

JULIE MARX

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Academic positions

Copenhagen Business School, Department of Finance Associate Professor	2026 – now
Center for Economic Policy Research Member, Research Policy Network on Household Finance	2026 – now
Center for Big Data in Finance (BIGFI) Member	2023 – now
Danish Finance Institute (DFI), Copenhagen Research Fellow	2021 – now
Copenhagen Business School, Department of Finance Assistant Professor	2021 – 2026
Copenhagen Business School, Department of Finance PhD Fellow, Scientific Assistant	2015 – 2021
Copenhagen Business School, Department of Economics PhD Fellow, Research Assistant,	2008-2011, 2014

Education

PhD in Finance, Copenhagen Business School, Denmark	2020
M.Sc. in Economics, University of Copenhagen, Denmark	2014
Visiting student at University of California, San Diego	2011/2012
B.A. in Economics, University of Copenhagen, Denmark	2011

Teaching qualifications

Fellow of the Higher Education Academy (Advance HE)

Research interests

Household finance, behavioral economics, housing markets, gender economics, energy consumption

Published research

Fischer, Marcel, Natalia Khorunzhina, and Julie Marx. "Homeownership Decisions in the Bust." *The Journal of Real Estate Finance and Economics*, (October 21, 2024). <https://doi.org/10.1007/s11146-024-10000-9>.

Andersen, Steffen, Cristian Badarinza, Lu Liu, Julie Marx, and Tarun Ramadorai. "Reference Dependence in the Housing Market." *American Economic Review* 112, no. 10 (October 1, 2022): 3398–3440. <https://doi.org/10.1257/aer.20191766>.

Andersen, Steffen, Julie Marx, Kasper Meisner Nielsen, and Lise Vesterlund. "Gender Differences in Negotiation: Evidence from Real Estate Transactions." *The Economic Journal* 131, no. 638 (August 1, 2021): 2304–32. <https://doi.org/10.1093/ej/ueab010>.

Andersen, Steffen, Uri Gneezy, Agne Kajackaite, and Julie Marx. "Allowing for Reflection Time Does Not Change Behavior in Dictator and Cheating Games." *Journal of Economic Behavior & Organization* 145 (January 2018): 24–33. <https://doi.org/10.1016/j.jebo.2017.10.012>.

Working papers

"Watt Changes: Households' Response to Hourly Electricity Prices" with Clara Egehoved Tørslev and Fatima Zahra Filali Adib

"A Danish Fix for U.S. Mortgage Lock-in?" with David Berger, Jaehun Jeong, Maria Victoria Olesen, and Fabrice Tourre

"From Rates to Riches: How Danish Homeowners Respond to Interest Rate Shocks" with David Berger, Jaehun Jeong, Maria Olesen, and Fabrice Tourre

"Inheritances and Transmission of Opportunity: Evidence from Danish Wealth Records" with Joachim Kahr Rasmussen

Conferences and presentations

EFA 2026, 10th SAFE Household Finance Workshop, Banca d'Italia, Collegio Carlo Alberto - ESOMAS UniTO, Norges Bank 3rd Conference on Monetary Policy and Heterogeneity in Households, Firms, and Financial Intermediaries: Insights from Microdata 2025, DFI Annual Conference 2025, CEPR Ninth European Workshop on Household Finance 2024 (discussion), AFA 2024 (discussion), Nykredit 2023, Realkreditdagen 2023, EFA 2023 (discussion), FIRS 2022 (discussion), University of Konstanz 2018 (Research Colloquium), University of Copenhagen (IFRO) 2018, Danish Blood Donor Study Seminar 2016

Professional service

Reviewing: The Review of Financial Studies, The Review of Economics and Statistics, Economic Letters, Journal of Economic Behavior and Organization, Journal of Pension Economics and Finance, The Scandinavian Journal of Economics, Real Estate Economics

Program Committee: EFA 2025, EFA 2026.

Organizer: CEPR Tenth European Workshop on Household Finance 2025

Teaching

Microeconomics (1A), Copenhagen Business School (fall 2014, fall 2015)

Finance (1A), Copenhagen Business School (fall 2022)

Behavioral Finance (lecturer), Copenhagen Business School (spring 2023, spring 2024)

Behavioral Finance for advisors in Danske Bank (2024, 2025, 2026(*scheduled*))

Awards and grants

Part of Professor Kasper Meisner Nielsen's DFF research project 2 "Financial Mistakes"

Founding member of the DNRF Center of Excellence, BigFI, lead by Lasse Heje Pedersen

Receiver of the Fonnesbech PhD Prize 2016 (140,000 DKR)

Winner of the 2016 PhD Pitch at the PhD School in Economics and Management, Copenhagen Business School

McKinsey Price for best master level paper, Department of Economics, University of Copenhagen, spring 2013 (10,000 DKR)

Master student travel grants: Copenhagen University Stipend for Internationalization, Knud Højgaards Fond, Augustinus Fonden, Oticon Fonden, Dansk Tennis Fond, Nordea Fonden, Direktør Henry Løtinga og hustrus legat (total of 108,000 DKR)

Graduate of the year, Herlev Gymnasium (High School), 2006