

Emily Williams

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Academic Appointments

[Assistant Professor](#) — Harvard Business School 2017 — Present

Education

PhD, Finance — London Business School 2012 — 2017

MBA — Tuck School of Business At Dartmouth 2010 — 2012

Masters of Mathematics — University of Warwick 2002 — 2006

Research Interests

Household finance, the underbanked, social networks, fintech

Published Papers

[Did Technology Contribute to the Housing Boom? Evidence from MERS](#) — with Stefan Lewellen — The Journal of Financial Economics 2021

[In the Red: Overdrafts, Payday Lending and the Underbanked](#) — with Marco Di Maggio and Angela Ma — Forthcoming, Journal of Finance

Working Papers

[Buy Now, Pay Later Credit: User Characteristics and Effects on Spending Patterns](#) — with Marco Di Maggio and Justin Katz

[Friends and Family Money: P2P Transfers and Financially Fragile Consumers](#) — with Tetyana Balyuk

Works in Progress

[Are Rising Housing Costs Amplifying Recessions?](#) — with Gideon Bornstein and Sasha Indarte

[Household Finances and Everyday Climate Risk](#) – with Asaf Bernstein, Matt Gustafson, Ryan Lewis, and Peter Tufano

[Mapping Social Connections with Transactions Data](#) – with Mario Small

Cases

[Esusu: Solving Homelessness Backwards](#) — with Marco Di Maggio, Exec Education 2022

[Growing Skoah](#) — With Emily McComb, RC Fin 2 2020 – 2023

[Live Oak Bank](#) — With David Scharfstein, EC 2019 – 2023

Awards

AQR Top Finance Graduate Award at CBS

London Business School PhD Scholarship Recipient

Tuck School of Business Masters Scholarship Recipient

Teaching

Harvard Business School — Finance II – MBA Required Curriculum	2018, 2019, 2021, 2023
London Business School — TA for Masters of Finance and MSc courses	2016 - 2017

Invited Presentations

2023 — NBER Conference on Innovative Data for Household Finance, Lab for Inclusive Fintech – Berkeley Haas, University of Lausanne, Fighting a Financial Crisis – Yale SOM, Banff, New Perspectives on Consumer Behavior in Credit and Payments Markets, FIRS, NFA

2023 — Leeds Business School, University of Boulder, The Federal Reserve Board, The CFPB, The University of Washington, The FDIC-Consumer Financial Research seminar series, Workshop on “Financial Intermediation and Corporate Finance” Bocconi, Frontiers In Finance, Western Finance Association.

2022 — Ohio State University, The OCC, The Workshop on Payments, Lending and Innovations in Consumer Finance at the Federal Reserve Bank of Philadelphia, NBER Innovative Data in Household Finance, The OCC Symposium on the Implications of Financial Technology for Banking.

2021 — Workshop on Financial Intermediation and Regulation at Queens University, Columbia University, Boulder Summer Conference on Consumer Decision Making, the SFS Cavalcade, The NY Fed/NYU Stern Conference on Financial Intermediation, the WFA, The University of Virginia, The Federal Reserve Bank of Richmond, the NY Fed Financial Intermediation Group.

2020 — Workshop on Financial Intermediation and Regulation at Queens University (rescheduled due to Covid-19), Banking Workshop at Chicago Booth (cancelled due to Covid-19), Sauder School of Business (cancelled due to Covid-19). NYU Stern, MoFIR seminar on banking, WAPFIN.

2019 — New Frontiers in Banking, Milan.

2018 — AFA Annual Meeting Philadelphia, Early Career Women in Finance – San Diego, 10th Anniversary of the Financial Crisis Conference – Chicago.

2017 — LSE, Imperial, The Tuck School of Business at Dartmouth, Carnegie Mellon, MIT Sloan School of Management, Columbia Business School, The McCombs School of Business – The University of Texas at Austin, Wharton – The University of Pennsylvania, Kellogg School of Management- Northwestern, INSEAD, Fuqua School of Business – Duke, The Federal Reserve Bank of New York, The Federal Reserve Board, The FDIC.

Other Professional Activities

Referee – The Journal of Finance, The Review of Financial Studies, The Journal of Banking and Finance, The Journal of Financial Economics.

Program Committee – EFA, SVS Cavalcade, NYU Stern School of Business joint Conference on Financial Intermediation, New Frontiers in Banking, Federal Reserve Bank of New York (FRBNY) and NYU Stern.

Personal

Mother to two children born June 2019 and June 2021

Effective Graduation — 2020