

Curriculum Vitae

Name	Joachim K. Winter
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Academic education and degrees

10/1987 – 05/1992	Economics (undergraduate), University of Augsburg
05/1992	Diploma (Economics), University of Augsburg
09/1992 – 06/1993	Economics (graduate), London School of Economics
06/1993	Master of Science (Economics), University of London
10/1993 – 12/1996	Economics (graduate), Graduiertenkolleg “Allokation auf Finanz- und Gütermärkten”, University of Mannheim
02/1997	Dr. rer. pol. (Economics), University of Mannheim
10/2002	Habilitation (<i>venia legendi</i> , Economics and Econometrics), University of Mannheim

Academic positions

01/1997 – 12/2001	Research associate, Sonderforschungsbereich 504, University of Mannheim
10/1999 – 06/2000	Visiting Research Economist, Department of Economics, University of California, Berkeley
01/2002 – 09/2004	Deputy Director, Mannheim Research Institute for the Economics of Aging (MEA), University of Mannheim
10/2004 – 08/2011	Professor of Economics (C3), Department of Economics, University of Munich
09/2011 – present	Professor of Economics (W3), Department of Economics, University of Munich

Other academic affiliations

09/2002 – 03/2007	Adjunct Staff Economist, RAND, Santa Monica, CA
10/2004 – present	Research Network Fellow, CESifo, Munich
01/2005 – 06/2011	Research Professor, Mannheim Research Institute for the Economics of Aging (MEA), University of Mannheim
09/2005 – present	Research Professor, ifo Institute, Munich
02/2008 – 12/2012	Affiliated Faculty, International Max Planck Research School for Competition and Innovation (IMPRS-CI), Munich
01/2013 – present	Research Professor, Deutsche Bundesbank, Frankfurt
03/2015 – present	Senior Fellow, Munich Research Institute for the Economics of Aging (MEA), Max Planck Institute for Social Law and Social Policy, Munich
01/2017 – present	Director, Economics and Business Data Center (EBDC), LMU & ifo Institute, Munich

Research visits

01/1996 – 03/1996	Department of Economics, University of Wisconsin, Madison, WI
04/1996 – 08/1996	Center for Economic Studies, U.S. Bureau of the Census, Washington, DC
07/2001 – 08/2001	CentER for Economic Research, Tilburg University, Tilburg, NL
05/2007	De Nederlandsche Bank, Amsterdam, NL
06/2009	Interdisciplinary Center for Economic Science (ICES), George Mason University, Arlington, VA
08/2009	Labor & Population Center, RAND, Santa Monica, CA
09/2010	Interdisciplinary Center for Economic Science (ICES), George Mason University, Arlington, VA
02/2013 – 05/2013	Center for Health and Wellbeing, Woodrow Wilson School of Public and International Affairs, Princeton University, Princeton, NJ
04/2018	Harvard Medical School, Boston, MA
05/2018	Institute of Economics (IdEP), University of Lugano, CH

Scholarships

02/1987 – 05/1992	Undergraduate scholarship, Studienstiftung des deutschen Volkes
09/1992 – 08/1993	Graduate scholarship, Haniel-Stiftung
09/1993 – 12/1996	Graduate scholarship, Deutsche Forschungsgemeinschaft (DFG)
01/1996 – 06/1996	Graduate travel grant, Deutscher Akademischer Austauschdienst (DAAD)

Awards

- 04/2008 “Ars-legendi-Preis für exzellente Hochschullehre” der Hochschulrektorenkonferenz und des Stifterverbands für die Deutsche Wissenschaft (Teaching Award, German Rectors’ Conference)
- 09/2008 “Preis für gute Lehre” des Bayerischen Staatsministers für Wissenschaft, Forschung und Kunst (Teaching award of the State of Bavaria)
- 11/2010 “Zukunftspreis Altersvorsorge 2010” des Deutschen Instituts für Altersvorsorge (Scientific Award of the German Institute for Retirement Planning)
- 04/2018 “Deutscher Wirtschaftspreis” der Joachim-Herz-Stiftung

Research grants

- 07/1999 – 06/2004 “Improving data measurement in surveys of the elderly” (PI: Daniel McFadden), funded by the National Institute on Aging (NIA), grant No. P01 AG 05842-18
- 01/2001 – 08/2001 “Anchoring bias in unfolding brackets questions: Experimental evidence from the CentER Panel”, subproject of the TMR project program “Structural analysis of household savings and wealth positions over the life cycle”, funded by the European Union, grant No. ERBFMRCT960016
- 04/2002 – 03/2007 “Internet Interviewing and the HRS” (PI: Arie Kapteyn), funded by the National Institute on Aging (NIA), grant No. R01 AG 20717-02
- 01/2003 – 09/2005 “Optimale vs. heuristische Entscheidungsregeln in dynamischen Entscheidungssituationen”, subproject B7, Sonderforschungsbereich 504, University of Mannheim, funded by the Deutsche Forschungsgemeinschaft (DFG)
- 06/2003 – 05/2004 “Experiments to measure consumption and attitudes”, National Institute on Aging (NIA), grant No. R03 AG 021759-01
- 04/2004 – 12/2004 “Laboratory for the study of household financial decisions”, funded by the Netherlands Organization for Scientific Research (NWO)
- 09/2006 – 08/2008 “Measuring the effect of aging on perceptions and behavior” (PI: Daniel McFadden), funded by the National Institute on Aging (NIA), grant No. R56 AG 026622-01A1
- 09/2007 – present “Munich Center for Health Economics” (PI: Reiner Leidl), funded by the “LMUinnovativ” initiative, University of Munich
- 04/2008 – 03/2013 “Internet Interviewing and the HRS” (PI: Arie Kapteyn), funded by the National Institute on Aging (NIA), grant No. R01 AG 20717-06A1
- 04/2010 – 03/2011 “Novel Measurement Methods for Understanding Economic Behavior” (PI: Thomas Crossley), funded by the Economic and Social Research Council (ESRC), National Centre for Research Methods

- 09/2011 – 08/2016 “Economics of Health, Wealth, and Well-Being” (PI: David Wise), funded by the National Institute on Aging (NIA), grant No. P01 AG 005842
- 09/2011 – 08/2016 “An Economic and Behavioral Evaluation of Medicare Part D” (PI: Dana Goldman), funded by the National Institute on Aging (NIA), grant No. P01 AG 033559
- 10/2013 – 09/2017 “Evidence-Based Economics”, Graduate program funded by the State of Bavaria via the “Elitenetzwerk Bayern” (Phase 1)
- 10/2017 – 09/2021 “Evidence-Based Economics”, Graduate program funded by the State of Bavaria via the “Elitenetzwerk Bayern” (Phase 2)
- 01/2017 – 12/2020 “Heterogeneity of expectations and preferences and their joint impact on individual choices” (Co-PI: Dirk Engelmann), subproject A1, Sonderforschungsbereich/Transregio 190, University of Munich and Humboldt University Berlin, funded by the Deutsche Forschungsgemeinschaft (DFG)

Editorial servive

- 2010 – present Member of the Editorial Board, *Journal of Pension Economics and Finance*
- 2017 – present Associate Editor, *Journal of Economics and Statistics*
- 2017 – present Co-Editor, *Journal of Economic Behavior and Organization*

Other professional activities

- 1995 – 2006 Member of the selection committee, Studienstiftung des deutschen Volkes
- 07/1998 Co-organizer, Research colloquium “Gesamtwirtschaftliche Auswirkungen unvollkommener Finanzmärkte”, Studienstiftung des deutschen Volkes
- 2001 – 2004 Co-organizer, Mannheim Empirical Research Summer School (MERSS), Sonderforschungsbereich 504, University of Mannheim
- 01/2004 Co-organizer, CEDA/RAND Workshop “Response Errors in Surveys of the Elderly”, Santa Monica, CA
- 06/2004 Co-organizer, Workshop “Statistical analysis of choice experiments and surveys”, Sixth Invitational Choice Symposium, Estes Park, CO
- 09/2006 – 03/2009 Student dean (Studiendekan), Department of Economics, University of Munich
- 04/2007 – 09/2012 Student advisor (Vertrauensdozent), Studienstiftung des deutschen Volkes
- 11/2008 International Board of Reviewers, “General Online Research 09” conference
- 12/2009 International Board of Reviewers, “General Online Research 10” conference
- 03/2010 Co-organizer, Joint CESifo and LMU Conference on “Empirical Health Economics”, Munich

- 03/2010 Organizer, Workshop on “Internet Interviewing and the HRS” (sponsored by the National Institute on Aging (NIA) and RAND), Munich
- 04/2010 Co-organizer, Workshop on “Biomarkers in Surveys” (sponsored by the ESRC-funded National Centre for Research Methods, NCRM), Institute for Fiscal Studies (IFS), London
- 10/2010 – 12/2011 Member and vice chairperson, “Auswahlgremium für das Bund-Länder-Programm für bessere Studienbedingungen und mehr Qualität in der Lehre”
- 12/2010 Co-organizer, Workshop on “Experiments and Games in Surveys” (sponsored by the ESRC-funded National Centre for Research Methods, NCRM), Institute for Fiscal Studies (IFS), London
- 11/2011 – 09/2013 Member, Teaching Board (“Ausschuss für Studium und Lehre”), University of Munich
- 02/2012 Co-organizer, Joint CESifo, MPI-MEA and LMU Conference on “Empirical Health Economics”, Munich
- 10/2013 – present Speaker, Graduate Program “Evidence-based Economics” at the Universities of Munich, Nuremberg and Regensburg
- 10/2013 – 09/2015 Dean, Faculty of Economics, University of Munich
- 09/2014 Local organizer, Twenty-Third European Workshop on Econometrics and Health Economics, Starnberg
- 2015 – 2020 Selection Committee for the Kenneth J. Arrow Award, International Health Economics Association
- 2016 – present Member, Scientific Committee, International Association of Applied Econometrics (IAAE) Annual Conference
- 04/2016 – present Member, Teaching Board (“Ausschuss für Studium und Lehre”), University of Munich
- 06/2017 Co-organizer, Workshop on “New Evidence on Consumption, Household Behavior, and Inequality”, CESifo Venice Summer Institute
- 05/2018 Co-organizer, Workshop on “Savings, Labour Supply and Social Insurance”, Cambridge
- 06/2018 Co-organizer, Conference on “Evidence-Based Policy Advice: How it is Produced and Used”, CESifo Venice Summer Institute
- 06/2018 Co-organizer, Workshop on “Subjective Expectations and Probabilities in Economics”, Munich

Presentations

Seminars

Birkbeck College, London; Cemmap, London; Central European University, Budapest; Columbia Business School, New York; De Nederlandsche Bank, Amsterdam; Deutsche Bundesbank, Frankfurt; European Central Bank, Frankfurt; Ente Luigi Einaudi, Rome; Federal Reserve Bank of Cleveland; George Mason University; Gesis, Mannheim; Harvard Medical School; Humboldt-Universität, Berlin; Institut für Wirtschaftsforschung, Halle; Institute for Fiscal Studies, London; Johannes-Kepler-Universität, Linz; Koc University, Istanbul; KU Leuven; Lund University; Max-Planck-Institut für Ökonomik, Jena; Max-Planck-Institut für Sozialrecht und Sozialpolitik, München; New York University; Northwestern University; Princeton University; Queen's University, Belfast; RAND, Santa Monica; Royal Holloway, University of London; Technische Universität, Darmstadt; Tilburg University; Universität Augsburg; Universität Basel; Universität Bonn; Universität Duisburg-Essen; Universität Erfurt; Universität Frankfurt; Universität Giessen; Universität Göttingen; Universität Hamburg; Universität Heidelberg; Universität Köln; Universität Mannheim; Universität Marburg; Universität Osnabrück; Universität Regensburg; Universität St. Gallen; Universität Tübingen; Universität Würzburg; Universität Wuppertal; Universität Zürich; Université de Lausanne; Université Laval, Quebec; University College Dublin (UCD); University College London (UCL); University of Arizona; University of California, Berkeley; University of Cambridge; University of Copenhagen; University of Essex; University of Lugano; University of Oxford; University of Michigan; University of Stirling; University of Texas, Austin; University of Waterloo; Wissenschaftszentrum Berlin; Yale University.

Conferences

American Economic Association: San Diego, January 2004; Philadelphia, January 2005; Chicago, January 2007; San Francisco, January 2009; Denver, January 2011; Chicago, January 2012; Philadelphia, January 2014; American Society of Health Economists: Los Angeles, June 2014; Ausschuss für Bevölkerungsökonomik (Verein für Socialpolitik): Passau, February 2017; Berlin Behavioral Economics Workshop: March 2017; CeMMAP Workshop on Novel Measurement Methods for Understanding Economic Behavior: London, July 2008; London, September 2009; London, December 2010; CEPRA/NBER Workshop on Aging and Health, Lugano, June 2017; Deutsche Gesellschaft für Gesundheitsökonomie: Basel, March 2017; University of Michigan Conference on Economic Decision-Making: Jackson Hole, WY, September 2007; Aspen, CO, September 2013; European Economic Association: Santiago de Compostela, August 1999; Lausanne, August 2001; Econometric Society, European Winter Symposium: Prague, January 1998; Econometric Society, World Congress: Seattle, August 2000; Shanghai, August 2010; Econometric Society, European Meeting: Lausanne, August 2001; Econometric Society, North American Winter Meeting: Atlanta, January 2002; Gallup European Summit, Brussels, May 2010; Gesundheitsökonomischer Ausschuss (Verein für Socialpolitik): Berlin, September 2011; Invitational Choice Symposium: Estes Park, CO, June 2004; IZA-WZB Workshop on Field Experiments, Berlin, August 2013; MESS Internet Interviewing Conference: Tilburg, August 2007; Santpoort,

August 2009; Noordwijk, August 2010; Amsterdam, August 2012; NBER Economics of Aging Conference: Carefree, AZ, May 2009; May 2011; May 2013; May 2105; April 2016; NBER Summer Institute: Cambridge, MA, July 2009; July 2013; July 2015; Ökonometrischer Ausschuss (Verein für Socialpolitik): Rauischholzhausen, February 2015, February 2016; Royal Economic Society Annual Conference: London, April 2011; RTN/TMR Workshops on the Economics of Aging: Tilburg, July 1998; Deidesheim, April 2000; Evian, September 2001; Turin, May 2001; SAVE and SHARE Workshops: Lausanne, October 2004, Antwerpen, February 2008; Deidesheim, June 2009; Mainz, October 2009; Society for Computational Economics: Cambridge, June 1998; SOEP Conference, Berlin, June 2010; Verein für Socialpolitik: Bern, September 1997; Mainz, September 1999; Berlin, September 2000; Innsbruck, September 2002; Zürich, September 2003; Dresden, September 2004; München, September 2007; Graz, September 2008; Frankfurt, September 2011; Düsseldorf, September 2013; Hamburg, September 2014.

Invited lectures

“Econometric Challenges in Experimental Economics: Thinking About the Error Term”, International Meeting of the Economic Science Association, Washington, DC, June 2009.

Referee

Allgemeines Statistisches Archiv; American Economic Review; American Journal of Health Economics; Bulletin of the World Health Organization; Canadian Journal of Economics; CESifo Economic Studies; Econometrics; Economic Journal; Economic Modelling; Economic Notes; Economics and Human Biology; Economics of Governance; Economics Letters; Empirical Economics; Environment and Planning A; European Economic Review; European Journal of Finance; European Journal of Health Economics; Experimental Economics; Financial Management; Finanzarchiv; Fiscal Studies; Games and Economic Behavior; Geneva Risk and Insurance Review; German Economic Review; Group Decision and Negotiation; Health Economics; Inquiry; International Economic Review; International Economics and Economic Policy; International Journal of Forecasting; International Tax and Public Finance; Jahrbücher für Nationalökonomie und Statistik; Journal of Aging and Social Policy; Journal of Applied Econometrics; Journal of Banking and Finance; Journal of Business and Economic Statistics; Journal of Econometrics; Journal of Economic Behavior and Organization; Journal of Economic Dynamics and Control; Journal of Economic Psychology; Journal of Economics and Management Strategy; Journal of Health Economics; Journal of Neuroscience, Psychology, and Economics; Journal of Pension Economics and Finance; Journal of Political Economy; Journal of Population Economics; Journal of Public Economics; Journal of Institutional and Theoretical Economics; Journal of Socio-Economics; Journal of the European Economic Association; Journal of the Royal Statistical Society; Management Science; Oxford Bulletin of Economics and Statistics; Oxford Economic Papers; Proceedings of the National Academy of Sciences (PNAS); Public Opinion Quarterly; Quantitative Economics; RAND Journal of Economics; Regional Science and Urban Economics; Review of Economic Studies; Review of Finance; Review of Income and Wealth;

Social Science Research; Social Science Computer Review; Social Indicators Research; Sociological Methods and Research; Urban Studies; Zeitschrift für Arbeitsmarktforschung; Zeitschrift für Betriebswirtschaftslehre; Zeitschrift für Wirtschafts- und Sozialwissenschaften.

Book proposal reviewer

Elsevier Publishing Group; Routledge Economics Books.

Grant proposal reviewer

Agence Nationale de la Recherche, France; Deutsche Forschungsgemeinschaft (DFG), Germany; Economic and Social Research Council (ERSC), United Kingdom; Fonds zur Förderung der wissenschaftlichen Forschung, Austria; Friedrich-Thyssen-Stiftung, Germany; German Israeli Foundation for Scientific Research and Development; Hungarian Academy of Sciences; Israel Science Foundation; National Science Foundation, United States; Österreichischer Nationalfonds, Austria; Schweizerischer Nationalfonds, Switzerland.

Publications

Monographs

- [1] Winter, J. *Investment and Exit Decisions at the Plant Level: A Dynamic Programming Approach*. Heidelberg: Physica-Verlag (1998).
- [2] Börsch-Supan, A., Heiss, F., Winter, J. *Akzeptanzprobleme bei Rentenreformen*. Köln: Deutsches Institut für Altersvorsorge (2004).

Articles in scientific journals (refereed – economics)

- [1] Börsch-Supan, A., Reil-Held, A., Rodepeter, R., Schnabel, R., Winter, J. “Ersparnisbildung in Deutschland: Meßkonzepte und Ergebnisse auf Basis der EVS.” *Allgemeines Statistisches Archiv*, 83(4), 385–415 (1999).
- [2] Börsch-Supan, A., Reil-Held, A., Rodepeter, R., Schnabel, R., Winter, J. “The German savings puzzle.” *Research in Economics*, 55(1), 15–38 (2001).
- [3] Januszewski, S. I., Köke, J., Winter, J. “Product market competition, corporate governance and firm performance: An empirical analysis for Germany.” *Research in Economics*, 56(3), 299–332 (2002).
- [4] Börsch-Supan, A., Heiss, F., Ludwig, A., Winter, J. “Pension reform, capital markets, and the rate of return.” *German Economic Review*, 4(2), 151–181 (2003).
- [5] Houser, D., Winter, J. “How do behavioral assumptions affect structural inference? Evidence from a laboratory experiment.” *Journal of Business and Economic Statistics*, 22, 64–79 (2004).
- [6] Winter, J. “Response bias in survey-based measures of household consumption.” *Economics Bulletin*, 3(9), 1–12 (2004).
- [7] Börsch-Supan, A. H., Köke, F. J., Winter, J. “Pension reform, savings behavior, and capital market performance.” *Journal of Pension Economics and Finance*, 4(1), 87–107 (2005).
- [8] Winter, J., Balza, R., Caro, F., Heiss, F., Jun, B., Matzkin, R., McFadden, D. “Medicare prescription drug coverage: Consumer information and preferences.” *Proceedings of the National Academy of Sciences of the United States of America*, 103(20), 7929–7934 (2006).
- [9] Heiss, F., McFadden, D., Winter, J. “Who failed to enroll in Medicare Part D, and why? Early results.” *Health Affairs*, 25, w344–w354 (2006).
- [10] Börsch-Supan, A., Ludwig, A., Winter, J. “Aging, pension reform, and capital flows: A multi-country simulation model.” *Economica*, 73(4), 625–658 (2006).

- [11] Fengler, M. R., Winter, J. “Price variability and price dispersion in a stable monetary environment: Evidence from German retail markets.” *Managerial and Decision Economics*, 28, 789–801 (2007).
- [12] Schunk, D., Winter, J. “The relationship between risk attitudes and heuristics in search tasks: A laboratory experiment.” *Journal of Economic Behavior and Organization*, 71(2), 347–360 (2009).
- [13] Essig, L., Winter, J. “Item nonresponse to financial questions in household surveys: An experimental study of interviewer and mode effects.” *Fiscal Studies*, 30(3/4), 367–390 (2009).
- [14] Houser, D., Schunk, D., Winter, J. “Distinguishing trust from risk: An anatomy of the investment game.” *Journal of Economic Behavior and Organization*, 74, 72–81 (2010).
- [15] Hoderlein, S., Winter, J. “Structural measurement errors in nonseparable models.” *Journal of Econometrics*, 157, 432–440 (2010).
- [16] Sauter, N., Winter, J. “Do investors respond to tax reform? Evidence from a natural experiment in Germany.” *Economics Letters*, 108, 193–196 (2010).
- [17] Hurd, M., van Rooij, M., Winter, J. “Stock market expectations of Dutch households.” *Journal of Applied Econometrics*, 26(3), 416–436 (2011).
- [18] Cinnirella, F., Piopiunik, M., Winter, J. “Why does height matter for educational attainment? Evidence from German pre-teen children.” *Economics and Human Biology*, 9(4), 407–418 (2011).
- [19] Caro, F. G., Yee, C., Levien, S., Gottlieb, A. S., Winter, J., McFadden, D., Ho, T. “Choosing among residential options: Results of a vignette experiment.” *Research on Aging*, 34(1), 3–33 (2012).
- [20] Åstebro, T., Winter, J. “More than a dummy: The probability of failure, survival and acquisition of firms in financial distress.” *European Management Review*, 9(1), 1–17 (2012).
- [21] Winter, J., Schlafmann, K., Rodepeter, R. “Rules of thumb in life-cycle saving decisions.” *Economic Journal*, 122, 479–501 (2012).
- [22] Traxler, C., Winter, J. “Survey evidence on conditional norm enforcement.” *European Journal of Political Economy*, 28(3), 390–398 (2012).
- [23] Houser, D., Vetter, S., Winter, J. “Fairness and cheating.” *European Economic Review*, 56, 1645–1655 (2012).
- [24] Jürges, H., Winter, J. “Are anchoring vignettes ratings sensitive to vignette age and sex?” *Health Economics*, 22, 1–13 (2013).
- [25] Vetter, S., Heiss, F., McFadden, D., Winter, J. “Risk attitudes and Medicare Part D enrollment decisions.” *Economics Letters*, 119, 128–132 (2013).

- [26] Scheubel, B., Schunk, D., Winter, J. “Strategic responses: A survey experiment on opposition to pension reforms.” *Scandinavian Journal of Economics*, 115, 549–574 (2013).
- [27] Farbmacher, H., Winter, J. “Per-period co-payments and the demand for health care: Evidence from survey and claims data.” *Health Economics*, 22, 1111–1123 (2013).
- [28] Kesternich, I., Heiss, F., McFadden, D., Winter, J. “Suit the action to the word, the word to the action: Hypothetical choices and real decisions in Medicare Part D.” *Journal of Health Economics*, 32, 1313–1324 (2013).
- [29] Heiss, F., Leive, A., McFadden, D., Winter, J. “Plan selection in Medicare Part D: Evidence from administrative data.” *Journal of Health Economics*, 32, 1325–1344 (2013).
- [30] Englmaier, F., Strasser, S., Winter, J. “Worker characteristics and wage differentials: Evidence from a gift-exchange experiment.” *Journal of Economic Behavior and Organization*, 97, 185–203 (2014).
- [31] Kesternich, I., Siflinger, B., Smith, J. P., Winter, J. “The effects of World War II on economic and health outcomes across Europe.” *Review of Economics and Statistics*, 96(1), 103–118 (2014).
- [32] Winter, J., Wuppermann, A. “Do they know what’s at risk? An empirical analysis of health risk perception among the obese.” *Health Economics*, 23(5), 564–585 (2014).
- [33] Browning, M., Crossley, T. F., Winter, J. “The measurement of household consumption expenditures.” *Annual Review of Economics*, 6, 475–501 (2014).
- [34] Barcellos, S. H., Wuppermann, A., Carman, K. G., Bauhoff, S., McFadden, D., Kapteyn, A., Winter, J., Goldman, D. “Preparedness of Americans for the Affordable Care Act.” *Proceedings of the National Academy of Sciences of the United States of America*, 111(15), 5497–5502 (2014).
- [35] Ruud, P., Schunk, D., Winter, J. “Uncertainty and rounding in survey responses: A laboratory experiment.” *Experimental Economics*, 17, 391–413 (2014).
- [36] Spindler, M., Winter, J., Hagmayer, S. “Asymmetric information in the market for automobile insurance: Evidence from Germany.” *Journal of Risk and Insurance*, 81(4), 781–801 (2014).
- [37] Lührmann, M., Serra-Garcia, M., Winter, J. “Teaching teenagers in finance: Does it work?” *Journal of Banking and Finance*, 54, 160–174 (2015).
- [38] Sauter, N., Walliser, J., Winter, J. “Tax incentives, bequest motives and life insurance demand: Evidence from two natural experiments in Germany.” *Journal of Pension Economics and Finance*, 14(4), 525–553 (2015).
- [39] Kesternich, I., Schumacher, H., Winter, J. “Professional norms and physician behavior: *Homo Oeconomicus* or *Homo Hippocraticus*?” *Journal of Public Economics*, 131, 1–11 (2015).

- [40] Kesternich, I., Siflinger, B., Smith, J. P., Winter, J. “Individual behavior as a pathway between early-life shocks and adult health: Evidence from hunger episodes in post-war Germany.” *Economic Journal*, 125, F372–F393 (2015).
- [41] Kesternich, I., Caro, F. G., Gottlieb, A. S., Hoffmann, S., Winter, J. “The role of outcome forecasts in patients’ treatment decisions: Evidence from a survey experiment on knee replacement surgery.” *Health Services Research*, 51(1), 302–313 (2016).
- [42] Houser, D., List, J. A., Piovesan, M., Samek, A., Winter, J. “Dishonesty: From parents to children.” *European Economic Review*, 82, 242–254 (2016).
- [43] Driva, A., Lührmann, M., Winter, J. “Gender differences and stereotypes in financial literacy: Off to an early start.” *Economics Letters*, 146, 143–146 (2016).
- [44] Hoerl, M., Wuppermann, A., Barcellos, S. H., Bauhoff, S., Winter, J., Carman, K. G. “Knowledge as a predictor of insurance coverage under the Affordable Care Act.” *Medical Care*, 55(4), 428–435 (2017).
- [45] Brzozowski, M., Crossley, T. F., Winter, J. “Does survey recall error explain the Deaton-Paxson puzzle?” *Economics Letters*, 158, 18–20 (2017).
- [46] Schumacher, H., Kesternich, I., Kosfeld, M., Winter, J. “One, two, many: Insensitivity to group size in games with concentrated benefits and dispersed costs.” *Review of Economic Studies*, 84(3), 3 (2017).
- [47] Farbmacher, H., Ihle, P., Schubert, I., Winter, J., Wuppermann, A. “Heterogeneous effects of a nonlinear price schedule for outpatient care.” *Health Economics*, 26, 1234–1248 (2017).
- [48] Brzozowski, M., Crossley, T. F., Winter, J. “A comparison of recall and diary food expenditure data.” *Food Policy*, 72, 53–61 (2017).
- [49] Crossley, T. F., de Bresser, J., Delaney, L., Winter, J. “Can survey participation alter household saving behavior?” *Economic Journal*, 127, 2332–2357 (2017).
- [50] Houser, D., Schunk, D., Winter, J., Xiao, E. “Temptation and commitment in the laboratory.” *Games and Economic Behavior*, 107, 329–344 (2018).
- [51] Lührmann, M., Serra-Garcia, M., Winter, J. “The impact of financial education on adolescents’ intertemporal choices.” *American Economic Journal: Economic Policy*, forthcoming; earlier version available as CESifo Working Paper No. 4925.
- [52] Kesternich, I., Smith, J. P., Winter, J., Hoerl, M. “Early-life circumstances predict measures of trust among adults: Evidence from hunger episodes in post-war Germany.” *Scandinavian Journal of Economics*, forthcoming; earlier version available as CESifo Working Paper No. 6093.

Articles in scientific journals (refereed – interdisciplinary)

- [1] Couper, M. P., Kapteyn, A., Schonlau, M., Winter, J. “Noncoverage and nonresponse in an internet survey.” *Social Science Research*, 36(1), 131–148 (2007).
- [2] Caro, F. G., Ho, T., McFadden, D., Gottlieb, A. S., Yee, C., Chan, T., Winter, J. “Using the internet to administer more realistic vignette experiments.” *Social Science Computer Review*, 30(2), 184–201 (2012).
- [3] Hoffmann, S., Caro, F. G., Gottlieb, A. S., Kesternich, I., Winter, J. “Contributions of second opinions, outcome forecasts, and testimonials to patient decisions about knee-replacement surgery.” *Medical Decision Making*, 34(5), 603–614 (2014).
- [4] Kesternich, I., Schumacher, H., Winter, J., Fischer, M. R., Holzer, M. “Student characteristics, professional preferences, and admission to medical school.” *GMS Journal for Medical Education*, 34(1), Doc5 (2017).
- [5] Felderer, B., Müller, G., Kreuter, F., Winter, J. “The effect of differential incentives on attrition bias: Evidence from the PASS Wave 3 incentive experiment.” *Field Methods*, 30(1), 56–69 (2018).

Articles in scientific journals (non-refereed)

- [1] Berkel, B., Börsch-Supan, A., Ludwig, A., Winter, J. “Sind die Probleme der Bevölkerungsalterung durch eine höhere Geburtenrate lösbar?” *Perspektiven der Wirtschaftspolitik*, 5(1), 71–90 (2004).
- [2] McFadden, D., Bemmaor, A., Caro, F., Dominitz, J., Jun, B., Lewbel, A., Matzkin, R., Molinari, F., Schwarz, N., Willis, R., Winter, J. “Statistical analysis of choice experiments and surveys.” *Marketing Letters*, 16(3-4), 183–196 (2005).
- [3] McFadden, D., Heiss, F., Jun, B., Winter, J. “On testing for independence in weighted contingency tables.” *Medium for Econometric Applications*, 14(2), 11–18 (2006).
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