

## Jeffrey M. Weinstein

### Contact Information:

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Washington, DC 20429  
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**Citizenship:** United States of America

### Education:

Ph.D. in Economics, Yale University, December 2008  
M.Phil. in Economics, Yale University, December 2005  
M.A. in Economics, Yale University, December 2003  
B.A. (*with high honors*) in Economics, University of Maryland, May 2002 (*summa cum laude*)  
B.S. in Mathematics, University of Maryland, May 2002 (*summa cum laude*)

### Research Interests:

Consumer Finance  
Economics of Education  
Public Economics  
Urban Economics

### Employment:

Federal Deposit Insurance Corporation (FDIC)  
Senior Financial Economist, July 2015–Present  
Financial Economist, July 2014–July 2015

Syracuse University  
Assistant Professor of Economics, August 2008–May 2014

### Publications in Refereed Journals:

Goodstein, Ryan M., Alicia Lloro, Sherrie L. W. Rhine, and Jeffrey M. Weinstein. 2021. What Accounts for Racial and Ethnic Differences in Credit Use? *Journal of Consumer Affairs*, 55(2), 389–416.

Race in the Marketplace Network blog post: <https://www.rimnetwork.net/racialandethniccredituse>

Weinstein, Jeffrey M. 2016. The Impact of School Racial Compositions on Neighborhood Racial Compositions: Evidence from School Redistricting. *Economic Inquiry*, 54(3), 1365–1382.

Cortes, Kalena E., Wael S. Moussa, and Jeffrey M. Weinstein. 2013. Educating Bright Students in Urban Schools. *Economics of Education Review*, 37, 286–297.

Hastings, Justine S., and Jeffrey M. Weinstein. 2008. Information, School Choice, and Academic Achievement: Evidence from Two Experiments. *Quarterly Journal of Economics*, 123(4), 1373–1414.

Hastings, Justine S., Thomas J. Kane, Douglas O. Staiger, and Jeffrey M. Weinstein. 2007. The Effect of Randomized School Admissions on Voter Participation. *Journal of Public Economics*, 91(5–6), 915–937.

**Working Paper:**

Cortes, Kalena E., Wael S. Moussa, and Jeffrey M. Weinstein. Making the Grade: The Impact of Classroom Behavior on Academic Achievement.

**Other Publications:**

2021 FDIC National Survey of Unbanked and Underbanked Households report  
Available at <https://www.fdic.gov/analysis/household-survey/>

2019 FDIC Survey of Household Use of Banking and Financial Services report  
Available at <https://www.fdic.gov/analysis/household-survey/>

2017 FDIC National Survey of Unbanked and Underbanked Households report  
Available at <https://www.fdic.gov/analysis/household-survey/>

2015 FDIC National Survey of Unbanked and Underbanked Households report  
Available at <https://www.fdic.gov/analysis/household-survey/>

**Fellowships, Honors, and Awards:**

Mission Achievement Award, FDIC, 2015, 2016, 2017, 2018, 2020, 2021, and 2022  
Special Thanks and Recognition Award, FDIC, 2016, 2017, 2018, 2019, 2021, and 2022  
Division of Insurance and Research Outstanding Contribution by a Team, FDIC, 2021  
Division of Depositor and Consumer Protection Headquarters Employee of the Year, FDIC, 2018  
University Dissertation Fellowship, Yale University, 2006  
Raymond Powell Teaching Prize, Yale University, 2005  
Annual Cowles Foundation Prize, Yale University, 2004 and 2005  
Yale University Fellowship, 2002–2006  
Cowles Foundation Graduate Student Fellowship, Yale University, 2002–2006  
Dillard Prize in Economics, University of Maryland, 2002  
Phi Beta Kappa, 2001  
Phi Beta Kappa Junior Award Recipient, 2001

**Research Presentations:**

2018 American Economic Association, Consumer Financial Protection Bureau  
2017 American Council on Consumer Interests, Association for Public Policy Analysis and Management  
2016 American Council on Consumer Interests  
2014 Abt Associates, American Economic Association, Federal Deposit Insurance Corporation, Federal Trade Commission, Food and Drug Administration, Mathematica Policy Research  
2013 American Economic Association, Association for Education Finance and Policy, Bryn Mawr College, Federal Housing Finance Agency, North American Regional Science Council  
2012 Association for Education Finance and Policy, Association for Public Policy Analysis and Management  
2011 American Real Estate and Urban Economics Association, International Institute of Public Finance  
2010 American Education Finance Association, North American Regional Science Council  
2009 Association for Public Policy Analysis and Management, Syracuse University  
2008 City College of New York, MDRC, RAND Corporation, Syracuse University, Texas A&M University, University at Albany, University at Buffalo, Washington University in St. Louis

**Other Presentations:***2021 FDIC National Survey of Unbanked and Underbanked Households*

- Expanding Consumer Credit Options for Households With Disabilities (February 2023)
- FDIC Advisory Committee on Economic Inclusion (October 2022)
- FDIC Division of Depositor and Consumer Protection Community Affairs (December 2022)
- FDIC Office of Minority and Women Inclusion (December 2022)
- Los Angeles Tri-Annual Alliance for Economic Inclusion Forum (February 2023)
- National Community Reinvestment Coalition (December 2022)

*2019 FDIC Survey of Household Use of Banking and Financial Services*

- FDIC Advisory Committee on Economic Inclusion (October 2020)
- FDIC Division of Depositor and Consumer Protection Community Affairs (December 2020)
- FDIC Tech Sprint: Breaking Down Barriers: Reaching the Last Mile of the Unbanked (August 2021)
- Innovative Payments Association's Innovative Payments Conference (April 2021)
- National Community Reinvestment Coalition (November 2020)

*2017 FDIC National Survey of Unbanked and Underbanked Households*

- America Saves (November 2018)
- Community Development Financial Institutions Fund (April 2019)
- Consumer Financial Protection Bureau (February 2019)
- Credit Builders Alliance (March 2019)
- FDIC Advisory Committee on Community Banking (March 2019)
- FDIC Advisory Committee on Economic Inclusion (October 2018)
- FDIC Division of Depositor and Consumer Protection Community Affairs (November 2018)
- Federal Reserve Bank of Atlanta 2019 PeachPay Meeting (August 2019)
- National Banker Teleconference (November 2018)

*2015 FDIC National Survey of Unbanked and Underbanked Households*

- FDIC Advisory Committee on Economic Inclusion (October 2016)
- FDIC Division of Depositor and Consumer Protection Community Affairs (October 2016)
- Federal Reserve Bank of Boston Consumer Payments Research Center (April 2017)
- Financial Literacy and Education Commission Research & Evaluation Committee (December 2016)
- Resources and Strategies for Assessing Community Development Opportunities (November 2016)

**Professional Service:**

- 2023 Consumer Finance Round Robin (proposal reviewer)
- 2022 American Council on Consumer Interests (proposal reviewer), FDIC Consumer Research Symposium (proposal reviewer and panel moderator)
- 2021 American Council on Consumer Interests (proposal reviewer), American Economic Association Summer Program (undergraduate student mentor), FDIC Academic Challenge (co-organizer), Society of Government Economists (discussant)
- 2020 American Council on Consumer Interests (proposal reviewer), FDIC Academic Challenge (co-organizer), FDIC Consumer Research Symposium (proposal reviewer and panel moderator)
- 2019 American Council on Consumer Interests (proposal reviewer), FDIC Consumer Research Symposium (proposal reviewer and panel moderator)
- 2018 American Council on Consumer Interests (proposal reviewer), American Real Estate and Urban Economics Association (discussant), FDIC Consumer Research Symposium (proposal reviewer and panel moderator)
- 2017 American Council on Consumer Interests (proposal reviewer), FDIC Consumer Research Symposium (proposal reviewer and panel moderator)

- 2016 American Council on Consumer Interests (proposal reviewer), American Real Estate and Urban Economics Association (discussant), FDIC Consumer Research Symposium (proposal reviewer and panel moderator)
- 2015 American Council on Consumer Interests (proposal reviewer), American Educational Research Association (proposal reviewer), FDIC Consumer Research Symposium (proposal reviewer and panel moderator)
- 2013 North American Regional Science Council (discussant)
- 2012 Association for Education Finance and Policy (session chair), Association for Public Policy Analysis and Management (discussant)
- 2011 International Institute of Public Finance (discussant)
- 2010 North American Regional Science Council (discussant)

**Syracuse University Ph.D. Advising:**

- 2013–2014 Christian Buerger and Sun Jung Oh
- 2012–2013 Qianqian Cao, Jing Li, Allison Marier, and Wael Moussa
- 2011–2012 Alexander Bogin, Il Hwan Chung, Andrew Friedson, and Yun Li
- 2010–2011 Phuong Nguyen and Amanda Ross
- 2009–2010 Becky Lafrancois and Ryan Sullivan
- 2008–2009 Julie Anna Golebiewski and Sung Hyo Hong

**Teaching Experience:**

Intermediate Microeconomics, Undergraduate, Syracuse University  
 Fall 2008, Fall 2009, Fall 2010, Fall 2011, Fall 2012, Fall 2013 (10 sections)

Game Theory and Economic Strategy, Undergraduate, Syracuse University  
 Spring 2009, Spring 2010, Spring 2011, Spring 2012, Spring 2013, Spring 2014 (6 sections)

Public Expenditures, Graduate (Ph.D.), Syracuse University  
 Spring 2010, Spring 2011, Spring 2012, Spring 2013, Spring 2014 (5 sections)

Econometrics and Data Analysis I (Teaching Assistant), Undergraduate, Yale University  
 Spring 2005

Introductory Microeconomics (Teaching Assistant), Undergraduate, Yale University  
 Fall 2004, Fall 2005

**Research Experience:**

- Research Assistant, Professor Justine Hastings, Fall 2004–Spring 2008
- Research Assistant, Professor Patrick Bayer, Spring 2004–Fall 2004
- Consultant, World Bank, Transport and Urban Development Department, Summer 2003

**Professional Affiliations:**

- American Council on Consumer Interests
- American Economic Association
- American Real Estate and Urban Economics Association
- Association for Education Finance and Policy
- Association for Public Policy Analysis and Management
- Society of Government Economists
- Urban Economics Association

**Referee Service:**

*American Economic Journal: Economic Policy* (2 manuscripts)

*American Economic Review*

*Asia Pacific Education Review*

*Economic Inquiry*

*Economic Journal*

*Economics and Politics*

*Economics of Education Review* (4 manuscripts)

*Education Finance and Policy*

*Journal of Economic Behavior and Organization*

*Journal of Economics, Race, and Policy*

*Journal of Human Resources* (6 manuscripts)

*Journal of Policy Analysis and Management*

*Journal of Public Economics* (2 manuscripts)

*Journal of School Choice* (2 manuscripts)

*Journal of Urban Economics*

National Science Foundation External Reviewer

*Social Science Quarterly* (3 manuscripts)

*Southern Economic Journal*

William T. Grant Foundation External Reviewer