

# RYAN BUBB

University of Southern California Gould School of Law  
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## EMPLOYMENT

2025– **University of Southern California Gould School of Law**  
*Visiting Professor of Law, 2025–2026; Professor of Law, beginning 2026*

2022– **New York University School of Law**  
*Robert B. McKay Professor of Law, 2022–present; Professor of Law, 2015–2022; Associate Professor of Law, 2013–2014; Assistant Professor of Law, 2010–2013*

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

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

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

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

2004 **Covington & Burling**  
*Summer Associate, 2004*

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

## EDUCATION

2011 **Ph.D., Political Economy and Government**, Harvard University  
Dissertation: *Essays in Institutional Economics*  
Committee: O. Hart, M. Kremer, S. Mullainathan, A. Shleifer

2005 **J.D., Yale Law School**

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

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

## COURSES TAUGHT

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- Corporations
- Corporate Law and Economics
- Survey of Securities Regulation
- Law and Economics Colloquium: Business Law & Economics
- Economic Analysis of Public Law
- Behavioral Law and Economics
- Lederman Fellows Workshop

## PUBLICATIONS AND WORKS IN PROGRESS

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### *Corporate Governance*

#### *Works in Progress*

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##### **Corporate Politicization**

with V. Fos, W. Jiang, H. Nie

##### **The Anatomy of M&A Governance**

with E. Catan

##### **Splitting Caremark's Atom**

with G. Cohen

##### **Shareholder Rights and the Bargaining Structure in Control Transactions**

with E. Catan, H. Spamann

##### **The Entitlement Structure of Corporate Law**

with E. Catan, H. Spamann

#### *Publications*

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forth. **Review of Good Company**, by Lenore Palladino

Journal of Economic Literature

2024 **Corporate Social Responsibility through Shareholder Governance**

97 Southern California Law Review 417

with R. Bartlett

2022 **The Party Structure of Mutual Funds**

35 Review of Financial Studies 2839

with E. Catan

2015 **Choosing the Partnership: English Business Organization Law During the Industrial Revolution**

38 Seattle University Law Review 337

## *Household Finance*

### *Publications*

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2020 **An Equilibrium Theory of Retirement Plan Design**  
12 American Economic Journal: Economic Policy 22  
with P. Warren

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

2013 **Consumer Biases and Mutual Ownership**  
105 Journal of Public Economics 39  
with A. Kaufman

2012 **Credit Card Pricing: The CARD Act and Beyond**  
97 Cornell Law Review 967  
with O. Bar-Gill

*Selected as one of the Top 10 Corporate and Securities Articles of 2012 by Corporate Practice Commentator*

## *Financial Regulation*

### *Publications*

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2018 **Regulating Motivation: A New Perspective on the Volcker Rule**  
96 Texas Law Review 1019  
with M. Kahan

2015 **Regulating Against Bubbles: How Mortgage Regulation Can Keep Main Street and Wall Street Safe—from Themselves**  
163 University of Pennsylvania Law Review 1539  
with P. Krishnamurthy

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

## *Regulatory Theory*

### *Publications*

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2026 **Differentiation through Legal Uncertainty**  
56 Journal of Legal Studies  
with G. Dari-Mattiacci

2015 **TMI? Why the Optimal Architecture of Disclosure Remains TBD**  
113 Michigan Law Review 1021

2015 **Comment: The OIRA Model for Institutionalizing CBA of Financial Regulation**  
78 *Law & Contemporary Problems* 47

2014 **How Behavioral Economics Trims Its Sails and Why**  
127 *Harvard Law Review* 1593  
with R. Pildes

2014 **Optimal Agency Bias and Regulatory Review**  
43 *Journal of Legal Studies* 95  
with P. Warren

### *International Law & Development*

#### *Publications*

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

2011 **The Economics of International Refugee Law**  
40 *Journal of Legal Studies* 367  
with M. Kremer, D. Levine

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

### *Popular Writing*

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

### **HONORS, FELLOWSHIPS, AND GRANTS**

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2024 Scholar-in-Residence, Columbia Law School

2014 Podell Distinguished Teaching Award, NYU School of Law

2014 Senior Visiting Scholar, U.C. Berkeley School of Law

2013 Visiting Fellow, Becker Friedman Institute, University of Chicago

2011 Visiting Scholar, Federal Reserve Bank of Boston

2009 Eliot Dissertation Completion Fellowship, Harvard University

2008-2009 Terence M. Considine Fellow in Law and Economics, John M. Olin Center for Law, Economics, and Business, 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"

2007-2008 Project on Justice, Welfare, and Economics Dissertation Fellowship, Harvard University

2006 Warburg Funds Award, Department of Economics, Harvard University

1998 Harrison Prize for Excellence in Physics, College of William and Mary

1997 Phi Beta Kappa, College of William and Mary

#### **SCHOLARLY PRESENTATIONS**

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2025 UCLA Law School Business Law Workshop, University of Texas at Austin School of Law Business Law Workshop, University of Texas at Austin School of Law Faculty Workshop, University of Amsterdam Law & Economics Workshop, NYU-SAFE/ESCP BS Law & Finance Conference.

2024 University of Chicago Law School Faculty Workshop, NBER Summer Institute, Notre Dame Law School Law & Economics Workshop, University of Southern California School of Law Faculty Workshop, Columbia Law School Faculty Workshop.

2023 UC Berkeley Law & Economics Workshop, Stanford Law & Economics Workshop, University of Amsterdam Law & Economics Workshop, Columbia Law School Law & Economics Workshop, Harvard Law School Law & Economics Workshop, University of Chicago Law School Law & Economics Workshop, Georgetown Law Faculty Workshop, University of Michigan Faculty Workshop.

2022 Hebrew University Faculty of Law, Private and Commercial Law Workshop; American Law and Economics Association Annual Meeting; University of Texas at Austin, Law & Economics Workshop; Cornell Law School, Faculty Workshop.

2021 Goethe University, Center for Advanced Studies on the Foundations of Law and Finance; University of Hamburg, Hamburg Lectures in Law & Economics; Columbia Law School, Conference Celebrating Henry Hansmann's Book: Ownership of Enterprise; University of California at Berkeley, Organizations and Social Impact Workshop; Max Planck Institute for Collective Goods, Research Seminar.

2019 Columbia Law School Faculty Workshop; NBER Summer Institute; Northwestern University Law School Law & Economics Workshop; UNC Chapel Hill Law School Faculty Workshop.

2018 Oxford University, Business Law Workshop; NYU-Penn Law & Finance Conference; University of Michigan Law & Economics Workshop; University of Pennsylvania Wharton School of Business Financial Regulation Conference; Swedish House of Finance Conference on Sustainable Finance; Harvard Law School, Law, Economics & Organizations Workshop.

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

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2008 Bar Admission: New York

2019–2022 Member, Board of Directors, American Law & Economics Association

2019–2020 Co-Editor, *Journal of Legal Analysis*

2018–present Research Member, European Corporate Governance Institute

### 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*