

CURRICULUM VITAE
DIMITRIS GEORGARAKOS

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Date of Birth: 2 /9 /1975

Gender: Male

Nationality: Greek

Current Affiliations:

- Assistant Professor, Chair for Macroeconomics and Financial Markets, Department of Money and Macroeconomics, Goethe University Frankfurt (2005-present)
- Research Fellow, Center for Financial Studies (CFS), Frankfurt, Program on Household Wealth Management (2006-present)

Previous Positions and Visiting Appointments:

- Lecturer in Economics, Economic Department, Queen Mary, University of London (2002-2005)
- Consultant, Monetary Policy Stance Division, ECB, (2006-2007)
- Visiting Researcher, Center of Studies in Economics and Finance (CSEF), University of Salerno, Italy (2008-2009)
- RTN Research Fellow in the EU network on the Economics of Aging in Europe (AGE), University of Cyprus (2003-2004)
- Graduate Teaching Assistant, Economic Department, University of Essex (2001-2002)
- Teaching Assistant, Essex Summer School in Social Science, Data Analysis and Collection, University of Essex (2001)
- Research Assistant, Economic Department, University of Essex (2000)

Education:

- PhD in Economics, University of Essex, UK (1999-2003)
Thesis title: “*An Empirical Study of UK Households’ Portfolio Decisions*”
Advisors: Mr Roy Bailey, Dr Gordon Kemp
Committee: Prof. Ian Walker, Prof. James Richmond
- MSc in Project Analysis, Finance and Investment, University of York , UK (1998-1999)
- BA in Economics, Athens University of Economics and Business, Greece (1993-1997)

Research Interests:

Applied Economics, Microeconomics, Microeconometrics, Finance with emphasis on Household Portfolio, Saving and Borrowing decisions

Research Papers:

“Differences in Portfolios across Countries: Economic Environment versus Household Characteristics”, (with D. Christelis and M. Haliassos). *Review of Economics and Statistics*, forthcoming. Also CEPR Discussion Paper No. DP8017.

“Trust, Sociability and Stock Market Participation”, (with G. Pasini). *Review of Finance*, forthcoming. Also NETSPAR Discussion Paper No.04/2009-015.

“Stockholding: Participation, Location, Spillovers”, (with D. Christelis and M. Haliassos). 2011. *Journal of Banking and Finance*, vol. 35(8), pp. 1918-1930. Also CEPR Discussion Paper No. DP8113.

“Portfolio Inertia and Stock Market Fluctuations”, (with Y.Bilias and M. Haliassos). 2010. *Journal of Money, Credit and Banking*, vol. 42(4), pp. 715-742. Also CEPR Discussion Paper No. DP7239.

“Entrepreneurship and Survival Dynamics of Foreign-Born and U.S.-Born Immigrants”, (with K. Tatsiramos). 2009. *Labour Economics*, vol. 16(2), pp. 161-170. Also IZA Discussion Paper No. 2792.

“Immigrant Self-Employment: Does Intermarriage Matter?”, (with K. Tatsiramos). 2009. *Research in Labor Economics*, vol. 29, pp. 253-271. Also IZA Discussion Paper No. 4350.

“Wealth Shocks, Unemployment Shocks and Consumption in the Wake of the Great Recession”, (with D. Christelis and T. Jappelli). CSEF Working Paper No. 279.

“Financial Advice and Stock Market Participation”, (with R. Inderst). ECB Working Paper No. 1296.

“Equity Culture and the Distribution of Wealth”, (with Y.Biliassos and M. Haliassos). CFS Working Paper No. 2005/20.

“Investing at Home and Abroad: Different Costs, Different People?”, (with D. Christelis). CSEF Working Paper No. 188.

“Household Economic Decisions Under the Shadow of Terrorism”, (with D. Christelis). CFS Working Paper No. 2008/56.

“Mortgage Indebtedness and Household Financial Distress”, (with A. Lojschova and M. Ward-Warmedinger). ECB Working Paper No. 1156.

“Household Repayment Behavior: The Role of Social Capital, Institutional, Political, and Religious Beliefs”, (with S. Fuerth). SSRN Working Paper.

Technical Reports:

“Characteristics of Indebted Households in the Euro Area: Evidence from the European Community Household Panel”, with A. Lojschova and M. Ward-Warmedinger, ECB, Monetary Policy Stance Division.

Conference Presentations:

- NBER Summer Institute, Group on Economics of Household Saving, Boston, 2011.
- Invited paper presentation, Conference on Macroeconomic Policy, Bilgi University, Istanbul, 2011.
- Behavioral Finance Conference, DIW, Berlin, 2011.
- 10th Conference on Economic Theory and Econometrics (C.R.E.T.E.), Milos, Greece, 2011.
- NETSPAR International Pension Workshop, Amsterdam, 2011.
- Invited paper presentation, EBS Business School, Wiesbaden, 2011.
- ECB/ BCL Conference on Household Finances, Luxembourg, 2010.
- Paper discussion, “Consumption Smoothing after the Final Mortgage Payment” by B. Scholnick, CFS Conference on Household Finances, Athens, 2010.
- Workshop on Institutions, Individual Behavior, and Economic Outcomes, University of Sassari, Sardinia, 2010.
- 9th Conference on Economic Theory and Econometrics (C.R.E.T.E.), Tinos, Greece, 2010.
- MEA - University of Mannheim Conference on the Economics of Ageing, Deidesheim, 2010.
- NETSPAR International Pension Workshop, Amsterdam, 2010.
- Invited paper presentation, EAM/EUC Seminar Series, ECB, 2010.
- Invited paper presentation, Symposium on Mortgage Markets and the Financial Crisis, University of Maastricht, Maastricht, 2009.
- Annual Meeting of the German Finance Association (DGF), Frankfurt, 2009.
- 2nd SHARE users conference, Mainz, 2009.
- 10th anniversary conference CERP, Turin, 2009.

- 24th annual congress of the European Economic Association, Barcelona, 2009.
- MEA - University of Mannheim Conference on the Economics of Ageing, Deidesheim, 2009.
- 5th CSEF Symposium on Economics and Institutions, Capri, 2009.
- Invited paper presentation, Household Finance and Consumption Network, ECB, 2009.
- Invited paper presentation, T. Koopmans Institute, Utrecht School of Economics, Utrecht, 2008.
- Invited paper presentation, Monetary Policy Stance Division, ECB, 2008.
- 7th Conference on Economic Theory and Econometrics (C.R.E.T.E.), Naxos, Greece, 2008.
- NETSPAR Conference, Utrecht, 2008.
- CEPR/ NETSPAR Conference on Transforming European Pension Systems, Zurich, 2007.
- Luxembourg Wealth Study Conference, Rome, 2007.
- Invited paper presentation, Banco de España conference on Household Finances and Housing Wealth, Madrid, 2007.
- CeRP Conference on the Economics of Ageing in Europe, Torino, 2007.
- NBER Summer Institute, Group on Capital Markets, Boston, 2006.
- Invited paper presentation, Monetary Policy Stance Division, ECB, 2006.
- NETSPAR Workshop on Microeconomics of Aging in Europe, Utrecht, 2006.
- 2nd CSEF Symposium on Economics and Institutions, Capri, 2006.
- NBER Summer Institute, Group on Capital Markets, Boston, 2005.
- 7th Workshop of the RTN Project on Economics of Aging, Venice, 2005.
- 4th annual HFAA Conference, University of Piraeus, Athens, 2005.
- 19th annual conference of the European Society for Population Economics, Paris, 2005.
- Paper discussion, “Risk-Return Preferences in the Pension Domain: Are People able to Choose?” by C. Kool, G. Prast and Maarten van Rooij, 6th Workshop of the RTN Project on Economics of Aging, Frankfurt, 2005.
- NBER Summer Institute, Group on Aggregate Implications of Microeconomic Consumption Behaviour, Boston, 2004.
- Invited paper presentation, Economic Department Seminar Series, University of Aberdeen, Aberdeen, 2004.
- 3rd Conference on Economic Theory and Econometrics (C.R.E.T.E.) Syros, 2004.
- 4th Workshop of the RTN Project on Economics of Aging, Mannheim, 2004.
- Paper discussion, “Health Care Quality and Economic Inequality” by T. Jappelli, L. Pistaferri and G. Weber, 4th Workshop of the RTN Project on Economics of Aging, Mannheim, 2004.
- 2nd Workshop of the RTN Project on Economics of Aging, Naples, 2003.
- Royal Economic Society conference, Warwick, 2003.
- 17th annual congress of the European Economic Association, Venice, 2002.
- 16th annual conference of the European Society for Population Economics, Bilbao, 2002.

Research Funded Projects and Grants:

- Research Project on *Wealth Shocks, Consumption and Asset Allocation of Older Households* (with D. Christelis and T. Jappelli). Sponsor: Network for Studies on Pensions, Aging and Retirement (NETSPAR, Tilburg, the Netherlands) (2011-2012)
Budget: € 10,000
- Project Participant, *Research Program on Regulating Retail Finance* (principal investigators: M. Haliassos and R. Inderst). Sponsor: DFG German Soc. Science Foundation (2008-2009)
Budget: € 130,000
- Research Program on *Portfolio Composition of the Elderly: An International Comparison* (with D. Christelis and M. Haliassos). Sponsor: Observatoire de l'Épargne Européenne (Paris, France) (2006-2007)
Budget: € 11,000
- Research Project on *Stockholding and the Distribution of Wealth* (with Y. Biliass and M. Haliassos). Sponsor: Network for Studies on Pensions, Aging and Retirement (NETSPAR, Tilburg, the Netherlands) (2006-2007)
Budget: € 5,000

Courses Taught:

Goethe University, Frankfurt

Lectures for:

Research Topics in Household Finance (PhD course)

Classes and computer labs for:

Topics in Macroeconomics and Finance (MA level): *Teaching Prize*

Seminar course on Household Saving, Borrowing, and Portfolios (MA level)

Seminar course on Household Finance (MA level)

Monetary Theory and Policy 2 (MA level)

Supervision of more than ten MSc dissertations and four PhD theses

Queen Mary, University of London

Course Organiser and Lectures for:

“Finance Theory”

“Investment Analysis”

“Introductory Econometrics”

Supervision of two MSc dissertations

University of Essex

Teaching Assistant in:

“Mathematical methods in Economics”

“Introduction to Econometric Methods”

“Introduction to Time Series Analysis”

“Approaches to Time Series: Non-Stationarity, Trends, VARs and Cointegration”