

# Paul Goldsmith-Pinkham

Yale School of Management  
Finance Unit  
165 Whitney Ave  
New Haven, CT 06511

Email: [paul.goldsmith-pinkham@yale.edu](mailto:paul.goldsmith-pinkham@yale.edu)  
URL: <https://paulgp.github.io/>

## Employment

Yale School of Management  
*Assistant Professor, 2018-*  
Federal Reserve Bank of New York  
*Financial Economist, 2015–2018*  
*Research Assistant, 2007–2009*

## Education

Ph.D. Harvard University, 2015  
Business Economics  
M.A. Harvard University, 2012  
Business Economics  
B.A. Swarthmore College, 2007  
Economics, High Honors, and Mathematics and Statistics

## Working Papers

With Adrien Auclert and Will Dobbie (2019), "[Macroeconomic Effects of Debt Relief: Consumer Bankruptcy Protections in the Great Recession](#)"

With Isaac Sorkin and Henry Swift (2018), "[Bartik Instruments: What, When, Why and How](#)" (Revise and Resubmit, *American Economic Review*)

With Andreas Fuster, Tarun Ramadorai and Ansgar Walther (2018), "[Predictably Unequal? The Effects of Machine Learning in Credit Markets](#)"

With Sonia Gilbukh (2018), "[Heterogeneous Real Estate Agents and the Housing Cycle](#)"

With Anusha Chari (2018), "[Gender Representation in Economics Across Topics and Time: Evidence from the NBER Summer Institute](#)" (Reject and Resubmit, *Review of Economics and Statistics*)

With Will Dobbie, Neale Mahoney and Jae Song (2017), "[Bad Credit, No Problem? Credit and Labor Market Consequences of Bad Credit Reports](#)" (Revise and Resubmit, *Journal of Finance*)

With Beverly Hirtle and David Lucca (2016), "[Parsing the Content of Bank Supervision](#)"

With Adam Ashcraft and James Vickery (2011), "[MBS ratings and the mortgage credit boom](#)"

## Publications

With Fritz Foley, Jonathan Greenstein and Eric Zwick (2018), [“Opting Out of Good Governance”](#), Journal of Empirical Finance

With Will Dobbie and Crystal Yang (2017), [“Consumer Bankruptcy and Financial Health”](#), Review of Economics and Statistics

With Guido Imbens (2013), [“Social Networks and the Identification of Peer Effects”](#), Journal of Business & Economic Statistics, 31(3), 253-264.

With Adam Ashcraft and James Vickery (2011), [“Credit Ratings and Security Prices in the Subprime MBS Market”](#), AER Papers and Proceedings, 115-119.

With Tanju Yorulmazer (2009), [“Liquidity, Bank Runs, and Bailouts: Spillover Effects During the Northern Rock Episode”](#), Journal of Financial Services Research, 37(2-3), 83-98.

With Phil Everson (2008), [“Composite Poisson Models for Goal Scoring,”](#) Journal of Quantitative Analysis in Sports: Vol. 4 : Iss. 2, Article 13.

## Work In Progress

With Jacob Wallace, [“Health Insurance and Financial Health: Evidence from Medicare”](#)  
[“Race and Consumer Bankruptcy”](#)

## Refereed Journals

*American Economic Review, Econometrica, Quarterly Journal of Economics, Review of Economics and Statistics, Journal of Business & Economic Statistics, Journal of Applied Econometrics, Journal of Quantitative Analysis in Sports, American Economic Journal: Applied Economics, American Economic Journal: Macroeconomics, Review of Financial Studies, Journal of Finance, Review of Financial Studies, Econometric Theory, American Economic Journal: Economic Policy*

## Honors & Awards

Outstanding Ph.D. Student Paper Award at 11th Annual Conference on Corporate Finance at Olin Business School, [“Debtor Protections and the Great Recession”](#), 2015

Best Paper Award at 14th Annual Asian Real Estate Society International Conference, [“Incentives and Mortgage-Backed Securities Ratings”](#), 2009

High Honors, Swarthmore College, 2007.

## Language Skills

English (fluent)

French (fluent)

# Citizenship

United States, France

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