SEAN HIGGINS

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BUSINESS ADDRESS:

Haas School of Business 545 Student Services Building #1900 Berkeley, CA 94720

DESIRED RESEARCH AND TEACHING FIELDS:

PRIMARY SECONDARY

Household Finance Finance and Financial Economics

Development Economics Industrial Organization

JOB MARKET PAPER: "Financial Technology Adoption, Network Externalities, and Retail Competition"

Principal Advisors: Professors Paul Gertler and Ulrike Malmendier

Other References: Professors Benjamin Faber, Frederico Finan, and David Sraer

DOCTORAL AND PRE-DOCTORAL STUDIES:DEGREEDATEFIELDTulane UniversityPh.D.2016EconomicsTulane UniversityB.S.2011Economics

PAPERS:

- Financial Technology Adoption, Network Externalities, and Retail Competition (Job Market Paper)
- How Debit Cards Enable the Poor to Save More (with Pierre Bachas, Paul Gertler, Enrique Seira). NBER Working Paper 23252.
- The Long-Term Effects of Temporary Incentives to Save: Evidence from a Prize-Linked Savings Field Experiment (with Paul Gertler, Enrique Seira, Aisling Scott). In preparation.
- Bank Non-Secrecy: Taxation and Financial Service Use in Mexico (with Pierre Bachas and Anders Jensen). In preparation.

PUBLICATIONS:

- Digital Financial Services Go a Long Way: Transaction Costs and Financial Inclusion (with Pierre Bachas, Paul Gertler, and Enrique Seira). *American Economic Association Papers & Proceedings* 108: 444-448, 2018.
- Can a Poverty-Reducing and Progressive Tax and Transfer System Hurt the Poor? (with Nora Lustig). *Journal of Development Economics* 122, 63-75, 2016.
- Comparing the Incidence of Taxes and Social Spending in Brail and the United States (with Nora Lustig, Whitney Ruble, and Timothy M. Smeeding). *Review of Income and Wealth* 62, S22-26, 2016.

PROFESSIONAL EXPERIENCE:

CURRENT POSITION:

Post-Doctoral Fellow, Center for Effective Global Action and Haas School of Business (2016-present)

RESEARCH:

Visiting Researcher, Banco de México (Central Bank) Payment Systems Division, Mexico City (Fall 2017)

Visiting Scholar, Haas School of Business, U.C. Berkeley (2014-2015)

Visiting Scholar, Center for Economic Studies, El Colegio de México, Mexico City (2013-2014)

Research Assistant, Department of Economics, Tulane University (2011-2013)

TEACHING:

Guest Lecturer, Haas School of Business, U.C. Berkeley (Spring 2018)

Big Data and Better Decisions (MBA course); Applied Impact Evaluation (MBA course)

Stata Instructor, World Bank, Washington, D.C. (short courses, 2015-2018)

Teaching Assistant, Department of Economics, Tulane University (2011-2013)

Intermediate Microeconomics; Economics of Poverty

FELLOWSHIPS AND AWARDS:

2018	National Science Foundation standard grant (\$241.814)

- 2017 Digital Credit Observatory grant (\$268,253)
- 2015 National Science Foundation Doctoral Dissertation Research Improvement Grant (\$16,481)
- 2014 Bill & Melinda Gates Foundation grant (\$581,162)
- 2014 Schloss Prize for Excellence in Economic Research
- 2013 Fulbright Scholar to Mexico

OTHER INFORMATION:

Languages: English, Spanish, Portuguese, and French (fluent)

Citizenship: United States