

March, 2023

## MARIEKE BOS

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<https://mariekebos.org/>

Children; Samuel (05) and Levi (07)

### CURRENT EMPLOYMENT

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2022 -	Scientific Advisory Board, Swedish National Debt Office.
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 at the Stockholm School of Economics

### CURRENT AFFILIATIONS

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2021 -	CEPR Research Fellow in Financial Economics
2021 -	Tinbergen Institute; Research Fellow in Financial Economics
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)

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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)

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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

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2022	Finansinspektionen (FSA), report on International Comparison on Consumption Debt.
2022	Tillväxtanalys, (Swedish authority for growth policy evaluations and analyses) Evaluation of the report: "The long-term effects of R&D subsidies on firm performance Evidence from a regression discontinuity design".
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

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

### FIELDS OF INTEREST

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

### PUBLICATIONS

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[5] "Scarcity and Consumers' Credit Choice", (with Chloe Le Coq and Peter van Santen). Theory Decis March 2021, <https://doi.org/10.1007/s11238-021-09815-2>

[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**

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

” The Effects of Diagnosing a Young Adult with a 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**

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[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**

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- 2022 Grant, **AFFECT**, for my project on the Science behind obstacles for female researchers in Financial Economics, 2,500 USD  
Follow-up Research grant, **Vinnova**, Expectations, Household Behavior, and Inequality: Evidence from Field Experiments", Coauthors Arna Olafsson, Enrichetta Ravina, and Basit Zafar, 1,300,000 SEK
- 2021 Research grant, **Vinnova**, for our project: Expectations, Household Behavior, and Inequality: Evidence from Field Experiments", Coauthors Arna Olafsson, Enrichetta Ravina, and Basit Zafar, 1,300,000 SEK
- 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)
- 2019 **Michael J. Brennan Best Paper Award 2019**, for our article 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
- 2019 Research grant, **FORTE**, subproject "The Price of Love", 449,798 SEK within large FORTE grant, Project leader Professor Rickne titled "En jämlik arbetsmarknad i teori och praktik", STYA-2019/0002.
- 2017 **Hans Dalborg Award 2017** 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; **Bankforskningstutet**, Sweden. approx. SEK 1,6 million

## **TEACHING**

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- 2018 - Stockholm School of Economics, Lecturer Behavioral Finance (BSc Level)
- 2017 - 2019 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**

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- 2022 - VU University Amsterdam, Ph.D. Thesis in Finance, Co-Supervisor; Alina Borovitskaya  
Stockholm School of Economics, Ph.D. Thesis in Economics, Co-Supervisor, Johan Orrenius  
Stockholm School of Economics, Ph.D. Thesis in Finance, Co-supervisor, Navid Akbaripour
- 2021 - 2023 Stockholm School of Economics, Ph.D. Thesis in Finance, Co-Supervisor 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**

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- 2022 Co-organizer [The 4th Research in Behavioral Finance Conference RBFC](#) 8 & 9 September 2022 in Amsterdam  
Co-organizer of the workshop: [Gender and Promotion Gaps in the Finance Industry](#), keynote: Kelly Shue
- 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](#)

### **INVITED SEMINAR AND CONFERENCE PRESENTATIONS**

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- 2023 KeyNote **MFA**, Chicago, Frankfurt, **Goethe** University,
- 2022 **AFA** Boston, 4th **NICE** conference on corporate Economics, BI Norwegian Business School. Invited talks; International Research Conference on Household Heterogeneity and Policy Relevance, Bank of Belgium, **RSM** Rotterdam, **Maastricht** University, **BI** Norway; Invited Panel, **Uppsala University** on Over-indebtedness, together with Per Nordkvist, from FI (FSA), Eva Mörk, professor Uppsala university, Christina Sundblad, Kronofogdemyndigheten.
- 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)**

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- 2023 **CEPR Gerzensee Swiss Winter Conference** on Financial Intermediation: "Who Pays For Your Rewards? Redistribution in the Credit Card Market" Agarwal, Presbitero, Silva, and Wix. the **Adam Smith Workshop** in Asset Pricing & Corporate Finance, Saïd Business School, University of Oxford, United Kingdom: "How do borrowers respond to a debt moratorium? Experimental evidence from consumer loans in India" S. Fiorin, J. Hall, M. Kanz, **CEPR (CAFFE)** Seminar series; "Bank presence and health", Kim Fe Cramer.

- 2022 **EFA**, Does Speculative News Hurt Productivity? Evidence from Takeover Rumors Christian Andres, Dmitry Bazhutov, Douglas Cumming, and Peter Limbach. **CEPR Household Finance Helsinki**, Forbearance, Interest Rates and Present-Value Effects in a Randomized Debt Relief Experiment, Deniz Aydin
- 2021 **CEPR Household Finance**, (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; Invited talk: **AFM** Dutch financial markets regulator
- 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** Manheim: “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, Kirchler, 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

## ACADMIC SERVICES

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### Referee

AER Insights, JPE, Journal of Finance, Review of Financial Studies, American Economic Journal: Economic Policy, Review of Finance, Management Science, Journal of Money Credit and Banking, Journal of Financial Intermediation, Journal of Banking and Finance, Health Economics, Journal of Law and Economics, Real Estate Economics, SSM Mental Health.

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### Program Committees

SFS Cavalcade (2022, 2023), EFA (2017, 2018, 2019, 2022, 2023)

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### Others

- 2023** Chair of the PhD Programme Evaluation Committee; BI Norwegian Business School.  
Member of the Associate Professor Assessment Committee; Aarhus University, Denmark  
PhD Opponent: Jon Olofsson, "An Economic Backbone of Development: Essays in Financial and Political Economy" Economics Department, Stockholm University  
Member of the PhD Defense Committee; Jacob Dalgaard Christensen, “Risk, reproducibility, and reproduction: Essays on scholar’s analytic decisions and consumers’ product purchases” Faculty of Natural Resources and Agricultural Sciences Uppsala University.
- 2022** Member of the PhD Defense Committee: Rikke Sejer Nielsen; “Mortgage Decisions of Households: Consequences for Consumption and Savings”, Copenhagen Business School

**2021** Member of the PhD Defense Committee: Christofer Schroeder, “Essays in Crime, Labour, and Credit Markets” Economics Department Stockholm School of Economics.

## **LANGUAGES**

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Dutch, native language

English, fluent

Swedish, intermediate

German, intermediate

French, basic