

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 Kelly Shue (Forthcoming), [“The Gender Gap in Housing Returns”](#) Journal of Finance

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

with Emily Breza, Fatima Cody Stanford, Marcella Alsan, Burak Alsan, Abhijit Banerjee, Arun G. Chandrasekhar, Sarah Eichmeyer, Traci Glushko, Kelly Holland, Emily Hoppe, Mohit Karnani, Sarah Liegl, Tristan Loisel, Lucy Ogbu-Nwobodo, Benjamin A. Olken, Carlos Torres, Pierre-Luc Vautrey, Erica Warner, Susan Wootton & Esther Duflo. (August 2021), [“Effects of a large-scale social media advertising campaign on holiday travel and COVID-19 infections: a cluster randomized controlled trial”](#) Nature Medicine

With Jacob Wallace, Karen Jiang and Zirui Song (July 2021), [“Changes in Racial and Ethnic Disparities in Access to Care and Health Among US Adults at Age 65 Years”](#) JAMA Internal Medicine

With Carlos Torres, Lucy Ogbu-Nwobodo, Marcella Alsan, Fatima Cody Stanford, Abhijit Banerjee, Emily Breza, Arun Chandrasekhar, Sarah Eichmeyer, Mohit Karnani, Tristan Loisel, Benjamin Olken, Pierre-Luc Vautrey, Erica Warner and Esther Duflo (July 2021), [“Effect of Physician-Delivered COVID-19 Public Health Messages and Messages Acknowledging Racial Inequity on Black and White Adults’ Knowledge, Beliefs, and Practices Related to COVID-19: A Randomized Clinical Trial”](#) JAMA Network Open

With Arun Chandrasekhar, Matthew Jackson and Samuel Thau (April 2021), [“Interacting Regional Policies in Containing a Disease”](#) Proceedings of the National Academy of Sciences

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 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”](#) (Revise and Resubmit, *Review of Financial Studies*)

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

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”](#) (Revise and Resubmit)

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

2021 Jacobs Levy Center Research Paper Prize for Outstanding Paper

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

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