

BENCE SZABÓ, PHD

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INTERESTS

Demographic economics, labor economics, credit risk, public economics

PROFESSIONAL EXPERIENCE

Central Bank of Hungary

Senior economic analyst, Department of Applied Research and Stress Test

06/2024–

- Credit risk stress testing methodologies

Corvinus University of Budapest

Assistant professor, Institute of Economics

09/2023–

- Researcher, instructor and course developer for [Econometrics I. of the Applied Economics BSc](#)
- Project 3 thesis chapter instructor

MBH Bank, Budapest

Risk modeling analyst

03/2023–05/2024

- Developing IFRS PD models, adjustments for macroeconomic expectations, providing general methodological solutions for the modeling team

Bocconi University, Milan

Research assistant

01/2021–03/2022

- Database building, statistical analysis, data visualization for Prof. G. I. P. Ottaviano and Gábor Békés

Teaching assistant

09/2019–08/2021

- Econometrics 20203 course (MSc level) of Prof. Giovanni Bruno (cross-sectional and panel)

Freelance Consultant

Econometrics and machine learning solutions (part-time)

10/2019–03/2022

- SME cross-sell and credit risk models, lead rate prediction for insurance, credit card customer value analysis and segmentation, macroeconomic time series forecasting, survey design

Budapest Bank, Budapest

Risk modeling analyst

09/2017–08/2018

- Developing ICAAP risk models: PD and LGD for commercial portfolios, maintaining commercial ICAAP, IFRS models, and concentration risk simulations

Centre for Economic and Regional Studies, Hungarian Academy of Sciences, Budapest

Research assistant

01/2014–08/2015 and 05/2016–07/2017

- Econometric and statistical analysis using large demographic, labor, and firm data (regression, network, and cluster analysis), senior researchers: Gábor Kertesi, Gábor Kézdi, Tamás Hajdu

Institute for Economic and Enterprise Research, Budapest

Intern and junior analyst

10/2013–10/2014 and 03/2015–08/2015

- Economic and statistical analysis of employment and firm dynamics, database building, senior researcher: István János Tóth

EDUCATION

Bocconi University, Milan 2018–2023

Ph.D. in Economics and Finance, cum laude

Thesis: Three Essays in Public Economics

- Tax Incentives and Completed Fertility (JMP)
- Charitable Behavior and Public Intervention
- Housing and Fertility

Advisors: G. I. P. Ottaviano, Joseph-Simon Görlach, Francesco C. Billari

Central European University, Budapest 2015–2017

MA in Economics, GPA: 3.9/4.0, class rank: 1/20

Thesis: Fertility Effects of the Family Tax Break Extension in Hungary

Advisor: Gábor Kézdi

Eötvös Loránd University, Budapest 2011–2014

BA in Applied Economics, Graduated with Honors, GPA: 5.0/5.0

Thesis: Determinants of Post-Graduation Foreign Country Employment

Advisor: János Köllő

GRANTS, AWARDS, FELLOWSHIPS

Project member in NFKI Advanced Grant No. 152596 titled "[*Intergenerational income mobility and human capital accumulation in Hungary*](#)" 2026–2029

Budapest Institute YEP Fellowship 2022

Full Scholarship of the Economics Ph.D. Program at Bocconi University 2018–2022

Master's Thesis First Prize of the Hungarian Economic Association 2017

Peter Hangartner Fellowship 2015–2016

Best Thesis Prize of BA in Applied Economics, Eötvös Lorand University 2014

Fellowship of the Republic of Hungary 2013–2015

National Secondary School Academic Competition, History 1st prize 2010

LANGUAGES

English (advanced, C1), German (intermediate, B2), Hungarian (native)

PROGRAMMING SKILLS

R (tidyverse), Python (pandas, numpy, scipy), PL/SQL, STATA, Git

PUBLICATIONS, WORKING PAPERS, WORKSHOPS, CONFERENCES, SEMINARS

- [Mechanisms of Learning in Collaborative Jobs](#) (joint work with Gábor Békés), presented at
 - Labor Economics Research Conference, Szirák (2024)
 - [Conference of the Hungarian Society of Economics \(2023\)](#)
 - [Centre for Economic and Regional Studies in Budapest \(2023\)](#)
 - [Research in Economics using Sports Data Workshop in Vienna \(2023\)](#)
- [Poor Housing Quality and the Health of Newborns and Young Children](#) (joint work with Tamás Hajdu and Gábor Kertesi)
 - Hajdu, T., Kertesi, G. & Szabó, B. Poor housing quality and the health of newborns and young children. *Sci Rep* **14**, 12890 (2024). <https://doi.org/10.1038/s41598-024-63789-z>
- [The Impact of Childcare on Maternal Employment](#) (joint work with Judit Berei, Márton Csillag, Hanna Erős, Judit Krekó, Ágota Scharle)

- Presented at the [13th ifo Dresden Workshop on Labor Economics and Social Policy](#) (2024)
- [Tax Incentives and Completed Fertility](#) (Job Market Paper)
 - [Presented](#) at the Workshop on Fertility, Health and Human Capital in Belfast (2023)
 - [Presented](#) at the Annual Meeting of the Population Association of America (2023)
 - [Presented](#) at the Centre for Economic and Regional Studies in Budapest (2022)
- [Charitable Behavior and Public Intervention: a Survey Experiment](#) (thesis chapter, joint work with Francesca Leombroni)
- [Housing and Fertility](#) (thesis chapter)

OTHER ACTIVITIES

- Referee for the Review of International Economics, Review of Economics of the Household
- Completed the training “Bocconi Excellence in Advanced Teaching” (2019)
- Attendee of the “Efficiency in Education – concepts, techniques and results” workshop of EdEN project at Politecnico di Milano School of Management (October 17-19, 2016)
- Attendee of the “Five Day Training Course on Structural Models for Policy Evaluation and Discrete Choice Approaches” of EdEN project at Maastricht University (June 6-10, 2016)

REFERENCES

- G. I. P. Ottaviano: Full professor at the Department of Economics at Bocconi University (gianmarco.ottaviano@unibocconi.it)
- Joseph-Simon Görlach: Assistant professor at the Department of Economics at Bocconi University (josephsimon.goerlach@unibocconi.it)
- Guido E. Tabellini: Full professor at the Department of Economics at Bocconi University (guido.tabellini@unibocconi.it)
- Francesco C. Billari: Rector, Professor of Demography in the Department of Social and Political Sciences at Bocconi University (francesco.billari@unibocconi.it)