Anand Mathew

PhD Candidate in Economics
University of Florida

Department of Economics
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Education

University of Florida, PhD in Economics Advisor: Ignacia Mercadal	2022 – May 2027 (expected)
University of Florida, MA in Economics	2024
South Asian University, New Delhi, Master of Economics (Development Economics)	2020
St. Stephen's College, University of Delhi, BA (Hons) in Economics	2018

Fields

Primary: Development Economics, Household Finance
Secondary: Environmental Economics, Applied Microeconomics

Job Market Paper

Credit Where Credit Is Withdrawn: Weather Shocks and the Household Coping Portfolio in India
with Sankalp Mathur (CAFRAL)

In September 2018 the default of Infrastructure Leasing and Financial Services, an infrastructure financier rated AAA weeks earlier, cut the wholesale funding of India's non-bank lenders. The contraction was national, but its depth varied across districts with how much their borrowers had relied on those lenders before the default. We use this variation to ask what a contraction in formal credit supply does to the way the households of a district absorb a weather shock. In a panel of 210,560 households observed from 2014 to 2019, set beside a novel dataset of 483 million loan records from the credit bureau, aggregated to the same districts, a weather shock takes the same share of income from the occupations the weather reaches whether the district's exposure to the contraction was higher or lower, and leaves total spending close to unchanged in both cases, while the composition of the basket differs. Where exposure was lower, the cuts fall on postponable spending such as eating out and clothing, and stop before health, education and staples such as milk. Where it was higher, the same shock reaches the latter as well. On the borrowing side, fewer households in those districts hold a non-bank loan, and among households that lose formal access about as many stop borrowing altogether as keep or find an informal source. Few households borrow from a non-bank directly, so the effect runs through the district's credit market and not only through the household's own lender. Credit does not stop a weather shock from being felt. It determines how far down the coping portfolio a household has to go.

Working Papers

Is a Withdrawal a Rollout in Reverse? Wages and Credit After India Froze Its Job Guarantee
with Sankalp Mathur (CAFRAL)

Cannabis Access and College Persistence: Evidence from Washington State's Dispensary Lottery

Presentations

Delhi Winter School, Delhi School of Economics (scheduled) — Dec 2026
Southern Economic Association, 96th Annual Meeting, Houston (scheduled) — Nov 2026
World Inequality Conference, Paris School of Economics — Jun 2026
Southern Economic Association, 95th Annual Meeting, Tampa — Nov 2025
WATE-Florida Workshop — Oct 2025

Discussant
- WATE-Florida Workshop, "Student Debt and Aggregate Consumption" — Oct 2025

Fellowships and Awards

Madelyn Lockhart Doctoral Student Travel Award, University of Florida (three awards) — 2025, 2026

Teaching Experience

Instructor of Record, University of Florida
- ECO 4421 Econometrics (undergraduate) — Fall 2025, Fall 2026

Teaching Assistant, University of Florida
- Econometrics and Data Analysis (undergraduate and graduate) — 2024 – 2026
- Game Theory and Industrial Organization (undergraduate and graduate) — 2022 – 2024
- Public Economics, Managerial Economics, Macroeconomics, Microeconomics — 2023 – 2026

Research and Professional Experience

Research Assistant to Douglas Turner, University of Florida — Summer 2026
Research Assistant to Scott Kostyshak, University of Florida — Spring 2024
Research Assistant to Gunnar Heins and Ignacia Mercadal, University of Florida — Summer 2023
Research Assistant, Schumacher Centre Society, New Delhi — 2020 – 2022
Research Intern, DPIIT, Ministry of Commerce and Industry, Government of India — 2019 – 2020
Survey Coordinator, National Food Security Act survey led by Jean Drèze and Reetika Khera — 2016

Software and Languages

Software: R, Stata, LaTeX, Google Maps geocoding and distance APIs

Languages: English, Hindi

References

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University of Florida
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Assistant Professor
CAFRAL, Mumbai
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Douglas Turner
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