Dr Joerg Weber

Curriculum Vitae

Associate Professor in Economics and Director of Research & Impact

University of Exeter Business School
Department of Economics
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Positions and Education

ACADEMIC POSITIONS

University of Exeter: Associate Professor in Economics

- Department of Economics, University of Exeter Business School. 2026–date.

University of Exeter: Senior Lecturer in Economics

- Department of Economics, University of Exeter Business School. 09/2019–2026.

University of Nottingham: Postdoctoral Research Fellow in Economics

- School of Economics, Network for Integrated Behavioural Sciences. 01/2015–09/2019.

ACADEMIC QUALIFICATIONS

PhD Economics, University of Nottingham, 2015.

MSc Behavioural Economics, University of Nottingham, Distinction, 2011.

BA (Hons) Economics with Management, Edinburgh Napier University, Distinction, 2010.

Senior Fellow of the Higher Education Academy, University of Exeter ASPIRE Framework, 2024.

Research Interests

My research is in household finance: how people borrow, repay debt, save, invest and learn about money, and how policy can make finance simpler and more inclusive. I study financial decision-making and financial inclusion, the costs of complexity and choice overload, financial literacy and education, and how AI and FinTech change the way people choose.

My work combines micro-econometrics and causal inference, using account and transaction data from financial institutions, panel data and nationally representative surveys, with laboratory, online and field experiments and machine learning. I bring expertise in impact evaluation and appraisal in line with HM Treasury's Magenta Book and Green Book, including cost-benefit analysis and wellbeing-based valuation, to my work for regulators, government and charities.

Much of my research is done with partners outside academia: I lead independent evaluations and evidence reviews for regulators, funders and charities, run nationally representative surveys, and work with policy teams on financial inclusion, consumer engagement and open finance.

Publications

JOURNAL PUBLICATIONS

1. Fixing the Gap: Gendered Use of the Right to Choose Repair (with J. Luzak, V. Mak and H. Pluut). *Journal of Consumer Policy*, 49(3), 2026, article 23.
2. How Do Consumers Avoid Penalty Fees? Evidence From Credit Cards (with J. Gathergood, N. Stewart and H. Sakaguchi). *Management Science*, 2021, 67(4):2562-2578.
3. How Do Americans Repay Their Debt? The Balance-Matching Heuristic (with J. Gathergood, N. Mahoney and N. Stewart). *Economics Bulletin*, 39(2), 2019, pp. 1458-1466.
   - Press coverage: Chicago Booth Review.
4. How Do Individuals Repay Their Debt? The Balance-Matching Heuristic (with J. Gathergood, N. Mahoney and N. Stewart). *American Economic Review*, 109(3), 2019, pp. 844–875.
   - Coverage in NBER Digest, February 2018 issue.
   - Press coverage: The Washington Post, Bloomberg, The National, Chicago Booth Review, Quartz, CNBC, Wise Bread, NBC.
5. Financial Literacy, Present Bias and Alternative Mortgage Products (with J. Gathergood). *Journal of Banking & Finance*, 78, 2017, pp. 58–83.
   - Press coverage: Financial Times, Daily Mail, This is Money.
6. Financial Literacy: A Barrier to Home Ownership for the Young? (with J. Gathergood). *Journal of Urban Economics*, 99, 2017, pp. 62–78.
7. Credit Counseling: A Substitute for Consumer Financial Literacy? (with R. Disney and J. Gathergood). *Journal of Pension Economics and Finance*, 14(4), 2015, pp. 466–491.
   - Press coverage: Financial Times.
8. Self-Control, Financial Literacy and the Co-Holding Puzzle (with J. Gathergood). *Journal of Economic Behavior & Organization*, 107 (Part B), 2014, pp. 455–469.

WORKING PAPERS

9. Assessing Choice Overload in a Complex Environment (with R. Cubitt and C. Starmer). *Manuscript in preparation.*

POLICY PAPERS & REPORTS

10. Impact assessment for Financial Education (with J. Nieboer), 2015. In: *Wired for Imprudence: Behavioural hurdles to financial capability and challenges for financial education*. London: Royal Society for the Encouragement of Arts, Manufactures and Commerce.
11. Economic Outlook Report (with C. Dreger, P. Alvarez-Plata, K. Bernoth, K. Brenke, S. Kooths, V. Kuzin, S. Weber and F. Zinsmeister). *DIW Wochenbericht*, 76 (31), 2009, pp. 490-529.

OTHER PUBLICATIONS

12. Relative Rank and Life Satisfaction: Evidence from US Households (with G. Brown and J. Gathergood), 2017, *SSRN Working Paper.*

Research Grants

"Pathways to flexibility: Understanding household energy demand pathways through knowledge integration and data triangulation". ESRC BR-UK Commissioning Fund, 04/2026–03/2028. Co-I and Exeter lead, running the national household survey, with Jake Barnes (PI, Oxford) and the Centre for Sustainable Energy. £301,402.

"Evaluating the social and economic value of affordable credit". Fair4All Finance (external), 2026–2027. Project lead; includes a cost-benefit analysis in line with the Green Book.

"Investigating consumer rights". Societies & Cultures Institute (internal), 2023. PI, £5,500.

"Using machine learning to understand mutual fund performance". Alan Turing Institute (external), 2022. Co-PI with Oliver Hauser. £17,000.

"Assessing choice overload in a complex environment". Network for Integrated Behavioural Science (external), 2017. PI, £8,000.

"Risk preferences: A horse race between different elicitation methods". Network for Integrated Behavioural Science (external), 2017. PI, £2,500

Leadership and Service

UNIVERSITY OF EXETER

Current Leadership Roles

REF2029 Lead for UoA16 Economics & Econometrics, 09/2024–date.

Director of Research and Impact of Economics, 08/2022–date.

Deputy Head of Department, Economics, 01/2023–09/2024.

Main Responsibilities

- Research and impact strategy for the Department of Economics (around 100 academic staff): teams for large interdisciplinary bids, support for impact.
- REF2029: leading the department's submission, from the quality of its research outputs to its research culture and the impact of its research.
- Research culture: founded the Economics Research Activity Committee; lead the research culture plan (seed funding, events for early-career researchers, internal peer review of grant applications).

Previous Leadership Roles

Deputy Head of Economics, 01/2023–09/2024 (role phased out).

Business School Deputy Director of Research Environment, 08/2022–01/2023.

- I launched the Business School's Early-Career Academic (ECA) network and co-developed the School's strategy for an academy that gives ECAs development opportunities.

REF2021 Co-lead of the UoA16 Environment Statement, 2019–2021.

Current Appointments & Committees

Business School Leadership Forum, 2025–date.

REF2029 UoA Leadership Forum, 2024–date.

Economics Research Activity Committee (founder), 2024.

Department of Economics Leadership Team, 2023–date.

Business School Research Strategy Group, 2022–date.

Department of Economics Recruitment Committee, 2022–date.

Faculty of Environment, Science and Economic Research & Impact Committee , 2022-date.

University Director of Research & Impact Forum, 2022-date.

Other Activities

Lead of the Economics research student internship scheme (2024–date).

Supporting the Business School in accreditation (EQUIS and AACSB).

Organising committee for the European conference of the Economic Science Association, 2023.

UNIVERSITY OF NOTTINGHAM

Member of the School of Economics Equity, Diversity and Inclusion committee. 2016–2019

Member of the CeDEx Management Group. 2015–2019

Conference organiser: Network for Integrated Behavioural Science, Autumn 2017 Conference, University of Nottingham.

Organiser of the weekly CeDEx seminar series, University of Nottingham, 2015–2016.

Policy Engagement and Consultancy

BUSINESS ENGAGEMENT

Workshop with FCA economists, behavioural scientists and policy teams on what stops consumers engaging with savings, investment and pension products, 02/2026. Seminar "From Barriers to Regulatory Responses" for FCA economists and policy teams and a workshop on how the FCA can help consumers engage, 06/2026.

Member of the FCA PRISM taskforce, a collaboration convened by the FCA Smart Data Accelerator on open finance (core group and Enabling Economic Growth pod), 03/2026–10/2026. Named in the FCA's outcomes report, 10/2026.

Subject Matter Expert for Fair4All Finance: expert advice on the evaluation methodology for the No Interest Loan Scheme pilot, 04/2026–06/2026.

Research collaboration with The Wallich, a homelessness charity in Wales, applying behavioural science to its work with residents, 03/2026–date.

Invited by PwC to deliver a keynote address on 'Choice Overload' to senior executives in Luxemburg in their *eXperience by Design* event series. 11/2024.

KNOWLEDGE EXCHANGE

Presentation of the Fair4All Finance evaluation at the Consumer Credit Association Annual Convention, Liverpool, 04/2026.

Discussant at the FCA-British Banking Hub roundtable with the FCA CEO, 07/2025.

Invited workshop speaker by the Royal Economic Society on how to succeed on the Economics job market (480 registered participants). 11/2024.

Workshop invitation to discuss ESRC's future strategy and priorities, 10/2023.

Invited to guest lecture on 'Financial Literacy' at Vrije University Amsterdam, 11/2022.

Invited academic expert to comment on and review research by the UK's Financial Conduct Authority, 2019–2022.

EXTERNAL APPOINTMENTS

Academic consultant in the ICF team that won a place on Defra's behavioural science procurement framework, 2024.

Behavioural Insights Team, Cabinet Office, London. ESRC-funded policy placement, 2013. Work on randomised controlled trials with DWP and HMRC.

Teaching

COURSES & MODULES

BEE2027: Financial Markets and Decisions I, BSc Economics & Finance Year 2 (300 students in parallel teaching), 2020–2023. Module lead, delivering lectures and seminars. Core programme module. Average teaching evaluation 4.4/5.

BEE1040: Personal Finance, BSc Economics Year 1, open to all students (280 students), 2019–2023. Module lead, delivering lectures and seminars. Average teaching evaluation 4.5/5.

Economics of Household Finance (University of Nottingham), MSc Economics & Finance (30 students). Guest lecturer. 2016–2017.

SEMINARS & TUTORIALS

Applied Econometrics (University of Nottingham), BSc Economics Year 3. Lead tutor, 2012–2013.

Current Economic Issues: International & Trade Economics (University of Nottingham). BSc Economics Year 1. Lead tutor, 2013.

How do markets work? Principles of Microeconomics (University of Nottingham), BSc Economics Year 1. Lead Tutor, 2013.

Supervision and Examining

SUPERVISION

Principal PhD Supervisor for Scott Dickinson, "Essays in Behavioural Economics & Applied Econometrics", 09/2021–06/2026. PhD awarded 06/2026; now Postdoctoral Research Fellow at UCL and LSE.

Supervisor of 8 dissertations for MSc Economics and MSc Banking and Finance, 2019–date.

Supervision of 12 undergraduate dissertations (2019–date).

PHD EXAMINER

Internal examiner for Lutfi Rahimi, University of Exeter, 10/2020.

Professional Service

PROFESSIONAL MEMBERSHIPS

ESRC Assessor College, 10/2025–date, including the December 2025 and July 2026 ESRC funding moderator panels, and external assessor for the ESRC React Awards pilot, 09/2026–date.

ESRC Peer Review College, 04/2024–date.

ESRC Core Group of the University of Exeter Internal Peer Review College, 09/2026–date.

JOURNAL AND FUNDER REVIEWING

Frequent reviewer for funders (including ESRC, UKRI, Leverhulme, British Academy) and leading journals including *American Economic Review*, *Management Science*, *Nature Sustainability*, and *Journal of Public Economics*.

Invited Presentations and Conferences

INVITED SEMINARS

DISEI-BEElab+ Workshop on "Experimental research for enhancing consumer well-being", University of Florence, 2025.

University of Nottingham CeDEx 25th Anniversary Workshop (invited speaker), 2025.

University of Sheffield, Department of Economics, 2025.

University of Luxembourg, Department of Finance, 2021.

SAFE Annual Conference (invited discussant), Goethe University Frankfurt, 2018.

Luxembourg Institute of Socio-Economic Research: LISER, Luxembourg, 2018.

Early Career Behavioral Economists, NHH Bergen (invited discussant), 2018.

Invited speaker at the workshop on "Individual Decision Making and Choice Freedom". University of Rennes, 2017.

Invited speaker at the 'Workshop on Behavioural Data Linking'. LSE, 2016.

University of Hamburg, Chair of Behavioral Finance, 2016.

Goethe University Frankfurt, Chair of Finance and Economics, 2014.

Invited speaker at the workshop on "Consumer Choice in Mortgage Markets". Imperial College London & FCA, London, 2016.

CONFERENCE PRESENTATIONS

Presentations of research papers at 20+ national and international conferences.

Honours and Awards

'Most Awesome Member of Staff' award, University of Exeter Business School, 2025.

Above and Beyond 'Excellence' and 'Community' Awards. 2 silver, 14 bronze awards. University of Exeter, 2019–2025.

School of Economics Teaching Excellence Award, University of Nottingham, 2013.

ESRC Internship Award for research fellowship at the Behavioural Insights Team, 2013.

External Affiliations

External research fellow at the Centre for Decision Research and Experimental Economics (CeDEx), University of Nottingham. 2019–date.

External research fellow at the Network for Integrated Behavioural Science (NIBS). 2019–date.

Training and Development

'Impactful Researcher' and 'Advanced Impact Training', University of Exeter, 2024.

ESRC Ethics and Legalities training, 2024.

'Leadership Difference', University of Exeter. Senior leadership training, including two rounds of comprehensive 360 feedback from senior leaders and academic colleagues. 2022–2023.

ESRC Narrative CV training, 2023.

Professional 1-1 Lecture and Presentation training, 2020.

Professional media training, 2019.

University of Exeter mandatory training on prevent duty, recruitment and selection, diversity & inclusion, PGR pastoral tutoring, research integrity. 2019–date.

27th November 2026