# Xavier Martin G. BAUTISTA

## **CONTACT INFORMATION**

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Philippines CITIZENSHIP: Philippines

# **EDUCATION**

University of Houston, Houston, TX, USA

MAY 2021 | Ph.D. in Economics

Brandeis University, Waltham, MA, USA

MAY 2015 | B.A. in Economics and B.A. in MATHEMATICS

Cum laude with department honors in economics and mathematics

## **RESEARCH INTERESTS**

Macroeconomics, Consumption, and Household Finance

## WORKING PAPERS

"Student Debt, Homeownership, and Wealth Accumulation over the Life Cycle"

"Expenditure Smoothing with Balance Budget Rules: U.S. State Governments 1976–2011," with Steven G. Craig, Yu-Hsin Hsu, Bent E. Sørensen, Vasundhara Tanwar, and Priyam Verma

## **WORKS IN PROGRESS**

"A Key to the Puzzle: Financial Literacy and the Credit Card Debt Puzzle," with Daniel Jacobs

"Inequality in Refinancing: A Structural Model of Mortgage Borrowing, Mobility, and Refinancing," with Yuliya Demyanyk, María José Luengo-Prado and Bent E. Sørensen

"Risk and Insurance in Indian Villages: The Role of Local Credit Markets," with Eris Azizaj and Priyam Verma

#### **PRESENTATIONS**

2021	Southern Economic Association (Scheduled)
	The Society for Computational Economics
	University of the Philippines Diliman
2020	Missouri Valley Economic Association
	Southern Economic Association
2019	Missouri Valley Economic Association

## REFEREE EXPERIENCE

Philippine Review of Economics

## OTHER RELEVANT EXPERIENCE

## Department of Economics, University of Houston

2015–2021 | Research Assistant

Teaching Fellow Teaching Assistant

#### Research Department, Federal Reserve Bank of Boston

2019–2020 | Graduate Intern (Ph.D. Student)

## Department of Economics, Brandeis University

2014–2015 | Teaching Assistant

# HONORS, GRANTS, AND AWARDS

## **Scholarships**

2015-2021

Graduate Tuition Fellowship, University of Houston

Dr. Walter J. Primeaux Jr. and Natalie A. Primeaux Scholarship, University of Houston

Awarded to the most promising researcher(s) who is(are) in the 4<sup>th</sup> year of the Ph.D. program

## COMPUTER SKILLS

PROGRAMMING: C++, Julia, MATLAB, Python

STATISTICAL: R, Stata

OTHER: LTEX, Microsoft Office

## REFERENCES

## Bent E. Sørensen

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#### Kei-Mu Yi

Department of Economics University of Houston Phone: (+1) 713-743-3331

E-mail: kyi3@central.uh.edu

## German Cubas

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#### Ruxandra Boul

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