

PAIGE MARTA SKIBA

Professor of Law
Vanderbilt University Law School
131 21st Avenue South
Nashville, TN 37203
(615) 322-1435
paige.skiba@vanderbilt.edu
www.law.vanderbilt.edu/skiba

Research and Teaching Interests

Behavioral economics, bankruptcy law, consumer finance, law and economics, applied microeconomics

Employment

Professor of Law (with tenure), Vanderbilt University	2014-present
Associate Professor of Law (without tenure), Vanderbilt University	2011-2014
Assistant Professor of Law, Vanderbilt University	2007-2011
Visiting Scholar, London School of Economics	Summer 2010
Visiting Scholar, Institute for Research on Labor and Employment, University of California, Berkeley	Spring 2009
Senior Research Associate, Federal Reserve Bank of Saint Louis	1999-2001

Education

PhD, Economics, University of California, Berkeley	2007
BA, Economics, University of Massachusetts, Amherst	1999

Awards and Grants

National Conference of Bankruptcy Judges
Russell Sage Consumer Finance Grant
National Science Foundation Dissertation Grant
National Institute on Aging Grant
Burch Center for Tax Policy and Public Finance Fellowship
Horowitz Foundation for Social Policy Grant
University of California, Berkeley Department of Economics Fellowship
Phi Beta Kappa, University of Massachusetts, Amherst
Varsity Women's Lacrosse Scholarship, University of Massachusetts, Amherst

Teaching

Bankruptcy (JD), Vanderbilt University
Law and Economics (PhD), Vanderbilt University
Econometrics for Legal Research (PhD), Vanderbilt University
Behavioral Law and Economics (PhD), Vanderbilt University
Behavioral Law and Economics (JD), Vanderbilt University Law School
Intermediate Microeconomics, Teaching Assistant, UC Berkeley
Undergraduate Behavioral Economics, Teaching Assistant, UC Berkeley
Intermediate Macroeconomics, Teaching Assistant, UC Berkeley

Publications

- 1) “Consumer Litigation Funding: Just Another Form of Payday Lending? With Jean Xiao. *Law and Contemporary Problems*, forthcoming.
- 2) “Payday Loan Choices and Consequences” with Neil Bhutta and Jeremy Tobacman. *Journal of Money, Credit, and Banking*, March-April 2015, 47(2-3): 223–260.
- 3) “Tax Rebates and the Cycle of Payday Borrowing.” *American Law and Economics Review*, 2014, 16(2).
- 4) “Dude, Where's My Car Title? The Law, Behavior, and Economics of Title Lending Markets” with Kathryn Fritzdixon and Jim Hawkins. *University of Illinois Law Review*, September 2014. (Selected for the 2013 Harvard/Stanford/Yale Junior Faculty Forum.)
- 5) “Information Asymmetries in Consumer Credit Markets: Evidence from Payday Lending,” with Will Dobbie. *American Economic Journal: Applied Economics*, October 2013, 5(4): 256-282.
- 6) “Pawnshops, Behavioral Economics, and Self Regulation” with Susan Payne Carter. *Review of Banking & Financial Law*, Fall 2012.
- 7) “Regulation of Payday Loans: Misguided?” *Regulation in the Fringe Economics Washington & Lee Law Review Symposium Issue*, Spring 2012.
- 8) “The Ticket to Easy Street? The Financial Consequences of Winning the Lottery” with Scott Hankins and Mark Hoekstra. *Review of Economics and Statistics*, 2011, 93(3): 961-969.
- 9) “Pecuniary Mistakes? Payday Borrowing by Credit Union Members” with Susan Payne Carter and Jeremy Tobacman. In *Financial Literacy: Implications for Retirement Security and the Financial Marketplace*, eds., Olivia S. Mitchell and Annamaria Lusardi. Oxford, UK: Oxford University Press, 2011.
- 10) “Payday Loans and Credit Cards: New Liquidity and Credit Scoring Puzzles?” with Sumit Agarwal and Jeremy Tobacman, *American Economic Review Papers and Proceedings*, May 2009.
- 11) “Balancing Act: New Evidence and a Discussion of the Theory on the Rationality and Behavioral Anomalies of Choice in Credit Markets,” with Marieke Bos and Susan Payne Carter. *Research Handbook in Behavioral Law and Economics*, eds, Joshua C. Teitelbaum and Kathryn Zeiler, Edward Elgar Publishing, forthcoming.

Working Papers

- 1) “Time to Repay or Time to Delay? The Effect of Having More Time Before a Payday Loan is Due” with Susan Payne Carter, Kuan Liu and Justin Sydnor.
- 2) “The Consequences of Online Payday Lending” with Kathryn Fritzdixon
- 3) “A Review of Pawnbroking in the United States and Sweden,” with Marieke Bos and Susan Carter
- 4) “Do Payday Loans Cause Bankruptcy?” with Jeremy Tobacman, Vanderbilt Law and Economics Research Paper No. 11-13, 2011.
- 5) “Payday Loans, Uncertainty and Discounting: Explaining Patterns of Borrowing, Repayment, and Default” with Jeremy Tobacman, Vanderbilt Law and Economics Research Paper No. 08-33, 2008.

Invited Presentations and Conferences

2015-2016

University of Texas Law and Economics Seminar, Austin, TX
Center for Wealth and Inequality, Columbia University, New York
3rd International Conference on Economic Analysis of Litigation, Montpellier, France
National Bureau of Economic Research, Law and Economics Program Meeting
Department of Economics, Loyola Marymount University, Los Angeles, CA
Institute for Public Knowledge, New York University

2013-2014

Columbia University Law School, Law and Economics Workshop
American Law and Economics Association Meetings, Philadelphia PA
Behavioral and Experimental Law and Economics Conference, Notre Dame in London
Wharton School of Business, Operations and Information Management
UNC Charlotte Economics Department
Conference on Empirical Legal Studies, University of Pennsylvania
Consumer Financial Protection Bureau
International Banking, Economics and Finance Association Meetings, Seattle, Washington
Northwestern Law School
American Law and Economics Association Meetings
Murphy Institute, Tulane University

2011-2012

NBER Household Finance Summer Institute
Workshop on Financial Decision-Making, Cognition, and Regulation, CU Boulder
NBER Law and Economics Mid-Year Meeting
Tulane Law School
Fringe Banking Symposium, Washington & Lee University School of Law
European Finance Association Meetings, Stockholm
Payday Lending Roundtable, Columbia Law School
Deals Colloquium Speaker, University of Colorado Law School
Boulder Summer Conference on Consumer Financial Decision Making, Boulder, CO

Invited Presentations and Conferences (continued)

2009-2010

Rand Labor and Population Seminar
University of Chicago Booth Applied Economics Workshop
University of Michigan Law and Economics Workshop
London School of Economics Law and Economics Workshop
Conference on Biases in Markets, WZB, Berlin
American Law and Economics Conference
NYU Stern Paduano Seminar in Business Ethics
Boulder, CO Summer Conference on Consumers' Financial Decision Making
Washington University Law School Faculty Workshop
University of Chicago Law and Economics Workshop
NYU Law and Economics Workshop
Georgetown University Law and Economics Workshop
American Economic Association Annual Meeting, Atlanta, GA
Law & Finance Workshop and Lecture, ETH Zurich, University of Zurich and University of St. Gallen
Conference on Empirical Legal Studies USC, (Discussant)
NBER Institute in Law and Economics
Joint Harvard-UT Austin Conference on Reality in Commercial Law
Economics Department, Cornell University

2009-2010

Department of Economics, UC Santa Cruz
Graduate School of Management, UC Davis
Department of Economics, UC Santa Barbara
UC Davis Law School
American Economic Association Annual Meeting, San Francisco, CA
Federal Reserve Bank of Boston

2007-2008

Wharton School, Department of Business and Public Policy, University of Pennsylvania
Arizona State University, Sandra Day O'Connor College of Law
Law, Economics & Organization Workshop, USC Law School
Conference on Empirical Legal Studies, Cornell Law School
Gruter Institute for Law and Behavioral Research, Squaw Valley CA Conference
Center for Behavioral Decision Research, Carnegie Mellon University
Department of Economics, Vanderbilt University
Guest Blogger: Credit Slips
Northwestern Law School Faculty Workshop
Joint Harvard-UT Austin Conference on Reality in Commercial Law, Harvard University
Law and Economics of Consumer Credit Conference, University of Virginia School of Law
American Economic Association Annual Meeting, New Orleans
Payday and Predatory Lending Conference, Federal Reserve Bank of Cleveland
Recent Developments in Consumer Credit and Payments Conference, Federal Reserve Bank of Philadelphia
Judgment and Decision Making Annual Meeting, Houston, TX

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Invited Presentations and Conferences (continued)

2005-2006

Psychology and Economics Seminar, University of California, Berkeley
Goldman School of Public Policy Seminar, University of California, Berkeley
RAND Corporation, Santa Monica, CA
Labor Lunch, University of California, Berkeley
Federal Reserve Board of Governors, Washington DC
Yale School of Management Conference on Behavioral Approaches to Finance
Department of Economics, University of Copenhagen

Select Media Coverage:

[The Guardian](#), [The Atlantic](#), [New York Times](#), Wall Street Journal, [USA Today](#), [LSE USAPP Blog](#), [Seventh Circuit Decision](#), [NPR's Here and Now](#), [Superquark](#) (on Radiotelevisione Italiana), [TheStreet.com](#)

Service

PhD Students Advised (First job, year of PhD):

- 1) Jean Xiao (expected graduation 2017)
- 2) Henri Rautonen (McKinsey, 2016)
- 3) Kathryn Fritzdixon (FDIC, 2015)
- 4) Samuel Miller (Miller Law Offices, 2015)
- 3) Susan Payne Carter (U.S. Military Academy, 2012)
- 4) Jinghui Lim (UCLA, 2013)
- 5) Rosa Ferrer (Universitat Pompeu Fabra, 2009)
- 6) Brian Essex (Microsoft, 2012)

Vanderbilt Law and Economics Program Appointments Committee (2009-2012)
Vanderbilt Law School Faculty Appointments Committee (2008-2009)

Referee

American Economic Review; Quarterly Journal of Economics; Journal of Finance; National Science Foundation; Russell Sage Foundation; The BE Journals in Economic Analysis & Policy; Journal of Banking and Finance; Journal of Financial Services Research; Journal of Risk and Uncertainty, Journal of Legal Studies; Journal of Urban Economics; Journal of the European Economic Association; Journal of Marketing Research; American Economic Journal: Economic Policy; Scandinavian Journal of Economics; American Bankruptcy Law Journal; Journal of Money, Credit & Banking; International Review of Law and Economics; American Law and Economics Review; Empirical Economics; Journal of Law, Economics, and Organization; Economics; Journal of Empirical Legal Studies

Professional Affiliations

American Economic Association; American Law and Economics Association; Committee on the Status of Women in the Economics Profession; Society for Empirical Legal Studies; European Finance Association; International Banking, Economics and Finance Association

Personal

Born: Ann Arbor, MI. November 22, 1977
Interests: alpine rock climbing, canoeing, Sterling Hayden, metal detecting