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From the Editor...



As we head into the 2016 presidential primaries and the race to the White House heats up, there is little uncertainty about the top issues that will be debated both by politicians and members of the public across this great nation. Regardless of party affiliation, much will undoubtedly be made of the candidates' stances on the economy in general, as well as on the specific areas of

racial inequality, healthcare, immigration, tax policies, and entrepreneurship.

These topics of national concern are also reflected in the articles presented in this edition of the *Seidman Business Review*. The general economic situation is reflected in our yearly reviews and analyses of regional stocks, housing markets, and commercial real estate, as well as our ever-popular annual economic forecast. These perennial sections of the *Review* are rounded out this year by several thought-provoking articles on other specific issues: a review of private health insurance exchanges; a case study of tax policies that encourage a company to move its headquarters overseas; and an analysis of how factors such as racial inequality, immigration, and entrepreneurship can set cities on different economic paths.

As always, it is my hope that you find these articles interesting and informative, as they reveal much about our regional economic prosperity. In addition, I encourage you to look over the list of Seidman Faculty Experts provided on the last page, and to contact those whose expertise may be of value to you, both before and after November's election.

A handwritten signature in black ink that reads "G. Simons".

Gerry Simons, Professor of Economics

Seidman Business Review 2016 Contents

- 2 Grand Rapids Economic Forecast 2016**
Paul Isely, Ph.D., and Richa Bhurtel
The results of the annual economic forecast are in. How is business confidence for 2016? What do area executives project for employment, sales, and exports?
- 5 Private Health Insurance Exchanges—An Answer to Rising Health Insurance Costs?**
Jeff Rubleski, M.B.A.
With all the recent changes in the nation's healthcare system, confusion and misinformation abound. What is the reality about private health insurance exchanges?
- 9 Tax Inversions—The Real Costs**
Tom Sullivan, M.B.A, C.P.A., and Sri Sundaram, Ph.D.
Moving a company's headquarters to a location with lower tax rates can have significant impacts on its balance sheet. A West Michigan case study shows how.
- 11 West Michigan Stock Returns**
Gregg Dimkoff, Ph.D.
2015 was not as kind to stock investors as recent years, both nationally and regionally. Find out the details behind the numbers.
- 14 Housing Market Trends in Grand Rapids**
Laudo Ogura, Ph.D., and Paul Isely, Ph.D.
West Michigan house prices continue to improve, and construction activities have bounced back to pre-Great Recession levels. What exactly has been going on in the regional housing market and what are the prospects for 2016?
- 16 West Michigan-Grand Rapids Commercial Real Estate Review and Forecast**
Jeff Hainer
After the challenges of previous years, there were several positive changes in the commercial real estate market in 2015. Find out what's in store for 2016.
- 23 Social Capital, Economic Diversity, and Civic Well-Being in Flint and Grand Rapids**
Michael DeWilde, M.T.S.
What factors determine an area's economic and civic prosperity? A revealing tale of two cities.
- 28 Seidman Faculty Experts**
A listing of the various areas of expertise of Seidman College of Business faculty.