



## GRACIELA SANROMAN

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### ***CURRENT AFFILIATION***

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Titular Professor and Department Chair, Departamento de Economía, Facultad de Ciencias Sociales, Universidad de la República de Uruguay.

### ***EDUCATION***

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CEMFI (Centro de Estudios Monetarios y Financieros, Madrid): Ph.D. in Economics (2008), Supervisor: Manuel Arellano. Master en Economía y Finanzas (2000).

UDELAR (Universidad de la República del Uruguay): Economista (1987).

### ***RESEARCH INTERESTS***

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Household finances  
Consumption, savings and debts, life-cycle theory  
Inequality and discrimination  
Dynamic programming  
Microeconometrics

### ***PUBLICATIONS***

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*Who Hold Credit Cards and Bank Accounts in Uruguay? Evidence from Survey or Uruguayan Households Finances*, 2016, in *The Book of Payments: Historical and Contemporary Views on Cashless Society*, B. Bátiz-Lazo y L. Efthymiou editors, 211-230. Palgrave-Macmillan.

"Cost and preference heterogeneity in the risky financial markets", 2015, *Journal of Applied Econometrics*, 30(2).

"Social Security and Retirement in Uruguay", with Alvaro Forteza, 2015, *Journal of Development Studies*, 51(4).

"Contributions to Social Security in Argentina, Chile and Uruguay: Densities, Transitions and Duration", 2011, *Económica* (Argentina), with A. Forteza, I. Apella, E. Fajnzylber, C. Grushka, I. Rossi.

"Vivienda y Fiscalidad en España: un análisis empírico", 2006, *Investigaciones Económicas*, XXX(1), (España).

"Returns to schooling in Uruguay", 2006, *Revista de Economía BCU*, 13(2).

"Salarios femeninos en el Uruguay ¿existe un techo de cristal?", 2005 *Revista de Economía BCU*, 12(2), with Marisa Bucheli.

## ***WORK IN PROGRESS AND WORKING PAPERS***

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“Continuous GMM Quantile Regression”, with Sergio Firpo, Antonio Galvao, Cristine Pinto y Alexandre Poirier.

“Technology, routinization and wage inequality: Difference between men and women in the case of Uruguay” with Sandra Rodriguez.

“Redistributive policies and returns to schooling: The case of Uruguay during 2005-2015” with Mijail Yapor.

“Household indebtedness: the role of income and business ownership in a developing country” with José Ignacio Rivero.

“The joint distribution of Income and Wealth in Uruguay”, with Guillermo Santos.

“Assessing functional form specifications for the Unconditional Quantile Partial Effects in the GMM framework” with Sergio Firpo y Cristine Pinto.

“Inclusión financiera en el Uruguay: análisis a través de índices sintéticos”, with Zuleika Ferre and José Ignacio Rivero, Serie Estudios y Perspectivas, CEPAL, WP 25, 2016.

“Situación económico-financiera de los hogares uruguayos”, with Zuleika Ferre, José Ignacio Rivero y Guillermo Santos, Serie Estudios y Perspectivas, CEPAL, WP 24, 2016.

“Encuesta Financiera de los Hogares Uruguayos (EFHU-2): Descripción y Resultados” with Zuleika Ferre, José Ignacio Rivero and Guillermo Santos Documento No. 06/2016, DECON-UDELAR.

“Encuesta Financiera de los Hogares Uruguayos (EFHU-2): Resultados relativos a hogares con negocios” with Zuleika Ferre, José Ignacio Rivero y Guillermo Santos, Documento No. 07/2016 DECON-UDELAR.

## ***RESEARCH PROJECTS***

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2012- Chair of [EFHU](#) (Encuesta Financiera de los Hogares Uruguayos). Sponsored by Banco Central del Uruguay and Ministerio de Economía y Finanzas.

2012- Household finances.

2014- Quantile Regressions.

## ***TEACHING***

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2012- : Policy Impact Evaluation (posgraduated)

2009- : Econometrics (postgraduated)

2004- : Panel Data Econometrics (postgraduated)

2004- : Econometrics (undergraduate)