

# Belicia Taylor Rodriguez

[belicia.rodriguez@outlook.com](mailto:belicia.rodriguez@outlook.com) | [beliciarodriguez.com](http://beliciarodriguez.com)

## Education

---

**Emory University**, College of Arts and Sciences Aug 2017 — Dec 2020  
*Bachelor of Arts* Atlanta, GA

**Major:** Economics and Mathematics; **Minor:** English

**Relevant Coursework:** Real Analysis (Johns Hopkins); Math Economics; Math Statistics; Linear Algebra; Multivariable Calculus; Differential Equations; Econometrics; Intermediate Microeconomics & Macroeconomics; Empirical Methods & Machine Learning; Abstract Vector Spaces; Number Theory

**New York University**, Courant Institute of Mathematical Sciences Aug 2021 — May 2023  
*Non-degree graduate student* New York, NY

**Coursework:** Linear Algebra; Essentials of Probability

## Professional & Research Experience

---

**Federal Reserve Bank of New York** Jan 2021 — Present  
*Research & Community Development Analyst* New York, NY

- Assist economists on academic research and policy projects in the Household and Public Policy research group and provide analytical support on reports in the Community Development outreach group.
- Projects included tracking household equity and debt for mortgage borrowers; assessing the impact of Alzheimer's on credit outcomes; comparing credit outcomes amongst income groups; and mapping broadband affordability and access.

**Emory Summer Undergraduate Research Experience** May 2020 — July 2020  
*Research Assistant* Atlanta, GA

- Created social networks from web-scraped text data of abstracts from top-five general interest economics journals. Utilized natural language processing in Python.
- Presented weekly on research progress and findings to SURE mentor and project stakeholders.

**Emory Scholarly Inquiry and Research Experience Program** Sept 2018 — Dec 2018  
*Research Assistant* Atlanta, GA

- Cleaned and analyzed survey data for projects on the gender differences in state legislator's career aspirations and on the effectiveness of United Nations refugee assistance program in Lebanon.

## Publications (non-peer reviewed)

---

**Credit Card Delinquencies Continue to Rise – Who Is Missing Payments?** *New York Fed Liberty Street Economics*. This post looks at which groups have fallen behind on debt payments and discuss whether rising delinquencies are concentrated amongst certain groups or broader based. [November 2023](#).

**The State of Low-Income America: Credit Access & Debt Payment** (Second Issue) with Claire Kramer Mills and Joelle Scally. *New York Fed Research & Community Dev report*. This report examines the ability of households in different income brackets to access and keep current on debt during the pandemic and recovery. [March 2022](#).

**Does the Rise in Housing Prices Suggest a Housing Bubble?** with Andrew Haughwout. *New York Fed Liberty Street Economics*. This post looks at the recent rise in home prices by breaking it down geographically, with a comparison to the pre-2007 bubble. Liberty Street Economics Top 5 Post of 2021. [September 2021](#).

**If Prices Fall, Mortgage Foreclosures Will Rise** with Andrew Haughwout. *New York Fed Liberty Street Economics*. This post looks at the potential risks to financial stability by comparing the outstanding stock of mortgage debt to the period before the financial crisis and projecting defaults should prices decline. [September 2021](#).

## Working Papers

---

**“Abstract Readability: Evidence from Top-5 Economics Journals”** with David Jacho-Chavez, Kim Hyunh, and Leonardo Sanches-Aragon. This paper measures how readable abstracts published between 2000-2019 in the top-5 general interest economic journals are. Over time, general-interest journals have become more technical, and this affects how accessible research is to a general audience. We collect the characteristics of the abstracts, papers, and authors of these papers. We find that abstracts with higher proportion of women co-authors are more readable. These results are robust to various readability measures and model specifications. [July 2022](#).

## Presentations

---

“Digital Equity in the Northeast: Overview of Broadband Access, Speed, and Affordability among Covered Populations.” Digital Inclusion Research Forum, Federal Reserve Bank of Dallas. [October 2023](#).

“Digital Equity Workshop for the Islands, New England, and Mid-Atlantic States: Overview of Broadband Access, Speed, and Affordability among Covered Populations.” Federal Reserve Bank of New York. [June 2023](#).

“It’s a small world after all: co-authorship networks in academic publishing in economics.” Emory Summer Undergraduate Research Experience Program Symposium. [July 2020](#).

“Introduction to Git and GitHub.” Emory undergraduate research class lecture. [September 2020](#).

## Independent Study

---

“Create a PostgreSQL Server Using AWS EC2.” Documentation on creating an AWS EC2 instance to set-up and access a PostgreSQL server for research data, resulting in a GitBook guide. [December 2020](#).

“The Rise of Self-Reliant Aid Initiatives During the Post-Cold War Refugee Crisis.” 10-page historical paper covering refugee population trends, the development of self-reliant strategies, and the role of micro-finance and cash credit. [December 2019](#).

## Research Interests

---

Urban and Labor Economics; Health Economics; Household and Consumer Finance; Public Policy

## Technical Skills

---

Proficient in **R, SQL, Python, STATA, Excel, LaTeX, Shell Scripting, Linux terminal**

Familiar with **Tableau, ArcGIS, C, Java, AWS, Microsoft Azure**