

SMITH T. WILLIAMS

Division of Insurance and Research
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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

RESEARCH INTERESTS

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

WORKING PAPERS

"Do Women Shy Away from Competition?: the Role of Information on the Choice to Compete"
Revise and resubmit – Journal of Economic Behavior and Organization
"Do Unions Affect State Minimum Wage Levels?" *under review*
"Do Minimum Wage Workers Favor an Increase in the Minimum Wage?"

WORKS IN PROGRESS

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

PROFESSIONAL EXPERIENCE

Acting Chief, Special Studies, Division of Insurance and Research, Federal Deposit Insurance Corporation, Washington, DC (2014-Present)
Senior Financial Economist, Division of Insurance and Research, Federal Deposit Insurance Corporation, Washington, DC (2012-2013)
Financial Economist, Division of Insurance and Research, Federal Deposit Insurance Corporation, Washington, DC (2010-2012)
Research Assistant, Professor David Neumark, Economics, UC Irvine (2007-2010)

SMITH WILLIAMS (continued)

PRESENTATIONS

- “Does Access to Community Banks Affect New Firms’ Use of Bank Loans?”
Federal Deposit Insurance Corporation 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 18th Annual Meetings of the Society of Labor Economists, (2010)
- “Do Minimum Wage Workers Favor an Increase in the Minimum Wage?” Department of Economics, University of California Irvine (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)

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, School of Social Science, UC Irvine (2010)
Research Fellowship, Department of Economics, UC Irvine (2007, 2008, 2009)

HONORS & AWARDS

- 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*

OTHER EXPERIENCE

- Institute for Policy Studies, Washington, DC, Co-Director of Development (2002-2005)
- Quixote Center, Brentwood, MD, Co-Director (1998-2002)
- Randolph-Macon Woman’s College, Lynchburg, VA, Assistant Director of the Annual Fund (1996-1998)

11-2014