

Aditi Routh

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Current Employment

2022 - current Economist, Federal Reserve Bank of Kansas City

Education

2022 Ph.D. in Consumer Economics, University of Georgia, Athens
2017 M.A. in Economics, University of California, Riverside
2016 B.A. & M.A. in Economics, Jadavpur University, India

Fields of Specialization

Payment Behavior, Payment Innovations and FinTech, Consumer Finance

Journal Publications

1. “Heterogeneous unbanked households: Which types of households are more (or less) likely to open a bank account?” with F. Hayashi and Y.L. Toh. *Journal of Economics and Business*, 2023, forthcoming.
2. “Prepaid debit cards and banking intention”. with S. T. Anong. *International Journal of Bank Marketing*, 2021, 40 (2), 321-340.
3. “A new measure of investor risk aversion”. with J. Grable, M.E. Kruger, M. Fulk, and E.J. Kwak. *Journal of Interdisciplinary Economics*, 2020, 1-28.
4. “Mobile Payments and Financial Control”. with S. T. Anong. *Consumer Interests Annual*, 2020, 66.
5. “An analysis of millennials expenditures on pets”. with B. J. Cude. *Consumer Interests Annual*, 2020, 66.

Bank Publications

1. “Financial Literacy, Risk Tolerance, and Cryptocurrency Ownership in the U.S.” with F. Hayashi. *Federal Reserve Bank of Kansas City Working Paper*, no. 24-03, 2024.
2. “Public Authority Involvement in Payment Card Markets: Various Countries - Update.” with F. Hayashi and S. Baird. *Federal Reserve Bank of Kansas City, Payments System Research*. 2022, 2023.

Non-Academic Publications

1. “The FinHealth Spend Report 2021”. *Financial Health Network*, 2021.
2. “FY 2021 Country Opinion Survey Report” - Burundi, Comoros, Pakistan, Guyana, Guinea-Bissau, Haiti, El Salvador. *The World Bank Group*, 2021.

Research in Progress

1. “Effects of personality traits on payment behavior: evidence from the United States”
2. “Contactless payments and U.S. small businesses” with S.T. Anong and Kiet T. Le

Invited Conferences & Seminar Presentations

- 2023 Women in System Economic Research conference, Federal Reserve Bank of Kansas City, MO; System Applied Microeconomics Conference, Federal Reserve Bank of Kansas City, MO; Joint Statistical Meetings, Toronto, CA; Association of Public Policy and Management Fall Conference, Atlanta, GA; Economics of Payments XII Conference, Washington D.C.
- 2021 Southern Economics Association 91st Annual Meeting, Houston, TX; 10th Annual Conference of The American Society of Health Economists [virtual].
- 2020 American Council on Consumer Interests Annual Conference [virtual].
- 2019 At the Intersection of Fintech and Financial Inclusion. Talk About Payments (TAP) webinar series, Federal Reserve Bank of Atlanta, GA; American Council on Consumer Interests Annual Conference, Washington D.C.

Referee Service

Journal of Economics and Finance, Journal of Family and Economic Issues, Journal of Interdisciplinary Economics, Journal of Financial Counseling and Planning, Electronic Commerce Research, Family & Consumer Sciences Research Journal

Other Professional Service

- 2024 Conference Program Committee Member - Global Forum for Financial Consumers
- 2023-2025 Board of Directors - American Council on Consumer Interests
- 2023 Member of organizing committee - Women in System Economic Research conference, Federal Reserve Bank of Kansas City

Grants, Fellowships & Awards

- 2021 Summer Research Grant, Graduate School, University of Georgia
- 2021 FACS Funds for Excellence Scholarship
- 2019 - 2021 Conference Travel Grant, University of Georgia
- 2020, 2019 Student/Young Professional Conference Scholarship Award, American Council on Consumer Interests (ACCI)
- 2019 - 2020 Karin Elizabeth Willis Scholarship, University of Georgia
- 2018 - 2019 Virginia Wilbanks Kilgore Scholarship, University of Georgia
- 2016 - 2017 Dean's Distinguished Fellowship, University of California, Riverside

Previous Employment

- 2021 - 2022 Short-term Consultant, Strategic Insights, The World Bank Group
- 2020 Data Associate Intern, Financial Health Network

Teaching & Mentoring

- 2022 Mentor at Young Women in Economics Program (YWEP), Women in Econ & Policy, India
- 2021 Instructor for FHCE 3150: Consumer Economics Theory, University of Georgia
- 2019 Instructor for FHCE 3000: Family Resource Management, University of Georgia

Technical Skills

Statistical Programming: STATA, R, SAS, Python & Tableau; Survey Design: Qualtrics