

# Paul Goldsmith-Pinkham

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## 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

## Publications

With Andreas Fuster, Tarun Ramadorai and Ansgar Walther (Forthcoming), [“Predictably Unequal? The Effects of Machine Learning in Credit Markets”](#) Journal of Finance

With Marcella Alsan, Fatima Cody Stanford, Abhijit Banarjee, Emily Breza, Arun Chandrasekhar, Sarah Eichmeyer, Lucy Ogbu-Nowbodo, Ben Olken, Carlos Torres, Anirudh Sankar, Pierre-Luc Vautrey and Esther Duflo (2020) [“Comparison of Knowledge and Information-Seeking Behavior After General COVID-19 Public Health Messages and Messages Tailored for Black and Latinx Communities”](#), Annals of Internal Medicine

With Isaac Sorkin and Henry Swift (2020), [“Bartik Instruments: What, When, Why and How”](#), American Economic Review

With Will Dobbie, Neale Mahoney and Jae Song (2020), [“Bad Credit, No Problem? Credit and Labor Market Consequences of Bad Credit Reports”](#), Journal of Finance

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.

## Working Papers

With Arun Chandrasekhar, Matthew Jackson and Samuel Thau (2021), [“Interacting Regional Policies in Containing a Disease”](#)

With Maxim Pinkovskiy and Jacob Wallace (2021), [“Medicare and the Geography of Financial Health”](#)

With Matthew Gustafson, Ryan Lewis and Michael Schwert (2021), [“Sea Level Rise and Municipal Bond Yields”](#)

With Sonia Gilbukh (2021), [“Heterogeneous Real Estate Agents and the Housing Cycle”](#)

With Kelly Shue (2020), [“The Gender Gap in Housing Returns”](#)

With Adrien Auclert and Will Dobbie (2020), [“Macroeconomic Effects of Debt Relief: Consumer Bankruptcy Protections in the Great Recession”](#) (Revise and Resubmit, American Economic Review)

With Abhijit Banerjee, Marcella Alsan, Emily Breza, Arun G. Chandrasekhar, Abhijit Chowdhury, Esther Duflo, and Benjamin A. Olken (2020), [“Messages on COVID-19 prevention in India increased symptoms reporting and adherence to preventive behaviors among 25 million recipients with similar effects on non-recipient members of their communities”](#)

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 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”](#)

## Work In Progress

[“Race and Consumer Bankruptcy”](#)

## Honors & Awards

Wharton School - WRDS award for the Best Empirical Finance Paper, WFA 2020

Wharton School - WRDS award for the Best Empirical Finance Paper, WFA 2019

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

Last updated: March 8, 2021

<http://paulgp.github.io>