

# YOSH HALBERSTAM

## ECONOMIST, PH.D.

### CONTACT

Washington, D.C.  
+1 (202) 934-2061  
[yosh.halberstam@gmail.com](mailto:yosh.halberstam@gmail.com)  
[www.linkedin.com/in/yoshhalberstam](https://www.linkedin.com/in/yoshhalberstam)  
[yoshhalberstam.github.io](https://yoshhalberstam.github.io)

### 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:** Python, R, Stata, SQL, Git  
**Methods:** Causal inference, experimental design, foundational ML  
**Tools:** Latex, Excel, Tableau, Google Workspace, Microsoft Office

### ADDITIONAL INFORMATION

**Citizenship:** U.S., Canadian, Israeli  
**Languages:** Fluent in English and Hebrew; proficient in Spanish  
**Publications and media:** available upon request and [here](#)

### 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 for senior leadership and external stakeholders.
- 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, behavior, and social networks.
- 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
- Made high-stakes decisions under uncertainty, informed by military and executive-level experience
- Built grassroots coalitions to address local and national challenges; developed strategy, adapted in real time, and managed logistics to drive coordinated action