Andrew L. Swanson

409-3 Old Central Rd. John E. Walker Department of Economics 228 Sirrine Hall Clemson, SC 29631 Clemson University (440) 213 - 7118 Clemson, SC 29634 Citizenship: U.S.A swanso3@g.clemson.edu Sex: Male

Website: http://swanso306.wix.com/andrewswanson

EDUCATION PhD, Economics, Clemson University, Clemson, SC expected May 2016

> MA, Economics, Clemson University, Clemson, SC December 2012 BA, Economics, Oberlin College, Oberlin, OH December 2007

WORK Freedonia, Inc., Mayfield Village, OH June 2008 – May 2010 **EXPERIENCE**

Junior Economist - I performed macroeconomic and industry forecasting for

industry reports and consulting projects.

FIELDS OF **Industrial Organization INTEREST Empirical Econometrics**

Financial Econometrics

JOB MARKET "Geographic Diversification and Ex Post Commercial Bank Insolvency Risk" PAPER

There has been a great deal of consolidation in the U.S. commercial banking industry since the banking crisis of the 1980s and early 1990s, leading to greater geographic diversification in the industry. Throughout this consolidation process

studies have attempted to measure the effects of greater geographic

diversification on insolvency risk. Data on commercial bank failures from the recent financial crisis allow for different techniques in estimating these effects, as well as the ability to compare estimates across the two banking crises. Using a

logit model, this paper finds that, ceteris paribus, more geographically diversified banks exhibited a lower probability of insolvency during both banking crises, with the magnitude of these effects being smaller in the recent banking crisis. Furthermore, allowing for portfolio choices to vary, and holding commercial bank size constant, banks with greater geographic diversification during the crisis of the 1980s and 1990s were overall less likely to become insolvent, while there is no systematic difference in the overall probability of

insolvency during the recent crisis.

WORKING "Paying for Success: An Exploratory Analysis into Crowdfunder Payments

PAPERS Towards Project Success"

TEACHING EXPERIENCE	Clemson University, Clemson, SC Graduate Instructor of Record • Principles of Macroeconomic • Econometrics Lab Instructor Teaching Assistant • Principles of Macroeconomic • Principles of Macroeconomic	cs Summer 2013, Spring 2014 – Fall 2014 Fall 2012 – Spring 2014 ics Dr. Scott Baier, Spring 2012
AWARDS	H.W. Close Annual Fellowship BB & T Center Fellowship John E. Walker Summer Fellowship, C	2014 2014 Clemson University 2011
RESEARCH	Res. Asst. for Dr. Howard Bodenhorn, Clemson Univ. Fall 2010 – Spring 2011	
PRESENTATIONS	Industrial Organization Workshop, Cle	emson Univ. (5X) April 2013 – Present
REFERENCES	Dr. Paul Wilson (Advisor) Professor, Clemson University John E. Walker Dept. of Economics 228 Sirrine Hall Clemson, SC 29634 (864) 656-2032 pww@clemson.edu Dr. Patrick Warren Professor, Clemson University John E. Walker Dept. of Economics 200-E Sirrine Hall Clemson, SC 29634 (864) 656-4340 pwarren@clemson.edu	Dr. Howard Bodenhorn Assoc. Professor, Clemson University John E. Walker Dept. of Economics 200-B Sirrine Hall Clemson, SC 29634 (864) 656-4192 bodnhrn@clemson.edu Dr. Raymond Sauer Professor, Clemson University John E. Walker Dept. of Economics 228 Sirrine Hall Clemson, SC 29634 (864) 656-3969 sauerr@clemson.edu