

# Curriculum Vitae

## IMMACOLATA MARINO

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PERSONAL INFORMATION	Date of Birth: July 17, 1983 Nationality: Italian Married, Mother of Antonio (2010) and Emma (2017)
CONTACTS	U. Naples Federico II Dept. of Economics and Statistics, E25 Via Cintia Monte S. Angelo 80126 Napoli, Italy
RESEARCH INTERESTS	Public Economics, Household Finance and Empirical Banking
CURRENT POSITION	<b>Senior Assistant Professor of Economics (RTD/B)</b> Aug 2022 -present SECS-P/01 I received the national scientific qualification (ASN) as Associate Professor in 2023 U. Naples Federico II <b>Research Fellow</b> Jan 2015 -present CSEF (Center for Studies in Economics and Finance)
EDUCATION	<b>PhD in Economics</b> May 2014 U. Naples Federico II Supervisor: Professor Tullio Jappelli Dissertation: "Essays on the Unintended Effects of the Domestic Stability Pact" <b>M.Sc. in Economics and Finance</b> 2009-2010 U. Naples Federico II <b>MA in Economics and Statistics Sciences</b> 2006-2008 Grade: 110/110 cum laude U. Rome La Sapienza <b>BA in Statistics and Economics</b> 2002-2005 Grade: 110/110 cum laude U. Rome La Sapienza

PAST POSITIONS AND VISITING	<b>Assistant Professor of Economics (RTD/A)</b>	Dec 2017-Jul 2022
	SECS-P/01 Dept. of Economics and Statistics U. Naples Federico II	
	<b>Postdoctoral Research Fellow (Assegnista di ricerca)</b>	2015-2017
	Dept. of Economics and Statistics U. Naples Federico II	
	<b>Visiting Scholar</b>	2016
	Dept. of Applied Economics HEC Montréal	
GRANTS AND AWARDS	<b>Research Fellow (Assegnista di ricerca)</b>	2013-2014
	Dept. of Economics and Statistics U. Naples Federico II	
	<b>Visiting Predoctoral Fellow</b>	2013
	Dept. of Managerial Economics and Decision Sciences Kellogg School of Management Northwestern U.	
	<b>Visiting PhD Student</b>	2011-2012
	Einaudi Institute for Economics and Finance Graduate Program 2011/2012	
	<i>Targa Adeimf (3rd classified paper) 2018</i>	
	Project: The missing link: Exploring the role of asset quality on lending behaviour in euro area banks. (with B. Bruno)	
	<i>Research Grant 2018 from Baffi Carefin Centre</i>	
	Project: The missing link: Exploring the role of asset quality on lending behaviour in euro area banks. (with B. Bruno)	
	<i>Research Grant 2016 from Baffi Carefin Centre</i>	
	Project: Bad loans and resource allocation in European banks. Evidence from the crisis years. (with B. Bruno)	
	<i>Postdoctoral Fellowship “Luigi Arcuti ” from Intesa San Paolo</i>	
	Oct 1, 2014 to Sept 31, 2015.	
	<i>Research Fellowship, “POR Campania FSE 2007/2013, Asse IV e Asse V, di cui ai progetti reti di eccellenza tra Università – Centri di Ricerca – Imprese, progetto REPOS CUP B25B09000060009”</i>	
	Sept 1, 2013 to Nov 31, 2014.	
	<i>Phd Scholarship, Italian Ministry of Education</i>	
	Nov 1, 2010 to Oct 31, 2013.	
PARTICIPATION TO RESEARCH GROUPS	<i>PRIN 2022 PNRR</i>	2022-2024
	Project: The economics of human enhancement (PI: Prof. Giovanni Immordino)	
	<i>PRIN 2022</i>	2022-2024
Project: Organized crime, political connections and firms’ performance (PI: Prof. Francesco Drago)		
<i>PRIN 2017</i>	2017-2019	
Project: The Economics of Old Age Risks (PI: Prof. Tullio Jappelli)		

<i>PRIN 2015</i>	2015-2017
Project: Economics of Aging in Europe (PI: Prof. Tullio Jappelli)	
<i>STAR Grant 2013</i>	2013-2015
Project: Social Interactions and Illegal Behavior (PI: Prof. Francesco Drago)	

PUBLICATIONS

- [1] Brunella Bruno, Immacolata Marino, Giacomo Nocera (2023). **Internal Ratings and Bank Opacity: Evidence from Analysts' Forecasts.** *Journal of Financial Intermediation*, 56: 101062.
- [2] Sergio Beraldo, Michela Collaro, Immacolata Marino (2023). **Patient Migration as a Response to the Regulation of sub-national Health-care Budgets.** *Regional Studies*. 57:11, 2207-2219.
- [3] Decio Coviello, Immacolata Marino, Tommaso Nannicini, Nicola Persico (2022). **Demand Shocks and Firm Investment: Micro-evidence from fiscal retrenchment in Italy.** *The Economic Journal*. Volume 132, Issue 642, 582-617.
- [4] Tullio Jappelli, Immacolata Marino, Mario Padula (2021). **Social Security Uncertainty and Demand for Retirement Saving.** *Review of Income and Wealth*. 67(4), 810-834.
- [5] Iacopo Grassi, Immacolata Marino (2021). **Chiusura delle Scuole e Contrasto alla Pandemia di Covid-19: l'esperienza della Campania.** *Rivista Economica del Mezzogiorno*. 35(2-3), 435-461.
- [6] Tullio Jappelli, Immacolata Marino, Mario Padula (2019). **La Vulnerabilità Economica delle Famiglie: Spunti per Un'Analisi delle Disuguaglianze.** In *Vulnerabilità di fronte alle istituzioni e vulnerabilità delle istituzioni*. A cura di Lucia Corso e Giuseppina Maria Chiara Talamo. Giappichelli Editore, ISBN: 9788892131583.
- [7] Brunella Bruno, Alexandra D'Onofrio, Immacolata Marino (2018). **Determinants of Bank Lending in Europe and the United States: Evidence from Crisis and Post Crisis Years.** In *Finance and Investment: The European Case*. Edited by C. Mayer, S. Micossi, M. Onado, M. Pagano and A. Polo. Oxford University Press, ISBN: 9780198815822.
- [8] Brunella Bruno, Alexandra D'Onofrio, Immacolata Marino (2018). **Financial Structure and Corporate Investment in Europe: Evidence from the Crisis Years.** In *Finance and Investment: The European Case*. Edited by C. Mayer, S. Micossi, M. Onado, M. Pagano and A. Polo. Oxford: Oxford University Press, ISBN: 9780198815822.
- [9] Prisco Piscitelli, Immacolata Marino, et al. (2017). **The Burden of Cancer in Italy and Possible Regional Environmental Influences: Focus on Hospitalizations in Pediatric Population and Young Adults per Province from 2001 to 2011. First Results from the EPIKIT Study under the E.U. COHEIRS Project on Environment and Health.** *International Journal of Environmental Research and Public Health*, 14(5), 495.
- [10] Brunella Bruno, Immacolata Marino (2016). **NPLs and Resource Allocation in Crisis and Post Crisis Years: Evidence from European Banks,** in *The Changing Face of Banking: Banking Industry, Behavioural Economics, Regulation and Supervision, 21st Report on the Italian Financial System*. Edited by

G. Bracchi, U. Filotto and D. Masciandaro. Fondazione Rosselli. pp. 117-144. Edibank, ISBN: 978-88-449-1106-5.

- [11] Tullio Jappelli, Immacolata Marino, Mario Padula (2014). **Household Saving and Debt in Italy. *Politica economica - Journal of Economic Policy (PEJEP)***. 2-3/2014, pp. 175-202, ISSN: 1120-9496
- [12] Tullio Jappelli, Immacolata Marino and Luigi Pistaferri (2012). **Disuguaglianza e Consumo**. Chapter in *Disuguaglianze Diverse*. Edited by D. Checchi, il Mulino, Bologna, ISBN: 9788815237491.
- [13] Immacolata Marino, Filippo Pericoli, Luigi Ventura (2011). **Tax Incentives And Household Investment In Complementary Pension Insurance: Some Recent Evidence From The Italian Experience. *Risk Management and Insurance Review***, 14(2), pp. 157-309.

COMPLETED  
PAPERS

- [14] **Inequality Trends in a Slow-Growing Economy: Italy 1990-2020.** (with D. Checchi, T. Jappelli, and A. Scognamiglio). July 2023, CSEF Working Paper No. 679, Centre for Studies in Economics and Finance (CSEF), University of Naples, Italy.
- [15] **Inequality in Italy: 1980-2020 (2023).** (with D. Checchi, T. Jappelli, and A. Scognamiglio). Report for the IFS Deaton Review project.
- [16] **How do Banks Respond to NPLs? Evidence from the Euro Area.** (with B. Bruno). July 2021, CSEF Working Paper No. 513, Centre for Studies in Economics and Finance (CSEF), University of Naples, Italy.
- [17] **Age Effects in Primary Education: A Double Disadvantage for Second-Generation Immigrants.** (with A. Abatemarco, M.G. Cavallo, and G. Russo). July 2021, CSEF Working Paper No. 567, Centre for Studies in Economics and Finance (CSEF), University of Naples, Italy.[Submitted]

ON-GOING  
RESEARCH

- [18] **Predicting Mafia Infiltration with ML techniques: evidence from Italian municipalities.** (with M. Aria, L. Baraldi, G. Immordino, and M. Stimolo)
- [19] **From Chance to Choice. The Moral costs of Human Enhancement: A Survey Experiment.** (with G. Immordino, M. Macis, and F. Panebianco)
- [20] **Patient migration for adequate cancer treatments. An analysis of the geographical mobility within the Italian National Health System.** (with S. Beraldo, M. Collaro, A. D'Ambrosio, and J. Pratschke)
- [21] **Didattica a distanza e performance scolastica durante il Covid-19: Il ruolo della banda ultra-larga in Italia.** (with I. Grassi, and Sara Moccia)

OTHER  
(ECON AND  
NON-ECON)  
CONTRIBUTIONS

- [22] **Sostenibilità del modello tradizionale di business e prospettive di redditività delle banche di piccola e media dimensione (2023).** (with M. Comana, B. Bruno, and S. Milanesi)
- [23] **La performance delle piccole e medie banche commerciali e indipendenti.** Report for Banca Passadore (2021). (with B. Bruno).
- [24] **Il tessuto imprenditoriale Piemontese alla prova della crisi: un'analisi comparata. Dinamica della nati-mortalità 2000-2012 e bilanci d'impresa 2009-2011 (2017).** (with T. Nannicini and I. Rota Baldini).

SEMINARS AND  
CONFERENCE  
PRESENTATIONS

Deaton Review Workshop, London (Dec 2023)  
 FMA Annual Meeting, Chicago (Oct 2023)  
 International Conference in Finance, Banking and Accounting, Montpellier (Sep 2023)  
 17th Csef-Igier Symposium on Economics and Institutions, Anacapri (June 2023)  
 Deaton Review Workshop, Paris School of Economics (Oct 2022)  
 SIEP Conference, Università dell'Aquila (Sep 2022)  
 FMARC Conference, Limassol - Cyprus (Jun 2022)  
 ESPE Conference, Università della Calabria (Jun 2022)  
 European Winter Meeting of The Econometric Society, Virtual (Dec 2021)  
 World Finance and Banking Symposium, Budapest/Virtual (Dec 2021)  
 37th International Conference of the French Finance Association, Virtual (May 2021)  
 Econometric Society World Congress, Virtual - Bocconi University (Aug 2020)  
 AFFI Conference 2020, Nantes (May 2020) [Accepted but cancelled due to COVID-19]  
 SEHO 2020 Meeting Venice (May 2020) [Accepted but cancelled due to COVID-19]  
 EEA Annual Conference, Manchester (Aug 2019)  
 COVIP (Commissione di Vigilanza sui Fondi Pensione), Rome (Apr 2019)  
 6th Workshop in Macro Banking and Finance, Alghero (Sep 2018)  
 Applied Economics Workshop, Petralia (Jul 2018)  
 Money Banking and Finance Conference, LUMSA University Palermo (Dec 2017)  
 ISTAT, Convegno scientifico: La Società italiana e le grandi crisi economiche 1929-2016  
 (Nov 2016)  
 Applied Economics Workshop, Petralia (Jul 2016)  
 Workshop on Restarting Long Term Investment Finance, Capri (Jul 2016)  
 SIDE, U. Naples Federico II (Dec 2015)  
 Applied Economics Workshop, Petralia (Jul 2015)  
 CSEF internal seminar (May 2015)

RESEARCH  
EXPERIENCE

- Team member for Italy of the project Deaton Review  
 (with D. Checchi, T. Jappelli, L. Pistaferri, and A. Scognamiglio) 2021-present
- Policy group member of the project RELTIF  
 (Restarting European Long Term Investment Finance) 2014-2017
- Research assistant to Professor Tullio Jappelli 2011-2013
- Research assistant to Professors Nicola Persico and Decio Coviello 2012-2013

TEACHING

*Introduction to Econometrics (undergraduate)*  
 University of Naples Federico II 2023-present

*Microeconomics (undergraduate)*  
 University of Naples Federico II 2017-2023

*Microeconomics TA (undergraduate)*  
 University of Naples Federico II 2014-2016

PROFESSIONAL  
ACTIVITIES

- Research consultant *Associazione Nazionale delle Banche Popolari* (2022-2023)
- Research consultant *Osservatorio indipendente Banca Passadore* (2020-2021)
- Team member *e-Maps Project* (2019-2020)
- Associazione Medici per l'Ambiente - ISDE Italia (2013)

- BidsMetrics LLC, Chicago (2012)
- Reed Business Information Spa, Milan (2012)
- Iron Mountain SpA, Naples (2008–2010)

COMPUTER SKILLS      Stata (excellent);  
Spss, L<sup>A</sup>T<sub>E</sub>X, Sas, EasyReg, Gretl and Matlab (very good).

LANGUAGE SKILLS      Italian (mother tongue) - English (fluent)

REFERENCES            Available upon request