

# Xavier Martin G. BAUTISTA

EMAIL: [xmgbautista@gmail.com](mailto:xmgbautista@gmail.com)

WEBSITE: [xmgbautista.github.io](http://xmgbautista.github.io)

## CURRENT POSITION

---

2021–PRESENT	<b>Research Fellow</b> Sim Kee Boon Institute for Financial Economics, Singapore Management University
--------------	---

## EDUCATION

---

2021	<b>PhD, Economics</b> University of Houston
2015	<b>BA, Cum Laude, Economics with honors and Mathematics with honors</b> Brandeis University

## RESEARCH INTERESTS

---

Consumption, Household Finance, and Macroeconomics

## WORKING PAPERS

---

“Insuring consumption against income risk: The role of homeownership, mortgage refinancing, and student debt.” *(Previously titled “Student Debt, Homeownership, and Wealth Accumulation over the Life Cycle”)*

“Expenditure smoothing under balanced budget rules: Rainy day funds or saving for a rainy day?”  
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	University of the Philippines Diliman School of Economics The Society for Computational Economics
2020	Missouri Valley Economic Association Southern Economic Association
2019	Missouri Valley Economic Association

## TEACHING

---

### Department of Economics, University of Houston

2021	Teaching Assistant, Intermediate Macroeconomics (Spring)
2020	Teaching Assistant, Econometrics II (Fall; PhD Course)
	Teaching Fellow, Math Camp MATLAB Session (Summer; PhD Course)
	Teaching Fellow, Microeconomic Principles (Spring)
2019	Teaching Assistant, Econometrics II (Fall; PhD Course)
	Teaching Fellow, Math Camp MATLAB Session (Summer; PhD Course)
	Teaching Fellow, Macroeconomic Principles (Spring)
2018	Teaching Fellow, Microeconomic Principles (Summer, Fall)
	Teaching Fellow, Macroeconomic Principles (Spring)
2017	Teaching Assistant, Econometrics II (Fall; PhD Course)
	Teaching Assistant, Econometrics I (Spring; PhD Course)
2016	Teaching Assistant, Macroeconomic Principles (Spring)
	Teaching Assistant, Money and Banking (Spring)
2015	Teaching Assistant, Macroeconomic Principles (Fall)
	Teaching Assistant, Money and Banking (Fall)

### Department of Economics, Brandeis University

2015	Teaching Assistant, Econometrics (Spring)
2014	Teaching Assistant, Introduction to the Economics of Development (Fall)

## REFEREEING

---

Philippine Review of Economics

## OTHER RELEVANT EXPERIENCE

---

### Department of Economics, University of Houston

2021	Research Assistant to Dr. German Cubas (Spring)
2016	Research Assistant to Dr. Vikram Maheshri (Fall)

### Research Department, Federal Reserve Bank of Boston

2020	Graduate Intern under Dr. María Luengo-Prado (Summer)
2019	Graduate Intern under Dr. María Luengo-Prado (Summer)

## HONORS, GRANTS, AND AWARDS

---

2015–2021	Graduate Tuition Fellowship, University of Houston
2019	Dr. Walter J. Primeaux Jr. and Natalie A. Primeaux Scholarship, Department of Economics, University of Houston
	<i>Awarded to the most promising researcher(s) who is(are) in their 4<sup>th</sup> year in the PhD program</i>

## COMPUTER SKILLS

---

PROGRAMMING: C++, Julia, MATLAB, Python  
STATISTICAL: R, Stata