## **Joseph Towers**

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Joseph Towers is the Senior Analyst, Rail. Joseph began his career at Trinity Industries where his primary responsibilities included market research and economic forecasting, informing the organization on the current and future trends for different commodity groups and their respective railcar types. Specifically, he provided commentary and quantitative analysis surrounding railcar loadings, equipment deliveries & attrition, and equipment utilizations rates. Transitioning from Trinity, Joseph worked at Oliver Wyman, a distinguished management consulting firm, as a freight rail specialist, working directly with Class Is, shortlines, OEMs, operators and private equity clients. His project work included market sizing, mergers & acquisitions as well as analyzing the impacts of legislation, disruptive technologies and shifting market trends in freight transportation.

Joseph's expertise lies in market analysis, data science and economics forecasting. He holds a bachelor's and a master's degree in economics from Texas A&M University, with a concentration in financial econometrics.

Joseph lives in Dallas, Texas with his wife and daughter. He enjoys woodworking, fishing and volunteering for his community.