November, 2026

MARIEKE BOS

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Children; Samuel (05) and Levi (07)

CURRENT EMPLOYMENT

2025 –	Full Professor of Finance, Chair Household Finance, **VU Amsterdam**. (0,2 FTE, tenured)
2020 –	Associate Professor of Finance, **Swedish House of Finance** at Stockholm School of Economics, Swedish title: 'Docent' (untenured),
2016 –	Deputy Director, **Swedish House of Finance** at Stockholm School of Economics, (tenured)
2022 –	Scientific Advisory Board Swedish **National Debt Office**

CURRENT ASSIGNMENTS

2026 -	Member of the Steering Committee, **CEPR Research and Policy Network on Household Finance**.
2025 -	Expert in the Swedish **Government Inquiry**; "Measures against Over-Indebtedness with Particular Focus on Perpetual Debtors" (FI 2025:05).
2023 -	Platform Co-Director of the Sustainable Finance Initiative, **House of Sustainable Society** (HoSS), Stockholm School of Economics.

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)

2023 – 2024	Expert in the Swedish **Government Inquiry**; Borrower-Based macroprudential measures in Sweden (Dir 2023:53)
2021 – 2025	Associate Professor of Finance, **VU Amsterdam** (0,2 FTE, tenured)
2016 - 2017	Board member Swedish Pensions Agency, **Pensionsmyndigheten**, Sweden
2016	Advisor in the Swedish Government Inquiry, Dir 2015:43: "A more Responsible Consumer Credit Market", 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

2022	Finansinpektionen (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

EDUCATION

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

FIELDS OF INTEREST

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

PUBLICATIONS

[6]" How Do Mergers Affect the Mental Health of Employees?", ***Management Science,*** October 2025 (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

[1] "Employee Debt Overhang and Firm Performance", together with Ramin Baghai and Paula Roth. Presented/selected: Labor and Finance Group Spring Conference (Vanderbilt), CSEF-CEPR Conference on Labor and Finance (Capri), FOM Conference (Yale), Philadelphia FED CFI, BI Oslo, FRA Annual Meeting (Las Vegas), 2026.

[2] "Financing the Transition: How Green Loans Reshape Household Finances and Emissions", together with Navid Akbaripour, Ehsan Mahdikhani, and Arna Olafsson

[3] ”On the Origins of Financial Distress”, together with Elin Molin, Erik Plug, Paula Roth, and Kasper Roszbach. Presented: EFA 2025, Luxembourg Household Finance and Consumption Workshop, HOFIMAR workshop.

[4] ”Quid Pro Quo: Life Insurance Choices of Spouses”, together with Wenli Li and Jenny Säve-Söderbergh. Presented: SED Annual Meeting 2024.

WORK IN PROGRESS

”Market Place for Ideas: Evidence from Quasi-Random Conference Slots”, together with Renée Adams, Laurent Bach, and Jing Xu

”Tuition, Debt, and Professional Incentives”, together with Andrew Hertzberg and Emiel Jerphanion

”Indebted to Stay: Financial Distress as a Tool of Domestic Abuse”, together with Elin Molin, Johanna Rickne, and Paula Roth

”Value of the Boss”, together with Laurent Bach, Ramin Baghai, Rui Silva, and Margarida Soares

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

2025 Grant	**National Science Foundation (Vetenskapsrådet**), Economic Rehabilitation and Crime: The Crime-Preventive Potential of Debt Relief, 3,700,000 SEK, together with Elin Molin (Lund), Johanna Rickne (SU) and Paula Roth (SSE)
Grant	**FORTE**, Debt Forgiveness as Suicide Prevention, 3,275,000 SEK, together with Helle Mölsted Alvesson (KI) and Paula Roth (SSE)

2024 Grant	**Handelsbanken Jan Wallander and Tom Hedellius Foundation**, "Understanding Overindebtness; New Data, Causes, Consequences", and Policy, 2,000,000 SEK, together with Paula Roth and Elin Molin.
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
Grant	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 Grant	Startpremie, (winner) VU Amsterdam, 30,000 EURO
Grant	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 Grant	**Nasdaq Foundation**, for our project "Corporate Restructuring and Mental Health" SEK 870,000 SEK (with Laurent Bach, Ramin Baghai, and Rui Silva)
2019 Price	**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 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 Price	**Hans Dalborg Award 2017** for excellence in Financial Economics Research
2016 Grant	**Vinnova**, for our project "Sustainable Consumption and Behavioral Finance".SEK 2.2 million
2015 Grant	**Vinnova**, for our project: "Behavioral Drivers of Debt and Default". SEK 3 million (with Chloe Le Coq)
2014 Grant	**Vinnova,** for our project "The Influence of Credit Information on Firms Debt and Default". SEK 200 thousand
2012 Grant	**Vinnova**, for our project: "The Influence of Information, Competition and Cognitive Abilities on Consumers Credit Decisions", SEK 3 million (with Kasper Roszbach)
	The Alfred P. Sloan Foundation & The Russel Sage Foundation," Smart Disclosur Research and Demonstration Design"
2012 Grant	Attendance grant, **NBER** Household Finance Working group.
2011 Grant	**FORTE**, "The impact of Financial Integration for the wellbeing of Immigrants in Sweden", 3,2 million (with Professor Eskil Wadensjö)
2008 Grant	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 Grant	Ph.D Scholarship; **Bankforskningsinstutet**, Sweden. approx. SEK 1,6 million

TEACHING

2025 -	VU Amsterdam, Firm Valuation, incentives and market control (MSc level)
2018 -	Stockholm School of Economics, Lecturer Elective 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 - 2026	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 (placement IFN Sweden), 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, 12 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 AND PANEL MODERATION

2027	Co-organizer CEPR Summer Institute in Household Finance, Gerzensee, Switzerland, July 2027 (with Laurent Calvet, Arna Olafsson and Kim Peijnenburg)
2026	Co-organizer Household Finance Summit, 3 and 4 June 2026, Copenhagen Denmark Co-organizer CEPR Household Finance Seminar Series (with Katrin Schlafmann) Co-organizer (with Tobias Sichert) 15th National PhD Workshop in Finance, 18–19 November 2026, Swedish House of Finance, Stockholm School of Economics; keynote: Björn Hagströmer Co-organizer The 6th Research in Behavioral Finance Conference RBFC 18 and 19 September 2026, VU Amsterdam; keynotes: Lauren Cohen (Harvard), Andrew Lo (MIT) and Elisabeth Kempf (Harvard)
2025	Co-organizer CEPR Household Finance Seminar Series Co-organizer CEPR Household Finance Conference, theme: ”Sustainable Household Finance”; Keynotes: Caroline Flammer, Columbia, and Michael Greenstone, Chicago. Co-organizer MISUM Annual Forum, Keynotes: Dean Karlan, Northwestern, and Tim Besley, Oxford, on the theme: ”Geopolitical power shifts: The new challenge for progress towards global sustainability goals.”
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

2027 Invited academic speaker, **University of Bristol Business School**, Household Finance Workshop (February 2027).

2026 Invited talk, **Swedish Securities Markets Association and Swedish House of Finance**, on confidence, social norms and gender differences in investing, Stockholm (November); Keynote **SSE Alumni breakfast**, "Who Gets to Invest? Understanding the Reality of Financial Participation", Stockholm School of Economics (October); **Financial Research Association (FRA)** 22nd Annual Meeting, Las Vegas (December); **BI Norwegian Business School**, Finance seminar series, Oslo (November); **Philadelphia FED**, Consumer Finance Institute seminar (November); **Finance, Organizations and Markets (FOM) Conference**, Yale (October); **CSEF-CEPR Conference on Labor and Finance**, Capri (June); **Labor and Finance Group** Spring Conference, Vanderbilt University, Nashville (May); **St Gallen University**, Finance seminar series; **Boulder Consumer Finance Conference**.

2025 **EFA Paris** Session Chair: HF 06: Implications of Household Debt; **Queen Mary University** London, Finance seminar series, **WE Rome Conference** presentation, **Jönköping University**, seminar series **Manchester University** Finance seminar series, **Århus** Economics, seminar series; **Lund University** Economics seminar series, **Philadelphia FED research** seminar series.

2024 **Tilburg University** Finance seminar series, **Toulouse School of Economics**,seminar series **Rotterdam University Economics**,Health seminar series, **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 seminar series, **Maastricht** University seminar series, **BI** Norway seminar series; 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**, seminar series, 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.

2012	**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)

2026	**CEPR Household Finance Conference, Gerzensee**: "Property Rights and Financial Access", Purnoor Tak (October); **EFA Annual Meeting, Ghent**: "The Geography of Savings Opportunities in Retirement Plans" and "Rethinking the Stock Market Participation Puzzle: A Qualitative Approach" (August).
2025	**WiCB Rome Conference,** Rome**,** Missing Investment from Tobin's Q: A Tale of Financial Market Concentration Hyein Han **Household Finance Summit, Lapland,** Finland Learning About the Stock Market: Asset Allocation Spillovers from defined Contribution Pension Plan Access Oksana Smirnova; **WIRE Annual Workshop, Stockholm** Household Leverage and Mental Health Fragility Andersen, Iyer, Johannesen, Jörgensen and Peydró
2024	**CEPR Household Finance Workshop, Queen Mary University of London** Bankruptcy Lawyers and Credit Recovery Brian Jonghwan Lee **EFI Workshop, Brussels** Women are Left Behind: Social Norms, Math Skills, and Mortgage Outcomes Athena Tsouderou and Selal Tuzel, **2nd Arne Ryde Foundation Workshop**, Lund All You Need Is a Card:Long-Term Impact of Early-Life Credit Access Bach, Campa, De Giorgi, and Nosal
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 selfcontrol 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

Referee

Journal of Finance, Review of Financial Studies, Journal of Political Economics, Management Science, AER Insights, American Economic Journal: Economic Policy, Review of Finance, 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, Economic Letters, JEBO.

Conference Program Committees

SFS Cavalcade (2022-2027), EFA (2017-2026), Household Finance Workshop, Frankfurt (2023-2025), CEPR Household Finance Conference (2025-2026), Tilburg Finance and Real-Estate Conference (2025), Frankfurt Household Finance Workshop (2025)

PhD Defense; Opponent, Committee member

2025 PhD Opponent – Alexander Kjaer Hilslöv, "Essays on Household Debt Relief and Financial Distress", Department of Economics, Aarhus University.

Member of the PhD defense committee – Qinglin Ouyang, "Essays on Household Risk Taking" Stockholm University

2024 Member of the PhD defense committee – Lisa Voois, "Empirical Studies of Health-Related Expectations and Behaviors", Erasmus School of Economics, Rotterdam University.

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