

Deborah A. Ford, Ph.D.

University of Baltimore
Department of Finance and Economics
(410) 837-4997
Email: dford@ubalt.edu

Education

Ph.D., Wharton Graduate School, University of Pennsylvania, 1979.

Major: Finance

M.B.A., Wharton Graduate School, University of Pennsylvania, 1978.

Major: Finance

M.A., University of Florida, 1970.

Major: Economics

B.A., University of Florida, 1969.

Major: Economics

Professional Positions

Academic - Faculty

Professor of Finance, University of Baltimore Merrick School of Business. (1995 - 2013).

Associate Professor of Finance, Merrick School of Business, University of Baltimore. (1987 - 1995).

Assistant Professor of Finance, Merrick School of Business, University of Baltimore. (1981 - 1987).

Academic - Administrative/Other

Chair, Department of Finance and Economics, University of Baltimore Merrick School of Business. (2005 - 2013).

Director, Undergraduate Real Estate and Economic Development Program, University of Baltimore Merrick School of Business. (2005 - 2013).

Provostal Fellow, University of Baltimore. (2004 - 2005).

Associate Dean for Academic Affairs, Merrick School of Business, University of Baltimore. (1995 - 1998).

Graduate Program Director, Merrick School of Business, University of Baltimore. (1994 - 1995).

Advisor, M.S. in Finance Program, Merrick School of Business, University of Baltimore. (1981 - 1994).

Professional

Senior Consultant, Peat, Marwick, Mitchell, Department of Management Consulting. (1979 - 1981).

Professional Memberships

American Real Estate and Urban Economics Association (Present).

American Real Estate Society (Present).

Commercial Real Estate Women (Baltimore Chapter) (Present).

Financial Management Association (Present).

Urban Land Institute (Present).

Lambda Alpha International (Baltimore Chapter) (2007).

RESEARCH

Intellectual Contributions

Refereed Journal Articles

Zhang, T., Gerlowski, D. A., & Ford, D. A. (2014). Housing Price Variability: National and Local Impacts. *Applied Economics*. 46(28), 3494-3502.

Ford, D. A., Nguyen, H. H., & Nguyen, T. V. (2012). Analyst Coverage and Market Reaction around Stock Split Announcements. *Applied Financial Economics*. 135-145.

Korb, P. J., Ford, D. A., & Gerlowski, D. A. (2011). Price Versus Interest Rate Expectations Effects on Home Buyer Decisions. *The CPA Journal*. 81(9), 46-49.

Ford, D. A., & Elkes, L. C. (2008). Team Building and Communication: Keys to Success in Real Estate Curricula

and the Marketplace. *Journal of Real Estate Practice and Education*. 11(2), 179-186.

Arsham, H., Ford, D. A., & Morse, J. N. (2008). The Efficient Market Hypothesis in Personal Finance: Choosing an Mortgage. *The Journal of Global Business Issues*. 2(2), 191-200.

Arsham, H., Ford, D. A., Pitta, D. A., & Morse, J. N. (2007). The Rate Decision: Adjustable vs Fixed Rate Mortgages. *Journal of Business & Economics Research*. 11(5), 31-42.

Conference Proceedings

Arsham, H., & Ford, D. A. (2007). The Rate Decision: Adjustable versus Fixed Rate Mortgages. *Proceedings, The Annual Conference of the Northeast Decision Sciences Institute*.

Pitta, D. A., Ford, D. A., & Smith, D. B. (2007). The Influence of the Environment on a Firm's Market Orientation. *The Second International Conference on Strategic Management in Latin America*.

Presentations

Ford, D. A. "The Rate Decision: Variable vs Fixed Rate Mortgages," Northeast Decision Sciences Institute, Baltimore, MD. (2007).

Ford, D. A. Real Estate Financial Analysis, Real Estate Education Seminar Series, Maryland Chapter, the National Association of Industrial & Office Properties, (2007).

Ford, D. A., Pitta, D. A., & Smith, D. B. "The Influence of the Environment on a Firm's Market Orientation," Santiago, Chile. (2007).

Professional Service

Task Force Member, Task Force on Zoning Ordinance Review, Anne Arundel County Council. (January 1989 - December 1989).

Public Service

Study, Mutual Housing, Neighborhood Housing Services and First National Bank.

Member, Prepared Testimony in Numerous Court Cases on the Valuation of Benefits.

Task Force Member, City of Baltimore Lead Poisoning Prevention Task Force. (December 1990 - December 1992).

Seminar Organizer, Seminar on "Financial Planning for Women", University of Baltimore and the Executive Women's Network. (1985 - 1985).