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PERSONAL	Address: Institute for Fiscal Studies 2 Marylebone Road London NW1 4DF	Email: heidi.k@ifs.org.uk Citizenship: Finnish, British
CURRENT EMPLOYMENT	Institute for Fiscal Studies <ul style="list-style-type: none"><li>• Senior Research Economist in Retirement, Saving and Ageing sector (January 2024-)</li><li>• Research Economist in Retirement, Saving and Ageing sector (October 2019-December 2023)</li></ul>	
EDUCATION	MSc in Economics (Distinction), University College London (2018-2019) MA(Hons) in Economics (1st Class), University of Edinburgh (2012-2016)	
JOURNAL ARTICLES	"Lifespan exposures to rural-urban conditions and later-life cognitive function". 2025. With Lingzhi Chu, Yingyan Wu and Olivia Atherton. <i>Alzheimer's and Dementia</i> , 21(6).  "The future of public pension provision in the UK: challenges and trade-offs". 2025. With Jonathan Cribb and Carl Emmerson. <i>Oxford Review of Economic Policy</i> .  "Inequalities in disability". 2024. With James Banks and Tom Waters. <i>IFS Deaton Review of Inequalities Issue, Oxford Open Economics</i> .  "Recessions and health: the long-term health consequences of responses to the coronavirus". 2020. With James Banks and Carol Propper. <i>Fiscal Studies</i> , 41(2).	
WORK IN PROGRESS	How do those already out of employment fare when the state pension age rises? (with Jonathan Cribb and Anna Henry)  Annuitisation choices within pension portfolios (with Jonathan Cribb)  Cognitive decline through retirement and changes in financial situation (with James Banks and Jonathan Cribb)  Measuring individual resource shares (with Richard Blundell, Valerie Lechene and Krishna Pendakur)	
WORKING PAPERS	"Living standards of working-age disability benefits recipients in the UK". 2022. With Jonathan Cribb and Tom Waters. <i>IFS Working paper 22/24</i> .	
SELECTED POLICY PUBLICATIONS	"Means-tested support for people approaching and beyond state pension age". with Jonathan Cribb and Carl Emmerson. 2024. <i>IFS Report</i> .  "How have pensioner incomes and poverty changed in recent years?". with Jonathan Cribb and Anna Henry. 2024. <i>IFS Report R327</i> .	

"The future of the state pension". with Jonathan Cribb, Carl Emmerson and Paul Johnson. 2023. IFS Report 291.

"Challenges for the UK pension system: the case for a pensions review". with Jonathan Cribb, Carl Emmerson, Paul Johnson and Laurence O'Brien. 2023. IFS Report 255.

"Understanding pension saving of the self-employed". with Jonathan Cribb. 2023. IFS report R248.

"On a roll? The first decade of automatic enrolment into workplace pensions". 2022. The IFS.

"How does spending change through retirement?". 2022. With Rowena Crawford and David Sturrock. IFS Report R209.

The cost of living crisis - who is hit by recent price increases?". 2021. With Peter Levell. The IFS.

"Changing patterns of work at older ages". 2021. With Rowena Crawford, Jonathan Cribb and Laurence O'Brien. IFS Report R192.

"Awareness of state pension entitlements". 2020. With Rowena Crawford. In Banks, J., Nazroo, J., Steptoe, A. and Zaninotto, P. (eds.) The Dynamics of Ageing: Evidence from the English Longitudinal Study of Ageing 2002-2019 (Wave 9).

"The coronavirus pandemic and older workers". 2020. With Rowena Crawford. IFS Briefing Note BN305.

#### CONFERENCE PRESENTATIONS

2025: JÃ¶nkÃ¶ping International Business School Pension Dashboards Conference.  
2024: WPEG Conference, Sheffield University  
2023: RES Easter School on Health Economics, Bristol University; Global Gateway to Aging Hackathon, USC  
2022: BILS conference, Stirling University  
2021: Family Finance Survey User Conference  
2020: Public Sector Economics Conference

#### TEACHING

Lecturer: Public Economics. Guest lectures in undergraduate courses at University of Oxford and University of Cambridge (2020-2022), and UCL (2022-2023)

Teaching assistant: Essentials of Econometrics and Applications of Econometrics, University of Edinburgh (2015-2016)

#### AWARDS

2019: Dean's list commendation, University College London (for top 5 placement)  
2019: Best Dissertation Prize, University College London (for MSc Dissertation "Identification and estimation of individual resource shares using a collective household model", supervisor: Fabien Postel-Vinay)  
2016: Mary Theresa Rankin Prize for the best Economics student in final year, University of Edinburgh  
2015: Balmoral Asset Management Prize for best overall performance in Economics in penultimate year, University of Edinburgh

PAST EMPLOYMENT

Rothschild & Co, London

- Debt Advisory Analyst in Structured Finance and Infrastructure (July 2016-August 2018)