

Academic Positions

- Economist 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
- Post-Doctoral Fellow, SOFI, Stockholm University, Sweden 2011 - 2014
on leave 2015 - 2018
- Researcher, Research Department, Sveriges Riksbank, Sweden 2013 - 2014

Other Past Positions, Consultancy work

- Board member Swedish Pensions Agency, Sweden 2016 - 2017
- Consultant UK Financial Regulator (IFC), Consumer Credit Research, Field Experiments; Pawn Credit and Credit Cards. 2017-2019
- Consultant Parliamentary investigation, Dir 2015:43: "A more Responsible Consumer Credit Market", Sweden 2016
- 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

- Research Assistant, Research Department; De Nederlandsche Bank, The Netherlands. 1998 - 1999
- 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

- "Financial Distress and Suicide over the Lifecycle for Individuals with ADHD: A Population Study", Forthcoming Science Advances, Coauthors: Theodore P. Beauchaine and Itzhak Ben-David
- "Impulsive Consumption and Financial Wellbeing: Evidence from an Increase in the Availability of Alcohol", Forthcoming, *Review of Financial Studies*, Coauthor: Itzhak Ben-David
- "Bad Times, Good Credit", Forthcoming, *Journal of Money Banking and Credit*, Coauthors Bo Becker and Kasper Roszbach
- "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

- "Scarcity and Consumers' Credit Choice", Swedish House of Finance Research Paper No. 16-19, 2016, Coauthors: Chloe Le Coq and Peter van Santen. ([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. ([Submitted](#))
- "Impact of a Decrease on Credit Bureaus' Memory on the Borrowing Behavior of Firms and Lenders", Coauthors: Paola Morales and Kasper Roszbach. ([Submitted](#))
- "Relative Income, Indebtedness and Defaults", Coauthors: Mats Levander and Erik von Schedvin.

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

- Journal of Finance, Review of Financial Studies, American Economic Journal: Economic Policy, 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

- **2020, Fisher School of Business** Ohio State University, **Foster School of Business** University of Washington, **NBER Summer institute** Health Economics, **Karolinska Institutet**, Global Health department, Ohio State Economics and Psychology Department
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 2020, 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 - 2019
- 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 - 2018
- 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 2012

Information, Competition and Cognitive Abilities on Consumers
Credit Decisions", SEK 3 million

- 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)