

RESEARCH INTERESTS	Behavioral Economics, Development Economics, Household Finance	
EMPLOYMENT	<i>Economist</i> Oesterreichische Nationalbank (OeNB) Central, Eastern and Southeastern Europe Section	01/2021 - present
EDUCATION	<i>Dr. rer. pol. (summa cum laude), Economics</i> Berlin School of Economics (DIW Graduate Center) and Humboldt-Universität zu Berlin Dissertation: "Non-Standard Preferences and Beliefs in Financial Decision Making"	10/2015 - 03/2020
	<i>M.Sc., Economics</i> Humboldt-Universität zu Berlin	10/2012 - 11/2014
	<i>B.Sc., Economics</i> Humboldt-Universität zu Berlin	10/2009 - 05/2012
PROFESSIONAL EXPERIENCE	<i>Research Associate</i> German Institute for Economic Research (DIW Berlin) Department: International Economics	04/2017 - 12/2020
	<i>Project Coordinator</i> Thailand Vietnam Socio Economic Panel Add-On Project: "Behavioral Insights into Over-Indebtedness within a Vulnerable Population"	10/2017 - 12/2017
	<i>Research Assistant</i> Thailand Vietnam Socio Economic Panel	06/2017 - 07/2017
	<i>Visiting Graduate Scholar</i> European Bank for Reconstruction and Development	09/2016 - 12/2016
	<i>Student Research Assistant</i> German Socio-Economic Panel at DIW Berlin	04/2013 - 10/2014
TEACHING	- <i>Webinar for the Central Bank of Albania on Household Savings</i> - <i>Tutor: Seminar "Topics in Emerging Markets" (Master)</i> - <i>Co-Supervision of Master Theses on Financial Decision Making</i>	06/2021 10/2018 - 01/2019

PEER REVIEWED PUBLICATIONS	<p>Koch, M., L. Menkhoff, and U. Schmidt (2021), Coupled lotteries-A new method to analyze inequality aversion. <i>Journal of Economic Behavior & Organization</i>, 191, 236-256.</p> <p>Hübler, O., M. Koch, L. Menkhoff, and U. Schmidt (2021), Corruption and Cheating: Evidence from Rural Thailand. <i>World Development</i>, 145, 105526.</p> <p>Scheiber, T. and M. Koch (2022), Mitigating the impact of the pandemic on personal finances in CESEE: descriptive evidence for 2020. <i>Focus on European Economic Integration</i>, Q2/22, 63-96.</p> <p>Koch, M. and T. Scheiber (2022), Household savings in CESEE: expectations, experiences and common predictors. <i>Focus on European Economic Integration</i>, Q1/22, 29-54.</p>
WORKING PAPERS	<p><i>Entrepreneurial Motive, Ambiguity Attitudes and the Effect of Good News</i> (with J. M. Brock), CEPR Discussion Paper No. 16559, Sep. 2021.</p> <p><i>Don't Expect Too Much - High Income Expectations and Over-Indebtedness</i> (with T. Klühs and W. Stein), CRC TRR 190 Discussion Paper No. 200, Nov. 2019. (submitted)</p> <p><i>The Effect of Social Comparison on Debt Taking: Experimental Evidence</i> (with A. Grohmann), DIW Discussion Paper No. 1996, Feb. 2022. (submitted)</p>
WORK IN PROGRESS	<p><i>Financial vulnerabilities of indebted CESEE households: a cross-country analysis</i> (with M. Enzinger and A. Riedl)</p>
OTHER PUBLICATIONS	<p>-M. Koch, and T. Scheiber, Household saving behavior and the COVID-19 pandemic: evidence from the OeNB Euro Survey, CESEE Research Update, May 2022, 3-5.</p> <p>-Enzinger, M., M. Koch, and A. Riedl, The Impact of COVID-19 on the Financial Vulnerability of Indebted CESEE Households, <i>Konjunktur Aktuell</i> 6/2021, 60-64.</p> <p>-Klühs, T., M. Koch and W. Stein, In der Überschuldungsfalle ["In the debt trap", in German], <i>Makronom</i>, Online Article, June 2020.</p> <p>-Hamdan, J. and M. Koch, Financial resilience and the Covid-19 pandemic: The importance of financial literacy in times of crisis, <i>BSE Insights on the Corona Crisis</i>, Online Article, May 2020.</p> <p>-Klühs, T., M. Koch and W. Stein, Haushaltsüberschuldung hängt mit zu hohen Einkommenserwartungen und gelockerter Kreditvergabe zusammen ["Household over-indebtedness is related to high income expectations and eased lending", in German], <i>DIW Wochenbericht</i> 11/2020, 175-181, March 2020.</p> <p>-Haaser, E. and M. Koch, Do Default Assignments Increase Savings of the Poor? Empirical Evidence, <i>DIW Roundup</i> 130, July 2019.</p>
Presentations & Summer Schools	<p>2021: 88. East Jour Fixe of the OeNB, Online; Ann. meeting of the <i>Verein für Socialpolitik</i>, Online</p>

2019: 6th Retreat of the CRC TRR 190, Tutzing; 6th Annual PhD Workshop Experimental Development Economics: Lab in the Field at UEA, Norwich; AEL-FHM Doctoral Meeting, Mannheim; 6th IMEBESS, Utrecht; Ann. conference of the Royal Economic Society, Uni of Warwick; 5th Retreat of the CRC TRR 190, Berlin; Ann. meeting of the American Economic Association, Atlanta

2018: 4th Retreat of the CRC TRR 190, Ohlstadt; 13th Nordic Conference on Behavioural and Experimental Economics, Odense; Ann. meeting of the *Verein für Socialpolitik*, Freiburg; Ann. congress of the European Economic Association, Cologne; SABE/IAREP, London; ESA World Meeting, Berlin; DIW GC Summer Workshop, Potsdam; Insights from PHF and SOEP-IS for Household Finance Workshop, Berlin

2017: "Econometrics of Panel Data and Network Analysis" Summer School taught by Steven Durlauf and Jeffrey Wooldridge, Berlin; TVSEP User Workshop, Hannover

MISCELLANEA

-Organization of Events

"1. CRC TRR 190 Workshop on Development Economics: Firms and Productivity", Nov. 20-21, 2019 DIW Berlin (with A. Ashraf, V. Bartos, K. Czura, and H. Seitz)

-Refereeing Service

Empirica, Journal of Institutional Economics, Theory and Decision, Spring Meeting of Young Economists 2020 (Bologna)

GRANTS & AWARDS

Doctoral Grant, Heinrich Böll Foundation

07/2017 - 03/2020

Doctoral Grant, DIW Graduate Center

10/2015 - 03/2017

EBRD Acknowledgment Award

11/2016

SKILLS

Software

L^AT_EX, MS Office, Stata, MATLAB (basic), Qualtrics, Survey Solutions, z-tree, oTree.

Languages

German (native), English (proficient), Thai (oral: advanced, reading: basic), French (basic), Latin.

Further Training

- Workshop "Werteorientiertes Führen" (Value oriented leadership), by Julian Zurek, Nov. 2019, Heinrich Böll Foundation.

- Workshop "Agiles Projektmanagement" (Agile project management), by Svenja Neupert, Sep. 2020, Potsdam Graduate School.

- Workshop "Methoden wissenschaftlicher Politikberatung" (Methods for scientific policy consulting), by Melanie Müller, Feb. 2019, Heinrich Böll Foundation.

- Workshop "Wissenschaftliche Politikberatung" (Scientific policy consulting), by Johannes Schuler, Feb. 2020, Heinrich Böll Foundation.

- Shortcourse "Machine Learning: Applications in Empirical Microeconomics", by Jann Spiess, Sep. 2019, DIW Berlin.

PERSONAL

Date and Place of Birth: June 15, 1990, Saarlouis, Germany

Citizenship: German