

January, 2024

MARIEKE BOS

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<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 at the Stockholm School of Economics

CURRENT ASSIGNMENTS

2023 - Expert in the Swedish Government Inquiry; (Dir 2023:53) Borrower-Based macroprudential measures in Sweden
2023 - Platform Director of the Sustainable Finance Initiative, Mistra Center for Sustainable Markets (**Misum**), Stockholm School of Economics.
2022 - Scientific Advisory Board, Swedish **National Debt Office**.

CURRENT AFFILIATIONS

2021 - **CEPR** Research Fellow in Financial Economics
2021 - **Tinbergen** Institute; Research Fellow in Financial Economics
2019 - **SNS**, Member Board of Trustees, Center for Business and Policy Studies
2011 - **Federal Reserve Bank of Philadelphia**, Visiting Scholar Consumer Finance Institute

PAST EMPLOYMENT (Post-Ph.D)

2016 - 2017 Board member Swedish Pensions Agency, **Pensionsmyndigheten**, 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

2023 Chair of the PhD Program Evaluation Committee; BI Norwegian Business School
Member of the Associate Professor Assessment Committee; Aarhus University
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

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

[6] "How Do Acquisitions Affect the Mental Health of Employees?", *conditional accepted Management Science*, March 2024 (with Laurent Bach, Ramin Baghai, and Rui Silva)

[5] "Scarcity and Consumers' Credit Choice", (with Chloe Le Coq and Peter van Santen). *Theory and Decision*, May 2021, Volume 92, pages 105–139. <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

"The Effects of Diagnosing a Young Adult with a Mental Illness? Evidence from Randomly Assigned Doctors", (with Andrew Hertzberg, Andres Liberman, and Daniel Paravisini)

"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

2023	Grant, Vinnova , Expectations, Household Behavior, 600,000 SEK Coauthors Arna Olafsson, Enrichetta Ravina, and Basit Zafar.
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	Startpremie, (nominated and winner) VU Amsterdam, 30,000 EURO 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), <i>The Review of Financial Studies</i> , 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; Bankforskningsinstitutet , Sweden. approx. SEK 1,6 million

TEACHING

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 THESIS SUPERVISION

- 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
- 2022 - VU University Amsterdam, MSc Thesis in Finance Supervision, 6 students per year.
- 2017 - Stockholm School of Economics, BSc Thesis in Finance Supervision, 5-6 groups of 2
students per year.
- 2021 - 2023 Stockholm School of Economics, Ph.D. Thesis in Finance, Co-Supervisor Yevheniia
Hrabovska
- 2018 - 2019 KTH Royal Institute of Technology, MSc Thesis in Finance Supervision

ORGANIZATION / MODERATION

- 2024 Co-organizer [CEPR Household Finance Seminar Series](#)
Co-organizer MISUM FORUM 2024, 4 October 2024, Stockholm School of Economics,
Co-organizer Workshop, [Household Debt Relief a Macro Micro Perspective](#), 24th of
September, Swedish House of Finance, Stockholm School of Economics
Co-organizer [The 5th Research in Behavioral Finance Conference RBFC](#) 17 and 18 October
2024 in VU University Amsterdam
- 2023 Co-organizer Workshop "[Sidelined in Science](#)", 22nd of November 2023, Stockholm
- 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

- 2024 Tilburg University Finance, Toulouse School of Economics, Rotterdam University
Economics, Health, Boulder Consumer Finance Conference
- 2023 KeyNote **MFA**, Chicago, Frankfurt, **Goethe** University, **EFA** 2023 Amsterdam; CEPR 3rd
We are in Macro Economics and Finance Conference, Invited talk: Conference: The playing
field in academia: Why are women still underrepresented?, Warsaw; **Panel member**, Norges
Bank
- 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)

- 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** 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, 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

Referee

AER Insights, Journal of Political Economics, 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, the Journal of the European Economic Association

Conference Program Committees

SFS Cavalcade (2022, 2023, 2024), EFA (2017, 2018, 2019, 2022, 2023), Household Finance Workshop, Frankfurt (2023, 2024)

PhD Defense; Opponent, Committee member

- 2023** Member of the PhD defense committee - Michael Klug Stockholm School of Economics
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

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