Curriculum Vitae: Peter Corstiaan van Santen (Peter) (Version: September 2023)

Work Address

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Personal Information

Date of Birth	April 12th 1985
Place of Birth	Dordrecht, The Netherlands
Nationality	Dutch
Sex	Male
Civil status	Married, one child (2013)
Languages	Dutch (native), English (fluent), Swedish (professional)
Email	`p.c.van.santen@gmail.com`

Current Position

University of Groningen, Faculty of Economics and Business, Institute of Economics, Econometrics and Finance, Assistant Professor, September 2020 - present

Past Positions

European Central Bank, DG Macroprudential Policy and Financial Stability, Stress Test Modelling Division, Senior Financial Stability Expert, March 2020 - August 2020

Sveriges Riksbank, Financial Stability Department, Systemic Risk Division, Senior Economist, April 2017 - February 2020

Sveriges Riksbank, Research Division, Economist, September 2012 - March 2017

Junior lecturer, Utrecht School of Economics, Fall 2007 - Summer 2008

Education

PhD Economics and Business, University of Groningen, September 2008 - August 2012
Title: *Precautionary Saving, Wealth Accumulation and Pensions: An Empirical Microeconomic Perspective*
Date awarded: January 28, 2013
Promotor: Prof. dr. R.J.M. Alessie
Co-promotor: Dr. A.S. Kalwij

MSc. Economics and Law, Utrecht University, 2007, **Cum Laude**

Bsc. Economics, Utrecht University, 2006

Publications

Bos, M., C. le Coq & P.C. van Santen (2022), *Scarcity and consumers' credit choices*, **Theory and Decision** 92, pp. 105–139.

P.C. van Santen (2019), *Uncertain pension income and household saving*, **Review of Income and Wealth** 65(4), pp. 908–929.

Alessie, R.J.M., V. Angelini & P.C. van Santen (2013), *Pension wealth and household savings in Europe: Evidence from SHARELIFE*, **European Economic Review** 63, pp. 308–328.

Van Santen, P.C., R.J.M. Alessie & A.S. Kalwij (2012), *Probabilistic Survey Questions and Incorrect Answers: Retirement Income Replacement Rates*, **Journal of Economic Behavior and Organization** 82(1), pp. 267–280.

K.J. McCarthy, P.C. van Santen & I. Fiedler (2014), *Modeling the Money Launderer: Microtheoretical Arguments on Anti-Money Laundering Policy*, **International Review of Law and Economics** 43, pp. 148-155.

Working Papers and Work in Progress

Monetary Policy, Lending Standards and Bank Risk-Taking: Evidence from the Swedish Mortgage Market (With Jieying Li)

Mortgage Design, Repayment Schedules and Household Borrowing (With Claes Bäckman and Patrick Moran)

The Interest Rate Elasticity of Mortgage Demand: Evidence from Bunching (With Claes Bäckman)

The Importance of Reallocation for Productivity Growth: Evidence from European and US Banking, **Sveriges Riksbank Working Paper** (nr. 296), 2015. (With Jaap Bos).

Static and Dynamic Binary Response Models with Misclassified Dependent Variables Applied to Annuity Ownership (With Rob Alessie and Adriaan Kalwij)

Riksbank Policy Publications

A new indicator of risks and vulnerabilities, **Staff Memo** (May 2020) (With Dominika Krygier)

Home equity extraction activities in Sweden, **Staff Memo** (May 2020) (With Jieying Li and Xin Zhang)

The Riksbank's method for stress testing banks' capital , **Staff Memo** (May 2019) (With Daniel Buncic, Jieying Li, Peter Wallin and Jakob Winstrand)

Drivers and implications of the strong growth in consumption loans , **Staff Memo** (December 2017)

The indebtedness of Swedish households: Update for 2017 , **Economic Commentary** (nr 6, 2017) (With Karl Blom)

Household indebtedness: a regional perspective , **Economic Commentary** (nr 3, 2017) (With Dilan Ölcer)

The indebtedness of Swedish households: Update for 2016 , **Economic Commentary** (nr 5, 2016) (With Dilan Ölcer)

Definitions of income and debt in Sweden , **Economic Commentary** (nr 4, 2016) (With Dilan Ölcer)

An analysis of the fixation period for Swedish mortgages, **Economic Commentary** (nr 7, 2015) (With Ulf Holmberg, Hannes Janzén, Louise Oscarius and Erik Spector.)

Selected Presentations & Conferences

European Central Bank, European Finance Association, Philadelpha Federal Reserve, Netspar International Pension Worksop, Maastricht University, Econometric Society, Sveriges Riksbank, Computational and Financial Econometrics, North American Productivity Workshop, International Association for Applied Econometrics, Copenhagen Business School, University of Groningen, ASSET, Netherlands Econometric Study Group, Cardiff Business School, Koç University, Sabancı University, International Workshop on the Socio-Economics of Ageing, SHARE User Conference (Tallinn), International Workshop on Pension, Insurance and Saving, Spring Meeting of Young Economists, Dutch National Bank, Utrecht School of Economics

Awards

KVS-Penning (nominated), Royal Economic Society of the Netherlands, 2014

Best PhD thesis award, Faculty of Economics and Business, University of Groningen (€1,500), 2014

Netspar PhD thesis award (€3,000), 2014

Best Poster Award (€100), Netherlands Econometric Study Group, 2012

Refereeing

Journal of Econometrics, International Economic Review, Empirical Economics, Spring Meeting of Young Economists, De Economist, Journal of Pension Economics and Finance, Journal of Risk and Insurance, Journal of Economic Behavior and Organization, Journal of Economic Inequality, Journal of Productivity Analysis, Labour Economics.

Teaching

Current teaching: Statistics I for IB, Financial Management, Thesis Supervision (BSc, Pre-MSc, MSc)
Prior teaching: Asset Pricing and Capital Budgeting, Finance I, Statistics I/II, Econometrics I, Principles of Economics, Economic Analysis of Law, Microeconomics I, Mathematics I, Public Economics.
Teaching qualifications: UTQ diploma obtained in July 2021 (U Groningen)

Software

Stata, MS Office, LaTeX, MATLAB (very good), SAS, R (good), Eviews (basic)