

## Vera Baye

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Institute of Empirical Economic Research

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### Current Position

Since 09/2019      **Research and Teaching Assistant**  
*Osnabrück University,*  
Chair of Macroeconomics, Prof. Dr. Valeriya Dinger

### Education

Since 09/2019      **Ph.D. Candidate in Economics**  
*Osnabrück University, Institute of Empirical Economic Research*  
Thesis Title: “Essays on Financial Markets, Real Estate, and Monetary Policy”

10/2016 – 08/2019      **Master of Science (M.Sc.) Economics**  
*University of Münster*  
Master Thesis: “The Effect of the EMU on the Relationship between Public and Private Debt and Economic Growth”

10/2013 – 09/2016      **Bachelor of Science (B.Sc.) Business Administration and Economics**  
*Osnabrück University*  
Bachelor Thesis: “The Effect of Inequality on Growth Subject to the Level of Development of the Economy”

### Working Paper

Investment Incentives of Rent Controls and Gentrification – Evidence from German Micro Data (with Valeriya Dinger, Osnabrück University), 2021, NBP Working Papers No. 342 (Narodowy Bank Polski) ([https://www.nbp.pl/publikacje/materialy\\_i\\_studia/342\\_en.pdf](https://www.nbp.pl/publikacje/materialy_i_studia/342_en.pdf)).

See non-technical summary: Rising rent burdens following distorting investment incentives – The effects of rent controls in Germany (with Valeriya Dinger), March 2022, SUERF Policy Brief No. 303 (<https://www.suerf.org/suerf-policy-brief/42841/rising-rent-burdens-following-distorting-investment-incentives-the-effects-of-rent-controls-in-germany>)

### Work in Progress

Negative Interest Rates, Bank Lending, and Real Estate Markets (with Peter Bednarek (Deutsche Bundesbank), Valeriya Dinger (Osnabrück University) and Daniel te Kaat (University of Groningen))

### Research Interests

Financial stability, monetary policy, macroeconomics, financial intermediation, housing markets

### Conferences

- 2023      AREUEA-ASSA Annual Conference (New Orleans, LA)
- 2022      German Finance Association (DGF) 28<sup>th</sup> Annual Meeting (University of Marburg),  
Verein für Socialpolitik Annual Conference (University of Basel),  
AREUEA International Conference (Trinity College Dublin),  
Paper Seminar (Institute of Empirical Economic Research, Osnabrück University),  
15<sup>th</sup> RGS Doctoral Conference (Ruhr Graduate School in Economics),  
Colloquium Law and Economics (Kassel University)

2021 Lunchtime Seminar (Institute of Empirical Economic Research, Osnabrück University),  
Recent trends in the real estate market and its analysis – 2021 edition  
(Narodowy Bank Polski and SGH Warsaw School of Economics)

## Professional Experience

10/2022-12/2022 **PhD Intern**  
*Sveriges Riksbank, Monetary Policy Department*  
Research Division

10/2017 – 01/2018 **Research Intern**  
*Deutsche Bundesbank, Financial Stability Division*  
Department: Macroprudential Surveillance of the Banking System

02/2018 – 08/2019 **Working Student**  
01/2017 – 09/2017 *Curacon GmbH Wirtschaftsprüfungsgesellschaft*  
Department: Research / Consulting

## Teaching Experience

Graduate Seminar “The Development of the Real Estate Market from a Macroeconomic Perspective” (Fall 2021)  
Supervision of Final Theses (Fall 2019 – present)

Undergraduate Lecture “Introduction to Economics”  
(University of Applied Sciences Osnabrück, Fall 2021)  
Supervision of Final Theses (Fall 2019 – present)  
Lecture “Introduction to Economics for Lawyers” (Spring 2021, Spring 2022)  
Exercise course to the lecture “Dynamic macroeconomics” (Spring 2020, Spring 2021, Spring 2022)  
Tutorial to the lecture “Introduction to Macroeconomics” (Fall 2015, Fall 2019, Fall 2020, Fall 2021, Fall 2022)  
Mathematics Pre-Course (Fall 2020, Fall 2021, Fall 2022)

## Academic Service

Representative of scientific staff in department council, Osnabrück University

## Skills

Languages German (native), English (fluent), French (basic)

Software Stata, R, EViews, SPSS, Microsoft Office

## References

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