

**PAIGE MARTA SKIBA**  
Professor of Law  
Vanderbilt University  
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### Research and Teaching Interests

Law and economics, commercial law, behavioral economics, bankruptcy, consumer finance, empirical legal studies

### Employment

**Vanderbilt University**, Nashville, TN

#### Law School

Professor of Law (with tenure)	2014-present
Associate Professor of Law (without tenure)	2011-2014
Assistant Professor of Law	2007-2011

#### Department of Economics

Professor of Economics (by courtesy)	2018-present
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**Université Paris Nanterre**, Paris, France

Visiting Scholar	2017-present
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**London School of Economics**, London, England

Visiting Scholar	Summer 2010
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**University of California Berkeley**, Berkeley, CA

Institute for Research on Labor & Employment, Visiting Scholar	Spring 2009
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**Federal Reserve Bank of Saint Louis**, Senior Research Associate

1999-2001

### Other Current Academic Appointments

Board of Directors, American Law and Economics Association	2018-present
Board of Directors, Society for Empirical Legal Studies	2019-present
Associate Editor, International Review of Law and Economics	2019-present
Consulting Editor, European Journal of Law and Economics	2019-present
Research Fellow, Center for Financial Security, UW Madison	2015-present

### Education

PhD, Economics, University of California, Berkeley	2007
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BA, Economics, University of Massachusetts, Amherst	1999
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### 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  
Women's Varsity Lacrosse Scholarship, University of Massachusetts, Amherst

## Teaching

Bankruptcy (JD)  
Behavioral Law and Economics (JD)  
Law and Economics Theory (PhD)  
Econometrics for Legal Research (PhD)  
Behavioral Law and Economics (PhD)  
First-Year Writing Seminar in Behavioral Economics (Undergraduate)

## Publications

“Is Labor Arbitration Lawless?” with Ariana Levinson and Erin O’Hara O’Connor. Forthcoming, *Florida State University Law Review*, Vol(48).

“Regulation and Recent Trends in High-Interest Credit Markets,” with Carlie Malone. *Annual Review of Law and Social Science*, October 2020.

“Predictability of Arbitrators’ Reliance on External Authority,” with Ariana Levinson and Erin O’Hara O’Connor. *American University Law Review*, 69(1827) (2020).

“Do Payday Loans Cause Bankruptcy?” with Jeremy Tobacman. *Journal of Law and Economics*, August, 2019.

“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, 2018.

“Consumer Litigation Funding: Just Another Form of Payday Lending?” with Jean Xiao. *Law and Contemporary Problems*, 2017, vol 80, pp. 117-145.

“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.

“Tax Rebates and the Cycle of Payday Borrowing.” *American Law and Economics Review*, 2014, 16(2).

“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.)

“Information Asymmetries in Consumer Credit Markets: Evidence from Payday Lending,” with Will Dobbie. *American Economic Journal: Applied Economics*, October 2013, 5(4): 256-282.

“Regulation of Payday Loans: Misguided?” *Washington & Lee Law Review*, Spring 2012 69(2).

“Pawnshops, Behavioral Economics, and Self Regulation” with Susan Payne Carter. *Review of Banking & Financial Law*, Fall 2012.

## Publications (continued)

“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.

“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.

“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.

## Working Papers

“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. (Revise and resubmit, *American Economic Journal: Applied Economics*).

“Role of Legal Justification in Judicial Performance: Quasi-Experimental Evidence,” with Alessandro Melcarne and Giovanni B. Ramello. (Revise and resubmit, *Journal of Law, Economics, and Organization*.)

“Online Payday Lending,” with Kathryn Fritzdixon. (Revise and resubmit, *Journal of Consumer Affairs*).

“Installment Lending” with Carlie Malone.

“Hidden Markets: The Importance of Pawnbroking,” with Marieke Bos and Susan Carter.

“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.

**Selected Presentations**

2019-2020

Behavioral Approaches to Financial Decision Making Conference, The University of Chicago  
Booth School of Business  
Consumer Law Scholars Conference, Center for Consumer Law & Economics Justice, Berkeley Law  
Conference on Empirical Legal Studies, Claremont McKenna College  
Empirical Legal Studies Replication Conference, Claremont McKenna College  
University of Pennsylvania, Law & Economics Seminar  
UC Berkeley Center for Consumer Law & Economic Justice, Consumer Law Scholars Conference  
University of Louisville, Louis D. Brandeis School of Law

2017-2018

Conference on Empirical Legal Studies, University of Michigan  
Université Paris Nanterre, Law and Economics Workshop  
University of Southern California Center for Law and Social Science Workshop  
Conference on Contemporary Challenges in Law, Economics, and Conflict, Cornell Research  
Academy of Development, Law and Economics  
University of Virginia, Law and Economics Workshop  
Law & Economics Colloquium at the Faculty of Law, University of Toronto  
4th International Meeting in Law & Economics, Créteil Université Paris, France  
Experimental Methods in Legal Scholarship Workshop, Columbia University Law School  
AALS Section meeting on the ABI Commission on Consumer Bankruptcy

*2015-2016*

University of Texas Law and Economics Seminar, Austin, TX  
Center for Wealth and Inequality, Columbia University, New York  
3<sup>rd</sup> 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  
Experimental Methods in Legal Scholarship Workshop, UCLA School of Law

*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

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### **Selected Presentations (continued)**

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

#### *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)

#### *2009-2010*

NBER Institute in Law and Economics

Joint Harvard-UT Austin Conference on Reality in Commercial Law

Economics Department, Cornell University

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

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### **Selected Presentations (continued)**

Recent Developments in Consumer Credit and Payments Conference, Federal Reserve Bank of Philadelphia  
Judgment and Decision Making Annual Meeting, Houston, TX

#### *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 and other Coverage:**

[Salon.com](#), [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](#), [The Conversation](#)

### **Service**

#### **PhD Committee Service (First job, year of PhD):**

- 1) Carlie Malone (Expected graduation May 2022)
- 2) Nicholas Marquis (Expected graduation May 2021)
- 3) Katherine G. Yewell (Washington & Lee University, 2020)
- 4) Hannah Frank (U.S. Court of Appeals for the Fifth Circuit, 2019)
- 5) Scott DeAngelis (Robinson Bradshaw, 2018)
- 6) Jonah Yuen (Hamilton College, 2018)
- 7) Jean Xiao (U.S. Court of Appeals for the Fifth Circuit, 2017)
- 8) Henri Rautonen (McKinsey, 2016)
- 9) Kathryn Fritzdixon (FDIC, 2015)
- 10) Samuel Miller (Miller Law Offices, 2015)
- 11) Susan Payne Carter (U.S. Military Academy, 2012)
- 12) Jinghui Lim (UCLA, 2013)
- 13) Brian Essex (Microsoft, 2012)
- 14) Rosa Ferrer (Universitat Pompeu Fabra, 2009)

# PAIGE MARTA SKIBA

## Referee Service

American Economic Review; Quarterly Journal of Economics; Review of Economics and Statistics; Journal of Finance; National Science Foundation; Russell Sage Foundation; Management Science; American Law and Economics Review; Journal of Empirical Legal Studies; 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 Consumer Policy; Social Forces; Journal of Money, Credit & Banking; International Review of Law and Economics; Empirical Economics; Journal of Law, Economics, and Organization; Economics; Economic Inquiry; Contemporary Economic Policy; Journal of Small Business Management; Journal of Financial Regulation

## Other University Service

Vanderbilt University Faculty Development Committee (2020-2021)  
Vanderbilt Law School Faculty Appointments Committee (2008-2009, 2017-2018)  
Vanderbilt Law and Economics Program Appointments Committee (2009-2012)

## Professional Affiliations

American Law and Economics Association (Board Member, 2018-Present); Society for Empirical Legal Studies (Board Member, 2019-present) Committee on the Status of Women in the Economics Profession;; European Finance Association; International Banking, Economics and Finance Association; American Economic Association

## Personal

Born: Ann Arbor, MI. November 22, 1977  
Interests: alpine rock climbing, white-water canoeing, Barbara Stanwyck, metal detecting