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/Financial Economics
Development Economics	Entrepreneurship

JOB MARKET PAPER: "Financial Technology Adoption"

Principal Advisors:	Professors Paul Gertler and Ulrike Malmendier
Other References:	Professors Benjamin Faber, Frederico Finan, and David Sraer

DOCTORAL AND PRE-DOCTORAL STUDIES:

	DEGREE	DATE	FIELD
Tulane University	Ph.D.	2016	Economics
Tulane University	B.S.	2011	Economics

PAPERS:
- Financial Technology Adoption (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). Working paper.
- 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.

WORK IN PROGRESS:
- Digital Sales and Inventory Data to Assess Creditworthiness. Pilot completed.
- Leveraging Government Transfers to Offer Low-Risk Microcredit in the Dominican Republic. Randomization stage.
- e-Payments. Analysis of administrative data under way and randomization to begin soon.
- Gender-Differentiated Digital Credit Algorithms using Machine Learning. Pilot under way.

PROFESSIONAL EXPERIENCE:
CURRENT POSITION:
Post-Doctoral Fellow, Center for Effective Global Action (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)
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