

# JÖRG WEBER

## CURRICULUM VITÆ

### CONTACT DETAILS

*The University of Nottingham*

School of Economics

University Park

Nottingham NG7 2RD

United Kingdom

Tel.: +44 (0)115 95 15476

Fax: +44 (0)115 95 14159

Email: [joerg.weber@nottingham.ac.uk](mailto:joerg.weber@nottingham.ac.uk)

Homepage: [www.jwe.cc](http://www.jwe.cc)

### CURRENT POSITION & AFFILIATION

01/2015–date

*Postdoctoral Research Fellow at the University of Nottingham*

School of Economics, Network for Integrated Behavioural Sciences

(NIBS), Centre for Decision Research and Experimental Economics

(CeDEx).

### RESEARCH INTERESTS

My interests lie at the intersection of applied behavioural economics and contemporary public policy concerns. In particular in household finance and financial decision making, using both microeconomic- and experimental methods. My research covers cognitive biases and (sub)optimal financial choice, consumer irrationality, and individual preferences and choice.

### EDUCATION

10/2011–03/2015

*Ph. D Economics, University of Nottingham*

Thesis title: “[Essays in Financial Literacy and Decision Making](#)”.

Supervisors: Professor Robin Cubitt and Dr John Gathergood.

Examiners: Professor Abigail Barr and Professor Michael Haliassos.

09/2010–09/2011

*M. Sc Behavioural Economics, University of Nottingham, Distinction.*

09/2006–06/2010

*B. A. (Honours) Economics with Management, Edinburgh Napier University, Distinction.*

### JOURNAL PUBLICATIONS

2017

[Financial Literacy: A Barrier to Home Ownership for the Young?](#) (with J. Gathergood). *Journal of Urban Economics*, 99, pp. 62–78.

2017

[Financial Literacy, Present Bias and Alternative Mortgage Products](#) (with J. Gathergood). *Journal of Banking & Finance*, 78, pp. 58–83.

2015

[Credit Counseling: A Substitute for Consumer Financial Literacy?](#) (with R. Disney & J. Gathergood). *Journal of Pension Economics and Finance*, 14(4), pp. 466–491.

2014

[Self-Control, Financial Literacy and the Co-Holding Puzzle](#) (with J. Gathergood). *Journal of Economic Behavior & Organization*, 107 (Part B), pp. 455–469.

#### WORKING PAPERS

- 2017     How Do Individuals Repay Their Debt? The Balance-Matching Heuristic (with J. Gathergood, N. Mahoney & N. Stewart).
- 2017     Learning, Liquidity and Credit Card Fees (with J. Gathergood, N. Stewart & H. Sakaguchi). *Under review*.
- 2017     Relative Rank and Life Satisfaction: Evidence from US Households (with G.D.A. Brown & J. Gathergood). *Under review*.

#### MANUSCRIPTS IN PREPARATION

- “Risk preferences: A horse race between different elicitation method” (with O. Kopsacheilis & D. v. Dolder).
- “Assessing choice overload in a complex environment” (with C. Starmer & R. Cubitt).
- “Simplicity seeking: attitude to risk, not choice overload, predicts behaviour”.
- “The certainty effect outside pairwise choice experiments” (with J. Schulz).

#### OTHER PUBLICATIONS

- 2015     Impact assessment for Financial Education (with J. Nieboer). In: *Wired for Imprudence: Behavioural hurdles to financial capability and challenges for financial education*. London: Royal Society for the encouragement of Arts, Manufactures and Commerce.

#### SEMINARS & CONFERENCE PRESENTATIONS

- 2017     – Seminar at the Center for Behavioral Decision Research. Carnegie Mellon University.
- NIBS 2017 Workshop: Behavioural Science & Public Policy. University of Warwick.
- Invited speaker at the workshop on “Individual Decision Making and Choice Freedom”. University of Rennes.
- 2016     – Research in Behavioural Finance Conference 2016. Vrije University Amsterdam.
- Consumer Choice in Mortgage Markets. Imperial College London & FCA, London.
- ESA European meeting 2016. University of Bergen.
- Invited speaker at the ‘First Workshop on Behavioural Data Linking’. London School of Economics.
- Invited seminar at the University of Hamburg, Chair of Behavioral Finance.
- NIBS 2016 Conference: Assessing well-being when preferences are incoherent. University of East Anglia.
- 2015     – Society for Experimental Finance Conference. Radboud University Nijmegen.
- Royal Economic Society Annual Conference. University of Manchester.
- 2014     – Invited seminar at the University of Frankfurt, Chair of Finance and Economics.
- Research in Behavioural Finance Conference 2014. Erasmus University Rotterdam.

- SABE 2014 Conference: Stretching Behavioral Economics. University of Reno.
- NIBS 2014 Conference: Household Financial Decision Making and Behaviour. University of Nottingham.
- 2013 – PHF-SAVE Conference: Household Finances, Saving & Inequality. Deutsche Bundesbank.
- 2012 – Spring Meeting of Young Economists 2012. University of Mannheim.

#### PROFESSIONAL ACTIVITIES

- Refereeing      Journal of Economic Behavior & Organization, Journal of Development Studies, International Review of Economics and Finance, Journal of Behavioral and Experimental Economics, Economic Notes, Journal of Behavioral and Experimental Finance, Economic Modelling.
- 2017              Conference organiser: Network for Integrated Behavioural Science, Autumn 2017 Workshop, University of Nottingham.
- 2015–date        Co-organiser of the weekly CeDEx seminar series, University of Nottingham.

#### TEACHING

*University of Nottingham:*

- Household Finance (PG Masters)
- Applied Econometrics with Stata & EViews (UG Level 3)
- Current Economic Issues (UG Level 1)
- How do Markets Work (UG Level 1)

#### RELEVANT WORK EXPERIENCE

- 06/2013–09/2013      *Behavioural Insights Team, Cabinet Office, Westminster, London.*  
ESRC-funded policy placement.
- 07/2012–07/2013      *University of Nottingham, Graduate School*  
Demonstrator for the ‘Presentation Skills for Researchers’ workshop.
- 06–08/2009              *DIW Berlin (German Institute for Economic Research)*  
Two-month internship in the department of Macro Analysis and Forecasting.
- 2007–2010              *SIC! Software GmbH, Heilbronn, Germany*  
Worked as a software analyst and in management during the summer.

#### WORKSHOP & SUMMER SCHOOL PARTICIPATION

- 2014              *Winter Workshop in Economic Theory: University of Southampton.*
- 2013              *ESSEXLab Experimental Workshop: University of Essex.*  
*Summer School on Experiments & Economics of Organisation, UEA, UK.*

## GRANTS & AWARDS

- 2017 – ESRC Large Grant: “Network for Integrated Behavioural Science – The Science of Consumer Behaviour” (2017–2021; £2.5 million). Role: named collaborator (postdoctoral research fellow).  
– NIBS small research grant: “Assessing choice overload in a complex environment”, £5,500.  
– NIBS small research grant: “Risk preferences: A horse race between different elicitation methods”, £2,500.
- 2016 – NIBS small research grant: Pilot study on “Assessing choice overload in a complex environment”, £2,500.
- 2013 – Graduate School Travel Grant, University of Nottingham. £800  
– School of Economics Teaching Excellence Award, University of Nottingham.  
– ESRC Internship Award for research fellowship at the Behavioural Insights Team.
- 2012 – *School of Economics Best Presentation Award* (University of Nottingham).
- 2010 – *ESRC 1+3 Studentship* for M. Sc and Ph. D studies (award number ES/I022821/1).  
– *Edinburgh Napier University*. Prizes won for graduating top of class, best undergraduate dissertation and extraordinary academic achievements.

## SOFTWARE EXPERIENCE & OTHER SKILLS

|                 |  |
|-----------------|--|
| Specific Skills | Extensive programming skills in Stata, L <sup>A</sup> T <sub>E</sub> X, PHP, MySQL.                            |
| IT Knowledge    | Project development and software analyst experience.<br>Extensive knowledge of computer hardware and software. |
| Languages       | German (native speaker), English (fluent).   |

## REFERENCES

*Professor Chris Starmer*  
Professor of Experimental Economics  
University of Nottingham  
School of Economics  
Nottingham, NG7 2RD  
Tel: +44 (0)115 84 66067  
[chris.starmer@nottingham.ac.uk](mailto:chris.starmer@nottingham.ac.uk)

*Professor Michael Haliassos*  
Chair for Macroeconomics and Finance  
Goethe University Frankfurt  
House of Finance  
60629 Frankfurt am Main, Germany  
Tel: +49 (0)69 798 33812  
[haliassos@wiwi.uni-frankfurt.de](mailto:haliassos@wiwi.uni-frankfurt.de)

*Professor Robin Cubitt*  
Professor of Economics & Decision Research  
University of Nottingham  
School of Economics  
Nottingham, NG7 2RD  
Tel: +44 (0)115 84 66155  
[robin.cubitt@nottingham.ac.uk](mailto:robin.cubitt@nottingham.ac.uk)

*Professor Richard Disney*  
University College London, University of Sussex  
and Institute for Fiscal Studies (IFS).  
University of Sussex, Jubilee Building  
Brighton, BN1 9RF  
Tel: +44 (0)1273 87 3489  
[richard\\_d@ifs.org.uk](mailto:richard_d@ifs.org.uk)

3rd November 2017