

# ANNIKA BACHER

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## ACADEMIC EMPLOYMENT

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**BI Norwegian Business School** 2022 -  
Assistant Professor of Economics (tenure-track)

## EDUCATION

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**European University Institute** 2017 - 2022  
PhD in Economics

**University of Wisconsin - Madison** Spring 2020  
Visiting PhD Student at the Department of Economics

**Leipzig University** 2014 - 2016  
MSc in Economics

## RESEARCH INTERESTS

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Quantitative Macroeconomics – Household Finance, Labor Markets, Family Structure

## PUBLICATIONS

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**Joint Search over the Life-Cycle** (Journal of Monetary Economics, March 2025)  
(with Philipp Grübener and Lukas Nord)

**The Gender Investment Gap over the Life-Cycle** (Review of Financial Studies, forthcoming)

## WORKING PAPERS

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**Housing and Savings Behavior across Family Types** (R&R ReStud)

**Regulating Entrepreneurship: The Case of Capital Requirements**  
(with Andreas Fagereng, Marius Ring, and Ella Getz Wold)

**Spousal Insurance Around the World**  
(with Kevin Donovan, Philipp Grübener, Lukas Nord, and Todd Schoellman)

## ADDITIONAL COURSEWORK & SHORT VISITS

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**University of Minnesota/ Minneapolis Fed** 2020  
Short Visit (two weeks) to Prof. Mariacristina De Nardi

**Florence School of Banking & Finance** 2019  
Short Course: Forecasting for Banking using Time Series Methods by Prof. Massimiliano Marcellino

**Studycenter Gerzensee** 2019  
Summer School: Heterogeneous Agent Models by Prof. Mariacristina De Nardi

## TEACHING EXPERIENCE

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**Business Cycles and Monetary Policy** Spring 2023 - 2025  
BI, Master Level – Instructor

**Advanced Macroeconomics (Consumption, Investment, Growth)** Fall 2022 - 2024  
BI, Master Level – Instructor

**Macroeconomics I (Dynamic Fiscal and Monetary Policy)**

Fall 2019

EUI, PhD Level – Teaching Assistant to Prof. Russell Cooper

**Macroeconomics I (Economic Growth)**

Fall 2018

EUI, PhD Level – Teaching Assistant to Prof. Jesús Bueren

**RESEARCH ASSISTANCE AND PROFESSIONAL EXPERIENCE****European University Institute**

2019 - 2022

Research Assistant to Prof. Jesús Bueren and Prof. Russell Cooper

**European Central Bank**

2020

Summer Research Graduate Program

**European Central Bank**

2016 - 2017

Student Research Assistant (Trainee) in the Financial Research Division

**Halle Institute for Economic Research (IWH)**

2014 - 2015

Research Assistant in the Department of Financial Markets

**CONFERENCES & INVITED SEMINARS (INCL. SCHEDULED)****2026:** CUNEF Universidad, Danmarks Nationalbank**2025:** Swiss Macro Workshop, University of Oslo, Sciences Po, CEPR Household Finance Seminar Series**2024:** London E1 Workshop in Quantitative Macroeconomics, CEPR Ninth European Workshop on Household Finance, 101<sup>st</sup> CRNYU Conference on Public Policy, IIES Stockholm, Bristol Macro Workshop, Echoppe Conference Toulouse, Goethe University (Economics), BSE Summer Forum, 4<sup>th</sup> CRC TR 224 Mannheim Workshop on Labor Markets, NTNU, CEPR Macroeconomics and Growth Annual Symposium, University of Manchester, Goethe University (Finance)**2023:** Norges Bank, RES Annual Conference, NHH Bergen, LMU Munich, BSE Summer Forum, Frisch Centre Oslo, Workshop on “Families Human Capital and Inequality” Bad Dürkheim, SAET Paris, Minnesota Workshop in Macroeconomic Theory, Lund Workshop on “Macro Models with Micro Data”, St Gallen Workshop on “Macroeconomic Implications of Housing, Household Finances, and Wealth Dynamics”, VfS Jahrestagung, CEF.UP/ University of Porto, AxALab Bocconi Workshop on Gender Inequality**2022:** University of Delaware, IWH, CBS (Finance), University of Mannheim (Finance), HEC Paris (Finance), ECB DG-Research, Bank of Canada, University of Montréal, Collegio Carlo Alberto, UC - Santa Barbara, University of Bristol, BI, Federal Reserve Board, DTMC Workshop on Interactions between Labor and Marriage Markets, University of Würzburg, University of Konstanz, SEHO London, BSE Summer Forum, 14<sup>th</sup> Nordic Summer Symposium in Macroeconomics, Statistics Norway, EIEF, University of Regensburg, University of Warwick, 4<sup>th</sup> EMMMC Frankfurt**2021:** RES Annual Conference, NASMES, GRAPE GGaps Conference, Vigo Workshop on Macroeconomic Dynamics, ECB DG-Research, ESMES, EFA – Doctoral Tutorial, Rare Voices in Economics Conference, VfS Jahrestagung, 5<sup>th</sup> SAFE Workshop on HH Finance, University of Mannheim**2020:** ASSET Virtual Meeting, ECB DG-Research, EWMES**DISUCSSIONS****Women in Macro: IM-TCD Virtual Workshop**

2025

“Gender Differences in Savings Over the Life-Cycle: The Role of Financial Literacy” by Cota, Frech, Morazzoni

**CEPR European Conference on Household Finance**

2024

“Scared Away: Credit Demand Response to Expected Motherhood Penalty in the Labor Market” by Choi, Goa, Lam, Li, Qian

**5<sup>th</sup> Mannheim Quantitative Macro Workshop**

2024

“Divorce Expectation and the Racial Differences in the Life Cycle of Female Labor Supply” by Li

<b>6<sup>th</sup> ECB Biennial Conference on Fiscal Policy and EMU Governance</b>	2023
“Spending effects of fiscal tranfers in a pandemic” by Lewis, Wehrhöfer, Goldfayn-Frank	
<b>Lund Workshop on Macro Models with Micro Data</b>	2023
“Heterogeneity in Household Spending and Well-Being at Retirement” by Moran, O’Connell, O’Dea, Parodi	
<b>ECONtribute &amp; SAFE Household Finance Workshop</b>	2021
“Mental Accouting and the Marginal Propensity to Consume” by Bernard	
<b>2<sup>nd</sup> DIW Workshop for Women in Macro, Finance and Economic History</b>	2021
“Tighter Credit and Consumer Bankruptcy Insurance” by Antunes, Cavalcanti, Mendicino, Peruffo, Villamil	

## ACADEMIC SERVICE

<b>Organizer:</b> BI Departmental Seminar Series	Spring 2025
<b>Committee Member:</b> Hiring of new PhD Students, BI	2024
<b>Co-Organizer:</b> EUI Macro Working Group	2018 - 2019
<b>Scientific Committee:</b> SED Annual Meeting	2025
<b>Paper Reviewer:</b> Meeting of Young Economists 2023, EEA Macroeconomics 2025	
<b>Referee:</b> Journal of Economic Dynamics and Control, Journal of Economic Behavior and Organization, Journal of Finance, Journal of Human Capital, Review of Economic Dynamics, Review of Financial Studies, The B.E. Journal of Macroeconomics	

## GRANTS

<b>Finansmarkedsfondet</b> (NRC, #346047), PI, USD ca. 0.2 M	2024-2027
Project title: Gender Gaps in Credit Access and Women’s Entrepreneurial Choices	
<b>Conference Travel Grant</b> (Norges Banks fond til økonomisk forskning)	2022
<b>US Department Visiting Grant</b> (EUI)	2020
<b>Deutschland Stipendium</b> (German National Scholarship Program)	2012 & 2016

## AWARDS

<b>13<sup>th</sup> UniCredit Award on Best Paper in Gender Economics</b>	2023
<b>Vilfredo Pareto Prize for the Best Thesis in Economics</b> (EUI)	2022
<b>EFA Doctoral Tutorial Best Paper Prize</b>	2021
<b>Best Paper by a Graduate Student</b> (GRAPE G Gaps Conference)	2021

## OTHER SKILLS

<b>Software</b>	Stata, Matlab, Fortran 90 (incl. OpenMP), Latex
<b>Languages</b>	German (Native), English (Fluent), Norwegian (Intermediate)
<b>Other</b>	Maternity leave from 05.2025 - 12.2025