

## CURRICULUM VITAE

### CONTACT INFORMATION

Federal Deposit Insurance Corporation  
Div. of Depositor and Consumer Protection  
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Washington, DC 20429

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### SPECIALIZATIONS

Household Finance, Housing Economics, Labor Economics, Economics of Aging

### EDUCATION

PhD, Economics University of North Carolina at Chapel Hill, May 2008

BS, Economics, James Madison University, May 1996

### PROFESSIONAL AND RESEARCH EXPERIENCE

Senior Economist, Federal Deposit Insurance Corporation	2017 to present
Senior Financial Economist, Federal Deposit Insurance Corporation	2010 to 2017
Financial Economist, Federal Deposit Insurance Corporation	2008 to 2010
Research Assistant to David Blau, UNC Chapel Hill Dept. of Economics	2005 to 2007

### PUBLICATIONS IN REFEREED JOURNALS

- “The Effects of Bank and Nonbank Provider Locations on Household Use of Financial Transaction Services” (with Sherrie Rhine). 2017. *Journal of Banking and Finance* 78: 91-107.
- “Contagion Effects in Strategic Mortgage Defaults” (with Paul Hanouna, Carlos D. Ramirez, and Christof W. Stahel). 2017. *Journal of Financial Intermediation* 30: 50-60.
- “The Effect of Inheritances on Labor Supply of Older Married Couples: Estimates and a New Test of Commitment” (with David Blau). 2016. *Labour Economics* 42: 123-137.
- “Refinancing Trends among Lower Income Homeowners during the Mortgage Boom and Bust”. 2013. *Real Estate Economics* 42(3): 690-723.
- “Can Social Security Explain Trends in Labor Force Participation of Older Men in the United States?” (with David Blau). 2010. *Journal of Human Resources* 45(2): 328-63.

# RYAN GOODSTEIN

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## WORKING PAPERS

- “What Accounts for Racial and Ethnic Differences in Credit Use?” (with Alicia Lloro, Sherrie L.W. Rhine, and Jeffrey Weinstein). 2018. FDIC Division of Depositor & Consumer Protection Working Paper No. 2018-01.
- “Boomeranged! The Effect of Coresiding Adult Children on Housing Transitions among Older Homeowners.” 2016. FDIC Division of Depositor and Consumer Protection Working Paper Series 2016-2.
- “Do Foreclosures Increase Crime?” (with Yan Y. Lee). 2010. Center for Financial Research Working Paper, Federal Deposit Insurance Corporation, 2010-05.
- “The Effect of Wealth on Labor Force Participation of Older Men.” 2008. Manuscript.

## OTHER PUBLICATIONS

- “FDIC National Survey of Unbanked and Underbanked Households.” 2010-2018 biennial reports. Available at [economicinclusion.gov](http://economicinclusion.gov).
- “FDIC Survey of Banks’ Efforts to Serve the Unbanked and Underbanked.” 2012. Available at [economicinclusion.gov](http://economicinclusion.gov).
- “The Effect of Economic and Demographic Factors on Household Choice of Financial Transaction Services” (with Sherrie Rhine). 2013. *Consumer Interests Annual* (49): 2013.

## SELECTED PRESENTATIONS

- “What Accounts for Racial and Ethnic Differences in Credit Use?”  
*Workshop on Credit Card Lending and Payments*, Philadelphia Federal Reserve Bank, 2018  
*Consumer Financial Protection Bureau Research Conference*, 2018 (poster)  
*Boulder Summer Conference on Consumer Financial Decision Making*, 2018 (poster)
- “Boomeranged! The Effect of Coresiding Adult Children on Housing Transitions among Older Homeowners.”  
*American Real Estate and Urban Economics Association National Conference*, 2015  
*Boulder Summer Conference on Consumer Financial Decision Making*, 2015 (poster)
- “What Factors Determine Household Use of Financial Transaction Services?”  
*Boulder Summer Conference on Consumer Financial Decision Making*, 2014 (poster)  
*FDIC Consumer Research Symposium*, 2013.
- “Refinancing Trends among Lower Income Homeowners during the Mortgage Boom and Bust.”  
*American Real Estate and Urban Economics Association Mid-Year Conference*, 2012.  
*Federal Reserve Bank of Cleveland Policy Summit*, 2011.
- “Are Foreclosures Contagious?”  
*FDIC Center for Financial Research Seminar Series*, 2010.
- “Do Foreclosures Increase Crime?”  
*Association for Public Policy Analysis and Management*, 2009.  
*FDIC Center for Financial Research Seminar Series*, 2009.

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“Accounting for Trends in the Labor Force Participation Rate of Older Men in the United States”  
*Population Association of America Annual Meeting, New York, NY, March 2007.*  
*IZA/SOLE Transatlantic Meeting of Labor Economists, Ammersee, Germany, May 2006.*

“The Effect of Wealth on Labor Force Participation of Older Men”  
*Graduate Student Workshop, Clemson University, September 2007.*  
*OSU Applied Micro Workshop, Ohio State University, October 2007.*

## OTHER SERVICE

Discussant, *American Real Estate and Urban Economics Association National Meeting, 2017*  
Discussant, *Pepperdine School of Public Policy Applied Policy Research and Training, 2017*  
Discussant, *Regulating Consumer Credit Conference, Federal Reserve Bank of Philadelphia, 2015*  
Discussant, *2<sup>nd</sup> Annual FDIC Consumer Research Symposium, Washington DC, 2012.*

Referee for *Journal of Urban Economics, Journal of Human Resources, Labour Economics, Review of Income and Wealth, Journal of Consumer Affairs, Economics Bulletin*

Organizing Committee, Annual FDIC Consumer Research Symposia, 2011 to present

## TEACHING EXPERIENCE

Instructor	Intermediate Microeconomic Theory Economic Statistics	Fall 2007 Summer 2007
Teaching Assistant	Intermediate Macroeconomic Theory Introduction to Economics Intermediate Microeconomic Theory	Spring 2005 Fall 2004 2003 to 2004

## OTHER WORK EXPERIENCE

UNC Chapel Hill	Arts and Sciences Foundation Software Developer, MS Access Database	Summer 2004
United Airlines	Elk Grove Village, IL Senior Staff Coordinator, Revenue Management	1998 to 2003
Enterprise Rent-a-Car	Honolulu, HI Branch Rental Manager	1996 to 1998