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MARIEKE BOS

Swedish House of Finance
Stockholm School of Economics
Drottninggatan 98
Stockholm, Sweden 111 60

E-mail: marieke.bos@hhs.se
<https://mariekebos.org/>

Children; Samuel (05) and Levi (07)

CURRENT EMPLOYMENT

2021 - Associate Professor of Finance, VU Amsterdam. (0,2 FTE, tenured)
2020 Docent in Financial Economics, SSE (~title Associate Professor un-tenured)
2016 - Deputy Director, Swedish House of Finance

CURRENT AFFILIATIONS

2021 - Tinbergen Institute; Research Fellow
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", (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

” How Do Acquisitions Affect the Mental Health of Employees?”, (with Laurent Bach, Ramin Baghai, and Rui Silva)

” Are We Over diagnosing 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

2021 -	Stockholm School of Economics, Ph.D. Thesis in Finance, Supervision Yevheniia Hrabovska
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

2022	AFA Boston
2021	University of Bonn , University of Amsterdam Business School (UvA), VU Amsterdam, Finance, Boulder Summer Conference on Consumer Financial Decision Making, Stockholm University Business School (SBS), CEPR Advanced Forum in Financial Economics (CAFFE), Virtual Monthly Mental health Economics Seminar Series (VMESS).
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	AFA annual meetings, AEA annual meetings, CFPB , Household Finance, CEPR Household Finance, HEC Paris , EFA annual meetings, WFA annual meetings*; ITAM Finance

- conference; **NBER** Corporate Finance summer institute*; **CEPR Household Finance** network event; **Adam Smith workshop**, Oxford*; **Tinbergen**, University of Amsterdam, .
- 2015 **NBER** Corporate Finance, summer institute*, **Philadelphia FED**; **Bank of Spain**; **SBS** Stockholm University Business School.
- 2014 **AEA** annual meetings
- 2013 **CEPR**, Household Finance, Rome; **SIFR**
- 2012 **FDIC** Consumer Research Symposium.
- 2011 **AEA** annual meetings; **Philadelphia FED**, Recent Developments in Consumer Credit and Payments.

ACADEMIC DISCUSSIONS (Selection)

- 2021 **CEPR Household Finance**, Nice (online): “Dynamic Inconsistency in Risky Choice: Evidence from the Lab and Field Heimer, Iliewa, Imas, and Weber; **Essen Economics of Mental Health Workshop**: “Moral hazard in adolescents’ psychologist treatment: spillover effects on mental health care and suicide attempts”. Kruse, Olsen, and Skovgaard; **Northern Finance Association Annual Conference**, “Labor Market Effects of Deleting Delinquencies”, Maturana, Nickerson, and Truffa;
- 2020 **Cavalcade** Indiana University (online): “Smoking hot portfolios? Overtrading from self-control failure” Uhr, Meyer, and Hackethal;
- 2019 **EFA** Lison: “Crowdsourcing Financial Information to Change Spending Behavior”, D’Acunto, Rossi and Michael Weber
- 2018 **Swedish FSA**, “Consumption Credit in Sweden” FI:s kartläggning av lån till konsumtion”
- 2017 **EFA** Mannheim: “The Unintended consequences of Employer Credit check bans on labor and credit markets” Cortes, Glover, and Tasci, **ESO**: “Maker som delar på kakan – en ESO rapport om jämställda pensioner”, Säve-Söderbergh.
- 2016 **CEPR Household Finance**, Paris: “Effect of Household Credit on Sectoral Composition: Evidence from Mexico”, Tripathy; **EFA** Oslo, “Rankings and Risk-Taking in the Finance Industry, Kirchlner, Lindner and Weitzel **SIFR Annual Conference**, Credit Markets After the Crisis “The Market for Financial Adviser Misconduct” Egan, Matvos, and Seru
- 2015 **EFA**, Vienna: “Borrower Protection and the Supply of Credit: Evidence from Foreclosure Laws”, Dagher, Jihad; Sun, Yangfan; **Conference on The Financial Safety Net** “Disposit Withdrawals from Distressed Commercial Banks” Brown, Guim and Morkoetter
- 2014 **EFA** Lugano: “Personal Bankruptcy Reform, Credit Availability, and Financial Distress”, Boustanifar

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, Health Economics, Journal of Law and Economics, Real Estate Economics, SSM Mental Health.

LANGUAGES

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