



Amy Crews Cutts, PhD, CBE™

Senior Vice President and Chief Economist

Amy Crews Cutts joined Equifax as Chief Economist in March, 2011. A recognized industry expert, Cutts brings to her role over 25 years of economic analysis and policy development experience. As Equifax Chief Economist, she is responsible for analytics and research relating to the consumer wallet – assets, income, credit, and spending along with macroeconomic factors affecting the consumer. She is also responsible for macroeconomic forecasting and the economic analysis of employment and wage trends, home equity and real property, and small business credit trends.

Often quoted in national print and broadcast media, Cutts has also published numerous studies in academic journals and books on such topics as the economics of subprime lending, the impact of technology on foreclosure prevention, and drivers of strategic mortgage default. In 2015 she won the Pulsenomics® Crystal Ball Award for Outstanding Performance in The Zillow® Home Price Expectations Survey for her forecast accuracy and is a participant in the *Wall Street Journal's* Monthly Survey of Leading Economists.

Prior to joining Equifax, Cutts served for eight years as the as the Deputy Chief Economist at Freddie Mac, where she was responsible for primary and secondary mortgage market analysis and research, macroeconomic analysis and forecasting, and was involved in the analysis of affordable lending activities, fair-housing policy, foreclosure prevention, credit scoring, and other policy issues affecting housing and mortgage markets.

Prior to joining Freddie Mac in 1997, Cutts was Assistant Professor of Economics and Senior Researcher in the Maxwell School for Citizenship and Public Affairs at Syracuse University, where she did research on housing policy, income distribution and poverty. Cutts has also taught in the McDonough School of Business at Georgetown University, the Institute for Policy Studies at the Johns Hopkins University, and the University of Virginia.

Cutts sits on the policy advisory board of The Reinvestment Fund, Philadelphia, PA and the National Business Economics Issues Council. She has served on the board of directors of the American Real Estate and Urban Economics Association, and is a past chair and founding member of the AREUEA Women in Real Estate Network. From 2011-2013 she was a member of the editorial advisory board for *DS News*. She is also on the board of directors of the International Conservatory of Music, Washington, DC, and since 2006 she has served as the Executive Director for the ICM's Beatty Music Scholarship Competition for Classical Guitar.

Cutts holds a Master's and PhD in Economics from the University of Virginia and a Bachelor's degree in Applied Mathematics from Trinity University in San Antonio, TX. In 2015 she became a Certified Business Economist™, a distinction of professional achievement from the National Association for Business Economics.



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