

CURRICULUM VITAE

CONTACT INFORMATION

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

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Citizenship: USA

SPECIALIZATIONS

Household Finance, Real Estate Economics, Urban Economics, Labor Economics

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

“What Accounts for Racial and Ethnic Differences in Credit Use?” (with Alicia Lloro, Sherrie L.W. Rhine, and Jeffrey Weinstein), 2020, *Journal of Consumer Affairs* 55(2): 389-416.

“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

WORKING PAPERS

- “Is There Crowd-Out in Mortgage Refinance?” (with Nick Frazier), 2023, FDIC Center for Financial Research Working Paper 2023-01.
- “The Effect of Job Loss on Bank Account Ownership,” (with Mark Kutzbach), 2022, FDIC Center for Financial Research Working Paper 2022-13.
- “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. Unpublished manuscript.

OTHER PUBLICATIONS

- “FDIC National Survey of Unbanked and Underbanked Households.” 2010-2018 biennial reports. Available at economicinclusion.gov.
- “FDIC Survey of Banks’ Efforts to Serve the Unbanked and Underbanked.” 2012. Available at 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

- “Is There Crowd-Out in Mortgage Refinance?”
AREUEA-ASSA Conference, 2022
Consumer Financial Protection Bureau Research Conference, 2022
- “The Effect of Job Loss on Bank Account Ownership.”
Boulder Summer Conference on Consumer Financial Decision Making, 2022
Society of Government Economists Virtual Seminar: Unbanked Households, Poverty, and Taxation, 2022
- “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.

RYAN GOODSTEIN

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, *2nd Annual FDIC Consumer Research Symposium*, Washington DC, 2012.

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

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

TEACHING EXPERIENCE

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