

# 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, Present Bias and Alternative Mortgage Products](#) (with J. Gathergood). *Journal of Banking & Finance*, 78, pp. 58–83.  
– Press coverage: [Financial Times](#), [Daily Mail](#), [This is Money](#).

2017      [Financial Literacy: A Barrier to Home Ownership for the Young?](#) (with J. Gathergood). *Journal of Urban Economics*, 99, pp. 62–78.

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.  
– Press coverage: [Financial Times](#).

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 [How Do Individuals Repay Their Debt? The Balance-Matching Heuristic](#) (with J. Gathergood, N. Mahoney & N. Stewart). *NBER Working Paper*, revise & resubmit at the *American Economic Review*.  
– Coverage in *NBER Digest*, February 2018 issue.  
– Press coverage: *The Washington Post*, *Bloomberg*, *The National*, *Quartz*, *CNBC*, *Wise Bread*, *NBC*.
- 2018 Borrower Inattention, Price Sensitivity and Refinancing Decisions (with M. Lukas & M. Nöth). *Available on request*.
- 2018 A Horse Race between Elicitation Methods of Cumulative Prospect Theory (with O. Kopsacheilis & D. v. Dolder). *Available on request*.
- 2018 Assessing Choice Overload in a Complex Environment (with C. Starmer & R. Cubitt). *Available on request*.
- 2017 [Learning with Your Credit Card: Evidence from Consumer Responses to Penalty Fees](#) (with J. Gathergood, N. Stewart & H. Sakaguchi). *Submitted*.
- 2017 [Relative Rank and Life Satisfaction: Evidence from US Households](#) (with G. Brown & J. Gathergood). *Submitted*.
- 2015 Simplicity Seeking: Attitude to Risk, not Choice Overload, Predicts Behaviour. *Available on request*.

## 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.
- 2009 [Tendenzen der Wirtschaftsentwicklung](#) [Economic Outlook Report] *DIW Wochenbericht*, 76 (31), pp. 490-529.

## SEMINARS & CONFERENCE PRESENTATIONS

- 2018 – IMEBESS 2018, European University Institute, Florence.
- 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

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| 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. |
| 2018–date  | Member of the Equity, Diversity and Inclusion (EDI) committee, University of Nottingham.  |
| 2017–date  | Member of the CeDEx Management Group, University of Nottingham.   |
| 2017       | Conference organiser: Network for Integrated Behavioural Science, Autumn 2017 Conference, University of Nottingham.   |
| 2015–date  | Co-organiser of the weekly CeDEx seminar series, University of Nottingham.  |

#### TEACHING: UNIVERSITY OF NOTTINGHAM

- Household Finance, MSc Economics.
- Applied Econometrics, BSc Economics Year 3.
- Current Economic Issues (International & Trade Economics), BSc Economics Year 1.
- How do Markets Work (Principles of Microeconomics), BSc Economics Year 1.

#### RELEVANT WORK EXPERIENCE

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| 06/2013–09/2013 | <i>Behavioural Insights Team, Cabinet Office, Westminster, London.</i><br>ESRC-funded policy placement.                  |
| 07/2012–07/2013 | <i>University of Nottingham, Graduate School</i><br>Demonstrator for the ‘Presentation Skills for Researchers’ workshop. |
| 06–08/2009      | <i>DIW Berlin (German Institute for Economic Research)</i><br>Two-month internship in 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). Interdisciplinary research center between Universities of Warwick, Nottingham, and East Anglia, comprising of 15 academics. Role: named postdoctoral research fellow. Director: Professor Chris Starmer.
- 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.
- 2009 – *Edinburgh Napier University Trust*, awarded £500 financial assistance to fund internship at DIW Berlin.

## REFERENCES

*Professor Chris Starmer*  
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*Professor Neil Stewart*  
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