



**GRACIELA SANROMAN**

November, 2021

---

Address: Gonzalo Ramírez 2239/702  
e-mail: [graciela.sanroman@cienciassociales.edu.uy](mailto:graciela.sanroman@cienciassociales.edu.uy)

C.P. 11200-Montevideo, Uruguay  
Phone: +598 24106449/94993665

---

### ***CURRENT AFFILIATION***

---

Titular Professor,, Departamento de Economía, Facultad de Ciencias Sociales, Universidad de la República de Uruguay. (Department Chair, 2019-2021)

### ***EDUCATION***

---

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***

---

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

### ***SELECTED PUBLICATIONS***

---

“Household debt and debt to income: the role of business ownership,” *Quarterly Review of Economics and Finance*, with José Ignacio Rivero, forthcoming.

“GMM Quantile Regression,” 2021, *Journal of Econometrics*, with Sergio Firpo, Antonio Galvao, Cristine Pinto and Alexandre Poirier.

DOI:<https://doi.org/10.1016/j.jeconom.2020.11.014>.

“The Joint Distribution of Income and Wealth in Uruguay”, 2021, *Cuadernos de Economía*. 40, 83,609-642, with Guillermo Santos.

DOI:<https://doi.org/10.15446/cuad.econ.v40n83.83315>

“Cost and preference heterogeneity in the risky financial markets”, 2015, *Journal of Applied Econometrics*, 30(2). DOI:<https://doi.org/10.1002/jae.2328>

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

DOI:<https://doi.org/10.1080/00220388.2014.983911>

*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.  
<https://www.springerprofessional.de/en/the-book-of-payments/11887320?tocPage=1>

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

---

“Debit and credit card holdings: effects of the Uruguayan Financial Inclusion Law” with Cecilia Olivieri y Romina Quagliotti.

“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.

“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***

---

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.

2016- Income, wages and inequality

### ***TEACHING***

---

2012- : Policy Impact Evaluation (posgraduate and undergraduate)

2009- : Econometrics (postgraduate)

2004- : Panel Data Econometrics (postgraduate)

2004- : Econometrics (undergraduate)