

Academic Positions

- Researcher and Deputy Director, Swedish House of Finance at the Stockholm School of Economics, Sweden 2016- current
- Researcher (*forskare*), SOFI, Stockholm University, Sweden On leave

Education

- Ph.D. **Economics**, Stockholm University, Sweden Nov 2010
Dissertation: 'Essays in Household Finance'; Opponent Luigi Guiso;
- M.A. **Economics**, University of Amsterdam (UvA), the Netherlands 2002

Affiliations

- Visiting Scholar, Consumer Finance Institute, Federal Reserve Bank of Philadelphia, USA 2011-current

Relevant Positions (current)

- Board member Swedish Pensions Agency, Sweden 2016-current

Relevant Positions, Work experience (past)

- Researcher, Research department, Sveriges Riksbank, Sweden 2016 - 2017
- Consultant Parliamentary investigation, Dir 2015:43: "A more Responsible Consumer Credit Market", Sweden 2016
- Member SNS Economic Policy Council 2015: "The Swedish Debt", "Svenska Skulden", Sweden. 2014 - 2015
- Researcher, Research Department, Sveriges Riksbank, Sweden 2013 - 2014
- Visiting PhD student, Research Department, Sveriges Riksbank, Sweden 2008 - 2009
- Visiting PhD student, Research Department, Federal Reserve Bank of Philadelphia, USA 2008
- Research Assistant, Professor Wadensjö, Stockholm University, Sweden 2003 - 2004
- Policy Advisor, Directorate for Foreign Economic Affairs; Dutch Ministry of Economic Affairs, The Netherlands 2000 - 2002
- Coordinator Micro-credit Project, financed by a.o. World Bank; AFET, The Gambia. 2000

- Assistant to the CEO, Chris Devries; Citibank Netherlands, The Netherlands 1999-2000
- Volunteer in Education project in the slums; ENDA Tiers Monde, Senegal 1999
- Research Assistant, Research Department; De Nederlandsche Bank, The Netherlands. 1998-1999

Research

Publications

"The Labor Market Effects of Credit Information", with Andres Liberman, and Emily Breza,, Review of Financial Studies, forthcoming

Working Papers

- "Impulsive consumption and Financial Wellbeing,, Evidence from a Nationwide Experiment in the Supply of Alcohol" joined with Zahi Ben-David, The Ohio State University. *(submitted)*
- "Bad Times, Good Credit", joined with Bo Becker, Stockholm School of Economics and Kasper Roszbach, Sveriges Riksbank. *(submitted)*
- "Should Defaults Be Forgotten? Evidence from Variation in Removal of Negative Consumer Credit Information", joined with Leonard Nakamura, Federal Reserve Bank of Philadelphia.
- "Rationality in the Consumer Credit Market: Choosing between Alternative and Mainstream Credit", joined with Sumit Agarwal, National University of Singapore.
- "Economic Scarcity and Consumers' Credit Choice", joined with Chloe Le Coq, Stockholm School of Economics and Peter van Santen, Sveriges Riksbank. *(submitted)*

Selected Work in Progress

- "Status, Credit Choice and Default", joined with Mats Levander and Erik von Schedvin, Sveriges Riksbank.
- "Lender Bidding and Smart Disclosure in Consumer Credit Markets", joined with Sumit Agarwal, National University of Singapore, and Kasper Roszbach, Sveriges Riksbank.

Other Publications

- "Balancing Act: New Evidence and a Discussion of the Theory on the Rationality and Behavioral Anomalies of Choice in Credit Markets," joined with Susan Payne Carter and Paige Marta Skiba. In Research Handbook in Behavioral Law and Economics, eds, Joshua C. Teitelbaum and Kathryn Zeiler. London, UK: Edward Elgar Publishing, 2015
- "Den Svenska Skulden, SNS Konjunkturrådets rapport 2015" joined with Peter Englund, Pehr Wissén , Bo Becker, Torbjörn Becker. ISBN: 9789186949655
- "Essays on Household Finance", November 2010, Stockholm University, ISBN: 978-91-7447-160-1. Opponent: Professor Luigi Guiso EIEF. Committee Paolo Sodini, SSE, Sten-Åke Stenberg SU, and Astri Muren, SU.

Archived Working papers

- "The Pawn Industry and Its Customers: The United States and Europe", joined with Susan P. Carter, West-Point and Paige M. Skiba, Van der Bilt University.

Selected Seminar and Conference presentations of my papers

- **2017: EFA**, annual meetings, **FCA**, Behavioral Economic Research Unit, London. **2016: CFPB**, Household Finance, **CEPR** Household Finance network Conference, HEC Paris, **EFA** annual meetings, **WFA** annual meetings*; **ITAM** Finance conference; **NBER** Corporate Finance*; **CEPR** Household Finance network event; **Adam Smith** workshop, Oxford*: **Tinbergen**, University of Amsterdam, **AEA** annual meetings, **AFA** annual meeting. **2015: NBER** Corporate Finance, summer institute*, Philadelphia FED; Bank of Spain; Stockholm University Business School. **2014: AEA** annual meetings **2013: CEPR**, European Household Finance conference, Einaudi, Rome; SIFR **2012: FDIC** Consumer Research Symposium. **2011: AEA** annual meetings; Philadelphia FED, Recent Developments in Consumer Credit and Payments.

Teaching

- Lecturer, MA Behavioral Finance, for Course ME2091 ME2312, KTH, Royal Institute of Technology in Stockholm Spring 2017
- Lecturer, Household Finance for Course 4307, MA Banking and Financial Intermediation, Stockholm School of Economics. 2013-2015
- Economics 101, Sveriges Riksbank, Stockholm, Sweden 2004

Selected Awards and Grants

- Hans Dalborg Award SEK 200 thousand 2017
- Research grant, for our project Sustainable Consumption and Behavioral Finance. SEK 2.2 million 2016
- Research grant, *Vinnova*, for our project: "Behavioral Drivers of Debt and Default". SEK 3 million 2015
- Preparation research grant, *Vinnova*, for our project "The Influence of Credit Information on Firms Debt and Default". SEK 200 thousand. 2014
- Research grant, *The Alfred P. Sloan Foundation & The Russel Sage Foundation*, "Smart Disclosure Research and Demonstration Design", USD 5 thousand. Research grant, *Vinnova*, for our project: "The Influence of Information, Competition and Cognitive Abilities on Consumers Credit Decisions", SEK 3 million 2012

- Attendance grant, *NBER Household Finance Working group*. 2011
 Research grant, *FORTE*, "The impact of Financial Integration for the wellbeing of Immigrants in Sweden", 3,2 million
- Scholarship, *Filene Research Institute*, Credit Union, Madison, USA, USD 2008
- Scholarship; *Bankforskningsinstitutet*, Sweden. approx. SEK 1,6 million. 2006

Language skills

- Dutch, native language
- English, fluent (speaking, reading, writing)
- Swedish, intermediate (speaking, reading), basic (writing)
- German, intermediate (reading), basic (speaking, writing),
- French, basic (speaking, reading)