

# Roberto MOSQUERA

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CURRENT POSITION: Assistant Professor, Department of Economics | Universidad de las Americas  
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## EDUCATION

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2015-2019 Ph.D in Economics, **Texas A&M University**

2006-2008 M.S. in Economics, **Texas A&M University**

1998-2004 B.S. in Economics **Pontificia Universidad Catolica del Ecuador**

## RESEARCH INTERESTS

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Applied Microeconomics, Labor, Health, Public Economics, Transportation, Credit Markets, Development

## ACADEMIC PUBLICATIONS

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- “Age and the Labor Market for Hispanics in the United States” (with Joanna Lahey), *Journal of Population Economics* (Forthcoming).
- “The Long-term Effect of Resource Booms on Human Capital,” *Labour Economics* (2022). <https://doi.org/10.1016/j.labeco.2021.102090>
- “The Economic Effects of Facebook” (with Mofioluwasademi Odunowo, Trent McNamara, Xiongfei Guo, and Ragan Petrie), *Experimental Economics* (2019). <https://doi.org/10.1007/s10683-019-09625-y>

## WORKING PAPERS

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**“Signaling on the Labor Market: Evidence from College Scorecards”** JOB MARKET PAPER (under review)

(with Melissa Miranda – student)

Theoretically, individuals select which university to attend to signal their abilities to employers. We study these signaling effects by exploiting a change in Ecuador’s governmental university ranking system that lowered employers’ perceptions of the quality of college graduates. Using data matching college graduation, employment, wages, and graduate degrees, we show that the ranking change decreased salaried employment and wages for inexperienced individuals who had newly entered the labor market and whose universities decreased in ranking. This effect fades over time as individuals reveal their productivity, and it is driven by employer types that rely on signaling to infer employee productivity.

**“Stuck in Traffic: Measuring Congestion Externalities with Negative Supply Shocks”** (R&R Regional Science and Urban Economics)

Congestion is one of the most challenging issues of urban agglomeration. Congestion costs are higher than socially optimal levels, and little is known about the key parameters needed to design optimal policies. This paper exploits an exogenous reduction in for-hire vehicle supply in New York City to estimate their effect on travel speed and document substitution patterns to other transportation modes. A 9.1 percent fewer taxis are associated with increased travel speed by 0.46 minutes per mile, a 7.1 percent increase. Consumer surplus gains from increased speed fade away as waiting times increase and people switch to other transportation modes.

**“Vaccines at Work”**

(with Manuel Hoffmann and Adrian Chadi) (under review)

Firm campaigns to improve health could be a cost-effective approach to reduce sickness-related absence and to mitigate negative economic consequences of ill-health among employees. Low participation rates, however, may prevent firms from realizing such economic benefits. Moreover, employees may overestimate the effects of the campaign and engage in risky behaviors that could be detrimental to their health, thereby reducing the potential benefits of the intervention. We ran a natural field experiment in cooperation with a bank in Ecuador, where we employed a randomized encouragement design by experimentally manipulating incentives to participate in a campaign to get vaccinated against influenza. This allows us to study the determinants of vaccination and the consequences of increased participation in a health campaign for employees, thereby informing about the private incentives for firms to run such interventions. Using a rich dataset of administrative records merged with employee survey data, we find strong evidence that opportunity costs to participate in the campaign and the behavior of peers in the firm matter to increase vaccination take-up. Contrary to the firm’s expectation, increased participation in the campaign did not imply reduced sickness absence during the flu season. As we observe no relevant health benefits or externalities via co-worker vaccination, our comprehensive analyses indicate that the campaign most likely was not economically beneficial for the company. Finally, we find evidence consistent with the notion that a vaccination campaign can influence the behaviors of employees concerning their health, which could limit the economic promise of such interventions.

**“The Political Divide: The Case of Expectations and Preferences”** (R&R Journal of Behavioral and Experimental Economics)

(with Trent McNamara)

The divergence of attitudes towards their ideological extremes has become an identifying feature of political markets in the United States. Little is known about its source, how large it is, whether information can attenuate it, and its causal impact on civic behavior. We design a survey experiment that allows us to identify this results from misaligned perceptions rather than differences in preferences. We randomly introduce factual information and show that it corrects these misaligned beliefs, and further use this variation to estimate its effects on a suite of outcomes. For individuals who learn the government behaves worse than preferred, they become 0.35 s.d. less supportive towards the government, believe the government is less efficient by 0.42 s.d. and are less willing to compromise and trust by 0.43 s.d. We do not find any changes for those who learn the government behaves more in line with their preferences. This asymmetric response is consistent with the literature showing that negative information has a greater impact on attitudes and beliefs than does positive information.

**“Putting Money Behind Words? Responding to Information During Tax Season”** (under review)

(with Trent McNamara)

Designing effective tax policy requires an understanding of behavioral decision making and whether people are rational agents when it comes time to file taxes. In this paper, we first investigate whether people are local optimizers who choose to report earnings based on their most immediate feelings towards the government. We then test if transparency about government actions changes these decisions. We recruit close to 2,000 self-employed workers from Ecuador into a two-part experiment (artefactual and natural) designed to elicit preferences and beliefs for government spending, and randomly reveal the actual distribution intended to mimic a 'tax-receipt' used by many countries. When this information improves beliefs, participants report being more supportive of the government (0.30 s.d.), hold more favorable views towards taxes (0.24 s.d.), and reduce feelings of affective polarization (0.40 s.d.). These participants are less likely to file income tax returns and conditional on filing, declare less. When beliefs are worsened, we do not find any changes in stated outcomes, but do observe an increase in the likelihood of filing taxes and, conditional on filing, higher declarations. Both of these behavioral changes are consistent with free-riding.

### **“An Empirical Study of the Credit Market with Unobserved Consumer Types”**

(with Li Gan)

*National Bureau of Economic Research*, NBER Working Paper No. 13873

This paper proposes an econometric model to identify unobserved consumer types in the credit market. Consumers choose different amounts of loan because of differences in their time or risk preferences (types). Thus, the unconditional probability of default is modeled using a mixture density combining a type-conditioning default variable with a type-determining random variable. The model is estimated using individual-level consumer credit card information. The parameter estimates and statistical tests support this kind of specification. Furthermore, the model produces better out-of-sample predictions on the probability of default than traditional models; hence, it provides evidence of the existence of types in the consumer credit market.

## **WORK IN PROGRESS**

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“Valuing Controversial Goods” (with Marco Castillo, Trent McNamara, and Ragan Petrie)

“Impact of Employee Burnout on Productivity: Evidence from a Field Experiment” (with Melissa Miranda – student)

“Media influence of a role model on violence against women in Ecuador” (with Mikaella Herrera – student)

“Cash Transfers and Health: Measuring the Effects of Cash Transfers Programs on Preventable Diseases” (with Gabriel Urbina – student)

“Tropical Diseases and the Timing of Pregnancies” (with Manuel Hoffmann and Fabian Villarreal – student)

“Effect of conditional cash transfers of labor supply decisions and intrahousehold substitution patterns” (with Daniela Santillan – student)

“Coarse Variable Measures and Biased Instrumental Variables Effects”

“Rate Caps, Competition and Welfare: Evidence from Ecuador’s Consumer Credit Market (with Luis Antonio Vaca)

## PRESENTATIONS AND WORKSHOPS

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AEA/ASSA Annual Meeting (2024 forthcoming), Southern Economic Association Annual Meetings (2023 forthcoming), Southern Economic Association Annual Meetings (2021), Western Economic Association Annual Conference (2021), AEA/ASSA Annual Meeting (2021), Southern Economic Association Annual Meetings (2020), NBER Workshop on Longer Working Lives and Labor Demand (2020), Working Longer and Retirement Conference SIERP (2020), Western Economic Association Annual Conference (2020), AEA/ASSA Annual Meeting (2020), NBER Workshop on Longer Working Lives and Labor Demand (2019), Applied Economics Research Symposium (2019), AEA/ASSA Annual Meeting (2019), Southern Economic Association Annual Meetings (2018), APPAM Fall Research Conference APPAM (2018), AHEC Conference (2018), Advances in Field Experiments Conference (2018), STATA Texas Empirical Microeconomics Conference (2018), APPAM DC Regional Student Conference (2017)

## REFEREE EXPERIENCE

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*Economic Inquiry, Journal of Health Economics, Review of Economics of the Household, Journal of Population Economics, Economics of Education Review, Cuestiones Economicas, Journal of Economic Behavior and Organization, Journal of Behavioral and Experimental Economics, Inter-American Development Bank, Journal of Development Economics*

## TEACHING EXPERIENCE

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*Universidad de las Américas–Department of Economics (masters)*

SEP 2019– | Statistics (Instructor of Record)  
| Econometrics I (Instructor of Record)  
| Applied Economics (Instructor of Record)

*Universidad de las Américas–Department of Economics (undergraduate level)*

SEP 2019– | Econometrics I (Instructor of Record)

*Texas A&M University*

SUMMER 2018 | Game Theory (ECON 459) (Instructor of Record)  
| Course Evaluations: 4.36/5

*Universidad de las Américas–MBA program*

JAN 2009–JULY 2015 | Quantitative Analysis (Instructor of Record), Fall 2010, Spring 2011, Fall 2011, Spring 2012, Fall 2012, Spring 2013, Fall 2013, Spring 2014, Fall 2014, Spring 2015

*Universidad de las Américas–Department of Economics (undergraduate level)*

JAN 2009–JULY 2015 | Econometrics I (Instructor of Record), Spring 2009, Fall 2009, Spring 2010, Fall 2010, Spring 2011, Fall 2011, Spring 2015, Econometrics II (Instructor of Record), Spring 2012, Spring 2013, Spring 2014, Econometrics III (Instructor of Record), Fall 2012, Fall 2013, Fall 2014, Spring 2015, Intermediate Macro I (Instructor of Record), Fall 2012, Fall 2013, Intermediate Macro II (Instructor of Record), Spring 2013, Spring 2014, Advanced Microeconomics (Instructor of Record), Fall 2014, Research seminar (Instructor of Record), Spring 2011

## PROFESSIONAL EXPERIENCE

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MAY 2020–	<b>Chief Business and Analytics Officer at Gestiona GTX</b> I lead the team designing financial products to help people severely in debt pay their delinquent loans. These products include calibrating discounts tailored to fit an individual's repayment capacity. My team is also in charge of evaluating the impact of the different projects executed by Gestiona by using field experiments and quasi-experimental methods.
JAN 2009-2019	<b>Consultant at TNK Economics</b> Lead consultancy team in multiple projects related to macroeconomic analysis, financial analysis, consumption behavior and public policy analysis. Worked in several projects with the World Bank and the Inter-American Development Bank. Estimated risk scoring models, collection models and CRM analytic models for major Ecuadorian banks.
JUN-DEC 2008	<b>Project Leader at Reis Datum</b> Estimated predictive models of individual income, consumption and savings behavior.
OCT 2004-MAY 2006	<b>Credit Analyst at DINERS CLUB of Ecuador</b> Estimated predictive models of credit card fraud behavior and credit scoring models. Designed and implemented a new procedure for monitoring and managing fraud risk
JAN-JUN 2003	<b>Financial Control Assistant at Produbanco</b> Compiled financial reports, budget reports and performance reports.

## OTHER EXPERIENCE

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SEP 2016-MAY 2019	Research Assistant Dr. Marco Castillo.
2016	Teaching Assistant Dr. Daniel Fragiadakis.
SEP-DEC 2015	Teaching Assistant Dr. Tatevik Sekhposyan.
JAN-DEC 1999	Teaching Assistant Dr. Juan Paz y Mino.

## FELLOWSHIPS, HONORS AND AWARDS

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MARCH 2019	Best Paper Presentation, Applied Economics Research Symposium
JUN-AUG 2017	E. Ralph Daniel Scholarship awarded by the Private Enterprise Research Center, Texas A&M University.
SEP 2015-PRESENT	Graduate Assistantship awarded by the Department of Economics, Texas A&M University.
JUN 2014	Citi Journalistic Excellence Award, granted by Citibank.
2006-2008	Fulbright Scholarship
2003	Gold Medal for Outstanding Academic Performance in Economics, Economics Association of Pichincha, Ecuador.

## OTHER PUBLICATIONS

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- “Traffic Noise and Property Values: An Instrumental Variable Strategy for hedonic valuation” (with Luis Bravo-Moncayo, Virginia Puyana-Romero, Michelle Romero, José Lucio-Naranjo and Enrique Suárez), *Journal of Environmental Planning and Management* (2022). <https://doi.org/10.1080/09640568.2022.2079079>
- “Contingent Valuation of Road Traffic Noise: A Case Study in the Urban Area of Quito, Ecuador” (with Luis Bravo-Moncayo, José Lucio Naranjo and Ignacio Pavón García). *Case Studies on Transport Policy*, No. 5 (2017):722–730. <https://doi.org/10.1016/j.cstp.2017.08.003>
- “Neural Based Contingent Valuation of Road Traffic Noise” (with Luis Bravo-Moncayo, José Lucio Naranjo and Ignacio Pavón García). *Transportation Research Part D*, No. 50 (2017):26-39. <https://doi.org/10.1016/j.trd.2016.10.020>

## PROFESSIONAL MEMBERSHIPS

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2018-PRESENT American Economic Association  
2019-PRESENT Western Economic Association

## LANGUAGES

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SPANISH: Mother tongue  
ENGLISH: Fluent  
FRENCH: Basic Knowledge

## TECHNICAL KNOWLEDGE

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STATA, MATLAB, Dynare, Microsoft Office, Microsoft Windows.

## REFERENCES

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Dr. Jason Lindo  
Department of Economics  
Georgia Institute of Technology  
[jlindo@gatech.edu](mailto:jlindo@gatech.edu)

Dr. Ragan Petrie  
Department of Economics  
Texas A&M University  
[rpetrie@tamu.edu](mailto:rpetrie@tamu.edu)

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The Bush School of Government  
& Public Service  
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