

# SMITH T. WILLIAMS

Federal Deposit Insurance Corporation  
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## EDUCATION

PhD University of California Irvine, Irvine, CA, 2010  
MA University of California Irvine, Irvine, CA, 2009  
BA Randolph-Macon Woman's College, Lynchburg, VA, 1995

## PROFESSIONAL EXPERIENCE

FEDERAL DEPOSIT INSURANCE CORPORATION, Washington, DC

<b>Chief, Special Studies</b>		3/2016-present
<b>Acting Chief, Special Studies</b>	9-11/2013, 3-5/2014, 7/2014-6/2015, 7/2015- 3/2016	
<b>Senior Financial Economist</b>	10/2012-8/2013, 12/2013-2/2014, 6/2014, 6-7/2015	
<b>Financial Economist</b>		9/2010-10/2012

## WORKING PAPERS

"Do Women Shy Away from Competition?: the Role of Information on the Choice to Compete"  
"Do Unions Affect State Minimum Wage Levels?"  
"Do Minimum Wage Workers Favor an Increase in the Minimum Wage?"

## WORKS IN PROGRESS

"Does Access to Banks Affect New Firms' Use of Bank Loans?" with Yan Lee

## PRESENTATIONS

"FDIC 2016 Small Business Lending Survey"  
FDIC Advisory Committee on Community Banking Meeting (April 2016)  
FDIC Advisory Committee on Economic Inclusion Meeting (May 2015)  
"Does Access to Community Banks Affect New Firms' Use of Bank Loans?"  
FDIC Advisory Committee on Community Banking Meeting (November 2013)  
Federal Reserve System Conference on Community Banking (October 2013)  
"Do Women Shy Away from Competition?: the Role of Information on the Choice to Compete"  
The 18<sup>th</sup> Annual Meetings of the Society of Labor Economists, (April 2011)  
"Do Minimum Wage Workers Favor an Increase in the Minimum Wage?"  
Department of Economics, University of California Irvine (2009)  
All University of California Labor Conference Graduate Poster Session (2009)  
"Can Economic Motivation Explain Votes in Favor of Minimum Wages?"  
Department of Economics, University of California Irvine (2008)

“Do Unions Affect State Minimum Wage Levels?”

Department of Economics, University of California Irvine (2007)

#### **RESEARCH INTERESTS**

Start-up Firms, Community Banks, Job Growth, Public Economics

#### **GRANTS & FELLOWSHIPS**

Russell Sage Foundation, “Why Do Women Shy Away from Competition?: the Effects of Information on the Choice to Compete”

UCLA Institute for Research on Labor & Employment, “Why Do Women Shy Away from Competition?: the Effects of Information on the Choice to Compete”

Research Fellowship, Department of Economics, UC Irvine (2007, 2008, 2009)

#### **HONORS & AWARDS**

Star Award, Federal Deposit Insurance Corporation, (2013)

First Place, Sanli Pastore & Hill Excellence in Economics Writing Award, Institute for Mathematical Behavioral Sciences, UC Irvine (2009)

Best Teaching Assistant Award, Department of Economics, UC Irvine (2008-2009)

Dean’s Commendation for Outstanding Teaching, UC Irvine (Spring 2006, Winter 2007, Winter 2008)

#### **ACADEMIC SERVICE**

Referee, *Economic Inquiry*, *State and Local Government Review*, *Journal of Banking and Finance*

3-2017