

Jessica Montgomery

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ACADEMIC APPOINTMENTS

Assistant Professor of Finance, Gatton College of Business and Economics
University of Kentucky
2025 - Present

EDUCATION:

Ph.D., Economics, University of Virginia
M.S., Economics, University of Virginia
M.A., Applied Economics, Western Kentucky University
B.A., Economics, Western Kentucky University Mahurin Honors College
May 2025
May 2019
May 2017
May 2016

FIELDS OF INTEREST:

Household Finance, Development Finance, Real Estate and Housing

WORKING PAPERS

“Coase in the Coal Fields? Historical Property Institutions and Long-Run Property Values in Appalachia”

WORKS IN PROGRESS:

“Property Rights and Access to Credit: Evidence from South Africa”
“Low-Cost Access to Bankruptcy” (*with Stephanie Ben-Ishai, Zachary Irving, Sheisha Kulkarni, and Avantika Prabhakar*)
“Conflicted Intermediaries: Fee Incentives and Steering in Consumer Insolvency” (*with Jenna Blochowicz*)
“Asymmetric Information in Consumer Credit Markets: Evidence from Informal Credit Histories” (*with Avantika Prabhakar*)

PROFESSIONAL ACTIVITIES:

Referee: Journal of Public Economics; Journal of Environmental Economics and Management

TEACHING:

Gatton College of Business and Economics, University of Kentucky
Capital Investment and Financing Decisions (Undergraduate)
Fall 2025

PRESENTATIONS:

Session Chair and Presenter, Southern Economics Association Annual Meeting, Tampa, FL
Southern Economics Association Annual Meeting, Washington, DC
Innovations for Poverty Action (IPA) & Global Poverty Research Lab (GPRL), Evanston, IL
Washington Area Development Economics Symposium, Washington, DC
Nov 2025
Nov 2024
Oct 2023
May 2023

FELLOWSHIPS, AWARDS & GRANTS:

Social Sciences and Humanities Research Council (SSHRC), Gov. of Canada (\$463,646)	2026
CURATE Research Grant (\$10,000)	2025
Huskey Exhibition Graduate Research Prize, University of Virginia	2023
Social Sciences and Humanities Research Council (SSHRC), Gov. of Canada (\$248,136)	2023
Center for Real Estate and the Built Environment Seed Grant Pilot Award, UVA (\$12,500)	2023
Center for Global Inquiry + Innovation Global Graduate Research Grant, UVA (<\$5,000)	2023
Graduate Student Fellow, Quantitative Collaborative	2021 – 2025
Tipton R. Snavely Best Dissertation Proposal Award, University of Virginia	2021
Jefferson Foundation Graduate Research Grant, UVA (<\$5,000)	2021
Arts, Humanities, and Social Sciences Graduate Research Grant, University of Virginia: (\$5,000)	2021
Quantitative Research Collaborative Graduate Research Grant, UVA (<\$5,000)	2021
Fulbright Scholar in Economic Development, U.S. Department of State (Johannesburg, South Africa)	2017