

Henrik Yde Andersen

hya.dk (personal webpage)

EDUCATION

PhD, Economics Copenhagen Business School	2014 – 2018
MSc., Economics University of Copenhagen (cand.polit)	2010 – 2013
BSc., Economics University of Southern Denmark	2007 – 2010

PROFESSIONAL EXPERIENCE

Principal Economist Senior Economist Economist Danmarks Nationalbank , Copenhagen, Denmark Department of Economics and Monetary Policy	Dec 2021 – Currently Nov 2019 – Dec 2021 Mar 2018 – Nov 2019
Part-time Lecturer Copenhagen Business School , Copenhagen, Denmark Department of Economics	Sep 2019 – Currently
Visiting PhD Fellow Institute for Fiscal Studies (IFS) , London, UK	Jan 2017 – Jun 2017
PhD Fellow Danmarks Nationalbank , Copenhagen, Denmark Research Department	Dec 2014 – Mar 2018
Economist Ministry of Finance , Copenhagen, Denmark	Sep 2013 – Nov 2014
Research Assistant / Stagiaire Permanent Delegation of Denmark to the OECD , Paris, France Danish Economic Ministries, Copenhagen, Denmark	Aug 2012 – Jan 2013 Jun 2010 – Aug 2013

WORKING PAPERS / ONGOING WORK

“On the nature of passive saving behavior”

“Describing savings behavior of interest-only mortgage borrowers using Danish register data”

“Spending when illiquid savings become liquid: evidence from Danish wage earners”

“Early withdrawals from pension accounts: Evidence from Danish register data”

PEER-REVIEWED PUBLICATIONS

“Spending Response to a Predictable Increase in Mortgage Repayments: Evidence from Expiring Interest-Only Loans” (with Stine Ludvig Bech and Alessia De Stefani),

The Review of Economics and Statistics, forthcoming

“Mandatory pension contributions and long-run debt accumulation” (with Niels Lynggård Hansen and Andreas Kuchler),

Journal of Pension Economics and Finance, forthcoming

“Housing wealth or Collateral: How spending and home equity extraction respond to unanticipated housing wealth gains” (with Søren Leth-Petersen),

The Journal of the European Economic Association, Vol. 19, Issue 1, February 2021, Pages 403-440

“Pension taxation, household debt and the real economy”,

Nationaløkonomisk Tidsskrift, 1, 2021

“Skattebegunstigelse af pensionsopsparring og opsparingsadfærd”,

Finans/Invest, 4, 2019

“Do Tax Incentives for Saving in Pension Accounts Cause Debt Accumulation? Evidence from Danish Register Data”,

European Economic Review, Vol. 106, July 2018, pp. 35–53

BOOK CHAPTERS

“Pension wealth and macroeconomic stability” (with Niels Lynggård Hansen and Andreas Kuchler), in *The Danish Pension System: Design, Performance and Challenges*,

edited by Torben M. Andersen, Svend Erik Hougard Jensen, and Jesper Rangvid,

Oxford University Press, 2022

POLICY NOTES / OTHERS / in Danish

“Danskernes høje pensionsformue og gæld forstærker udsving i forbruget” (with Niels Lynggård Hansen and Andreas Kuchler), Op-ed in Danish business newspaper,

Dagbladet Børsen, 2nd February 2023

“Refinancing behaviour of homeowners in Denmark when mortgage rates rise” (with Erik Grenestam, Marcus Bjerregaard Læssøe, Alexander Meldgaard Otte,

and Sigurd A. M. Steffensen),

Danmarks Nationalbank Economic Memo, no. 2, February, 2023

“Inequality and Savings” (with Alina Bartscher, Thomas Krause, and Andreas Kuchler),

Danmarks Nationalbank Economic Memo, no. 11, September, 2022

“Pension og skat med Henrik Yde”,

Rig på viden, podcast, October 2021

“Expiring interest-only mortgages have implications for household expenditure” (with Stine Ludvig Bech and Alessia De Stefani),

Danmarks Nationalbank Analysis, no. 2, February, 2020

“How Home Value Shocks Drive Spending” (with Søren Leth-Petersen),

CEPR VoxEU, December, 2019

“Konverteringsbølgen er tiltrængt for privatforbruget” (with Alexander Meldgaard Otte),
Op-ed in Danish business newspaper,

Dagbladet Børsen, 11th November 2019

“Mortgage refinancing supports private consumption” (with Stine Ludvig Bech,
Ida Rommedahl Julin and Alexander Meldgaard Otte),

Danmarks Nationalbank Analysis, no. 17, September, 2019

“Impacts of 2016 guidelines on mortgaging of homes” (with Christian Sinding Bentzen
and Simon Juul Hviid),

Danmarks Nationalbank Analysis, no. 18, November, 2018

TEACHING

Appointed to the national board of [external examiners in Economics](#), 2022-2026

[Pension Economics](#), Copenhagen Business School, Masters’ level, 2019, 2020, 2021

Thesis supervisor, Copenhagen Business School

COURSES TAKEN

Center for ledelse, [Prolog – leder med uformelt ansvar](#), 2023

ADAM (Annual Danish Aggregate Model), Statistics Denmark, 2011

The national accounts, Statistics Denmark, 2011

Skatteret, Syddansk Universitet, 2009

REFERENCES

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