

# Noemi Oggero

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## Current Positions

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- 2020-present Assistant Professor (*Ricercatrice di tipo A*), Department of Management, University of Turin.
- 2019-present Research Fellow, CeRP (Center for Research on Pensions and welfare Policies), Collegio Carlo Alberto.

## Past Positions

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- 2019-2020 Post-doctoral Fellow, ESOMAS Department, University of Turin. Scientific supervisor: F. Devicienti.
- 2019-2020 Scientific Consultant, The Wharton School, University of Pennsylvania. Research grant: “*Understanding Debt Among the Older Population.*” Principal investigator: O.S. Mitchell.
- 2019-present Research Collaborator, Collegio Carlo Alberto. EU Horizon 2020 grant: “*CLEAR – Closing the gender pension gap by increasing women’s awareness,*” Principal investigator: D. Del Boca, and Covid-19 project funding from Collegio Carlo Alberto awarded to D. Del Boca, N. Oggero, P. Profeta and M. Rossi.
- 2018 Temporary Research Faculty Member, George Washington University School of Business. Research grant from the TIAA Institute/Pension Research Council awarded to A. Lusardi, O.S. Mitchell, and N. Oggero.
- 2017 Research Collaborator, Center for Research on Pensions and welfare Policies. Project: “*Information and financial literacy for a socially sustainable NDC pension system.*”
- 2016-2017 Research Associate, Global Financial Literacy Excellence Center at the George Washington University School of Business. Academic Director: A. Lusardi.
- 2015-2016 Research Assistant, Center for Research on Pensions and welfare Policies. EU Horizon 2020 grant: “*Mopact – Mobilising the potential of active ageing in Europe.*” Principal investigator: E. Fornero.

## Education

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- 2016-2019 Ph.D. in Economics, University of Turin and Collegio Carlo Alberto (host). Supervisor: Mariacristina Rossi. Evaluation Committee Chair: Elsa Fornero.

- 2014-2015 M.Sc. *summa cum laude* and recommendation for publication (*dignità di stampa*) in Economics, University of Turin.
- 2014-2015 M.A. in Economics, Allievi Honors Program, Collegio Carlo Alberto.
- 2012-2014 B.A. *summa cum laude* in Economics, University of Turin.
- 2013-2014 Allievi Honors Program, Collegio Carlo Alberto.

## **Publications**

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- 2020 “Debt and Financial Vulnerability on the Verge of Retirement.” (with A. Lusardi and O.S. Mitchell). *Journal of Money, Credit and Banking*, 52(5), 1005-1034.
- 2020 “Entrepreneurial Spirits in Women and Men. The Role of Financial Literacy and Digital Skills.” (with M. Rossi and E. Ughetto). *Small Business Economics*, 55(2), 313-327.
- 2020 “Debt Close to Retirement and Its Implications for Retirement Well-being.” (with A. Lusardi and O.S. Mitchell). In: *Remaking Retirement: Debt in an Aging Economy*, eds. O.S. Mitchell and A. Lusardi, 15-34. Oxford, UK: Oxford University Press.
- 2020 “Women’s and Men’s Work, Housework and Childcare, before and during COVID-19.” (with D. Del Boca, P. Profeta, and M. Rossi). *Review of Economics of the Household*, 18(4), 1001-1017.
- 2020 “The Effects of Pension Information on Individuals’ Economic Outcomes: A Survey.” (with S. Basiglio). *Economies*, 8(3), 67.
- 2019 “Information and Financial Literacy for Socially Sustainable NDC Pension Schemes.” (with E. Fornero and R. Puglisi). In: *Progress and Challenges of Nonfinancial Defined Pension Schemes, Volume 2: Addressing Gender, Administration, and Communication*, eds. R. Holzmann, E. Palmer, R. Palacios, and S. Sacchi, 187-216. Washington, DC: World Bank Publications.
- 2018 “The Changing Face of Debt and Financial Fragility at Older Ages.” (with A. Lusardi and O.S. Mitchell). *American Economic Association Papers & Proceedings*, 108, 407-411.

## **Working Papers**

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- 2020 [“Understanding Debt in the Older Population.”](#) (with A. Lusardi and O.S. Mitchell). NBER Working Paper No. 28236.
- 2020 [“Pension Information and Women’s Awareness.”](#)(with M. Angelici, D. Del Boca, P. Profeta, M. Rossi, and C. Villosio). IZA Discussion Paper No. 13573. *R&R*.
- 2019 [“Retirement Expectations in the Aftermath of a Pension Reform.”](#) CeRP Working Paper No. 197/19. *Under review*.
- 2018 [“Financial Fragility in the US: Evidence and Implications.”](#) (with A. Hasler and A. Lusardi). GFLEC Working Paper No. 2018/1.

## Work in Progress

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“You can’t be what you can’t see: The role of gender in the intergenerational transmission of entrepreneurship.” (with F. Devicienti, M. Rossi, and D. Vannoni). *Under review*.

“Now More Than Ever: Why Financial Literacy Is a Key Element of post-Covid-19 Recovery.” (with E. Fornero and A. Lo Prete).

“To be or not to be an entrepreneur. The interplay between risk attitude, happiness and propensity to become an entrepreneur.” (with L. Abrardi and E. Ughetto). *Submitted*.

“Are Women in Politics Role Models for Female Entrepreneurs?” (with G. Falavigna, E. Grinza, and A. Manello).

“Pre- and post- Financial Crisis attitude towards carrying out Related Party Transactions.” (with M. Gromis di Trana, F. Bava, and V. Cantino). *Under review*.

## Research Reports

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2020 [“Pension information and women’s economic outcomes.”](#) (with M. Angelici, D. Del Boca, P. Profeta, M. C. Rossi, C. Villosio). Rome, Italy: Department of Equal Opportunities of the Italian Presidency of the Council of Ministers.

2017 [“Millennials and Financial Literacy: A Global Perspective.”](#) (with A. Lusardi). Washington, DC: GFLEC.

2017 [“The TIAA Institute-GFLEC Personal Finance Index: A New Measure of Financial Literacy.”](#) (with A. Lusardi and P. Yakoboski). New York, NY: TIAA Institute.

2016 [“Student Loan Debt in the US: An Analysis from 2015 NFCS Data.”](#) (with A. Lusardi and C. de Bassa Scheresberg). Washington, DC: GFLEC.

## Teaching

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2021 Co-holder of the course. “Financial Markets and Intermediaries,” Bachelor in Economics, School of Management and Economics, University of Turin (course taught in English).

2020 Teaching Assistant. “Financial Markets,” Bachelor in Business and Management, SAA School of Management, University of Turin (course taught in English).

2020 Teaching Assistant. “Economia degli Intermediari Finanziari,” Bachelor in Business Economics, School of Management and Economics, University of Turin.

2019-2020 Teaching Assistant within the “Excellence project,” ESOMAS Department, University of Turin.

2019 Co-holder of the course. “Quantitative Methods for Research (STATA),” PhD in Business and Management, School of Management and Economics, University of Turin.

2017-2020 Teaching Assistant. “Microeconomics,” Bachelor in Business and Management, SAA School of Management, University of Turin (course taught in English).

2017-2019 Teaching Assistant. “Interpreting the Macroeconomic Scenario,” Master in Business Administration, SAA School of Management, University of Turin (course taught in English).

### Other Activities

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2020-*present* Vice President of the board of directors of the foundation “Retirement Home – Ss. Trinità” appointed by the Bank Foundation Cassa di Risparmio di Fossano.

2020 Expert lecturer for the high-school project “PreVisione Economia” by FEduF (Foundation for Financial Education and savings).

2019 External expert for the PON high-school project “Cittadinanza Economica” by the European Social Fund.

### Third Mission

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2020 Articles written for the press: VoxEU.org, Lavoce.info, inGenere, Corriere della Sera – La 27esima ora.

2020 Report “Pension information and women’s economic outcomes” within the European Program REC – Rights, Equality and Citizenship coordinated by the Dipartimento per le Pari Opportunità della Presidenza del Consiglio dei Ministri.

2020 High-school project “Previsione Economia” – Financial education project.

2019 High-school project “Cittadinanza Economica” – Financial education project.

2018 11<sup>th</sup> Vilfredo Pareto Doctorate in Economics (VPDE) Workshop in Economics - Member of the Organizing Committee.

2018 Article written for the press: inGenere.

2017 10<sup>th</sup> Vilfredo Pareto Doctorate in Economics (VPDE) Workshop in Economics - Member of the Organizing Committee.

### Media Coverage

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Research featured in: [Financial Times](#), [The Washington Post](#), [The New York Times](#), [Forbes](#), [La Repubblica - D](#), [USA Today](#), [VoxEU.org](#), [Lavoce.info](#), [Corriere della Sera - La 27esima ora](#), [CNBC](#), [Il Mattino](#), [The Street](#), [Advisor Perspectives](#), [MarketWatch](#), [The NBER Digest](#), [Bocconi Knowledge](#), [Knowledge@Wharton](#), [inGenere](#), [The Inquirer](#), [Money Times](#), [ThinkAdvisor](#), [Markets Insider](#), [NJTV News](#), [PRB](#), [CreditCards.com](#), [Nasdaq](#), [Behavioral Scientist](#), [Seeking Alpha](#), [Benefitspro.com](#), [Cultweek](#).

## Awards

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- 2020 [Shortlisted](#) by the Italian Economic Association for the XX SIE award to the best PhD thesis.
- 2016-2019 Full doctoral scholarship, University of Turin.
- 2017 Graduate of the Year Award, University of Turin.
- 2016 GFLEC Award of Excellence, Global Financial Literacy Excellence Center.
- 2011-2015 Full scholarship, Allievi Honors Student, Collegio Carlo Alberto.

## Refereeing

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*Review of Economics of the Household, Journal of Behavioral and Experimental Economics, PLoS One, Sustainability, Journal of Family and Economic Issues, European Journal of Comparative Economics, Review of Public Economics, Psychological Reports.*

## Conferences and Seminars

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- 2020 Netspar International Pension Workshop (Leiden, The Netherlands), Invited lecture at the Collegio Carlo Alberto's Doctorate Program in Economics for the course "Labor economics" (Turin, Italy - *online*), TIAA Fellows Symposium "A force for good: Using behavioral finance to improve retirement outcomes" (co-author presentation) (New York, USA - *online*), Collegio Carlo Alberto Covid-19 Workshop (Turin, Italy), 61<sup>st</sup> Annual Conference of the Italian Economic Association (co-author presentation) (*online*), Inauguration of the Doctoral Year at the University of Turin (*online*).
- 2019 60<sup>th</sup> Annual Conference of the Italian Economic Association (Palermo, Italy), EU-SPRI Conference "The changing of the entrepreneurial finance ecosystem: challenges for policies" (Turin, Italy), Collegio Carlo Alberto Workshop "Pensions, housing and entrepreneurship" (invited discussant and co-author presentation) (Turin, Italy).
- 2018 "Research Day on Financial Education" at the Italian Ministry of Economy and Finance (Rome, Italy), Collegio Carlo Alberto Workshop "Female Entrepreneurship in the Digital Era" (Turin, Italy), 11<sup>th</sup> VPDE Workshop in Economics (organizer) (Turin, Italy), TIAA Fellows Symposium "Behavioral Finance and Saving: Determinants of Retirement Readiness" (Washington DC, USA), American Economic Association ASSA Annual Meeting (Philadelphia, USA).
- 2017 10<sup>th</sup> VPDE Workshop in Economics (Turin, Italy), Third Non-Financial Defined Contribution Conference (co-author presentation) (Rome, Italy), European Association for Share Promotion Conference (Stockholm, Sweden), Bipartisan Policy Center Roundtable (Washington DC, USA), Capitol Hill Debriefing (co-author presentation) (Washington DC, USA), GW Student Research Conference in Economics (Washington DC, USA), American Council of Life Insurers Roundtable (Washington DC, USA), FED-GFLEC Financial Literacy Seminar Series (co-author presentation) (Washington DC, USA).
- 2016 CeRP-Collegio Carlo Alberto kick-off meeting of the Erasmus+ project "Financial Literacy: A Key Tool to Improve People's Life Cycle" (co-organizer).