

Curriculum vitae

Personal

Name : Marike Knoef
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Education

2006-2011 Ph.D. Department of Econometrics and Operations Research, Tilburg University
Thesis: [Essays on Labor Force Participation, Aging, Income and Health](#)
Thesis supervisors: Prof. dr. A.H.O. van Soest, Prof. dr. R.J.M. Alessie en Dr. A.S. Kalwij

2001-2006 Bsc. Econometrics and Operations Research (cum laude) and
Msc. Mathematical economics and Econometric methods (cum laude), Tilburg University

Training

2017 Negotiating and conversation techniques, Ilona Eichhorn, Debat.nl
2016-2017 Academic management and leadership skills, PBLQ
2016 Situational leadership, HRM training and development
2015 TED talk training course
2015 Teaching qualification ('Basiskwalificatie Onderwijs')

Present appointments

2020- Director [Network for Studies on Pensions, Aging and Retirement](#) (Netspar),
Tilburg University

2020- Crown member Social and Economic Council (SER)

2018- Professor Empirical Micro-Economics, Leiden University
- Research in the field of micro-econometrics, household finance, aging, social security and labor economics
- Coordinator of the research program [Reform of Social Legislation](#) and member of the Research Board E.M. Meijers Instituut

Previous appointments

2017- Member of the board of directors, Netspar, Tilburg University

2015-2017 Associate Professor, Leiden University

2014-2015 Co-author of the advisory report of the Social and Economic Council (SER) on the future of the Dutch pension system, 7 months, 2 days a week, posted from Leiden University, The Hague

2013-2015 Assistant Professor, Leiden University

2011-2013 Post-doctoral researcher, project: Reforming Social Security, Leiden University

2011-2012 Senior researcher, CentERdata, Tilburg University campus

	Research in the field of labor economics and social security, mainly for the Ministry of Education, Culture and Science and the Ministry of Social Affairs and Employment. I.a. project leader of an experiment to stimulate single mothers on welfare to find a job.
2006-2011	Junior researcher, CentERdata, Tilburg University campus Research in the field of labor economics and social security
2006	Internship, department of 'Labor market and Welfare state', Netherlands Bureau for Economics Policy Analysis (CPB), The Hague
2003	Research assistant, CentER Applied Research, Tilburg University campus Evaluation of the risk equalization scheme in the Dutch health insurance market
2002-2006	Teaching and research assistant, Tilburg University Tutorials Mathematical Analysis, Mathematics and Micro-Economics

Extra curricular activities

2020	Member committee on financial capacity of citizens ('commissie draagkracht'), chair: Henk Don
2020-	Chair of the ODISSEI data collection committee
2019-2020	Member scientific committee that provided advice to the Dutch government and social partners on the detailing of the pension agreement of June 2019
2019-2020	Expert in the working group 'Information & Communication' in the detailing of the pension agreement of June 2019
2019	Scientific committee member European Association of Labour Economists conference 2019
2019	Member committee parameters, re-assessing parameters and the current method to determine the risk-free term structure that is used in the Netherlands to value pension liabilities, chair: Jeroen Dijsselbloem
2018-	Member of the Leiden University Fund Committee for Academic Expenditure
2018-2019	Member review committee VIDI, Netherlands Organization for Scientific Research
2018-	Member committee Science, Leiden University Research Support
2018	Advisor of the project "Effect child subsidies on household expenditures", Ministry of Social Affairs and Employment
2017	Member advisory group Survey Participatiewet, Ministry of Social Affairs and Employment
2016, 2020	Pensioenlab: supervising a group of enthusiastic young people preparing their pension advice (in 2016-2017 and in 2019-2020)
2016	Scientific committee member 'Gender Gaps in the Labor Market' conference 2016, Warsaw, Poland
2015-2016	Member think tank 'Long systems: pensions, health care, labor market, social security and education', De Argumentenfabriek (by Frank Kalshoven)
2015-	Research fellow Research Centre for Education and the Labour Market (ROA), Maastricht
2015	Scientific committee member European Society for Population Economics conference 2015
2014-2020	Scientific organizer Netspar International Pension Workshop, jointly with Prof. dr. De Jong (2014-2015), Prof. dr. Schotman (2016-2017), Kim Peijnenburg (2018-2020) and Raymond Montizaan (2019-2020)
2014-2015	Advisory commission of the research project 'Development of the purchasing power of pensioners', ANBO
2014	Scientific committee member Dutch Economists Day
2014-	Member of the client board of Statistics Netherlands (CBS)

2013-	Leiden Congress Ambassador
2011-	Research fellow Leiden Law School
2011-2014	Project leader Dutch part of the OECD retirement savings adequacy project
2008-2018	Board member Dutch Institute for Social Security (NISZ)

Honors and awards

2018	Nominated for Huibregtsen Prize 2018. The Huibregtsen Prize is intended for a scientifically innovative research project that offers a social application.
2017	World Cultural Council special recognition award: distinction for leading scientist
2013	Nominated 'paper of the year' Financial Times Live

Research grants

2021	Municipality of Rotterdam, "Effects of debt cancellation", €150,000 with Ernst-Jan de Bruijn and Pierre Koning
2020	ZonMw, Reintegration in BOLD cities II, €100,000 with Lex Burdorf, Merel Schuring, Maarten van Kooij and Liesbet van Zoonen
2019	National Pension Hub Grant, Global Risk Institute, 60.000 Canadian Dollars for data collection "Optimal pension design for heterogeneous individuals with behavioral biases", 60,000 Canadian Dollars with Jorgo Goossens and Eduard Ponds
2019	Netspar topicality grant 'Willingness to pay for flexibility in pension arrangements for the self-employed'. €20,000 jointly with Max van Lent
2018	NWO industrial doctorate grant 'Behavioral biases and individual heterogeneity in pensions: Household Asset Liability Management' . Jointly with Jorgo Goossens, Bas Werker and Eduard Ponds
2017	Netspar topicality grant 'Design of freedom of choice and customized products in pension arrangements'. €20,000 jointly with Been, Mehlkopf and Van Ewijk.
2017	'Pension awareness of young adults', Pensioenlab and Netspar. €40,000 jointly with Been and Van Putten.
2016	ZonMw 'Big data and work reintegration' . €125,000 jointly with Erasmus University, BOLD cities.
2016	Netspar/NWO large vision grant 'Uncertainty over the life cycle: implications for pensions and saving behavior'. €500,000 jointly with Groningen University, VU University, University College London and Queen Mary.
2016	Instituut GAK 'Independence and social support over the life-cycle'. €935,000 jointly with Goudswaard, Caminada, Koning, and Van Vliet.
2016	Netspar topicality grant 'What is an adequate pension'. €20,000 jointly with Van Ooijen.
2014	Pension and consumption expectations, Dutch authority for the Financial Markets. €39,000 jointly with Lieke Kools.
2014	Netspar topicality grant 'Dutch pensions from an international perspective'. €20,000 jointly with Been, Caminada, and Goudswaard.
2013	Netspar/NWO theme grant 'Pension savings and consumption needs of current and future retirees'. €250,000 jointly with Groningen University.
2013	Netspar topicality grant 'Pensions, consumption and long term care'. €20,000 jointly with Hussem and Soede.
2011	Netspar topicality grant 'Pension reforms and the financial well-being of Dutch elderly households'. €49,000 jointly with Alessie, Been, Caminada, Goudswaard and Kalwij.

Publications in refereed international journals

- Cutting One's Coat According to One's Cloth: How did the Great Recession affect retirement resources and expenditure goals? *Journal of Economic Behavior and Organization*, 2021, with Jochem de Bresser and Lieke Kools
- [Family and Government Insurance: Wage, Earnings, and Income Risks in the Netherlands and the U.S.](#) *Journal of Public Economics*, 193, 2021, with Mariacristina De Nardi, Giulio Fella, Gonzalo Paz-Pardo, and Raun Van Ooijen
- [Multimorbidity of chronic diseases among unemployed and employed persons: a register-based study](#), *British Medical Journal Open*, 2020, with Berivan Yildiz, Merel Schuring en Lex Burdorf
- [Health and Consumption Preferences: Estimating the Health State Dependence of Utility using Equivalence Scales](#), *European Economic Review*, 113, 46-62, 2019, with Lieke Kools
- [Job-Search Requirements for Unemployed at the End of Working Life: Effects on Unemployment Dynamics and Self-Employment Probabilities](#), *Journal of Human Resources*, 52(2), 491-530, 2017, with Jim Been
- [How to stimulate Single Mothers to leave Welfare for Work: Evidence from a Field Experiment](#), *Journal of Population Economics*, 29(4), 1025-1061, 2016, with Jan van Ours
- [Measuring Retirement Savings Adequacy: Developing a Multi-pillar Approach in the Netherlands](#), *Journal of Pension Economics and Finance*, 15(1), 55-89, 2016, with Jim Been, Rob Alessie, Koen Caminada, Kees Goudswaard and Adriaan Kalwij
- [Can the Dutch Meet their Own Retirement Expenditure Goals?](#), *Labour Economics*, 34, June, 100-117, 2015, with Jochem de Bresser
- [Changes in the Income Distribution of the Dutch Elderly between 1989-2020: a Dynamic Microsimulation](#), *Review of Income and Wealth*, 59(3), 460-485, 2013, with Rob Alessie and Adriaan Kalwij
- [Pathways to Retirement and Mortality Risk in the Netherlands](#), *European Journal of Population*, 29(2), 221-238, 2013, with Adriaan Kalwij and Rob Alessie
- [The Association between Individuals Income and Remaining Life Expectancy at the Age of 65 in the Netherlands](#), *Demography*, 50(1), 181-206, 2013, with Adriaan Kalwij and Rob Alessie
- [The Trend in Female Labour Force Participation. What to Expect for the Future?](#) *Empirical Economics*, 40 (3), 729-753, 2011, with Rob Euwals and Daniel van Vuuren

Publications in books

- Been J. & Knoef M.G. (2020), Effecten van versoering WW op het uittreedgedrag van oudere werkenden. In: Heerma van Voss, G.J.J.; Marwijk Kooy, A.G. van (red.) *De oudere werkende en het sociaal recht*. Monografieën Sociaal Recht nr. 76 Deventer: Wolters Kluwer. 159-174.
- [Experimental and Longitudinal Data for Scientific and Policy Research: Open Access to Data Collected in the LISS panel](#), in: N. Crato and P. Paruolo (eds), *Micro-data and Policy Impact Evaluation*, 2018, with Marcel Das
- [Pensioen: de beperkte aandacht voor sparen voor later. 2017](#) In: Dur, R. (red.) *Gedragseconomie en beleid*. Preadviezen voor de Koninklijke Vereniging voor Staathuishoudkunde, with Lisa Bruggen

- [Pensioenopbouw in internationaal perspectief](#), in: L. Bovenberg, C. van Ewijk en Th. Nijman (eds), *Toekomst voor aanvullende pensioenen*, Preadviezen voor de Koninklijke Vereniging voor Staathuishoudkunde, pp. 97-130, 2014, with Goudswaard, Been and Caminada
- [De toereikendheid van pensioeninkomens in Nederland; een meerpijlerbenadering](#), in: W. Asbeek Brusse en C.J. van Montfort (red), *Wonen, zorg en pensioenen. Hervormen en verbinden*, Den Haag: Wetenschappelijke Raad voor het Regeringsbeleid, pp. 83-116, with Been, Alessie, Caminada, Goudswaard and Kalwij

Other publications

- De data-agenda van de overheid dient zich ook op de data zelf te richten (2021), ESB, with Michiel Bijlsma and Bas van der Klaauw
- Ouders springen meer bij door het afschaffen van de basisbeurs voor studenten (2020), ESB 105(4792), with Teun Broeders and Jim Been
- Family and government insurance: Wages, earnings, and income risks in the Netherlands and the US, *VoxEU.org – CEPR’s policy portal* (6 November 2020), with De Nardi M., Fella G., Paz-Pardo G. and Ooijen R. van.
- Keuzes tijdens de pensioenopbouw: de effecten van nudging met volgorde en standaardopties. Netspar Design Papers nr. 157. Tilburg: Netspar, with Wilte Zijlstra and Jochem de Bresser.
- Zoonen L. van, Schokker L., Schuring M., Knoef M.G., Burdorf A., Yildiz B., Kooij M. van & Moors F. (2020), Wat werkt voor wie? Resultaten van het onderzoek naar de inzet van big data voor het verbeteren van het re-integratietraject. Leiden-Delft-Rotterdam: Leiden-Delft-Erasmus Centre for BOLD Cities.
- [Flexibel met pensioen](#), *Netspar occasional paper* (with Netspar project group), April 2019
- [Met datascience pensioenzorgen omzetten naar nieuwsgierigheid?](#) *Pensioen, Bestuur en Management*, December 2018
- [Toenemende spreiding in de drukverdeling van inkomensheffingen](#), *Weekblad Fiscaal Recht* 7256, 2018 (with Koen Caminada and Kees Goudswaard)
- [Dromen over een goed pensioen: origami en datascience](#), Inaugural lecture, October 5, Leiden University, also published in *TPE Digitaal* 12(2): 82-94
- [Big Data voor gepersonaliseerde dienstverlening](#). *Sociaal Bestek*, October-November 2018
- [Verschil in levensverwachting tussen lage en hoge inkomens is verder gestegen](#). *Me Judice*, 28 juni 2018 (with Sander Muns and Arthur van Soest)
- [Zicht op ZZP pensioen](#), *Netspar Design paper 91*, 2017, with Wim Zwinkels, Jim Been, Koen Caminada en Kees Goudswaard)
- [Pensioenwensen voor en na de crisis](#), *Netspar Design paper 85*, 2017, with Jochem de Bresser and Lieke Kools)
- [Bestedingsbehoeften bij een afnemende gezondheid na pensionering](#), *Netspar Design paper 78*, 2017, with Lieke Kools
- [Zelfstandigen zonder pensioen?](#) *Economisch Statistische Berichten*, 102(4750), 254-256, June 2017, with Wim Zwinkels, Koen Caminada, Kees Goudswaard and Jim Been
- [Meer eigen verantwoordelijkheid in ouderenzorg: wensen en mogelijkheden](#). *Netspar Brief* 9, 2017, with Van Ooijen and De Bresser
- [De toereikendheid van pensioenopbouw na de crisis en pensioenhervormingen](#), *Netspar Design paper 68*, 2017, with Been, Caminada, Goudswaard and Rhuggenaath
- [Pensioenen en inkomensongelijkheid onder ouderen in Europa](#), *Netspar Design paper 58*, 2016, with Been, Caminada, and Goudswaard

- Bestedingsbehoeften na pensionering. *Pensioen Magazine*, 21e jaargang, februari 2016, nummer 2, p 23-27, with Kools
- [Nederlandse pensioenopbouw in internationaal perspectief](#), *Netspar Design Paper 41*, September 2015, with Goudswaard, Been and Caminada
- [Veel variatie in de pensioenopbouw van Nederlandse huishoudens](#), *Netspar Brief 2* - april 2015, with Goudswaard, Been and Caminada
- [Belasting aan de top: geen spoor van groeiende ongelijkheid](#), *Me Judice*, 14 maart 2015, with Caminada and Goudswaard
- [Pensioen, consumptiebehoeften en ouderenzorg](#), *Netspar Design Paper 31* - September 2014, with Hussem, Soede and De Bresser
- [Bevordering arbeidsparticipatie bijstandsmoeders](#), *Economisch Statistische Berichten*, 11 september 2014, pp. 548-551, with Van Ours
- [Vermogen in Nederland gelijk verdeeld sinds negentiende eeuw](#), *Me Judice*, 27 juni 2014, with Caminada and Goudswaard
- [Drie scenario's voor de pensioenopbouw in Nederland](#), *Pensioen Magazine*, 19(4), pp. 16-20, 2014, with Been, Caminada and Goudswaard
- [Pensioeninkomens in de toekomst](#), *Economisch Statistische Berichten*, 13 december 2013, pp. 734-737, with Goudswaard, Caminada and Been
- [De toekomstige inkomenspositie van AOW'ers: drie scenario's voor 2025](#), *CPB achtergronddocument*, 13 september 2013, with Wilkens, Been, Gielen, and Van Vuuren
- [De inkomensverdeling en levensverwachting van ouderen](#), *Netspar Design Paper 8*, 2012 (with Alessie and Kalwij)
- [Vitaliteitsregeling zal vooral gebruikt worden voor deeltijdpensioen](#), *Me Judice*, 30 november 2011, with Adriaens and Nelissen
- [Informeel zorg en interacties tussen broers en zussen](#). *Economisch Statistische Berichten*, oktober 2011, 96(4620), 602-605, with Kooreman
- Beperkte consumptie vrijgevalle spaarloon, *Economisch Statistische Berichten*, november 2010, 95(4598), pp. 717-718, with Adriaens and Nelissen
- De inkomensverdeling van toekomstige ouderen in Nederland, *Economisch Statistische Berichten*, april 2010, 95(4582), pp. 202-205, with Alessie and Kalwij
- Gezondheid en de uittreedroutes van oudere werknemers, *Economisch Statistische Berichten*, september 2010, 95(4593), pp. 556-558, with Alessie and Kalwij

Selected reports in Dutch

- [Het effect van een alternatief detentieregime op gedrag en gezondheid van gedetineerden. Een experiment in een penitentiaire inrichting](#). Report Tilburg University & Universiteit Leiden.
- [Inkomensmobiliteit in Nederland 2001-2014](#). SEO-rapport nr. 2017-10, with Vriend, Lammers and Ter Weel
- [Experiment bevordering arbeidsparticipatie alleenstaande ouders WWB](#). Final report for the Ministry of Social affairs and Employment, with Von Bergh and Leenheer CentERdata and IVA, Tilburg, 2011
- Werking risicoverevening in de praktijk. Report for the Health Care Insurance Board, with Nelissen. CentERdata, Tilburg, 2008
- [De toekomstige arbeidsmarkt voor onderwijspersoneel 2007-2015](#). Actualisering arbeidsmarktprognoses voor primair onderwijs, voortgezet onderwijs en bve-sector. Report for the Ministry of Education, Culture and Science, with Fontein, Nelissen, De Vos, a.o., 2008

- [Arbeidsmarktdynamiek van de overheid](#). Report for the Ministry of the Interior and Kingdom Relations, with De Vos, Nelissen and Fontein. CentERdata, Tilburg, 2007
- Raming ILC / BAPO ontwikkeling 2006-2015. Report for the Ministry of Education, Culture and Science, with Adriaens. CentERdata, Tilburg, 2007
- Herijking zorg: bekostiging van rugzakleerlingen. Report for the Ministry of Education, Culture and Science, with Adriaens. CentERdata, Tilburg, 2006

Teaching

- Welfare State Economics, MSc Public Administration (2016-2020)
- Arbeidsmarkt & Sociale Zekerheid (2020-2021)
- Master thesis, MSc Public Administration (2015-2021)
- Social Economic Policy Analysis, BSc Public Administration (2014-2017)
- Fiscal Economic Policy Analysis, BA LAW (2014-2016)
- Aging and Pension Economics, MSc Public Administration (2014-2015)
- Introduction to Economics, BSc Public Administration (2013)

Executive teaching

- Visiting lecturer Executive Pension Program Nyenrode Business University (2019-)
- Visiting lecturer Erasmus School of Accounting & Assurance, executive program "Certified Pension Executive" (2017-)
- Visiting lecturer ScienceWorks, policy research and policy evaluation (2016-2017)
- Visiting lecturer TIAS School for Business and Society, Masterclass pension innovation (2015-)

Radio/Video

- April 2021 [NOS news journal](#), "Paying for your savings: is that really strange?"
- March 2021 Pakhuis de Zwijger, Nieuwe Economie. Een appeltje voor de dorst: pensioenen, wie krijgt welk partje en wat betekent dat?
- January 2021 NOS radio, about the financial position of pension funds
- June 2020 [Interview PensioenPro](#) about uncertainty in the new Dutch pension contract
- June 2020 Radio 1, about the agreement on the new Dutch pension contract
- May 2020 BNR newsradio, about a new sustainable pension system
- Feb 2020 BNR newsradio, about the detailing of the pension agreement
- Jan 2020 Radio EenVandaag about doing the work for two people
- Nov 2019 Radio EenVandaag about heavy jobs and the retirement age
- Nov 2019 [NOS news journal](#), about pension cuts
- August 2019 [Nieuwsuur](#), about retirement decisions
- August 2019 [Hollandse zaken](#), about the pension system
- July 2019 [NOS news journal](#), about the new pension contract and pension cuts
- Apr 2019 [BNR newsradio](#), about flexible retirement
- Nov 2018 [BNR newsradio](#), about the Dutch pension system
- Nov 2018 [Contribution Pensioen3daagse](#)
- Oct 2018 [Inaugural lecture](#) "Dromen over een goed pensioen; origamipapier en datascience"
- Aug 2018 BNR nieuwsradio, Zakendoen, about the statutory retirement age
- May 2018 [NPO Radio, De Dag #82](#). Why are people not interested in pensions
- March 2018 [BNR newsradio, De Werkverkenners](#). Pension literacy
- Feb 2018 Microlearnings ([example](#)) for pension professionals, Stichting Pensioen Opleidingen (SPO)

Feb 2017 [Nieuwsuur](#): News item about physically demanding jobs and retirement
March 2017 [Pension item Dutch news website nu.nl](#) in the run-up to the elections.
July 2017 [Nieuwsuur](#): News item about health and the retirement age

Selected presentations in the last 5 years

- The Dutch pension; best in class, time to change. Yearly conference Caribbean Actuarial Association, online, 3 december 2020
- Flitswebinar: een zorgeloze toekomst?, Pensioen3daagse, voor het Nederlandse publiek, online, 2 november 2020
- Vrouwen in institutioneel Pensioen (ViiP) herfst-webinar “Het pensioenakkoord: uitlegbaar en solidair?”, 15 oktober 2020
- European Economic Association conference 2020, Sledgehammers or precision instrument? Heterogeneous default effects on retirement saving, 28 augustus 2020, online
- IZA/SOLE Transatlantic Meeting for Labor Economicists, presentation: The effects of welfare receipt on crime, July 9-10 2020, online
- Opening keynote, Springschool Actuarieel Instituut, March 2020, Zeist
- Pensioencommunicatie, Pensioenlab Academy, March 2020, Utrecht
- Sparen voor later, Primary school “Het volle leven”, February 2020, The Hague
- [Boomers & Millennials: the economics of a generation gap](#), January 2020, University of Amsterdam
- PGGM just before Christmas lecture, December 2019, Zeist
- Using behavioral insights to speed up the rate of energy-efficient renovations? What can we learn from the pension domain. Dag van het gedrag, November 2019, The Hague
- Older workers: health and unemployment, Workshop on Older Workers’ Skills and Labour Market Behaviour, Maastricht University 22-23 November 2019.
- Door de bril van de burger: burgerperspectief in onderzoek, Instituut Gak, October 2019, The Hague
- Raising pension awareness through letters and social media; evidence from a randomized and quasi-experiment, Experimental Finance Conference, June 2019, Copenhagen
- Raising pension awareness through letters and social media; evidence from a randomized and quasi-experiment, seminar Ca’ Foscari University, February 2019, Venice
- Optimaal sparen en consumeren gedurende de levensloop, Bestuur PFZW, January 2019, Rhederoord
- International Association for Applied Econometrics conference, June 2018, Montreal
- Pop-up lecture ‘Waarom huishoudfinanciën en pensioen wel interessant zijn!’, Haags Vrouwen Netwerk, June 2018.
- ‘Mind the gap’, Global Pension Dialogue, May 2018, Amsterdam
- Early-life financial behavior, intergenerational transfers, and employment: Insights from a nudge in student loan policy, SEHO conference, May 2018, Paris
- Flexible retirement; a story on professors and construction workers, invited session European Association of Labour Economists, September 2017, St. Gallen
- Data science and big data in pension research, OECD-CEPAR-Wharton-IOPS-Netspar conference, June 2017, Paris
- Seminar Munich Center for the Economics of Aging (MEA), May 2017, Munich
- World Economic Forum meeting, presentation “Measuring retirement savings adequacy in the Netherlands and abroad”, October 2016, Frankfurt
- International Association for Applied Econometrics Conference, June 2016, Milan
- Workshop Quantitative Society for Pensions and Saving, May 2016, Utah