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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 debt, life-cycle theory
Inequality and discrimination
Dynamic programming
Microeconometrics

SELECTED PUBLICATIONS

"Policy Design, Banking Structure, and Financial Inclusion: Evidence from Uruguay's Financial Inclusion Law". Forthcoming, *Journal of Public Policy*, with Cecilia Olivieri and Romina Quagliotti.

"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>.

"Technology, routinization and wage inequality: gender differences in the case of Uruguay," 2022, *IZA Journal of Development and Migration*, with Sandra Rodriguez, forthcoming.

"Household debt and debt to income: the role of business ownership," 2022, *Quarterly Review of Economics and Finance*, 83, 52-68, with José Ignacio Rivero.
DOI: <https://doi.org/10.1016/j.qref.2021.11.001>

"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>

WORK IN PROGRESS AND WORKING PAPERS

"Do Cash Transfers Improve Credit Performance? Evidence from Low-Income Borrowers" (en coautoría con Santiago Acerenza).

"Like Parent, Like Child: Debt Transmission in Uruguay's Vulnerable Families" (en coautoría con Agustina Castro, Martín Leites y Cecilia Olivieri).

"Consumer debt and poverty: the default risk gap", with Lucía Bertoletti y Fernando Borraz.

"Debit and credit card holdings: effects of the Uruguayan Financial Inclusion Law" with Cecilia Olivieri y Romina Quagliotti (R&S Journal of Public Policy).

"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

2022 – Personal and household finance (Grupos I+D CSIC-UDELAR)

TEACHING

2012- : Policy Impact Evaluation (posgraduate and undergraduate)

2009- : Econometrics (postgraduate)

2004- : Panel Data Econometrics (postgraduate)

2004- : Econometrics (undergraduate)