

# Sehrish Usman

**Website:** <https://www.sehrishusman.com>

**Email:** ✉ [usman@finance.uni-frankfurt.de](mailto:usman@finance.uni-frankfurt.de)

**Phone:** ☎ +4917670150270

**Nationality:** German

## EDUCATION

|  |                |
|--|----------------|
| <b>PhD Economics</b>   | Expected: 2025 |
| <i>Graduate School of Economics, Finance and Management, Goethe University Frankfurt</i> |                |
| <b>M.Sc Quantitative Economics</b>   | 2022           |
| <i>Graduate School of Economics, Finance and Management, Goethe University Frankfurt</i> |                |
| <b>M.Sc International Economics and Public Policy</b>                                    | 2015           |
| <i>Johannes Gutenberg University, Mainz</i>  |                |
| <b>Bachelor of Business Administration</b>   | 2009           |
| <i>National University of Science and Technology (NUST), Islamabad Pakistan</i>          |                |

## RESEARCH INTERESTS

*Primary Field:* Household Economics, Household Finance, Labor economics

*Secondary Field:* Climate change (macro and micro implications)

## PROFESSIONAL EXPERIENCE

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|--|-------------------------------|
| <b>Deutsche Bundesbank (Research Centre)</b>                                       |                               |
| <i>PhD Internship: Expectations and behaviour of households based on microdata</i> | <i>October 2024 - Present</i> |
| <b>Goethe University Frankfurt (Chair of Finance)</b>                              |                               |
| <i>Research/Teaching Assistant</i>   | <i>October 2023 - Present</i> |
| <b>European Central Bank (Directorate General Economics)</b>                       |                               |
| <i>PhD Trainee (Division: Supply side, labour and surveillance division)</i>       | <i>Sep 2023 - May 2024</i>    |
| <b>Leibniz Institute for Financial Research SAFE</b>                               |                               |
| <i>Junior Researcher (Department: Household Finance)</i>                           | <i>July 2020 – June 2023</i>  |
| <i>Student Assistant (Department: Financial Markets)</i>                           | <i>July-Dec 2019</i>          |
| <i>Research Assistant (Department: Financial Markets)</i>                          | <i>Sep-Dec 2018</i>           |
| <b>Frankfurt School of Finance and Management</b>                                  |                               |
| <i>Research Assistant/Teaching Assistant</i>                                       | <i>Jan - May 2020</i>         |
|  | <i>Mar - Apr 2019</i>         |
| <b>Save the Children (Islamabad, Pakistan)</b>                                     |                               |
| <i>Human Resource Assistant (Emergency Response Team)</i>                          | <i>May 2010 – August 2010</i> |
| <i>Human Resource Intern</i>   | <i>Dec 2009 - May 2010</i>    |

## TEACHING EXPERIENCE

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|---|-----------------------|
| <b>Teaching Assistant: Goethe University Frankfurt (Chair of Finance)</b> |                       |
| <i>Tutorials: Forwards and Futures Pricing</i>                            | <i>2020 - Present</i> |
| <i>Supervision: Bachelor/Master Thesis</i>                                | <i>2020 - Present</i> |

## SKILLS

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**Programming:** STATA, MATLAB, Python, R, MS Office, Tableau, L<sup>A</sup>T<sub>E</sub>X

**Data downloading:** Python API, Bloomberg, Datastream

**Languages:** English, Hindi, Urdu, German(B1)

## PRESENTATIONS AND EXTERNAL TRAININGS

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RES PhD Conference(Dec 2024), SEED at Uniurb(Nov 2024), DFG: Workshop on Labor Economics with Prof. Benjamin Schoefer, European Central Bank Internal Seminar (2024), Social Policy Workshop BiB Wiesbaden(2024), Goethe University Finance Brown Bag Seminar(2024), 2nd Bonn-Frankfurt-Mannheim PhD Conference (2024), SAFE brown bag seminar(2023), RSEP Conference Madrid (2024), 1st Bonn-Frankfurt-Mannheim PhD Conference (2023)

Deutsche Bundesbank Summer School Frankfurt(2024), Barcelona School of Economics Summer School (2023), Event History Analysis Workshop by Dr Jan Skopek (2022), Analysis of Complex Survey Data by Brady West (2021), Python Advanced Data Analysis (ECB internal training), Python Full Course (Qspiders, India)

## RESEARCH

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### JOB MARKET PAPER

#### **Preparing for the worst: Post-divorce instability risk and economic behaviour of households**

Who thrives when alimony payments change? Restrictions on spousal alimony influence intra-family economic decisions by altering bargaining positions and raising concerns about post-divorce financial instability. Existing findings are contradictory and lack clarity on the differential impact across heterogeneous households. This paper explores behavioural adaptations in labour supply and saving decisions of married partners in response to amendments in alimony reform in Germany. Using a difference-in-difference framework and longitudinal/ retrospective datasets, I show that policy led to increased labour market participation of married women. However, behavioural responses vary significantly depending on the age cohort, family composition, duration of relationship, and income levels.

FORTHCOMING ECB WORKING PAPER: WITH MILES PARKER (ECB) AND GUZMÁN GONZÁLEZ-TORRES (ECB)

#### **Going NUTS: the regional impact of extreme climate events over the medium term**

The projected increase in extreme climate events in the coming decades is likely to exacerbate the existing productivity and demographic challenges facing Europe. We study the dynamic, medium-run macroeconomic effects of heatwaves, droughts and floods in 1160 EU regions through the lens of a local projections, difference in difference framework. Summer heatwaves and droughts lower medium-term output, but the impact from floods depends on regional income levels. High-income regions witness reconstruction activity, less wealthy regions do not. We find evidence of population decline in affected regions as well as adaptation spending post-event, which lowers regional productivity.

WORKING PAPER: WITH PROF. RAIMOND MAURER(GOETHE UNIVERSITY FRANKFURT)

#### **Dynamics of life course family transitions in Germany: exploring patterns, process and relationships**

This paper explores the dynamics of family transitions using discrete-time event history analysis based on German Socioeconomic Panel data. We aim to predict the likelihood of key life events among diverse individuals based on their observed characteristics. We find that higher educational attainment, better income level, and marriage emerge as salient protective factors mitigating the risk of mortality; better education delays early marriage, whereas lower educational attainment, protracted relationships, and the presence of children act as protective factors against divorce. Our key finding shows that the disparity in mean life expectancy between individuals from low-income and high-income brackets is 9 years among males and 6 years among females, thereby illustrating the mortality inequality attributed to income disparities. Our estimates show that compared to East Germans, the West Germans have a lower risk of mortality, lesser likelihood of early first marriage, higher risk of divorce and higher probability of remarriage.

WORK-IN-PROGRESS: WITH PROF.ZAINAB IFTIKHAR (UNIVERSITY OF BONN)

**Economic well-being of children: The influence of intrahousehold bargaining power distribution**

WORK-IN-PROGRESS: WITH MILES PARKER (ECB) AND GUZMÁN GONZÁLEZ-TORRES (ECB)

**Impact of extreme climate events on the productivity of European firms**

WORK-IN-PROGRESS: WITH HANNAH PAULE-PALUDKIEWICZ (DEUTSCHE BUNDESBANK)

**Wealth mobility over the lifecycle**

## REFERENCES

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**Prof. Raimond Maurer**

Goethe University Frankfurt am Main  
Frankfurt, Germany

☎ +49 (69) 798-33647

✉ maurer@finance.uni-frankfurt.de

**Prof. Loriana Pelizzon, Ph.D.**

Leibniz Institute for Financial Research SAFE  
Frankfurt, Germany

☎ +49 (69) 798 30045

✉ pelizzon@safe-frankfurt.de

**Prof. Georg Dürnecker, Ph.D.**

Goethe University Frankfurt am Main  
Frankfurt, Germany

☎ +49 (69) 798 34786

✉ duernecker@em.uni-frankfurt.de

**Miles Parker, Ph.D.**

Senior Lead Economist  
European Central Bank  
Frankfurt, Germany

✉ Miles.Parker@ecb.europa.eu