

MARIACRISTINA ROSSI

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CURRENT POSITIONS

Full Professor of Economics Department of Management School of Management and Economics, University of Turin, Italy	<i>Since 2019</i>
Associate Professor of Economics Habilitation to Full Professor in 2014	<i>2011-2019</i>
Business and Management Bachelor Degree Director University of Turin, School of Business	<i>Since 2018</i>
Trento Labour Agency Scientific Committee member	<i>Since 2019</i>
Consiglio Nazionale delle RicercheIRCrES-CNR Moncalieri, Turin, Italy Research Affiliate	<i>Since 2018</i>
Master in Insurance and Risk Scientific Committee Member Collegio Carlo Alberto and University of Turin	<i>Since 2015</i>
Observatoire de l'Épargne Européenne Scientific Committee Member	<i>Since 2013</i>
NETSPAR Network for Studies on Pensions, Ageing and Retirement, The Netherlands Research Fellow	<i>Since 2013</i>
Ingenere Editorial Board Member	<i>Since 2012</i>
Collegio Carlo Alberto Affiliate Turin, Italy	<i>Since 2010</i>
CeRP Research Fellow	<i>Since 2006</i>

PAST POSITIONS

Assistant Professor Department of Economics University of Turin, Italy	<i>2010-2011</i>
Assistant Professor Department of Economics	<i>2002-2009</i>

University of Tor Vergata, Roma, Italy	<i>Tenured since 2005</i>
Researcher at UCW, Understanding Children's Work, Innocenti Research Centre UNICEF Florence, Italy	<i>2000-2002</i>
Research Officer University of Essex, UK	<i>2000</i>
Economist, Environmental Account Branch Office for National Statistics, O.N.S. London, UK	<i>1999-2000</i>

The World Bank, Washington DC, US Consultant, various years
 Projects covered: Child Labor, Impact of Nutrition Intervention Programs, School Reforms in Sub-Saharan Africa, determinants of school enrollment, Migration decisions of Refugees in Mali. Countries: Mali, Tanzania and Togo.
 Welfare of the Refugee in Mali, Team leader: Hans Hoogeveen.
 Consequences of Ageing and income in old age. Team Leader: Elena Bardasi

UNICEF, Dar-es-Salaam, Tanzania Project: Long term consequences of malnutrition in Tanzania. Academic Consultancy	<i>2005-2006</i>
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ILO Project: The global dimension of child labor	<i>2001-2002</i>
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Commission of the European Communities Project "Consumer Indebtedness: Statistical Aspects". Academic Consultancy. Related paper produced: Consumer over-indebtedness and income distribution in the EU, with G. Betti, N. Dourmashkin, Y. Yin, <i>Journal of Economic Studies</i> , 34(2), pp 136-156, 2007. (Consumer over-indebtedness in the EU: measurement and characteristics)	<i>2001</i>
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EDUCATION

Ph.D. in Economics, University of Essex, UK	<i>2004</i>
Dottorato di Ricerca in Economics, University of Rome La Sapienza Faculty of Statistics, Italy	<i>2000</i>
Master's Degree in Economics, CORIPE University of Turin, Italy	<i>1995</i>
Degree in Economics and Business, University of Genoa, Italy (<i>summa cum laude</i>)	<i>1994</i>

FUNDED PROJECTS

CLEAR Project winners Team member with P. Profeta and C. Villosio. PI: D. Del Boca	<i>2018</i>
Netspar Research Paper Grant Pension Communication, with A. van Soest and H. Prast	<i>2017</i>
Senior Researcher Team Member	<i>2015</i>

Grant awarded by EIGE on Study on the Economic Benefits of Gender Equality in the European Union.
PI: K. Mantouvalou, IFC; London, UK

(Co) Principal Investigator (with E. Fornero) 2012-2015
MOPACT, Making Aging an Asset, EU FP7 project based at Collegio Carlo Alberto

Netspar Panel Paper Grant 2013
Role of financial literacy on asset accumulation and decumulation, with M. Borella

Principal Investigator, Wersa EU project 2013-2015
Information at Retirement and Economic Decisions (Strand II) based at Collegio Carlo Alberto

Research project winner 2011
Is housing wealth an impediment to consumption smoothing, funded by Observatoire de l'Épargne Européenne (OEE), under the theme 1, the financial decumulation of the elderly. Principal investigator (PI)

Visiting at Institute for Research on Labor and Employment (IRLE), Berkeley, US 2009

(Co) Principal Investigator (with E. Fornero) 2008
Research Funded by the Observatoire de l'Épargne Européenne (OEE), Paris, France. Funded project: "Saving Rates and House Price Dynamics in Europe: Structural Modeling and Implications for the Future"

OTHER ACADEMIC ACTIVITIES

Guest Editor for Small Business Economics, Issue on *Women entrepreneurship in the digital Era* 2018
with D. Audretsch, E. Lehmann, and E. Ughetto

Scientific Responsible for Turin University on the EU post-doc selection Train to 2014-2016
Move Programme. Supervisee: Dr. Piotr Bialowolski

Scientific Responsible for a post-doc position on gender perceptions and role models. 2016-2017
Supervisee: Dr. Elena Grinza

Scientific Committee member of the Doctoral Program Vilfredo Pareto. 2012-2017
University of Turin

Assistant Professor Recruitment Committee for Collegio Carlo Alberto 2013-2015
Interview Committee in 2014

Organizer of the Summer School in Gender Economics and Society at ITC-ILO. 2014/2015
with E. Fornero and L. Mencarini. A Joint initiative: CeRP-CCA, ITC-ILO, University of Turin and Politecnico di Torino

Organizer of Capital Market Seminar series, with Elena Vigna, at Collegio Carlo Alberto 2011-2014

Organizer of CeRP biannual conference, Financial Literacy, Saving and Retirement in 2012
Aging Societies, with M. Borella, at Collegio Carlo Alberto

Member of the Committee for the Doctoral Programme in International Economics 2007-2011
University of Rome Tor Vergata

Current Ph.D. students: Noemi Oggero and Marcello Matranga, University of Turin.

Past Ph.D. students: Stefania Basiglio (University of Trento), Joint PhD programme University of Turin and Tilburg University; Agnese Romiti (IAB, Nurburg), PhD at University of Rome Tor Vergata; Alina Sandor (University of Trento), PhD at University of Turin; Daniela Piazzalunga (IRVAPP, Trento), PhD at University of Turin.

Member of PhD Thesis committee in Tor Vergata, Rome, Italy and Siena, Italy.

GRANTS AND FELLOWSHIPS

Netspar Research Grant on Pension communication, with A. van Soest and H. Prast	2017
Visiting Professorship Grant, LISER/CEPS INSTEAD, Luxembourg	2012-2016
Visiting Scholar at Luxembourg Income Study (LIS), Luxembourg	2014
Visiting scholar at ISER, University of Essex, UK	2007
Publication Research Incentives at Collegio Carlo Alberto	2011-2014
IRLE Visiting Scholar, Berkeley, US	2008
IRISS fellowship supported by the European Commission at CEPS-INSTEAD	2003
Differendange, Luxembourg	
Young Researchers' Fellowship, financed by MIUR, the Italian Ministry of the University and Research	2001
Royal Economic Society Easter School, on panel data analysis, held in the University of Birmingham	2000
Full Scholarship (fees and salary) to attend a Master Course financed by the University of Turin and Compagnia San Paolo di Torino	1994

PUBLICATIONS

Refereed Journals

1. Female entrepreneurship in the digital era, *Small Business Economics* with E. Ughetto, D. Audretsch and E. Lehmann. 2019 published on line
2. Entrepreneurial spirits in women and men. The role of financial literacy and digital skills. with N.Oggero and E.Ughetto, *Small Business Economics* , 2019 published on line
3. Household preferences for socially responsible investments, with D. Sansone, A. van Soest and C. Torricelli, *Journal of Banking and Finance*, Volume 105, pp. 107-120, August 2019.
4. Labour market decisions of the self-employed in the Netherlands at the statutory retirement age, with A. Nagore Garcia and A. van Soest, *Small Business Economics*, forthcoming, published online, 2019.
5. Leaving, staying or coming back, with J. Hoogeveen and D. Sansone, *The Journal of Development Studies*, doi: 10.1080/00220388.2018.1510119, published online 2018.
6. "Four bright coins shining at me": Financial education in childhood, financial confidence in adulthood, with E. Fornero and D. Sansone, *Journal of Consumer Affairs*, doi: 10.1111/joca.12207, published online 2018.
7. Retirement rigidities and the gap between effective and desired labour supply by older workers, with S. Trucchi and E. Fornero, *IZA Journal of Labor Policy*, 7(1), 10, 2018.
8. Precautionary savings and the self-employed, with D. Sansone, *Small Business Economics*, 51(1), pp. 105-127, 2018.

9. The family as an informal market and the (low) mobility of Italian young, with F. Coda Moscarola and E. Fornero, *Journal of Economic Policy* (Politica Economica), 1, pp. 45-78, doi: 10.1429/89709, 2018.
10. Who wants to have their home and eat it too? Interest in reverse mortgages in the Netherlands, with R. Dillingh, H. Prast and C. Urzì Brancati, *Journal of Housing Economics*, 38, pp. 25-37, 2017.
11. Liquidity constraints and labor supply, with S. Trucchi, *European Economic Review*, 87, pp. 176-193, 2016.
12. Explaining why, right or wrong, Italian households do not like reverse mortgages, with E. Fornero and C. Urzì Brancati, *Journal of Pension Economics and Finance*, 15, pp. 180-202, 2016.
13. Life insurance demand: Evidence from Italian households; a micro-economic view and gender issue, with E. Luciano and F. Outreville, *Geneva Papers on Risk and Insurance - Issues and Practice*, 41 (3), pp. 468-490, 2016.
14. Do women prefer pink? The effect of a gender stereotypical stock portfolio on investing decisions, with H. Prast, C. Torricelli and D. Sansone, *Journal of Economic Policy* (Politica Economica), 3, pp. 377-420, 2015.
15. Immigrants, household production and women's retirement, with G. Peri and A. Romiti, *Labour Economics*, 36, No. October, pp. 18-34, 2015.
16. Reverse mortgage: A tool to reduce old age poverty without sacrificing social inclusion, with F. Coda Moscarola, A. D'Addio and E. Fornero, in *Ageing in Europe-Supporting Policies for an Inclusive Society*. DE GRUYTER, Berlin, München, Boston, 2015.
17. (Un)expected retirement and the consumption puzzle, with M. Borella and F. Coda Moscarola, *Empirical Economics*, 47(2), pp. 733-751, 2014.
18. The persistence of income poverty and life-style deprivation: Evidence from Italy, with F. Devicienti and V. Gualtieri, *Bulletin of Economic Research*, 66(3), pp. 217-312, 2014.
19. Enrolment and grade attainment following the introduction of free primary education in Tanzania, with H. Hoogeveen, *Journal of African Economies*, 22(3), pp. 375-393, 2013.
20. Liquidity constraints, uncertain parental income and human capital accumulation, with F. Devicienti, *Applied Economics Letters*, 20, pp. 826-829, 2013.
21. Il mattone vale piú dell'istruzione?, with E. Fornero and A. Romiti, *Vita e Pensiero*, 1, 2012.
22. Il prestito vitalizio in Italia, with E. Fornero and C. Urzì Brancati, in *L'importanza di essere vecchi - Politiche attive per la terza età*, T.Treu, Il Mulino, pp.307-323, 2012.
23. La vulnerabilità economica delle famiglie italiane, with G. Vecchi, *Rivista di Politica Economica*, vol. 7-9, pp. 167-182, 2011.
24. Portfolio choice and precautionary savings, with R. Calcagno, *Economics Bulletin*, 31(2), pp. 1353-1361, 2011.
25. Does consumption respond to predicted increases in cash-on-hand availability? Evidence from the Italian "severance pay", with M. Borella and E. Fornero, *Economics Letters*, 105(1), pp- 127-129, 2009.
26. Preschool nutrition and subsequent schooling attainment: Longitudinal evidence from Tanzania, with H. Alderman and H. Hoogeveen, *Economic Development and Cultural Change*, 57(2), pp. 239-260, 2009.

27. The effect of house prices on household consumption in Italy, with R. Calcagno and E. Fornero, *Journal of Real Estate Finance and Economics*, 39(3), pp. 284-300, 2009.
28. Examining the interactions between savings and personal pension plan contributions. Evidence from the BHPS, *Oxford Bulletin of Economics and Statistics*, 71(2), pp. 253-271, 2009.
29. The impact of school quality on child labour and school attendance: the case of CONAFE Compensatory Education Program, with F.C. Rosati, *Well-Being and Social Policy*, 3(2), pp. 25-42, 2008.
30. Consumer over-indebtedness and income distribution in the EU, with G. Betti, N. Dourmashkin, Y. Yin, *Journal of Economic Studies*, 34(2), pp 136-156, 2007. (Consumer over-indebtedness in the EU: measurement and characteristics)
31. Reducing child malnutrition in Tanzania. Combined effects of income growth and program intervention, with H. Alderman and H. Hoogeveen, *Economics and Human Biology*, 4(1), pp 1—23, 2006.
32. Precautionary saving and health risk. Evidence from the Italian households using a time series of cross sections, with V. Atella and F.C. Rosati, *Rivista di Politica Economica*, vol. V-VI, 2006.
33. Private medical insurance and saving. Evidence from the British Household Panel Survey, with A. Guariglia, *Journal of Health Economics*, 23(4), pp. 761-783, 2004.
34. Children's working hours and school enrolment: Evidence from Pakistan and Nicaragua, with F.C. Rosati, *The World Bank Economic Review*, 17(2), pp. 283-295, 2003.
35. Consumption, habit formation and precautionary saving: Evidence from the British Household Panel Survey, with A. Guariglia, *Oxford Economic Papers*, 54(1), pp. 1-29, 2002.

Submitted Working Papers (not yet published on journals)

Pulling Effects in Migrant Entrepreneurship: Does Gender Matter? with A. Colombelli, E. Grinza and V. Meliciani Carlo Alberto Notebooks No. 5912019 -RR to Economic Geography
 Subjective inheritance expectations and economic outcomes, with S. Basiglio and A. van Soest, ESOMAS WP No. 62 - April 2019.
 Credit access and approval, with S. Basiglio, P. De Vincentiis, E. Isaia, ESOMAS WP No. 61 - April 2019.

Pension communication in the Netherlands and other countries, with A. van Soest and H. Prast, Netspar Discussion Papers No. 07/2018-036, 2018.

Books

1. Wealth and homeownership. Women, men and families, with E.M. Sierminska, Palgrave Macmillan, 2018.
2. Transforming education outcomes in Africa: Learning from Togo, with Hans Hoogeveen (Editors), Palgrave Macmillan, 2019..

Chapters in Books

1. Vulnerability, with G. Vecchi and L. Latino, in G. Vecchi, *Measuring Well Being*, Oxford University Press, New York, chapter 11, pp. 417-455, 2017.
2. Nuove opportunità dal prestito vitalizio ipotecario, with E. Fornero and C. Urzì Brancati in Filotto and Pacella, *Il Prestito Vitalizio Ipotecario*, Il Sole24Ore, 2016.

3. Vulnerabilità, with L. Conte and G. Vecchi, in G. Vecchi, *In ricchezza e in povertà*, Il Mulino, Italy, pp. 319-389, 2011.
4. Households' consumption under the habit formation hypothesis. Evidence from Italian households using the Survey of Household Income and Wealth (SHIW), *Consumers Economics: New Research*, NOVA Publisher, 2008.
5. Le previsioni di spesa sanitaria a livello nazionale e regionale: i risultati del modello econometrico SANIMOD, with Atella and B. Bernardi, in V. Atella et al., *Rapporto CEIS Sanità 2003. Bisogni, Risorse e Nuove Strategie*, chapter 2, 2003.
6. La spesa sanitaria privata e gli effetti redistributivi delle politiche sanitarie, with V. Atella e B. Bernardi, in Atella et al., *Rapporto CEIS Sanità 2003. Bisogni, Risorse e Nuove Strategie*, chapter 3, 2003.

Current On-going projects

- First-Job firm and gendered career trajectories. with D. Card, F. Devicienti and A. Weber. Visit INPS project 2019 -PI A. Weber
- Survival Duration of Female Migrant Firms, with A. Colombelli, E. Grinza, A. Manello and V. Meliciani
- The son is mine. Business Transmission and Gender Bias in Europe, with P. Bialowolski and A. van Soest
- Quota Law and Spill Over Effects In Unlisted Banks. With A. Bongiovanni, A. Guariglia, P. De Vincentiis, E. Isaia
- Social Bond Latent Demand. Evidence form Trento, with S. Basiglio, R. Salomone and C. Torricelli

Other Publications

- Economic benefits of gender equality in the European Union. Literature review: existing evidence and methodological approaches. European Institute for Gender Equality (EIGE). With C. Villosio, M.L. Di Tommaso, E. Grinza, D. Piazzalunga, K. Mantouvalou and J. Caisl, 2017.
- Asset accumulation and decumulation over the life cycle. The role of financial literacy, with M. Borella, Netspar panel paper No. 39, 2014.
- Personal wealth holdings in Britain: Reconciling the evidence from household surveys and individual estate records, co-authored by A. Shorrocks. Paper presented at the international conference on “*Savings, Intergenerational Transfers, and The Distribution of Wealth*”, organized by E.N. Wolff, Jerome Levy Institute, Blithewood, New York, June 2000.
- Oil and gas reserves evaluation, with R. Harris, occasional paper, *O.N.S. (Office For National Statistics)*, London, UK, Jan 2000.
- Is housing an impediment to consumption smoothing? Report, Principal Investigator. Project funded by *Observatoire de l'Epargne Européenne (OEE)*, 2012.
- Saving rates and house price dynamics in Europe: Structural modeling and implications for the future, with E. Fornero. Report commissioned by *Observatoire de l'Epargne Européenne (OEE)*, 2008.
- Study of the problem of consumer indebtedness: Statistical aspects. Report commissioned by the *Commission of the European Communities*, co-authored by G. Betti, N. Dourmashkin, V. Verma, Y. Yin, 2001.

TEACHING

Regular Teaching:

Economics of Savings and Pensions

Postgraduate course, University of Turin, Italy

Growth and Development

Postgraduate course, University of Turin, Italy

Advanced Banking and Finance

Undergraduate course, University of Turin, Italy

Occasional Teaching:

Scuola di Studi Superiori, Pier Ferdinando Rossi: Questioni di Genere, 2019, University of Turin (in Italian)

Master course on BIG data for the ITT master alta formazione at SAA School of Management, Turin
Summer School on Gender Economics and Society, Teaching module on Asset Accumulation and Gender dimension, ITC-ILO, Turin, 2014 and 2015

Training Session Day. Generali. December 4, 2014

Training Sessions at LISER (formerly CEPS/INSTEAD) on Housing Investment; Life Cycle Savings; Portfolio Allocation. 2013, 2014, 2015

Economic Growth, Master in Applied Labor Economics for Development, Turin School of Development (ITC-ILO). 2012

Development Economics University of Rome Tor Vergata Master and PhD students, since 2011

Microeconomics, undergraduate (first year), University of Turin, Italy. Since 2010

Structural Reforms in the EU, undergraduate course (fourth year), University of Rome Tor Vergata, Italy, 2008-2010

Microeconomics, at University of Rome Tor Vergata, Italy. Undergraduate and postgraduate. 2000-2007

Course on STATA, postgraduate 2001

Gender and Development, postgraduate at MESCI, Master in Development at University of Rome II. 2006-2010

Mathematics for Economics, both undergraduate and postgraduate at the University of Essex, UK.
Teaching Assistant 1997-1998

Supervising:

Current Ph.D. students: Marcello Matranga, University of Turin.

Past Ph.D. students: Stefania Basiglio (University of Trento), Joint PhD programme University of Turin and Tilburg University; Noemi Oggero (University of Turin, postdoc) Agnese Romiti (University of Strathclyde), PhD at University of Rome Tor Vergata; Alina Sandor (University of Trento), PhD at University of Turin; Daniela Piazzalunga (IRVAPP, Trento), PhD at University of Turin.

MAIN CONFERENCE PRESENTATIONS AS PRESENTER/ORGANIZER (SINCE 2010)

- 2019** INAPP invited Discussant on Gender Policy Report, Rome
Netspar, International Pension Workshop, Leiden, The Netherlands
- 2018** Trento Festival dell'Economia. Going Digital. Invited Speaker with L. Lombardi and S. Scarpetta. Session organised by Tortuga (<http://tortugaecon.eu/>)
- 2017** Netspar International Pension Workshop, Leiden. Groningen University, Department of Economics Seminar. Behavioural Finance Working Group Queen Mary University, London. First Behavioral Economics and Financial Decisions Train2Move workshop, Turin. Retirement Decisions Workshop, Collegio Carlo Alberto, Turin
- 2016** Cherry Blossom Financial Education Institute, Washington DC. Netspar International Workshop on Pensions. Club of Florence (Invited Talk). University of Genoa, Department of Economics, "The Real Estate Market in North-West Italy" (Invited Talk)
- 2015** Presentation and participation to the Scientific Committee of LeHavre Conference on Financial Inclusion. Paris-Dauphine Pension Workshop. Banque Central du Luxembourg annual conference. Invited Talk at the Dutch Central Bank on Financial Inclusion
- 2014** Netspar Annual Conference, Amsterdam. Cintia II Conference in Turin (Scientific Committee)
- 2013** NBER Conference on Ageing, Boston, US. Ceps/Instead, Luxembourg
- 2012** Netspar Pension Workshop, Amsterdam. European Association for Labour Economics, Bonn
- 2011** 2nd International Workshop on the Socio-Economics of Ageing, Lisbon
- 2010** IPAZIA ILO conference, Turin

REFEREING

Applied Economics, De Economist, Economic Inquiry, Economic Modelling, Empirical Economics, The Economic Journal, Journal of African Economies, Journal of Development Economics, Journal of Development Studies, Journal of Economic Inequality, Journal of Health Economics, Journal of Pension Economics and Finance, Journal of Population Economics, Labor, Oxford Economic Papers, Rivista di Politica Economica, Review of Income and Wealth, Scandinavian Journal of Economics, Small Business and Economics, Southern Economic Journal, World Development

LANGUAGES

Italian: mother tongue
 English: fluent
 French: semi-fluent