

David Ontaneda

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EDUCATION

Ph.D., Economics	Expected 2027
University of Michigan	
M.A., Economic Theory (Honors)	2022
Instituto Tecnológico Autónomo de México (ITAM)	
M.A., Economic Development and Growth (Class rank: 1 of 18)	2016
Universidad Carlos III de Madrid – Lund University	
B.A., Economics (Class rank: 1 of 62)	2011
Pontificia Universidad Católica del Ecuador (PUCE)	

FIELDS

Primary: Industrial Organization
Research Interests: Finance, Development Economics

DISSERTATION

“Selective Outreach and Targeted Interest Rate Caps” (**Job Market Paper**)
“Targeted Regulation and Noncompliance: Evidence from Interest Rate Caps”, with Manasi Kutwal
“Credit Supply, Crop Choice, and Land Allocation”

RESEARCH IN PROGRESS

“Sectoral Specialization, Incumbency Advantage, and Bank Entry”, with Bei Luo

PRE-DOCTORAL PUBLICATIONS

“The Impact of Official Dollarization on Financial Deepening in Ecuador” (in Spanish). *Cuestiones Económicas*, 27(1), 2017.

PROFESSIONAL EXPERIENCE

Charles River Associates , Washington, D.C.	Summer 2026
Senior Associate Intern	
Amazon , Bellevue, WA	Summer 2024
Economics Intern	
Market Power Supervisory Agency , Ecuador	2017 – 2018
Technical Management Expert	
Ministry of Economic Policy , Ecuador	
Analyst, Financial and Monetary Department	2016 – 2017
Analyst, Fiscal Department	2011 – 2014

RESEARCH EXPERIENCE

Research Assistant to Toni Whited, University of Michigan	Winter – Fall 2024
Research Assistant to Zach Brown, University of Michigan	Summer 2022
Research Assistant to Adrian Rubli, ITAM	Fall 2019 – Spring 2021
Research Assistant to Lincoln Manguashca, PUCE	Fall 2008 – Spring 2010

TEACHING EXPERIENCE

Graduate Student Instructor, University of Michigan	
Econ 695: Introduction to Research	Fall 2025
Econ 435: Financial Economics	Winter 2025
Econ 101: Principles of Microeconomics	Fall 2022, Winter 2023, Fall 2023, Fall 2026

FELLOWSHIPS, HONORS, AND AWARDS

Rackham One-Term Dissertation Fellowship, University of Michigan	Winter 2026
Rackham Graduate Student Research Grant, University of Michigan	2025
Research Grant, EconThaki	2025
Outstanding Third-Year Paper Award, University of Michigan	2024
Erasmus Mundus Scholarship for Postgraduate Studies, Erasmus+ Program	2014 – 2016
Best Student of the Cohort, School of Economics, PUCE	2010
Scholarship for Academic Excellence, PUCE	2007 – 2010

PRESENTATIONS

- 2026** Webinar Series in Finance and Development; IV Annual Conference of the Ecuadorian Economic Association; University of Michigan (IO Seminar, IO Lunch, Development Workshop, H2D2)
- 2025** ITAM Alumni Conference; University of Michigan (IO Lunch, Development Workshop)
- 2024** University of Michigan (IO Lunch, Development Workshop)

OTHER INFORMATION

Citizenship: Ecuador, Italy
Languages: Spanish, English
Software: Stata, R, MATLAB, Julia, Python

REFERENCES

Ying Fan (Co-chair) Department of Economics University of Michigan yingfan@umich.edu	Zach Brown (Co-chair) Department of Economics University of Michigan zachb@umich.edu
Charles Murry Department of Economics University of Michigan ctmurry@umich.edu	Francine Lafontaine Ross School of Business University of Michigan laf@umich.edu