

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

**SSHRC Insight Grant (co-PI):** Funded large-scale study on political behavior and information exposure using social media and geospatial data — C\$49,941

### 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.