Carolyn St Aubyn

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EMPLOYMENT

University of Reading	2022 -
Lecturer in Economics	

EDUCATION

Birkbeck, University of London Thesis Title: Puzzles in Household Finance and Consumption: Theory and Evidence from the PSID Supervisors: Ron Smith, Arina Nikandrova	PhD in Economics	2022
Birkbeck, University of London, (PT)	MSc Economics (with distinction)	2013
Birkbeck, University of London, (PT)	Graduate Diploma Economics (with distinction)	2011

TEACHING EXPERIENCE

University of Reading

Chiversity of Reading		
Microeconomics, module convener	Year 2 Undergraduate	2022/23
Behavioural Economics	Year 3 Undergraduate	2022/23
Intermediate Econometrics	Year 2 Undergraduate	2022/23
University College London		
Econometrics for Energy and		
the Environment, Lecturer	MSc	2021/22
and module conveyor		
Birkbeck, University of London	Lecturer and Teaching Assistant	
Maths for Microeconomics	Graduate Diploma	2019
Maths for Economics	Graduate Diploma and BSc	2020 - present
Microeconomics	Graduate Diploma and BSc	2016 - present
Macroeconomics	Graduate Diploma and BSc	2017
Personal Tutor	Graduate Diploma, Distance Learners	2020 - present

RESEARCH

Research Interests

My focus is on applied microeconomics in the area of household finance and consumption. I am currently investigating the impact of new consumer credit technologies on household spending, savings and debt.

Working Papers

- The Credit Card Debt Puzzle: New Facts and Theory, BCAM Working Paper Series, No. 2201
- *Time Variation in Lifecycle Consumption and Income*, with Yunus Aksoy and Henrique Basso, Cesifo Working Paper Series, No. 8162

Other Papers and Work in Progress

- An Experiment in Buy Now Pay Later: Liquidity Constraints or Preferences for Liquidity?, with Emanuela Sciubba.
- Habits and Income Differences: Estimates from Micro Data
- $\bullet\,$ A Micro Data Set with Assets, Debt and Housing and a Bayesian Imputation of Non-Durable Consumption, 1968- 2014

AWARDS AND SCHOLARSHIPS

2023 Philip Powell Award for Best PhD thesis in the School of BEI, 2022, Birkbeck, University of London

- 2016 ESRC Studentship 2016 2018
- 2016 BEI Research Grant, for work with Professor Yunus Aksoy
- 2015 BEI Research Studentship (fees only)

CONFERENCES AND WORKSHOPS

- 2022 53rd Annual Conference of the Money, Macro and Finance Society
- 2022 Workshop on Consumption and Saving over the Lifecycle, PerCent, CBS, and the University of Iceland
- 2022 Birkbeck PhD Alumni conference
- 2019 Royal Holloway, University of London, PhD Workshop on Labour and Family Economics
- 2019 7th Annual Workshop of Household Finance and Consumption, Banque Central du Luxembourg
- 2019 Birkbeck Centre for Applied Macroeconomics Workshop

TECHNICAL SKILLS

Stata, R, MatLab, $\[MT_EX, Excel\]$

REFEREE EXPERIENCE

Scottish Journal of Political Economy

EMPLOYMENT SUMMARY

2010 - present Windfarm: Responsibility for developing models to estimate expected power output, assessing viability of grid connection offers, raising finance, structuring and negotiating collaborative connection agreements, developing planning strategy and, subsequently, securing planning permission. Working with consultants and primary system designer to secure grid connection offers (in highly constrained environment).

2003-2010 Career break to raise three children. Later combined with economics studies.

1989-2003 Worked in investor relations with specialisation in IPOs and Privatisations. In addition to UK work, significant experience in Europe, especially Austria. Member of the team advising HM Government on the development of the Retail Offer marketing of the Government privatisation programme.

SUPERVISORS AND REFERENCES

Professor Ron Smith, Professor of Applied Economics	Dr Arina Nikandrova, Lecturer in Economics
Department of Economics, Mathematics and Statistics	Department of Economics
Birkbeck, University of London	City, University of London
Email: r.smith@bbk.ac.uk	Email: a.nikandrova@city.ac.uk
Professor Paolo Agnolucci, Professor of Energy and Environmental Economics Bartlett School Env, Energy and Resource University College London Email: p.agnolucci@ucl.ac.uk	Professor Yunus Aksoy Department of Economics,Mathematics and Statistics Birkbeck, University of London Email: y.aksoy@bbk.ac.uk