YOSH HALBERSTAM

ECONOMIST, PH.D.

CONTACT

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EDUCATION

PH.D. ECONOMICS, 2011
Northwestern University

M.A. ECONOMICS, 2008
Northwestern University

B.A. ECONOMICS AND EAST ASIAN STUDIES, *SUMMA CUM LAUDE,* 2005
Hebrew University of Jerusalem

AWARDS

STAR Award
FDIC, 2023 and 2024
Dean's Excellence Award
University of Toronto, 2015
Susan Bies Prize in Economics
Northwestern University, 2009
Excellence Award in Economics
Hebrew University, 2004 and 2005

TECHNICAL SKILLS

Data and Tools: Python, R, Stata, SQL, Git, Excel, Tableau
Methods: Causal inference, DiD, RDD, ML (XGBoost), survey design (MTurk), large-scale data analysis
Productivity: Latex, Excel, Tableau, Google Works, LaTeX, Google Workspace, Microsoft Office, ChatGPT

PROFILE

Strategic thinker with a deep understanding of how incentives, uncertainty, and information shape decision-making. Experienced in leading interdisciplinary teams, managing complex data projects, and navigating high-stakes environments. Known for combining analytical rigor with clear communication to drive alignment between technical findings and organizational goals. Brings a practical, collaborative approach to solving ambiguous problems at scale.

EXPERIENCE

SENIOR FINANCIAL ECONOMIST • AUGUST 2021—PRESENT
Center for Financial Research • FDIC • Washington, D.C.
- Lead research on banking behavior, market incentives, and regulatory policy.
- Translate complex data into actionable insights that inform banking supervision, fintech engagement, and strategic planning across multiple divisions.
- Mentor junior economists and interns, fostering analytical and professional development.

ASSISTANT PROFESSOR • JULY 2010—JULY 2021
Department of Economics • University of Toronto • Toronto, Canada
- Directed multi-year empirical research initiatives on market design and behavior, producing findings published in leading journals and presented at institutions like NBER, Stanford GSB, and the CFPB.
- Secured and managed external research funding; led international academic collaborations.
- Taught graduate and undergraduate courses in economics and data analysis; supervised thesis research.

SKILLS AND LEADERSHIP

- Led cross-functional teams to deliver data-driven projects across research and policy domains.
- Brought a creative, cross-disciplinary approach to economic analysis, integrating external methods and data.
- Applied a political economy lens to understand incentives and forecast market and institutional responses, supporting strategic decision-making.
- Led crisis-response teams and high-stakes decisions under uncertainty, drawing on military and executive expertise

INVITED TALKS

Presented at 30+ institutions, including NBER, Stanford GSB, Columbia GSB, Berkeley Haas, CFPB, FDIC, UChicago Harris, Brown, UBC, ANU, Tel Aviv University, and Hebrew University

(Full list available upon request)

SELECTED GRANTS

SSHRC Insight Development Grant

 Led novel research on gendered voice modulation in legal workplaces, using audio processing and machine learning: C$57,484 (co-PI)

SSHRC Insight Grant:

Funded large-scale study on political behavior and information exposure using social media and geospatial data: C$49,941 (PI)

ADDITIONAL INFORMATION

Citizenship: USA, Canada, Israel
Languages: English (native), Hebrew (native), Spanish (proficient)

APPLIED RESEARCH & STRATEGIC INSIGHTS

- **Vocal Modulation and Workplace Hierarchy** (Working Paper)
 Analyzed 40,000+ voicemails using audio signal processing and machine learning to detect vocal mode-switching among professionals. Findings reveal how communication style adapts to workplace hierarchy, offering insight into implicit status signals and organizational dynamics.

- **Small Business Credit Access** (FDIC, 2024)
 Played a key role in national report analyzing lending conditions and fintech dynamics. Distinguished algorithmic from relationship-based lending models, providing guidance for policymakers and industry leaders on expanding credit access while managing innovation risks.

- **Pay Transparency and the Gender Gap** (*AEJ: Applied*, 2023)
 Estimated the causal effect of salary disclosure laws on gender wage gaps using event-study and DiD methods. Found 20-30% reductions in pay gaps, especially in unionized and senior roles, showing how policy shifts reshape incentives and outcomes.

- **Political Information Diffusion on Twitter** (*JPubE*, 2016)
 Mapped ideological exposure in a 2.2M-user Twitter network during the 2012 U.S. election. Demonstrated how group size and homophily amplify same-ideology content, providing one of the first economic models of digital echo chambers.

- **Unions and Wage Compression** (Cond. Accept, *AER: Insights*)
 Used matched employer–employee administrative data to show unionization compresses wage distributions, lifting lower salaries without reducing upper-tier pay. Quantified equity gains from collective bargaining frameworks.

- **Banking Access & Financial Inclusion** (FDIC, 2023)
 Produced nationally used metrics on unbanked and underbanked households. Findings informed strategic outreach and regulatory decisions on inclusion and financial access.