

RYAN BUBB

New York University School of Law
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EMPLOYMENT

New York University School of Law, *Professor of Law*, 2015 – present; *Associate Professor of Law*, 2013 – 2014; *Assistant Professor of Law*, 2010 – 2013.

Harvard Law School, *Austin Wakeman Scott Visiting Professor of Law*, Spring 2016.

Stanford Law School, *Visiting Associate Professor of Law*, Winter 2015.

Financial Crisis Inquiry Commission, *Senior Researcher*, 2010.

Office of Information and Regulatory Affairs, Office of Management and Budget, *Policy Analyst*, 2009 – 2010.

Covington & Burling, *Summer Associate*, 2004.

District of Columbia Public Defender Service, *Law Clerk*, 2002.

EDUCATION

Ph.D., Political Economy and Government, Harvard University. 2011.

- Dissertation: *Essays in Institutional Economics*.
- Committee: Oliver Hart, Michael Kremer, Sendhil Mullainathan, Andrei Shleifer.

J.D., Yale Law School, 2005.

M.A., Economics, Yale University, 2005.

B.S., Physics, College of William and Mary, 1998.

COURSES TAUGHT

- Corporations.
- Survey of Securities Regulation.
- Law & Economics Colloquium: Business Law & Economics.

PUBLICATIONS AND WORKS IN PROGRESS

Work in progress

An Equilibrium Theory of Retirement Plan Design (with Patrick Warren).

Do Enforcement Constraints Prevent Trade? Evidence on Contracting Failures in Irrigation Markets (with Supreet Kaur and Sendhil Mullainathan).

Academic publications

Regulating Motivation: A New Perspective on the Volcker Rule, 96 *Texas Law Review* (forthcoming) (with Marcel Kahan).

A Behavioral Contract Theory Perspective on Retirement Savings, 47 *Connecticut Law Review* 1317 (2015) (with Patrick Corrigan and Patrick Warren).

Regulating Against Bubbles: How Mortgage Regulation Can Keep Main Street and Wall Street Safe – from Themselves, 163 *University of Pennsylvania Law Review* 1539 (2015) (with Prasad Krishnamurthy). (Awarded C-LEAF 2015 Junior Faculty Scholarship Prize for Business and Financial Law.)

Comment: The OIRA Model for Institutionalizing Cost-Benefit Analysis of Financial Regulation, contribution to the Administrative Law and Financial Regulation Symposium at Columbia Law School, 78 *Law & Contemporary Problems* 47 (2015).

TMI? Why the Optimal Architecture of Disclosure Remains TBD, 113 *Michigan Law Review* 101 (2015).

Choosing the Partnership: English Business Organization Law during the Industrial Revolution, contribution to the 6th Annual Berle Symposium, 38 *Seattle University Law Review* 337 (2015).

How Behavioral Economics Trims Its Sails and Why, 127 *Harvard Law Review* 1593 (2014) (with Richard Pildes).

Optimal Agency Bias and Regulatory Review, 43 *Journal of Legal Studies* 95 (2014) (with Patrick Warren).

Securitization and Moral Hazard: Evidence from Credit Score Cutoff Rules, 63 *Journal of Monetary Economics* 1 (2014) (with Alex Kaufman).

The Evolution of Property Rights: State Law or Informal Norms? 56 *Journal of Law and Economics* 555 (2013).

Consumer Biases and Mutual Ownership, 105 *Journal of Public Economics* 39 (2013) (with Alex Kaufman).

Credit Card Pricing: The CARD Act and Beyond, *97 Cornell Law Review* (2012) (with Oren Bar-Gill). (Selected as one of the Top 10 Corporate and Securities Articles of 2012 by Corporate Practice Commentator.)

The Economics of International Refugee Law, *40 Journal of Legal Studies* 367 (2011) (with Michael Kremer and David Levine).

BITs and Bargains: Strategic Aspects of Bilateral and Multilateral Regulation of Foreign Investment, *27 International Review of Law and Economics* 291 (2007) (with Susan Rose-Ackerman).

Popular writing

A Fairer Credit Card? Priceless, *New York Times*, Op-Ed, June 23, 2009 (with Alex Kaufman).

HONORS, FELLOWSHIPS, AND GRANTS

- Podell Distinguished Teaching Award, NYU School of Law, 2014.
- Senior Visiting Scholar, U.C. Berkeley School of Law, 2014.
- Visiting Fellow, Becker Friedman Institute, University of Chicago, 2013.
- Visiting Scholar, Federal Reserve Bank of Boston, 2011.
- Eliot Dissertation Completion Fellowship (awarded based on merit of dissertation), Harvard University, 2009.
- Terence M. Conidine Fellow in Law and Economics at the John M. Olin Center for Law, Economics, and Business at Harvard Law School, 2008-2009.
- Graduate Fellow, Federal Reserve Bank of Boston, 2008-2009.
- Hewlett Foundation grant for fieldwork for “States, Law, and Property Rights in West Africa,” 2008-2009.
- Project on Justice, Welfare, and Economics Dissertation Fellowship, Harvard University, 2007-2008.
- Warburg Funds Award, Department of Economics, Harvard University, 2006.
- Harrison Prize for Excellence in Physics, College of William and Mary, 1998.
- Phi Beta Kappa, College of William and Mary, 1997.

SCHOLARLY PRESENTATIONS

2017: University of California Berkeley, Haas School of Business, Oliver E. Williamson Seminar on Institutional Analysis; Loyola Law School, Los Angeles, Law & Economics Workshop; University of Texas at Austin, Law & Economics Workshop; 2017 NYU / SAFE / ETH Law & Banking Conference; Boston College; Harvard Law School Bicentennial.

2016: Duke Law School, Law & Economics Workshop; NYU / Penn Law & Finance Conference; Behavioral Exchange 2016 Conference; American Law & Economics Association Annual Meeting; NBER Law & Economics Summer Institute; National Tax

Association Annual Conference; University of Chicago Law & Economics Workshop; University of Amsterdam Empirical Legal Studies Workshop; Copenhagen Business School, Financial Regulation Seminar; Conference on Empirical Legal Studies; Missouri Law Review Symposium, Evaluating Nudge: A Decade of Libertarian Paternalism.

2015: Financial Regulation and Consumer Choice Conference, Vanderbilt Law School; Seton Hall University School of Law, Faculty Workshop; Notre Dame Law School, Law & Economics Workshop; The Wharton School, University of Pennsylvania, Legal Studies & Business Ethics Seminar; Yale Law School, Faculty Workshop; Harvard Law School, Faculty Workshop; Columbia Law School, Faculty Workshop; Duke Law School, Faculty Workshop; Stanford Law School, Faculty Workshop; UC Berkeley School of Law, Faculty Workshop.

2014: Consumer Financial Protection Bureau, Workshop on Evolving Approaches for Valuing the Benefits of Consumer Protection Regulations; Harvard Law School, Law and Economics Workshop; Journal of Law, Finance & Accounting Conference, Discussant; NYU Furman Center for Real Estate and Urban Policy; 6th Annual Berle Symposium: Blair, Stout and Beyond, Seattle University School of Law; Political Economy and Public Law Conference, University of Rochester, Discussant; ETH Zurich / NYU Conference on Regulating Risk Taking in a Post Credit Crisis Environment; Columbia Law School, Administrative Law & Financial Regulation Conference, Commenter; NYU/Penn Law and Finance Conference, Discussant.

2013: Behavioral Insights Team, UK Cabinet Office; Financial Conduct Authority, UK; UNC Charlotte / Atlanta Fed, Government Involvement in Residential Mortgage Finance Conference, Discussant; New York University School of Law, Legal History Colloquium; Harvard Law School, Law and Economics Workshop; University of Virginia Law School, Law and Economics Workshop; University of Chicago Law School, Summer Workshop; Political Economy and Public Law Conference, Washington University in St. Louis; American Law and Economics Association Annual Meeting; University of California Berkeley School of Law, Law and Economics Seminar; Stanford Law School, Law and Economics Seminar; University of Chicago, Harris School of Public Policy Studies, Political Economy Workshop; University of Chicago Law School, Law and Economics Seminar.

2012: Yale Law School, Law, Economics and Organizations Seminar; Conference on Empirical Legal Studies, Discussant; Harvard Law School, Law, Economics and Organizations Seminar; New York University School of Law, Law, Economics, and Politics Colloquium; Hunter College Department of Economics, Faculty Workshop; Brooklyn Law School, Faculty Workshop; Consumer Financial Protection Bureau, Research Seminar; Rice University / University of Houston Applied Economics Workshop; NBER Law & Economics Meeting, Discussant; NYU/Penn Law & Finance Conference, Discussant.

2011: Columbia Law School, Blue Sky Workshop; Northwestern University Law School, Law and Economics Colloquium; Northeastern Universities Development Conference; University of Toronto Faculty of Law, Law & Economics Workshop; Cornell Law School, Symposium: Financial Regulatory Reform in the Wake of the Dodd-Frank Act;

New York University School of Law, Faculty Workshop; University of California Berkeley, Haas School of Business, Oliver E. Williamson Seminar on Institutional Analysis; Colorado Business Law Junior Faculty Workshop; NBER Law & Economics Meeting, Discussant; Federal Reserve Bank of New York; Stanford / Yale Junior Faculty Forum; American Law and Economics Association Annual Meeting; European University Institute Conference on Rethinking Financial Institutions and their Regulation; Brookings Institution, Meeting on Consumer Financial Protection Research and Policy; NYU/Penn Law and Finance Conference.

2010: Conference on Empirical Legal Studies, Discussant; Federal Reserve Bank of Chicago, Conference on Bank Structure and Competition.

2009: Georgetown University Law Center, Law and Economics Workshop; Conference on Empirical Legal Studies; NBER Summer Institute, Law and Economics Session; Frontiers in the Economic Analysis of Contract Law Conference, University of Bonn; American Law and Economics Association Annual Meeting; Federal Reserve Bank of Boston; University of Ghana, Institute for Statistical, Social, and Economic Research, Faculty Seminar.

PROFESSIONAL ACTIVITIES

- Bar Admission: New York (2008).
- Associate Editor, *Journal of Law, Finance, and Accounting*, 2014 – present.
- Refereeing: *Journal of Legal Analysis*, *Journal of Public Economics*, *Journal of Empirical Legal Studies*, *Journal of Legal Studies*, *Journal of Law & Social Inquiry*, *American Law and Economics Review*, *Quarterly Journal of Economics*, *American Economic Review*, *Journal of the European Economic Association*, *Review of Industrial Organization*, *Review of Finance*, *Conference on Empirical Legal Studies*, *Journal of Financial Regulation*.