

## Academic Positions

- Researcher in Financial Economics and Deputy Director, Swedish House of Finance at the Stockholm School of Economics, Sweden 2016- current

## 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
- Member of AFFECT , committee of the American Finance Association, to promote the advancement of women academics in the field of finance 2016-current

## Past Research Positions

- Researcher, Research department, Sveriges Riksbank, Sweden 2015 - 2016
- Researcher, SOFI, Stockholm University, Sweden 2011 - 2014  
on leave 2015 - 2018
- Researcher, Research Department, Sveriges Riksbank, Sweden 2013 - 2014
- Research Assistant, Professor Wadensjö, Stockholm University, Sweden 2003 - 2004
- Research Assistant, Research Department; De Nederlandsche Bank, The Netherlands. 1998 - 1999

## Other Past Positions

- Board member Swedish Pensions Agency, Sweden 2016 - 2017
- Consultant Parliamentary investigation, Dir 2015:43: "A more Responsible Consumer Credit Market", Sweden 2016
- 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; ENDA Tiers Monde, Senegal 1999

## Research

My *ssrn* page ([here](#))

---

### Peer Reviewed Publications

- "The Labor Market Effects of Credit Market Information", *Review of Financial Studies*, June 2018, 31(6), 2005-2037, *Editor's Choice*, Michael J. Brennan Best Paper Award 2019, Coauthors: Emily Breza and Andres Liberman.

---

### Working Papers

- "Impulsive Consumption and Financial Wellbeing: Evidence from an Increase in the Availability of Alcohol", NBER Working Paper No. w23211, Coauthor: Itzhak Ben-David. ([Fourth Round RFS](#))
- "Bad Times, Good Credit", Swedish House of Finance Research Paper No 15-05 Coauthors Bo Becker and Kasper Roszbach. ([Conditional accepted JMCB](#))
- "Scarcity and Consumers' Credit Choice", Swedish House of Finance Research Paper No. 16-19, 2016, Coauthors: Chloe Le Coq and Peter van Santen. ([Submitted](#))
- "Financial Distress and Suicide over the Lifecycle for Individuals with ADHD: A Population Study", Coauthors: Theodore P. Beauchaine and Itzhak Ben-David. ([Submitted](#))
- "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.
- "Impact of a Decrease on Credit Bureaus' Memory on the Borrowing Behavior of Firms and Lenders" , Coauthors: Paola Morales and Kasper Roszbach. ([Submitted](#))

---

### Book Chapters, Other Publications

- "Rationality in the Consumer Credit Market: Choosing between Alternative and Mainstream Credit", joined with Sumit Agarwal. In *Handbook of US Consumer Economics*, eds. Andrew Haughwout and Benjamin Mandel, New York, USA, Academic Press, August 2019. ISBN 978-01-2813-524-2
- "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: 978-18-4980-567-4.

- "Do Households Need Protection? Insights from Behavioral Economics" in *Den svenska skulden*. Konjunkturrådets rapport, joined with Peter Englund, Bo Becker, Torbjörn Becker, and Per Wissén, January 2015. ISBN 978-91-86949-65-5.
- "Hidden Markets: The Importance of Pawnbroking", joined with: Susan P. Carter and Paige M. Skiba (Forthcoming) in Contemporary Challenges in Law, Economics, and Conflict," the Cornell Research Academy of Development, Law, and Economics (CRADLE).
- "Online Intermediation and the Terms of Consumer Credit", *Sveriges Riksbank Economic Review* 2014:1, joined with Gustav Alfelt and Kasper Roszbach
- "Essays on Household Finance", PhD Dissertation, 2010, Stockholm University, ISBN: 978-91-7447-160-1. Opponent: Luigi Guiso, examination committee Professor Paolo Sodini, Astrid Muren and Sten Åke Stenberg.

### Referee Service

- Review of Financial Studies, Review of Finance, Management Science, Journal of Financial Intermediation, Journal of Banking and Finance, Journal of Law and Economics, Real Estate Economics.

### Selected Seminar and Conference presentations of my papers

- **2019 HEC Paris, ESSEC Paris, Sheffield** Household Finance conference **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; SBS** 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, Supervision

- Lecturer, BCS Behavioral Finance, Stockholm School of Economics 2019
- Lecturer, BCS The Psychology and Economics of Consumer Finance, Stockholm School of Economics 2018

- Guest Lecturer, MA Behavioural Finance. ME2019, KTH, Royal Institute of Technology 2018 - present
- Lecturer, MA Behavioural Finance. ME2019, KTH, Royal Institute of Technology 2016
- Thesis Supervising Master in Finance, KTH, Royal Institute of Technology 2018-2019
- Thesis Supervising Bachelor in Finance, Stockholm School of Economics. 2017-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

- Michael J. Brennan Best Paper Award 2019, for our paper: "The Labor Market Effects of Credit Market Information", *Review of Financial Studies*, June 2018, 31(6), 2005-2037 2019
- Research grant, FORTE, for our project "The Price of Love". SEK 2.5 million, together with Jenny Säve, Söderbergh and Wenli Li 2019
- Hans Dalborg Award for excellence in Financial Economics Research 2017
- Research grant, Vinnova, 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", 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*. 2012
- Research grant, *FORTE*, "The impact of Financial Integration for the wellbeing of Immigrants in Sweden", 3,2 million 2011
- 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)