

Xavier Martin G. BAUTISTA

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EMPLOYMENT

2021–PRESENT	Research Fellow Sim Kee Boon Institute for Financial Economics, Singapore Management University
2015–2021	Teaching Fellow Department of Economics, University of Houston
2015–2021	Teaching/Research Assistant Department of Economics, University of Houston
2019, 2020	PhD Intern Research Department, Federal Reserve Bank of Boston
2014–2015	Teaching Assistant Department of Economics, Brandeis University

EDUCATION

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

RESEARCH INTERESTS

Macroeconomics, Consumption, and Household Finance

WORKING PAPERS

“Insuring consumption against income risk: The role homeownership, mortgage refinancing, and student debt.”

“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

REFEREE EXPERIENCE

Philippine Review of Economics

HONORS, GRANTS, AND AWARDS

2015–2021	Graduate Tuition Fellowship, UH Graduate School, 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 the 4th year of the Ph.D. program</i>

COMPUTER SKILLS

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