

# JÖRG WEBER

## CURRICULUM VITÆ

### CONTACT DETAILS

*The University of Nottingham*  
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### 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

2018      Borrower Inattention, Price Sensitivity and Refinancing Decisions (with M. Lukas). *Available on request.*

2017      How Do Individuals Repay Their Debt? The Balance-Matching Heuristic (with J. Gathergood, N. Mahoney & N. Stewart). *Under review.*

2017      Learning with Your Credit Card: Evidence from Consumer Responses to Penalty 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

- “A horse race between elicitation methods of Cumulative Prospect Theory” (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”.

#### 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     Economic and Social Research Council (ESRC), 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, International Review of Finance.
- 2017     Conference organiser: Network for Integrated Behavioural Science, Autumn 2017 Workshop, University of Nottingham.
- 2017–date     Member of the CeDEX Management Group, 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.

#### GRANTS & AWARDS

- 2017      – ESRC Large Grant: “Network for Integrated Behavioural Science – The Science of Consumer Behaviour” (2017–2021; £2.5 million).  
– 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.  
– *Edinburgh Napier University*. Prizes won for graduating top of class, best undergraduate dissertation and extraordinary academic achievements.

#### REFERENCES

*Professor Chris Starmer*  
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