

# CURRICULUM VITAE

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## ELISABETH BECKMANN

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## CURRENT POSITION

2010 - Present OESTERREICHISCHE NATIONALBANK  
ECONOMIC ANALYSIS AND RESEARCH DEPARTMENT  
April 2022 - Present *Central, Eastern and Southeastern Europe Section*  
2012-2022 *Foreign Research Division*  
2010-2012 *Research Division*

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## EDUCATION

2011 - 2015 VIENNA UNIVERSITY OF ECONOMICS AND BUSINESS  
PhD (Dr.rer.soc.oec.) in Economics  
“Microeconomic Analyses of Households’ Financial Decisions  
in Central, Eastern and Southeastern Europe.”

2009-2010 UNIVERSITY OF GLASGOW  
MSc in International Finance and Trade.

2006-2008 UNIVERSITY OF MUNICH  
MA in East European Studies (History and Economics).

2000-2004 UNIVERSITY COLLEGE LONDON,  
SCHOOL OF SLAVONIC AND EAST EUROPEAN STUDIES  
BA in Russian with Polish.

2003 STATE UNIVERSITY PETROZAVODSK

2001 KAZAN INSTITUTE OF SOCIAL AND HUMANITARIAN THOUGHT

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## SELECTED PREVIOUS PROFESSIONAL EXPERIENCE

09/19 - 02/20 DEUTSCHE BUNDESBANK, FRANKFURT AM MAIN  
Research Centre  
*ECB Schuman programme - Research project*

09/15 - 12/15 THE WORLD BANK, WASHINGTON DC  
Office of the Chief Economist, Europe and Central Asia  
*Visiting researcher*

2009	EXTREME NETWORKS GMBH, MUNICH <i>Marketing Manager, High Growth Markets</i>
2008	BMW FOUNDATION HERBERT QUANDT, MUNICH AND BERLIN <i>Project Assistant</i>
2005	DELEGATION OF THE EUROPEAN UNION TO RUSSIA, MOSCOW <i>Trainee at the Press and Information Department</i>
2005	FRIEDRICH EBERT FOUNDATION, MOSCOW <i>Project Administrator and Translator</i>

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## AWARDS & HONORS

2019	THINK FORWARD INITIATIVE LONG-TERM RESEARCH GRANT <i>awarded jointly with C. Hainz and S. Kiesel-Reiter (ifo Institute).</i>
2004	ON THE DEAN'S LIST FOR ACADEMIC EXCELLENCE <i>University College London.</i>

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## SELECTED PUBLICATIONS

‘Third-Party Loan Guarantees: Measuring Literacy and its Effect on Financial Decisions’, 2022,  
with C. Hainz and S. Reiter  
*OeNB Working Paper 237.*

‘Euro adoption in CESEE: How do financial literacy and trust in institutions affect individuals’ attitudes?’ 2022,  
with P. Backé  
*Focus on European Economic Integration*, Q1, 7-28.

‘Use of loan moratoria by CESEE households: who are the users and how vulnerable are they?’, 2021,  
with K. Allinger  
*Focus on European Economic Integration*, Q3, 7-33.

‘Household demand for euro cash in Central, Eastern and Southeastern European countries during the Covid-19 pandemic’, 2021,  
*European Central Bank, International Role of the Euro*, Box 3, 37-39.

‘Prevalence and determinants of nonbank borrowing in CESEE: Evidence from the OeNB Euro Survey’, 2021,  
with K. Allinger  
*Focus on European Economic Integration*, Q1, 7-35.

‘What drives people’s expectations of euro adoption? Evidence from the OeNB Euro Survey on selected CESEE countries.’, 2020,  
with P. Backé  
*Focus on European Economic Integration*, Q4, 57-79.

‘Bundesbank online pilot survey on consumer expectations.’, 2020,  
with T. Schmidt  
*Deutsche Bundesbank Technical Paper*, No.1.

- ‘How financially literate is CESEE? Insights from the OeNB Euro Survey.’, 2020,  
with S. Reiter  
*Focus on European Economic Integration*, Q3, 36-59.
- ‘Homeownership and housing finance patterns one generation after the fall of  
communism.’, 2019,  
with C. Hainz, W. Pyle and S. Reiter  
*Focus on European Economic Integration*, Q4, 79-101.
- ‘A geographic perspective on banking in Central, Eastern and Southeastern  
Europe.’, 2018,  
with S. Reiter and H. Stix  
*Focus on European Economic Integration*, Q1, 26-47.
- ‘Household saving behavior in Europe and Central Asia’, 2017,  
with L. Klapper, In: Gould, D. M., Melecky, M. *Risks and Returns : Managing  
Financial Trade-Offs for Inclusive Growth in Europe and Central Asia*. Europe  
and Central Asia Studies, Washington, DC: World Bank, 113-158.
- ‘How does foreign currency debt relief affect households’ loan demand? Evidence  
from the OeNB Euro Survey in CESEE.’, 2017,  
*Focus on European Economic Integration*, Q1, 8-32.
- ‘Foreign currency loans and knowledge about exchange rate risk’, 2015,  
with H. Stix,  
*Journal of Economic Behavior & Organization*, 112, 1-16.
- ‘A local or a foreign currency loan? Evidence on the role of loan characteristics,  
preferences of households and the effect of foreign banks’, 2015,  
with A. Roitner and H. Stix,  
*Focus on European Economic Integration*, Q1, 24-48.
- ‘Current risks in the CESEE residential property market: Evidence from the  
OeNB Euro Survey’, 2015,  
with A. Hildebrandt and K. Jäger-Gyovai,  
*NBP Working Paper*, No.243.
- ‘Exchange rate pass-through in CIS countries’, 2013,  
with J. Fidrmuc,  
*Comparative Economic Studies*, 55, 705-720.
- ‘Financial literacy and household savings in Romania’, 2013,  
*Numeracy*, 6(2).
- ‘Das internationale Währungssystem im Umbruch?’, 2013,  
with M. Gächter and D. Ritzberger-Grünwald,  
*Wirtschaftspolitische Blätter*, 60, 2/2013, 231-251.
- ‘Foreign currency loans and loan arrears of households in CEECs’, 2012,  
with J. Fidrmuc and H. Stix,  
*OeNB Working Paper* 181.
- ‘Oil price shock and structural changes in CMEA trade: Pouring oil on troubled  
waters?’ 2012,  
with J. Fidrmuc,  
*European Journal of Comparative Economics*, 9(1), 31-49.
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## PROFESSIONAL TRAINING ACTIVITIES

07/2022	ESSEX SUMMER SCHOOL <i>Introduction to GIS, Geospatial data and Spatial analysis.</i>
09/2021	OENB SUMMER SCHOOL <i>Economic Policy Evaluation.</i>
05/2016	JOINT VIENNA INSTITUTE, IMF <i>Vulnerability Diagnostics.</i>
05/2015	JOINT VIENNA INSTITUTE, IMF <i>Macroeconomic Diagnostics.</i>
03/2014	STUDY CENTRE GERZENSEE <i>Central Bankers Course: Monetary Policy, Exchange Rates and Capital Flows.</i>
06/2011	BARCELONA GRADUATE SCHOOL OF ECONOMICS <i>Microeconometrics Summer School: Dynamic and Non-linear Panel Data Models.</i>

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## MISCELLANEA

Languages	German (native), English (fluent), Russian (advanced), Polish (basic).
Software skills	Stata (++), SPSS (+), EViews (+), L <sup>A</sup> T <sub>E</sub> X(++), R(+), QGIS(+), GeoDa(+), MS-Office (++).
Volunteering	Bird and wetland conservation, bird ringing at Biologische Station Hohenau-Ringelsdorf & Biologische Station Illmitz Member of the executive board, Verein Auring, Hohenau/March

(++) Professional experience, (+) Advanced knowledge, (~) Working knowledge.