

# Dimuthu Ratnadiwakara

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## EMPLOYMENT

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**E. J. Ourso College of Business, Louisiana State University**  
Assistant Professor of Finance

Baton Rouge, LA  
2019 – Present

## EDUCATION

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**Bauer College of Business, University of Houston**  
Ph.D. in Finance

Houston, TX  
2013 – 2019

**University of Peradeniya**  
Bachelor of Computer Science

Sri Lanka  
2002 – 2007

## RESEARCH INTERESTS

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Household Finance, Fintech, Real Estate, Economics of Climate Change

## PUBLICATIONS

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### **Climate Risk Perceptions and Demand for Flood Insurance**

*Financial Management (forthcoming)* — (with Buvaneshwaran Venugopal)

### **Do sunk costs affect prices in the housing market?**

*Management Science (2022)*—(with Vijay Yerramilli)

### **Collateral Value and Strategic Default: Evidence from Auto Loans**

*Journal of Financial Services Research (2021)*—Top 10 sessions paper and semifinalist for best paper FMA 2019

### **Flooded Social Connections**

*Quarterly Journal of Finance (2021)*

### **Do Areas Affected by Flood Disasters Attract Lower-Income and Less Creditworthy Homeowners?**

*Journal of Housing Research (2020)* — (with Buvaneshwaran Venugopal)

### **Deductible Choice in Flood Insurance: Who Chooses the Maximum?**

*Journal of Housing Research (2020)*—(with Timothy Dombrowski, Kelley Pace, and Carlos Slawson)

### **Demographic, jurisdictional, and spatial effects on social distancing in the United States during the COVID-19 pandemic**

*PLOS One (2020)* — (with Rajesh Narayanan, James Nordlund, and Kelley Pace)

### **The FIMA NFIP's Redacted Policies and Redacted Claims Datasets**

*Journal of Real Estate Literature (2020)* — (with Timothy Dombrowski and Carlos Slawson)

## WORKING PAPERS

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### **Invisible Primes: Fintech Lending with Alternative Data**

Harvard Business School WP, No. 22-024, NBER WP, No. 29840 — (with Marco Di Maggio and Don Carmichael)

### **Interest Rate, Consumption, and Default: Evidence from Small Changes in the National Mortgage Rate**

(with Don Carmichael and Kevin Roshak)

Semifinalist for best paper in the financial institutions category at the 2017 FMA meeting

### **Effect of Bank Mergers on the Price and Availability of Mortgage Credit**

(with Vijay Yerramilli)

- 2023 OCC Emerging Risks in the Banking System Conference, Louisiana State University, University of Central Florida\*
- 2022 NBER Summer Institute - Big Data and High-Performance Computing for Financial Economics, 11th FDIC Consumer Research Symposium, 2022 GSU-RFS Fintech Conference, 4th Future of Financial Information Conference, Financial Intermediation Research Society (FIRS), University of Florida\*, University of Southern California\*, Louisiana State University, Federal Reserve Board, NY Fed\*, Financial innovation: A threat to financial stability conference at Federal Reserve Bank of Atlanta, FHFA Econ Summit\*, 6th CFPB Research Conference, 5th Annual IMF Macro-Financial Research Conference, Northern Finance Association
- 2021 American Economic Association (Poster), Behavioural Finance Working Group 2021, Asian Bureau of Finance and Economic Research 8th Annual Conference 2021\*, CEPR Household Finance Seminar Series, World Finance Conference, Louisiana State University, 15th North American Meeting of the Urban Economics Association, Financial Management Association, Harvard Business School\*, The University of Chicago Booth School of Business\*, Yale School of Management\*, MIT Sloan School of Management\*, University of Colorado Boulder\*, Baruch College\*, University of Houston\*, The University of Texas at El Paso\*, Wilfrid Laurier University\*
- 2020 FMA 2020 Annual Meeting, UAB Personal Finance Symposium 2020, 2020 Boulder Summer Conference on Consumer Financial Decision Making (Poster)\*\*, Louisiana State University, Tulane University, FMA 2020 Annual Meeting\*\*, Western Economic Association Annual Conference 2020
- 2019 SFS Cavalcade 2019, AREUEA 2019 Annual Meetings, AFA Ph.D. Poster Session 2019, AEA 2019 (Poster Session), FMA 2019 Annual Meeting, FMA 2019 Annual Meeting, University of Houston, CEAR/MRIC Behavioral Insurance Workshop 2019, University of Central Florida\*
- 2018 FMA 2018 Annual Meeting, FMA 2018 Annual Meeting, FMA Doctoral Student Consortium 2018, Louisiana State University, University of Sydney, Cornerstone Research, Boulder Summer Conference 2018 (Poster Session), ARES 2018, University of Houston
- 2017 FMA 2017, IBEFA Summer Meeting 2017\*, SWFA 2017, University of Houston

## TEACHING

**Louisiana State University**

- Empirical Methods in Corporate Finance, Ph.D.
- Financial Modeling and Analytics in R, Undergraduate
- Fintech, Undergraduate/Graduate
- Developed a short online course on Fintech for Expanding Horizons for LSU
- Developed an LSU Online course on Financial Analytics

**University of Houston**

- R Programming for Finance, Graduate, 2019
- Investment Management, Undergraduate, 2017

**Other**

- CFA Level 1 Instructor, Mercury Institute of Management, Colombo, Sri Lanka, 2012-2013
- Professional training programs at Central Bank of Sri Lanka and Securities and Exchange Commission of Sri Lanka, 2011-2013

## SERVICE

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- **Ad hoc Referee:** Management Science, Journal of Banking and Finance, Journal of Empirical Finance, International Review of Finance, Journal of Financial Research, Real Estate Economics, The Journal of Real Estate Finance and Economics
- **Conference Discussions:** MFA 2018, FMA 2019, NFA 2022, 5th Annual IMF Macro-Financial Research Conference 2022
- **Conference Reviewer:** Eastern FA (2019), Southern FA (2022)

## PROFESSIONAL EXPERIENCE/MEMBERSHIPS

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CFA Institute, Member (Inactive, 2018-2020)  
Ad Hoc Consultant, 2013-2016, Liege Capital, Colombo, Sri Lanka  
Lead Analyst, 2011-2013, Liege Capital, Colombo, Sri Lanka  
Consultant, 2010, Aptivaa Consulting Solutions, Mumbai, India  
Risk Analyst, 2009-2010, DFCC Bank, Colombo, Sri Lanka  
Consultant, 2008, International Development Research Centre  
Researcher, 2007-2009, LIRNEasia, Colombo, Sri Lanka