Diversity Statement

Shahar Rotberg

Across both my policy research at the Canada Mortgage and Housing Corporation (CMHC) and my academic work, I have consistently chosen to study how policies affect populations whose welfare is treated as secondary in standard quantitative economic analyses: low-income renters, the homeless, people struggling with addiction, racialized and Indigenous households, immigrant families, and households with persistent labor-market risk. This is not a separable diversity activity layered onto a different research agenda; it is the substantive content of the research agenda itself. The methodology I have developed (quantitative general-equilibrium models with rich household heterogeneity, disciplined by careful attention to behavioral response margins) is particularly well suited to studying these populations, because their welfare often depends on policy-induced general-equilibrium effects that partial-equilibrium analyses miss.

1 Research engaging marginalized populations

At CMHC, I led the quantitative analyses on a body of research that has directly addressed evictions, homelessness, and the wealth circumstances of Black and Indigenous Canadians. I am a co-author on the research report *Evictions in Canada: Towards Understanding the Magnitude of Evictions in Canada* (Feltaous, Rotberg, Verbeek, Worton, and Bachour 2025) and three Research Insights in the recent CMHC series on evictions in Canada: *The Links Between Evictions and Homelessness* (Worton, Rotberg, Feltaous, Bachour, and Verbeek 2025), *Populations Experiencing Vulnerabilities* (Bachour, Verbeek, Rotberg, Feltaous, and Worton 2025), and *Inequities in Health Outcomes Among Groups at Higher Risk of Evictions* (Poulin, Feltaous, Rotberg, Worton, Bachour, and Verbeek 2025).

A central contribution of the lead Research Insight, which I designed, is a novel identification strategy for estimating the rate at which evictions cause homelessness in Canada. Prior work could not establish the temporal sequencing needed to estimate causal flow rates. Using Canadian Housing Survey questions that ask respondents when they were last evicted and when they last experienced homelessness, I identified cases in which evictions and homelessness episodes co-occurred in a way consistent with eviction being a causal driver. The analysis showed that approximately one in five households evicted in 2021 experienced hidden homelessness in the same year (a flow rate that had not previously been documented in Canada or elsewhere to my knowledge). The series also documents that Black individuals, Indigenous peoples, and immigrant groups are disproportionately affected by evictions. The lead Research Insight in this series was the most-read CMHC research output of 2025.

I am also a co-author of *Does Owning a Home Build More Wealth?* (Moussouni, Rotberg, and Shan 2024), a CMHC report that uses microdata from the Canadian Survey of Financial Security from 1999 to 2019 to study wealth disparities by tenure status. The report makes two methodological contributions. First, we developed two new instrumental variable strategies for identifying the effect of homeownership on wealth, using civil-status variation among households without children. Our preferred IV exploits the comparison between common-law and married couples: common-law couples are substantially less likely to own homes than married couples but are otherwise similar along the dimensions that affect wealth accumulation, which makes them a more credible identification source than the alternative (singles versus couples), where the comparison groups differ on too many unobservables to support a clean causal interpretation. Second, we built a theoretical model calibrated to Canadian data that simulates the impact of homeownership on net wealth across time horizons up to 33 years, allowing us to separate the effects of transaction costs, taxes, leverage, and deleveraging in ways that prior empirical work could not. The report also studies how net wealth correlates with gender, Indigeneity, and immigrant status, and documents that being female or an immigrant is significantly associated with lower after-tax income in Canada, even controlling for age, geography, education, and other characteristics. Substantively, the report challenges the policy assumption that promoting homeownership will narrow wealth inequality: we find that homeownership delivers heterogeneous returns and does not guarantee accelerated wealth accumulation, a finding with direct implications for racial wealth-gap policy in Canada.

My academic research has similarly centered on populations whose welfare standard quantitative economics often treats as a residual. My job market paper, *Housing First or Treatment First?* (currently under review at the *Review of Economic Dynamics*), builds a quantitative general-equilibrium model in which homelessness, addiction, and mortality arise endogenously, and uses it to evaluate whether housing assistance for the homeless should be conditioned on sobriety. The paper takes seriously the agency-constrained nature of addiction (addicts are modeled as having zero participation elasticity, capturing the clinical reality that quitting is largely outside their immediate control) and finds that the welfare-maximizing policy combines universal voucher provision with sobriety conditionality. My paper at the *European Economic Review* (R&R, with Lin Zhang), *Rent Control? Bad in Theory, Not Always in Practice*, studies rent control as a redistribution policy and shows that, in realistic fiscal environments, rent control improves welfare for low-income renters relative to deregulation despite its allocative distortions. My *Journal of Monetary Economics* paper (with Joseph Steinberg) shows that the standard literature on the mortgage interest deduction misidentifies who bears the cost of policy reform: once rental supply is properly modeled as inelastic and the minimum rental size is realistically calibrated, low-income renters bear the welfare cost of eliminating the deduction. My *International Economic Review* paper demonstrates that a uniform wealth tax pass-through harms low-income renters most. An ongoing project with Lu Han (Wisconsin), *The Tragedy of the Condos*, studies why condominium ownership in major U.S. cities is concentrated among higher-income households, finding that the institutional structure of condominium maintenance systematically excludes households with persistent unemployment risk, who tend to be lower-income, from a housing option that was supposed to be accessible to them.

What ties this work together is a methodological choice: to take seriously the behavioral response margins and frictions that determine how policies affect populations whose welfare standard analyses minimize or ignore. The same modeling discipline that lets me evaluate wealth taxes also lets me evaluate housing assistance for the homeless, rent control in inelastic rental markets, and the redistribution effects of housing-policy reforms. Engaging marginalized populations is not an addition to my research program; it is a significant part of my research program.

2 Teaching and mentorship

I have advised international students individually (including a student from Nigeria and a student of Iranian and Swedish background) who navigated graduate-program applications, paper-writing, and research-career decisions. I wrote a letter of recommendation for the Nigerian student and provided extensive advice to the Iranian-Swedish student as both applied to master's programs in economics. Both were admitted to strong Canadian programs and went on to policy-related careers. The student who emailed me after the York guest lecture has continued to send me ideas for papers they are working on, and I have given detailed feedback on each.

At CMHC, I have mentored three junior researchers (two of whom are women) on quantitative methods that go well beyond standard applied work. With one, I built out the methodology for a labor supply model embedded in a large general-equilibrium housing project, teaching him how the model is structured, why each component is in it, how it is solved analytically and as part of a general-equilibrium system, and how to calibrate it to census microdata. With another, I worked through the solution of a mortgage default problem line by line as she and I coded. With the third, I taught data vetting, code structure, and analytic pipelines through live coding sessions. None of these techniques are easy to master in a few months, but all three left these projects with substantially better technical capability than they had before, and two of them were subsequently promoted.

3 Going forward

At a new institution, I will continue to do what I have been doing all along: pursuing research that centers on populations whose welfare is under-studied, advising students who are often the first in their families to enter advanced economic study, and building junior researchers' capacity to engage with quantitative methods that are otherwise difficult to access without dedicated mentorship. I would also welcome opportunities to teach courses (particularly housing economics and quantitative methods) that incorporate the perspectives and policy questions facing populations whose welfare is treated as secondary in standard quantitative economics curricula. The research, teaching, and mentorship I do is unified by a commitment to engaging these populations with full analytical seriousness.