

# PhD Special Call: Estimating the impact of Debt Relief

Aarhus BSS Graduate School, Aarhus University invites applicants for a PhD Scholarship in connection with the research project "Estimating the impact of Debt Relief" at the PhD Programme Economics and Business Economics

The position is available from 1. september 2024 (or as soon as possible thereafter).

## The research project

This research project aims to shed light on the economic effects of individual debt relief (personal bankruptcy/gældssanering), a set of policies/rules which have been in place in Denmark for decades but has never been evaluated empirically. Programs of debt relief (DR) offer a partial or total forgiveness of individual unsecured debt via the local court. DR can therefore be viewed as a social insurance program (they give over-indebted individuals an escape route). By setting up rules and laws the politicians provide a way out for over-indebted individuals. Something which has the potential to change their lives – but does it? And how?

Research on the effects of debt relief is important to understand whether and how the current rules are working from the point of view of the government. How are the current rules working? Are there economic arguments for stricter vs. slacker rules?

The project exploits access to Danish register data and information about applicants for debt relief. We would like to analyse impacts of DR on granted individuals, their health and families/children. We also want to investigate the impact of debt relief on the likelihood of starting up your own business (becoming an entrepreneur) as well as how the business fares subsequently. Another part of the project aims at quantifying the insurance value of debt relief (i.e. to what extent debt relief improves economic status and stability and thereby insures the granted applicants).

Read more about the project here: <https://dff.dk/en/apply/supported-research/research-leaders/research-leader-2023/jonas-maibom-refsgaard>

## Job description

As a PhD student you will become a member of research group which is led by Jonas Maibom. The group also consists of researcher Gustaf Bruze and a post doc (NN). The group will work together on the projects described above.

The successful applicant for the PhD will not only work closely with senior researchers but also have a chance to pursue an independent research chapter. As a part of your PhD proposal, we therefore invite you to also include a description of a potential independent research project focused on issues in relation to debt relief or debt more broadly.

## Your qualifications

The successful candidate is expected to have a strong background in Economics or Public Policy, strong analytical skills, as well as a demonstrated track record in terms of good grades in previous courses. Especially relevant courses includes, for example, (micro)econometrics or labor/public economics. We also expect you have a profound interest in economics with a particular focus on public policy/finance or labor economics more broadly.

## Further information

For further information about the position, please contact Jonas Maibom, e-mail: [maibom@econ.au.dk](mailto:maibom@econ.au.dk).

If you need help uploading your application or have any questions about the recruitment process, please contact HR supporter Ulla Prisholm Bjørn e-mail: [upb@au.dk](mailto:upb@au.dk).

## Place of work

Fuglesangs Allé 4, 8210 Aarhus V

## Formal requirements

You can read more about how to apply in [the application guide](#) and find the rules and regulations of the PhD education [here](#).

The following criteria are decisive in the assessment of the candidates:

- the applicant's academic qualifications (assessed on the basis of the qualifying degree)
- the quality and relevance of the project proposal
- the applicant's level of academic aptitude and assessed ability to complete the project within the framework of the PhD programme

**Application Deadline:**  
01 August 2024

**Faculty:**  
Aarhus BSS

**Institute/Faculty:**  
Department of  
Economics and  
Business Economics

**Academic contact person:**  
Jonas Maibom  
Lektor  
[maibom@econ.au.dk](mailto:maibom@econ.au.dk)  
+4587166075

**Vacant positions:**  
1

**Hours per week:**  
37

**Number of months:**  
36

**Expected date of accession:**  
01/09/2024

You can read more about the assessment procedure and committees appointed by the dean [here](#).

Applicants are very much encouraged to supply documentation as to how they rank compared to their class (both Bachelor's and Master's degrees). This may for example be in the form of a letter from your University stating either how you rank as an individual student compared to other students the year you graduated ("ranks as no. 6 out of 111" or "ranks as among the best 8 percent") or if that is not possible, general information from your University as to how grades were distributed in the year of your graduation, will be appreciated.

Please note that Aarhus BSS Graduate School reserves the right to evaluate the applications on the basis of the documentation received before deadline, and you will not necessarily be asked for further documentation. Furthermore, Aarhus BSS Graduate School reserves the right to reject application that do not comply with the limitations as stated in the application guide (see link above).

Aarhus University's ambition is to be an attractive and inspiring workplace for all and to foster a culture in which each individual has opportunities to thrive, achieve and develop. We view equality and diversity as assets, and we welcome all applicants.

### **Aarhus University**

*Aarhus University is an academically diverse and research-intensive university with a strong commitment to high-quality research and education and the development of society nationally and globally. The university offers an inspiring research and teaching environment to its 38,000 students (FTEs) and 8,300 employees, and has an annual revenues of EUR 935 million. Learn more at [www.international.au.dk/](http://www.international.au.dk/)*