

# MANISHA PADI

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## ACADEMIC APPOINTMENTS

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### **University of California, Berkeley, School of Law**

Assistant Professor of Law 2019 – present

### **University of Chicago School of Law**

Bigelow Fellow and Lecturer in Law 2017 – 2019

NSF Social, Behavioral, & Economic Sciences Postdoctoral Fellow 2017 – 2019

## EDUCATION

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### **Massachusetts Institute of Technology**

Ph.D. in Economics, 2017

*Thesis:* Essays on Consumer Financial Markets

*Supervisors:* Jerry Hausman and Antoinette Schoar

### **Yale Law School**

J.D., 2017

*Activities:* Mortgage Foreclosure Litigation Clinic; Landlord/Tenant Clinic; Editor, Yale Journal on Regulation; Law and Economics Working Group

### **Massachusetts Institute of Technology**

B.S. in Economics, B.S. in Mathematics, 2010

*Thesis:* Education Level as a Dynamic Choice

*Activities:* Vice President, Undergraduate Economics Association; Research Assistant & Tutor, Economics Department

## FELLOWSHIPS, GRANTS, AND AWARDS

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Center for Equitable Growth Postdoctoral Grant 2018 – 2019

NSF SBE Postdoctoral Fellowship 2017 – 2019

BC Center for Retirement Research Dissertation Fellowship 2016 – 2017

MIT Economics Shultz Dissertation Grant 2015

Tobin Project Democracy & Markets Graduate Fellow 2014 – 2015

NSF Graduate Research Fellowship 2010 – 2015

Robert C. Byrd Scholar 2006 – 2010

MIT Burchard Scholar for Excellence in Humanities and Social Sciences 2009

WORKING PAPERS AND PUBLICATIONS

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[Consumer Protection Laws and the Mortgage Market: Evidence from Ohio](#)

[The Exercise of Contract Rights](#)

[Fiduciary Duty and the Market for Financial Advice](#) (with Vivek Bhattacharya and Gaston Illanes)

[Competition, Asymmetric Information, and the Annuity Puzzle: Evidence from a Government-Run Exchange in Chile](#) (with Gaston Illanes)

[Polarized Politics, Stable Markets: The Case of State Attorneys General & Mortgage Lender](#) (with Brian Feinstein and Chen Meng)

Manisha Padi & Abigail R. Moncrieff, *Measuring the Welfare Effects of a Nudge: A Different Approach to Evaluating the Individual Mandate*, in *Nudging Health: Health Law and Behavioral Economics* 275-286 (I. Glenn Cohen, Holly Fernandez Lynch, and Christopher T. Robertson eds., 2016).

Abigail R. Moncrieff & Manisha Padi, *Beyond Payment and Delivery Reform: The Individual Mandate's Cost-Control Potential*, 40 AM. JL AND MED. 185-298 (2014).

EXPERIENCE

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**Department of Economics, MIT, Cambridge, MA**

Teaching Assistant for Introductory Microeconomics 2016-2017

**Department of Justice, Antitrust Division, Washington, D.C.**

Summer Legal Intern Program Summer 2014

**Weil Gotshal and Manges, New York, NY**

Summer Associate Summer 2014

**New York City Law Department, New York, NY**

Summer Honors Intern Summer 2011

INVITED PRESENTATIONS

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2019: American Economics Association Meeting; Stanford University; University of Wisconsin, Madison; National Bureau of Economic Research Industrial Organization/Insurance Meeting; Berkeley Consumer Law Conference; University of Chicago Law School; Risk Theory

Conference; Wharton Financial Regulation Conference; University of Toronto Law and Economics Colloquium (*scheduled*); University of Illinois College of Law (*scheduled*); Berkeley Law School Law and Economics Colloquium (*scheduled*)

2018: American Economics Association Meeting; American Law and Economics Association Meeting; Empirical Contracts Conference; Southern Illinois University at Carbondale Economics; University of Texas Law and Economics Seminar; Florida State University; Queen's University (Kingston, CA); George Washington; Cornell Law School; University of California, Berkeley Law; University of Southern California; University of San Diego; Washington University of St. Louis; University of Michigan; Conference on Empirical Legal Studies; University of California, Los Angeles; University of Texas, Austin; Northwestern University; University of Virginia; Federal Trade Commission Microeconomics

2017: Retirement Research Consortium Conference

#### PROFESSIONAL SERVICE

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Referee for *American Law and Economics Review*; *Journal of Law and Economics*; *International Review of Law and Economics*; *Journal of Public Economics*; *Journal of Risk and Insurance*