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MARIEKE BOS

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Children; Samuel (05) and Levi (07)

CURRENT EMPLOYMENT & AFFILIATIONS

2020	Docent in Financial Economics, SSE (~title Associate Professor Untenured)
2016 -	Deputy Director, Swedish House of Finance
2019 -	Member Board of Trustees, SNS, Center for Business and Policy Studies
2011 -	Visiting Scholar Consumer Finance Institute, Federal Reserve Bank of Philadelphia

PAST EMPLOYMENT (Post-Ph.D)

2016 - 2017	Board member Swedish Pensions Agency, Sweden
2015 - 2016	Economist, Research Department, Sveriges Riksbank
2011 - 2018	Post Doctoral Fellow, SOFI, Stockholm University
2013 - 2014	Economist, Research Department Sveriges Riksbank

PAST EMPLOYMENT (Pre-Ph.D)

2003 - 2004	Predoc, Professor Wadensjö, Stockholm University, Sweden
2000 - 2002	Policy Advisor, Directorate for Foreign Economic Affairs; Dutch Ministry of Economic Affairs, The Netherlands
2000	Coordinator Micro-credit Project, financed by a.o. World Bank; AFET, The Gambia

CONSULTANCY

2017, 2020	UK Financial Regulator (FCA), Consumer Credit Research, Field Experiments; Pawn Credit and Credit Cards
2016	Parliamentary investigation, Dir 2015:43: "A more Responsible Consumer Credit Market", Sweden

EDUCATION

Stockholm University, Ph.D., Economics, 2010
University of Amsterdam (UvA), MSc., Economics, 2002

FIELDS OF INTEREST

Household Finance, Behavioral Finance, Labor and Finance, Mental Health, Empirical Banking

PUBLICATIONS

[5] "Scarcity and Consumers' Credit Choice", Swedish House of Finance Research Paper No. 16-19, 2016, (with Chloe Le Coq and Peter van Santen). *Theory and Decisions*, *Forthcoming*

[4] "Impulsive Consumption and Financial Well-Being: Evidence from an Increase in the Availability of Alcohol", (with Itzhak Ben-David), *The Review of Financial Studies*, Volume 34, Issue 5, May 2021, pp. 2608–2647

[3] "ADHD, financial distress, and suicide in adulthood: a population study." (with Beauchaine, Theodore P., Itzhak Ben-David), *Science advances*, 2020,6.40: pp. e1551-e1551.

[2] "Bad Times, Good Credit" (with Bo Becker, and Kasper Roszbach), *Journal of Money Credit and Banking*, 52, 2020, pp.107-142

[1] The Labor Market Effects of Credit Market Information, (with Emily Breza, and Andres Liberman), *The Review of Financial Studies*, 31(6), 2018, pp.2005–2037

- Editor’s Choice (2018)
- Michael J. Brennan Best Paper Award 2019

WORKING PAPERS

”Corporate Restructuring and Employees Mental Health”, (with Laurent Bach, Ramin Baghai, and Rui Silva)

”Are We Overdiagnosing Mental Illness? Evidence from Randomly Assigned Doctors”, (with Andrew Hertzberg and Andres Liberman)

“Should Defaults Be Forgotten? Evidence from Variation in Removal of Negative Consumer Credit Information”, (with Leonard Nakamura).

”Impact of a Decrease on Credit Bureaus’ Memory on the Borrowing Behavior of Firms and Lenders”, (with Paola Morales and Kasper Roszbach).

“Relative Income, Indebtedness and Defaults”, (with Mats Levander and Erik von Schedvin).

BOOK CHAPTERS, OTHER PUBLICATIONS

[5] “Hidden Markets: The Importance of Pawnbroking”, (with Susan P. Carter and Paige M. Skiba) in *Contemporary Challenges in Law, Economics, and Conflict*,” the Cornell Research Academy of Development, Law, and Economics (CRADLE), 2021, Forthcoming.

[4] ”Rationality in the Consumer Credit Market: Choosing between Alternative and Mainstream Credit”, (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

[3] “Balancing Act: New Evidence and a Discussion of the Theory on the Rationality and Behavioral Anomalies of Choice in Credit Markets,” (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.

[2] ”Do Households Need Protection? Insights from Behavioral Economics“ in *Den svenska skulden. Konjunkturrådets rapport*, (with Peter Englund, Bo Becker, Torbjörn Becker, and Per Wissén), January 2015. ISBN 978-91-86949-65-5.

[1] ”Online Intermediation and the Terms of Consumer Credit”, *Sveriges Riksbank Economic Review*, 2014:1, joined with Gustav Alfelt and Kasper Roszbach

AWARDS & GRANTS

2020	Research Grant, Nasdaq Foundation, for our project “Corporate Restructuring and Mental Health” SEK 870,000 SEK (with Laurent Bach, Ramin Baghai, and Rui Silva)
2017	Hans Dalborg Award for excellence in Financial Economics Research
2016	Research grant, Vinnova, for our project “Sustainable Consumption and Behavioral Finance”.SEK 2.2 million
2015	Research grant, Vinnova, for our project: "Behavioral Drivers of Debt and Default". SEK 3 million (with Chloe Le Coq)
2014	Preparation research grant, Vinnova, for our project "The Influence of Credit Information on Firms Debt and Default". SEK 200 thousand

- 2012 Research grant, Vinnova, for our project: "The Influence of Information, Competition and Cognitive Abilities on Consumers Credit Decisions", SEK 3 million (with Kasper Roszbach)
- 2012 Research grant, The Alfred P. Sloan Foundation & The Russel Sage Foundation, "Smart Disclosure Research and Demonstration Design"
- 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 (with Professor Eskil Wadensjö)
- 2008 Ph.D. Scholarship, Filene Research Institute, Credit Union, Madison, USA, USD Spencer Foundation Grant #201500101, "Financial Aid, Debt Management, and Socioeconomic Outcomes" (PI: Judith Scott-Clayton)
- 2006 Ph.D Scholarship; Bankforskningsinstitutet, Sweden. approx. SEK 1,6 million

TEACHING

- 2018 - Stockholm School of Economics, Lecturer Behavioral Finance (BSc Level)
- 2017 - KTH Royal Institute of Technology, Guest Lecturer Behavioral Finance (MSc Level)
- 2016 KTH Royal Institute of Technology, Lecturer Behavioral Finance (MSc Level)
- 2013 - 2018 Stockholm School of Economics, Guest Lecturing Banking and Financial Intermediation (BSc Level)

STUDENT SUPERVISION

- 2017 - Stockholm School of Economics, BSc Thesis in Finance Supervision, 5-6 groups of 2 students each year.
- 2018 - 2019 KTH Royal Institute of Technology, MSc Thesis in Finance Supervision

ORGANIZATION / MODERATION

- 2020 Co-organizer of the [3rd European Midwest Micro/Macro Conference \(EM3C\)](#)
- 2020 Moderating Panel: [Women in Finance Talk- Securities Markets](#)
- 2019 Co-organizer and Moderating of the "[Neuro Economics: How experiences shape your brain and your finances](#)"
- 2019 Co-organizer with Renée Adams, and Moderating of the, [Showcasing Women in Finance EU](#)
- 2018 Co-organizer, and moderating of the [E-krona, Money, and Trust Among Strangers](#)
- 2017 Co-organizer, and moderating of the [Nobel Prize winner Richard Thaler on Choice Architecture in Pension Systems](#)

SEMINAR AND CONFERENCE PRESENTATIONS

- 2021 University of Amsterdam Business School, Boulder Summer Conference on Consumer Financial Decision Making, Stockholm University Business School, CEPR Advanced Forum in Financial Economics (CAFFE), Virtual Monthly Mental health Economics Seminar Series.
- 2020 Foster School of Business University of Washington, NBER Summer Institute Health Economics, Karolinska Institutet, University of Warwick, Global Health department, Ohio State Economics, and Psychology Department
- 2019 HEC Paris, ESSEC Paris, Sheffield Household Finance conference
- 2018 AEA annual meetings, Cleveland FED, University of Copenhagen 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.

REFEREE

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.

LANGUAGES

Dutch, native language
English, fluent
Swedish, intermediate
German, intermediate
French, basic