding, University of Pennsylvania, \$250
- 2019 Subvention Travel Grant, University of Pennsylvania, \$500
- 2019 GAPSA Travel Grant, University of Pennsylvania, \$550
- 2018 APPAM Conference Travel Award, Urban Institute Summer Academy, \$500
- 2017 Judith and William Bollinger Graduate Fellows Award, University of Pennsylvania
- 2017 Polluck Travel Award, University of Pennsylvania, \$500
- 2017 Fontaine Research Grant, University of Pennsylvania, \$500
- 2016 Subvention Travel Grant, University of Pennsylvania, \$500
- 2014 William Fontaine Fellow, University of Pennsylvania (5 years), \$250,000
- 2013 Consortium Fellowship, Cornell's Johnson School of Management, \$200,000 (Declined)
- 2010 Congressional Hispanic Caucus Institute Scholar, \$2,500
- 2009 Brown University's Summer Research Award, \$1,000

TEACHING EXPERIENCE: LECTURER AND TEACHING ASSISTANT

Assistant Professor

Urban Planning Department at the Luskin School of Public Affairs at the University of California at Los Angeles

- 2021 – Present Quantitative Methodology II for Graduate Students
- 2021 – Present Latino Urban Issues (Graduate Seminar)
- 2022 – Present Using Data to Learn about Society: An Introduction to Empirical Research and Statistics (Undergraduate)
- 2023 – Present Racial Discrimination in Housing (Undergraduate Seminar)

Lecturer

Sociology Department at the University of Pennsylvania

- 2019 Introduction to Sociology
- 2018 Introduction to Sociology

Teaching Assistant

Sociology Department at the University of Pennsylvania

- 2017 Social Statistics
- 2016 Quantitative Methods I for Graduate Students
- 2016 Social Statistics
- 2015 Health in Populations

Graduate Fellow

Africana Summer Institute at the University of Pennsylvania

- 2018 Islam in African History

- 2017 Philosophy of Race
- 2016 Young, Gifted, and Black: Experience of Black Students at Elite Colleges and Universities
- 2015 African Independence

OTHER PROFESSIONAL EXPERIENCE

- 2019 Associate Consultant, McKinsey and Company, Philadelphia, PA (Offer Declined)
- 2014 Financial Program Manager, Catalyst Non-Profit, Miami, FL
- 2013 Financial Coach, United Way of South Florida Non-Profit, Miami, FL
- 2011 Assistant Manager, Bank of America Leadership Program, Miami, FL
- 2010 Program Associate, Urban Institute Non-Profit, Washington, DC

UNIVERSITY SERVICE AND COMMUNITY SERVICE

- 2023 – 2024
 - Committee Member, UCLA Student Space Assessment Committee
 - Committee Member, Urban Planning Dissertation Research Award
 - Reviewer, Russell Sage Dissertation Award Committee
 - Committee Member, Faculty Executive Committee, Undergraduate Representative
 - Co-Director, Master’s in Urban Planning Admissions
 - Committee Member, Chicano Studies Research Center Faculty Advisory Committee
 - Committee Member, Promotion and Tenure Faculty Advisory Committee
 - Content Creator, Russell Sage Applied Stats and Methods Video Tutorials
- 2022 – 2023
 - Faculty in Residence, Residential and Student Life, UCLA
 - Committee Member, Faculty Executive Committee, Urban Planning Representative
 - Committee Member, Tenure and Promotion Faculty Advisory Committee
 - Committee Member, UCLA Graduate Summer Research Mentorship Program
 - Committee Member, Russell Sage Dissertation Research Award Selection Committee
- 2021 – 2022
 - Committee Member, Promotion and Tenure Faculty Advisory Committee
 - Committee Member, Opportunity Map Committee, Tax Credit Allocation Committee, California State Treasury
 - Committee Member, Phd. Admissions Committee
 - Committee Member, Chicano Studies Research Center Seed Funding Committee
 - Committee Member, UCLA Graduate Summer Research Mentorship Program
- 2020-2021
 - Committee Member, Promotion and Tenure Faculty Advisory Committee
 - Committee Member, Real Estate Program in Urban Planning Faculty Advisory
 - Committee Member, Chicano Studies Research Center IAC Visiting Research Scholar
 - Committee Member, UCLA Graduate Summer Research Mentorship Program
 - Committee Member, Opportunity Map Committee, Tax Credit Allocation Committee, California State Treasury
- 2019 – 2020
 - La Casa Latina Advisory Committee at University of Pennsylvania
- 2014 – 2020
 - Graduate Associate, Du Bois College House at University of Pennsylvania
 - * 2016 and 2019 Graduate Associate of the Year
- 2015 – 2020
 - Co-Head Graduate Fellow, Center for Africana Studies Summer Institute at University of Pennsylvania
- 2016 - 2020
 - Co-President and Treasurer, Fontaine Society Graduate Committee
- 2017 - 2018
 - Treasurer, Graduate Sociological Society
 - *Founders Committee

JOURNAL REVIEWER

Journals: American Journal of Sociology, Social Science Research, City and Community; Urban Affairs Review; Humanities and Social Sciences Communications; Sociology of Race and Ethnicity; Housing Policy Debate, Socius, Rural Sociology, and Cities and Health

PROFESSIONAL MEMBERSHIPS

Association of Collegiate Schools of Planning
American Sociological Association:
 Economic Sociology Section
 Latino Sociology Section
Population Association of America

SKILLS and LANGUAGES

Native English
Intermediate Spanish
Proficient in R Studio, STATA, and SPSS
Basic Understanding in Python and ArcGIS

ADVISING

Undergraduate Advisor
2020 – 2021 Sarah Ketring, Senior Project, University of Pennsylvania

Master's Capstone Advisor
2023 – 2024 Adria Stauber, Urban Planning, UCLA
 Juan Solorio, Urban Planning, UCLA
 Roberto Diaz, Urban Planning, UCLA
2022 – 2023 Lupe Renteria Salome, Urban Planning, UCLA
 Estefany Garcia, Urban Planning, UCLA
 Andrea Sebastian, Urban Planning, UCLA
2021 - 2022 Jessica Martin, Urban Planning, UCLA
 Kristin Gunther, Urban Planning, UCLA

Phd. Dissertation Advisor
2023- Present Committee Member, Skye Shodahl, Felding School of Public Health, UCLA