

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, Work experience (past)

- Board member Swedish Pensions Agency, Sweden 2016 - 2017
- 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

My ssrn page ([here](#))

HOUSEHOLD FINANCE

"The Labor Market Effects of Credit Market Information", *Review of Financial Studies*, June 2018, 31(6), 2005-2037, *Editor's Choice*, Coauthors: Marieke Bos and Emily Breza.

"Should Defaults Be Forgotten? Evidence from Variation in Removal of Negative Consumer Credit Information", FRB of Philadelphia Working Paper No. 14-21, Coauthor Leonard Nakamura. New version Aug 2018

"Are You More than your Credit Score?" Coauthors: Emily Breza and Andres Liberman Work in progress

BEHAVIORAL FINANCE

"Scarcity and Consumers' Credit Choice", Swedish House of Finance Research Paper No. 16-19, 2016, Coauthors: Chloe Le Coq and Peter van Santen. Submitted July 2018

"Impulsive Consumption and Financial Wellbeing: Evidence from an Increase in the Availability of Alcohol", NBER Working Paper No. w23211, Coauthor: Itzhak Ben-David. Revision Requested RFS

"Relative Income, Indebtedness and Defaults: An Empirical Characterisation", Coauthors Mats Levander and Erik von Schedvin. Working paper coming out soon

"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, 2018. ISBN: 978 1 84980 567 4

FINANCIAL AND MENTAL HEALTH

"Financial Distress and Suicide over the Lifecycle for Individuals with ADHD: A Population Study", Coauthors: Theodore P. Beauchaine and Itzhak Ben-David.

"Depression and Finance", joined with Andrew Hertzberg and Andres Liberman Work in progress

"ADHD, Time Preferences and Financial decisions", Coauthor: Itzhak Ben-David Work in progress

FINANCIAL INTERMEDIATION

"Bad Times, Good Credit", Swedish House of Finance Research Paper No 15-05 Coauthors Bo Becker and Kasper Roszbach Submitted March 2018 Abstract

"Impact of a Decrease on Credit Bureaus' Memory on the Borrowing Behavior of Firms and Lenders", Coauthors: Paola Morales and Kasper Roszbach New version coming soon Abstract

ALTERNATIVE CREDIT MARKETS

"The Pawn Industry and Its Customers: The United States and Europe", Vanderbilt Law and Economics Research Paper No. 12-26, Coauthors: Susan P. Carter and Paige M. Skiba. Abstract

"Rationality in the Consumer Credit Market: Choosing between Alternative and Mainstream Credit", joined with Sumit Agarwal. Editing stage In Mandel and Haughwout – Handbook of U.S. Consumer Economics (Work in Progress)

Selected Seminar and Conference presentations of my papers

- **2018:** AEA annual meetings, Cleveland FED, CPH Household Finance conference, **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, BCS The Psychology and Economics of Consumer Finance, Stockholm School of Economics Spring 2019 –
- Guest Lecturer, MA Behavioural Finance. ME2019, KTH, Royal Institute of Technology. 2018 – present

- Lecturer, MA Behavioural Finance. ME2019, KTH, Royal Institute of Technology. Spring 2017
- Master in Finance Thesis Supervising, KTH, Royal Institute of Technology. 2018 – present
- Bachelor in Finance Thesis Supervising, Stockholm School of Economics 2018 – present
- Guest Lecturer, Course 4307, Banking and Financial Intermediation, Stockholm School of Economics 2013 - present
- Lecturer, 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)