

## Sarah Pearlman

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### CURRENT POSITION

Assistant Professor, Vassar College, Department of Economics

2007-present

### EDUCATION

Ph.D. Economics, University of Maryland, College Park

2007

B.A. Economics and Spanish, Wellesley College, *magna cum laude*

1997

### PUBLICATIONS

“Too Vulnerable for Microfinance? Risk and Vulnerability as Determinants of Microfinance Selection in Lima”, 2012, *Journal of Development Studies* Vol.48 (9), pp. 1342-1359

“Ethnic Concentration and Bank Use in Immigrant Communities” with Sarah Bohn, 2013, *Southern Economic Journal*, Vol. 79 (4)

“Can Low Returns to Capital Explain Low Formal Credit Use? Evidence from Ecuador”. *forthcoming Journal of Developing Areas*

### WORKING PAPERS

“Crime, Informality and Microenterprise Growth: Evidence from Mexico” with Ariel BenYishay. *Under review*

“A Goldsmith Experiment for Learning Money Creation”, with Bob Rebelein. *Under review*

“Dropouts, Defaulters and Continuing Clients: Client Exit from Microfinance” *Under review*

“Homicide and Work: The Impact of Mexico’s Drug War on Labor Market Participation” with Ariel BenYishay, *Under Review*

“Flexibility Matters: Do More Rigid Loan Contracts Reduce Demand for Microfinance?”  
Background paper for CAF’s 2011 Reporte de Economía y Desarrollo.

### WORK IN PROGRESS

“Determinants of Microfinance Dropout Behavior”, with Masahiro Shoji

“How Does Crime Impact Microenterprises?” with Ariel BenYishay

“Crime and Migration” with Sukanya Basu

## TEACHING

Latin American Economic Development. Vassar College	Spring 2013
Financial Markets & Investments. Vassar College	Fall 2007-Spring 2013
Introduction to Macroeconomics. Vassar College	Fall 2007-Fall 2009, Spring 2012
Money and Banking. Vassar College	Spring 2008-Spring 2012
Financial Markets and the Macroeconomy. University of Maryland.	2004-2007

## AWARDS

Lucy Maynard Solomon Research Grant, Vassar College	Spring 2008
University of Maryland, Departmental Undergraduate Teaching Award	Spring and Fall 2006
Graduate Assistantship, University of Maryland	2002-2007
Peggy Howard Fellowship, Wellesley College, Department of Economics	2004
Phi Beta Kappa, Wellesley College	1997
Omicron Delta Epsilon, Wellesley College	1997

## PROFESSIONAL ACTIVITIES

### Presentations:

2007	Union College, Williams College, Vassar College, Macalester College, Beloit College, Federal Reserve Board of Governors, Federal Deposit Insurance Corporation, Latin American and Caribbean Economic Association (LACEA) Annual Meeting, Northeastern Universities Development Consortium (NEUDC), poster session, Association for Public Policy Analysis and Management Fall Conference (APPAM) poster session
2008	Bard College, Colgate University, Southern Economic Association Annual Meetings
2009	Wesleyan University, Amherst College, Latin American Studies Association (LASA) Meetings, Southern Economic Association Annual Meetings, Association for Public Policy Analysis and Management Fall Conference (APPAM)
2010	Millennium Challenge Corporation, CAF meetings for 2011 Reporte de Economia y Desarrollo, Mellon 23 Workshop, Microfinance Impact and Innovation Conference, Fordham University
2011	AEA Economic Education conference, America Latina Crime and Policy Network (AL CAPONE), Workshop in Macroeconomic Research at Liberal Arts Colleges, Northeastern Universities Development Consortium (NEUDC), Colorado College
2012	Hunter College, Lafayette College, America Latina Crime and Policy Network (discussant), Western Economic Association Annual Meetings, Southern Economic Association Annual Meetings

### Referee Service:

*Economic Development and Cultural Change, Journal of Development Economics, Journal of Developing Areas, Journal of Development Studies, Journal of Economic Education, Journal of Comparative Economics*

**WORK EXPERIENCE**

Senior Research Assistant, Sovereign Ratings Latin America, Standard and Poor's  
New York, NY

1999-2001

Research Analyst, Emerging Markets Fixed Income Research, Latin America, Chase Securities  
New York, NY

1997-1999

**SKILLS**

- Languages: English (native), Spanish (fluent)
- Completed Series 7 and Series 63 registration