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Essays on wealth, health, and data collection

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Citation

Kools, L. (2018, November 21). *Essays on wealth, health, and data collection*. Meijers-reeks.
Retrieved from <https://hdl.handle.net/1887/67120>

Version: Not Applicable (or Unknown)

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Title: Essays on wealth, health, and data collection

Issue Date: 2018-11-21

Curriculum Vitae

Lieke Kools was born in Boarnsterhim, the Netherlands on June 7, 1990. In 2012 she obtained a BSc degree in Econometrics, Operations Research and Actuarial Studies from the University of Groningen and in 2014 she received a MSc degree in Econometrics and Operations Research from the same institution. During her studies she taught several bachelor level courses on mathematics and statistics. Moreover, she spent a semester at Ewha Womans University¹⁹ in Seoul, South Korea. Her MSc thesis, written during an internship at TNO (Netherlands Organisation for Applied Scientific Research), got awarded best MSc thesis of the Faculty of Economics and Business 2014 and was published in *Energy*.

In 2014 she became a PhD candidate at the department of Economics at Leiden University and Junior Research Fellow at Netspar. During her PhD she participated in several international PhD workshops organized by i.a. *CESifo*, *LISER*, and *IIPF* and presented her work at various international conferences such as the annual meetings of *ESPE*, *EEA-ESEM*, and *EALE*. Furthermore, she presented policy relevant work at *CPB* (Netherlands Bureau for Economic Policy Analysis), the Dutch Ministry of Social Affairs and at several Netspar events. In 2018, she was a visiting PhD at WorldPop, University of Southampton.

Besides her research, Lieke organized seminars for the PhD candidates of the Leiden Law School. Moreover, as a member of SMO Promovendi, a do-thank aimed at promoting valorisation under young researchers, she developed workshops on valorisation and entrepreneurship and edited a popular-scientific book on the concept of self-reliance in health care.

¹⁹Womans is a neologism to emphasize each individual woman who receives education.

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One of the aims of social insurance programs is to provide a financial safety net to households when encountering adverse circumstances. However, apart from offering mere protection, a system of social insurance can also be designed with the aim to increase overall welfare. In order to make the appropriate design decisions one needs to understand how individuals react to both negative shocks, such as health and wealth shocks, and the system put in place to protect them from these shocks. For example, in order to determine appropriate levels of contributions and benefits in social insurance contracts, one needs to understand how individuals prefer to move resources between different potential life outcomes and how consumption patterns are affected by negative shocks such as illness. Moreover, one needs to understand which (negative) behavior can be provoked by income protection and how such moral hazard can be counteracted by complementary efforts to income support. To gain understanding on such behavioral effects, access to high quality microdata is crucial.

This thesis contains four essays aiming to generate empirical insights to facilitate the design of social insurance program. It focusses on changes in consumption preferences in reaction to health and wealth shocks, the effectivity of complementary efforts to sickness benefits programs, and methods to construct the surveys needed to gain these empirical insights.

This is a volume in the series of the Meijers Research Institute and Graduate School of the Leiden Law School of Leiden University. This study is part of the Law School's research program on 'Reform of Social Legislation'.

ISBN 978-94-0281-168-1



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