



**JOSE TESSADA**  
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## I. EDUCATION

- Ph.D. in Economics, Massachusetts Institute of Technology (MIT) 2008
- M.A. in Economics, Pontificia Universidad Católica de Chile 2000
- Commercial Engineering, major in Economics  
Pontificia Universidad Católica de Chile 1998

## II. ACADEMIC POSITIONS

- Dean School of Business Administration,  
Pontificia Universidad Católica de Chile 2018 - Present
- Associate Professor, School of Business Administration,  
Pontificia Universidad Católica de Chile 2015 - Present
- Director of Research, School of Business Administration,  
Pontificia Universidad Católica de Chile 2015 - 2018
- Faculty Affiliate, Abdul Latif Jameel Poverty Action Lab (J-PAL) 2019 - Present
- Research Affiliate, EH Clio Lab, Pontificia Universidad Católica de Chile 2013 - Present
- Academic Director, Master of Science in Management, School of  
Business Administration, Pontificia Universidad Católica de Chile 2012 - 2013
- Research Fellow, Finance UC, Pontificia Universidad Católica de Chile 2011 - Present
- Assistant Professor, School of Business Administration,  
Pontificia Universidad Católica de Chile 2010 - 2015
- Post-doctoral Fellow, Global Economy & Development,  
The Brookings Institution 2009 - 2010
- Visiting Assistant Professor, Department of Economics,  
University of Maryland–College Park 2008 - 2009
- Visiting Assistant Professor, School of Economics,  
Pontificia Universidad Católica de Chile 2008 - 2009
- Research Assistant, Department of Economics, MIT 2003 - 2007
- Adjunct Lecturer, School of Economics,



- Pontificia Universidad Católica de Chile 1999 - 2002
- Research Assistant, School of Economics,  
Pontificia Universidad Católica de Chile 1996 - 1998

### III. AREA OF SPECIALIZATION AND MAIN COURSES

- Area: Labor Economics, Consumer Finance
- Main Courses: Finanzas Internacionales, Dirección Financiera II, Finanzas I, Teoría de Finanzas Corporativas, Estudios Empíricos en Finanzas, Aplicaciones Matemáticas para Economía y Negocios.

### RESEARCH

#### *Recent Publications*

- Lafortune, J., Lewis, E., & Tessada, J. (2019). People and machines: A look at the evolving relationship between capital and skill in manufacturing, 1860–1930, using immigration shocks. *Review of Economics and Statistics*, 101(1), 30-43.
- Lafortune, J., Ruitort, J. & Tessada, J. (2018). Role models or individual consulting: The impact of personalizing micro-entrepreneurship training. *American Economic Journal: Applied Economics*, 10(4), 222-245. (WoS)
- Da, Z., Larraín, B., Sialm C. & Tessada, J. (2018). Destabilizing financial advice: evidence from pension fund reallocations. *Review of Financial Studies*, 31(10), 3720-3755. (WoS)
- Lafortune, J. & Tessada, J. (2016). *Migrantes latinoamericanos en Chile: un panorama de su integración social, económica y financiera*. Monograph, Interamerican Development Bank (IADB, Banco Interamericano de Desarrollo).
- Lafortune, J., Tessada, J. & González-Velosa, C. (2015). More hands, more power? The impact of immigration on farming and technology choices in US agriculture in early 20th century. *Journal of International Economics*, 97(2), 339-358. (WoS)
- Covarrubias, M., Lafortune, J. & Tessada, J. (2015). Who Comes and Why? Determinants of Immigrants' Skill Levels in Early XX Century US. *Journal of Demographic Economics*, 81(1), 115-155.

#### *Working Papers*

- The Impact of Personalized versus General Information about Pensions on Retirement Savings and Employment, November 2018, submitted. With Olga Fuentes, Jeanne Lafortune, Julio Ruitort, and Félix Villatoro.
- Educating a melting pot Estimating the impact of historical immigration on US educational system, November 2018. With Andrés Gazmuri and Jeanne Lafortune.



- Smooth(er) Landing? The Role of Networks in the Location and Occupational Choice of Immigrants, March 2018. CV José Tessada– January 17, 2019 With Jeanne Lafortune.
- The Benefits of Diversity: Peer Effects in an Adult Training Program in Chile, March 2018. With Jeanne Lafortune and Marcela Peticar.
- Men, Women and Capital: Estimating Substitution Patterns Using a Size and Gender Dependent Childcare Policy in Chile, March 2018. With Diego Escobar and Jeanne Lafortune.
- Better Safe than Sorry: The Impact of Providing Safety Information to SMEs in Chile, March 2018. With Francisco Brahm and Jeanne Lafortune.
- The Effect of Education on Financial Market Participation: Evidence from an Education Reform in Chile, February 2015. With Rodrigo García.

#### IV. SELECTED SCIENTIFIC PRESENTATIONS

- 2019 ASSA Meetings (session organizer, presenter), IPA Workshop on Financial Inclusion
- 2018 Economic Demography Workshop (discussant), Ridge Public Economics Workshop, 14th FinanceUC Conference (discussant), 6th EH Clio Lab UC Annual Conference (discussant); Scheduled: University of Copenhagen, LACEA-LAMES
- 2017 Univ. de Chile–Economics, University of Copenhagen, 12th FinanceUC Conference (discussant), 5th EH Clio Lab UC Annual Conference (discussant), PUC-Rio, SECHI, LACEA-LAMES, FGV-Sao Paulo, INSPER, 13th FinanceUC Conference (discussant)
- 2016 Notre Dame, PacDev Conference, LACEA Labor Network, IPA Workshop on Financial Inclusion, SOLE Meetings, Universidad Diego Portales, 10th FinanceUC Conference (discussant), 4th EH Clio Lab UC Annual Conference (discussant), NEUDC, LACEA-LAMES, USC-CESR, 2nd SBIF Annual Conference
- 2015 8th FinanceUC Conference (discussant), LACEA Labor Network, SOLE Meetings, World Congress Econometric Society, Universidad del Desarrollo, Liquidity Risk in Asset Management Conference (Toronto), IADB, Connecticut

#### V. ACADEMIC REFEREE

- Abante, American Economic Journal: Applied Economics, American Economic Journal: Macroeconomics, Economía, Economía Chilena, Economic Development and Cultural Change, Economics of Transition, Education Economics, Emerging Markets Finance and Trade, Estudios de Economía, Estudios Públicos, FONDECYT (grants), CONICYT (grants), IADB (ad hoc reviewer), Journal of Applied Econometrics, Journal of Banking and Finance, Journal of Development Economics, Journal of Economic History, Journal of Ethnic and Migration Studies, Journal of the European Economic Association (JEEA), Journal of Human Resources, Journal of International Economics, Journal of Policy Analysis and Management, LABOUR: Review of Labour Economics, LAJE: Latin American Journal of Economics, Review of Economics and Statistics, Review of Economics of the Household.



## VI. GRANTS AND AWARDS

- Fondecyt Regular Grant, “Explaining Household Savings Decisions in Two Latin American Countries,” as PI, 2019- 2022.
- Fondecyt Regular Grant, “Technical Change, Skills and Immigration,” as co-PI, 2018-2021.
- Fondecyt Regular Grant, “Understanding Chilean Micro and Small Entrepreneurs: Selection and Growth Potential,” as PI, 2016-2019.
- CAF Grant Productivity in Latin America, “The Distortionary Effect of Size- and Factor-dependent policies: The Role of Factor Substitutability in Measuring the Impact of a Child-care Subsidy Policy in Chile,” as co-PI, 2016.
- Beca Programa de Intercambio Notre Dame. Short-term research visit to Department of Economics, University of Notre Dame, February 2016.
- Citi IPA Financial Capability Research Fund Product test grant, “Personalized Information to Boost Retirement Savings,” co-PI, 2014-2015.
- CAF RRC/GDN Financial Inclusion and Microfinance in Latin America grant, “Improving Financial Literacy and Participation of Female Entrepreneurs in Chile: Comparing Different Teaching Methodologies,” co-PI, 2014-2015.
- Concurso de Políticas Públicas, Pontificia Universidad Católica de Chile, co-PI, 2014.
- Conicyt Anillo de Investigación Grant, “Economic History and Cliometrics Lab”, associated researcher, 2013-2016.
- Fondecyt Iniciación Grant, “Immigration during the Late Great Migration Era: Selection and Consequences”, as PI, 2011-2013.

## VII. OTHER RELEVANT POSITIONS AND ACTIVITIES

- Academic Coordinator, Business and Finance Scholarships Committee,  
CONICYT, Chile. 2015 - 2016
- Member Editorial Board, Revista Administración y Economía UC. 2012 - 2016
- Visiting Researcher, Economic Research Department, Chilean Central Bank. 2003
- Research Associate, Vittorio Corbo y Asociados. 1999 - 2002