

Curriculum vitae

Personal

Name : Marike Knoef
Nationality : Netherlands
Address : Tilburg University
Department of Econometrics & OR
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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

2021 Training “De Zelfbewuste leider”, De Baak
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

2023- Dean Tilburg School of Economics and Management, and Professor of Economics, Tilburg University
- Responsible for the organization of research and educational programs, impact, human resources, and financial management of the School
- Research in the field of household finance, aging, social security, health and labor economics

2020- Crown member Social and Economic Council (SER)
- Chair of the committee Socio-economic differences in health
- Chair of SCOOR-RMZO
- Member of the committee Social security and health care (i.e. the sustainability of elderly care)

Previous appointments

2020-2023 Director [Network for Studies on Pensions, Aging and Retirement](#) (Netspar), Tilburg University

2018-2023 Professor Empirical Micro-Economics, Leiden University
Coordinator of the research program [Reform of Social Legislation](#) and member of the Research Board E.M. Meijers Instituut

2017-2020 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

2022	Member committee parameters, chair: Femke de Vries
2020-2021	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	Member expertgroup '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
2018-2023	Member of the Leiden University Fund Committee for Academic Expenditure
2018-2019	Member review committee VIDI, Netherlands Organization for Scientific Research
2018-2023	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	Member advisory committee of the research project 'Development of the purchasing power of pensioners', ANBO
2014, 2022	Scientific committee member Dutch Economists Day
2014-2023	Member of the client board of Statistics Netherlands (CBS)
2013-2023	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

2022	NWA project: Socio-economic differences in health, Realistic approach from social policy to realize health potential, co-applicant, with Emely de Vet, Jantien van Berkel, Ernst-Jan de Bruijn and others
2021	Municipality of Rotterdam, "Effects of debt cancellation", with Ernst-Jan de Bruijn, Pierre Koning and Heike Vethaak
2020	ZonMW, Reintegration in BOLD cities II, with Lex Burdorf, Merel Schuring, Maarten van Kooij and Liesbet van Zoonen
2019	National Pension Hub Grant, Global Risk Institute, "Optimal pension design for heterogeneous individuals with behavioral biases", with Jorgo Goossens and Eduard Ponds
2019	Netspar Topicality grant 'Willingness to pay for flexibility in pension arrangements for the self-employed', with Max van Lent
2018	NWO industrial doctorate grant 'Behavioral biases and individual heterogeneity in pensions: Household Asset Liability Management', with Jorgo Goossens, Bas Werker and Eduard Ponds
2017	Netspar Topicality grant 'Design of freedom of choice and customized products in pension arrangements', with Been, Mehlkopf and Van Ewijk.
2017	'Pension awareness of young adults', Pensioenlab and Netspar, with Been and Van Putten.
2016	ZonMw 'Big data and work reintegration', with Erasmus University, BOLD cities.
2016	Netspar/NWO large vision grant 'Uncertainty over the life cycle: implications for pensions and saving behavior', with Groningen University, VU University, University College London and Queen Mary.
2016	Instituut GAK 'Independence and social support over the life-cycle', with Goudswaard, Caminada, Koning, and Van Vliet.
2016	Netspar Topicality grant 'What is an adequate pension', with Van Ooijen.
2014	Pension and consumption expectations, Dutch authority for the Financial Markets, with Lieke Kools.

- 2014 Netspar Topicality grant 'Dutch pensions from an international perspective', with Been, Caminada, and Goudswaard.
- 2013 Netspar/NWO theme grant 'Pension savings and consumption needs of current and future retirees', with Groningen University.
- 2013 Netspar Topicality grant 'Pensions, consumption and long term care', with Hussem and Soede.
- 2011 Netspar Topicality grant 'Pension reforms and the financial well-being of Dutch elderly households', with Alessie, Been, Caminada, Goudswaard and Kalwij.

Publications in refereed international journals

- [Psychological barriers to take-up of healthcare and child support benefits in the Netherlands](#), *Journal of European Social Policy* 33(3): 353-372, 2023, with Olaf Simonse, Lotte van Dillen, Wilko van Dijk, and Erik van Dijk
- [Eliciting preferences for income redistribution: A new survey item](#). *Journal of Public Economics*, 214, 2022, with Jochem de Bresser
- [Preferences for in-kind and in-cash home care insurance](#), *Journal of Health Economics* 84, 2022, with Jochem de Bresser and Raun van Ooijen
- [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*, 128: 126-166, 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

- [Activering werkloze grootvaders beïnvloedt leerresultaten van kleinkinderen \(2021\)](#). In: Gielen, Webbink and Ter Weel (red.) *Ongelijk Nederland; Een drieluik over migratie, onderwijs en de coronacrisis*. Preadviezen voor de Koninklijke Vereniging voor Staathuishoudkunde, with Jim Been, Anne Gielen en Gloria Moroni.
- Effecten van versobering WW op het uittreedgedrag van oudere werkenden (2020), with Jim Been, 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 \(2019\)](#), 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 \(2014\)](#), 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

- [Afboeking bijstandsschuld nauwelijks effect op werk en mentale gezondheid \(2023\)](#), ESB 14 juli 2023, with Ernst-Jan de Bruijn, Heike Vethaak, and Pierre Koning
- [Hogere AOW-leeftijd stimuleert ook arbeidsparticipatie jongere partner \(2023\)](#), *Geron*, 6 June 2023, with Albert Rutten and Daniel van Vuuren
- [Laat pensioenfondsen overwaarde huis te gelde maken via participatiehypotheek \(2023\)](#), ESB 108 (4820), 182-185, with Dirk Brounen, Casper van Ewijk, Arjen Gielen, en Mauro Mastrogiacomo
- [Effecten van onverwacht baanverlies op gezondheid \(2022\)](#), *Geron*, 13 December, with Jim Been and Eduard Suari
- [Effecten van de hervorming van het pensioenstelsel \(2022\)](#), ESB Blog 9 November 2022, with Kees Goudswaard
- [Nederlanders zijn voor een genereuze én activerende bijstand \(2022\)](#), ESB 107 (4813), 412-415, with Marion Collewet, Kim Fairley, Roselinde Kessels, and Olaf van Vliet
- [Verhoogt risicopreferentieonderzoek vertrouwen? \(2022\)](#), *Pensioen, Bestuur & Management*, nummer 2

- [Oplossingsrichtingen voor de gender gap in Nederlandse tweedepijlerpensioenen](#), Tijdschrift voor Pensioenvraagstukken 2021(6): 25-33, with Suzanne Kali, Jim Been and Albert van Marwijk Kooy
- [Hogere AOW-leeftijd stimuleert doorwerken van jongere partner](#) (2021), ESB 106 (4801), 424-425, with Albert Rutten and Daniel van Vuuren
- [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), 554-556, 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.
- [Wat werkt voor wie? Resultaten van het onderzoek naar de inzet van big data voor het verbeteren van het re-integratietraject](#). Leiden-Delft-Erasmus Centre for BOLD Cities, with Van Zoonen, L., Schokker, L., Schuring, M., Burdorf, A., Yildiz B., Kooij M. van & Moors F. (2020)
- [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 vrijgevallen 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 uitteerdroutes 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

Teaching

- Welfare State Economics, MSc Public Administration (2016-2022)
- Arbeidsmarkt & Sociale Zekerheid (2020-2022)
- Master thesis, MSc Public Administration (2015-2022)
- 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 (2019-2023)

- Visiting lecturer Erasmus School of Accounting & Assurance, executive program “Certified Pension Executive” (2017-2023)
- Visiting lecturer ScienceWorks, policy research and policy evaluation (2016-2017)
- Visiting lecturer TIAS School for Business and Society, Masterclass pension innovation (2015-2023)

Radio/Video

July 2023	BNR Newsradio, Effect of employment on health
July 2023	Podcast Social and Economic Council ‘ Impact in the polder ’, #1 Socio-economic disparities in health
May 2023	BNR’s Big Five, How to communicate about the new pension reform
March 2023	Radar, Uncertainties in the transition of the pension system
Jan 2023	TV Eenvandaag, Early retirement
Jan 2023	NPO Radio 1, Retirement decisions
Sep 2022	Meldpunt, The purchasing power of the elderly
Aug 2022	NPO radio 1, Spraa maker in the radio program “Spraa makers”, about the Dutch pension reform
July 2022	NPO radio 1, Stand.nl , about the indexation of pensions
May 2022	Interview AGP: “ Die aha-erlebnis als mensen de wereld weer een beetje beter begrijpen: daar word ik blij van ”
Apr 2022	NOS news journal, about inflation
May 2022	Tweede Hans: de pensioenpodcast #2: Het appeltje voor de dorst , Maxvandaag
Feb 2022	Broadcast Pensioen Pro Live , discussion about risk attitudes of pension participants
Sep 2021	NOS news journal, about the gender pension gap
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?
Jan 2021	NOS radio, about the financial position of pension funds
June 2020	Interview PensioenPro about uncertainty in the new Dutch pension contract
June 2020	NPO Radio 1, about the agreement on the new Dutch pension contract
May 2020	BNR’s Big Five, about a new sustainable pension system
Feb 2020	BNR Newsradio, about the detailing of the pension agreement
Jan 2020	Radio EenVandaag about the labor market
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