

## Panagiota (Tetti) Tzamourani

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### Employment

Senior Researcher, Deutsche Bundesbank, Research Centre.	since Aug 2013
Deputy Head of Section, Bank of Greece, Department of Statistics.	Jul 2009 - Jul 2013
Senior Economist (ESCB/IO), European Central Bank, DG Research.	Aug 2008 - Jun 2009
Senior Expert (ESCB/IO), European Central Bank, DG Statistics.	Jul 2007 - Aug 2008
Head of Service, Bank of Greece, Department of Statistics.	May 2000 - Jun 2007
Senior Researcher, National Centre for Social Research, UK.	Apr 1999 - May 2000
Research Assistant, London School of Economics, Department of Statistics, Statistical Advisory.	May 1995 - Aug 1997
Research Assistant, London School of Economics, Methodology Institute.	Oct 1993 - Apr 1995

### Education

Ph.D. (Econ.) in Statistics, London School of Economics and Political Science. Subject: 'Robustness, Semiparametric Estimation and Goodness-of-Fit of Latent Trait Models'. Supervisor: Dr Martin Knott.	1994 - 1999
M.Sc. in Health Informatics, University of Athens and Vrije Universiteit Brussel.	1991 – 1992
M.Sc. in Statistics, London School of Economics and Political Science.	1990 - 1991
Degree in Statistics, Department of Statistics, Economic University of Athens.	1985 - 1990

### Research interests

Household Finance. Survey Methodology.

### Publications in Refereed Journals

Schmidt, T. and P. Tzamourani (2018), Zur finanziellen Bildung der privaten Haushalte in Deutschland: Ausgewählte Ergebnisse aus der Studie „Private Haushalte und ihre Finanzen (PHF)“, *DIW Quarterly Journal of Economic Research*,

Adam K. and P. Tzamourani (2016), Distributional consequences of asset price inflation in the euro area, *European Economic Review*, Vol (89), 172-192.

(Working paper version:

[http://adam.vwl.uni-mannheim.de/fileadmin/user\\_upload/adam/research/AssetPriceInflation\\_EER\\_Revisiontext.pdf](http://adam.vwl.uni-mannheim.de/fileadmin/user_upload/adam/research/AssetPriceInflation_EER_Revisiontext.pdf)

Earlier versions: CEPR Discussion Paper 10897, October 2015, Bundesbank Discussion Paper 27/2015.

Bover, O., J.M. Casado, S. Costa, P. Du Caju, Y. McCarthy, E. Sierminska, P.Tzamourani, E.Villanueva, T. Zavadil (2016), 'The Distribution of Debt Across Euro Area Countries: The Role of Individual Characteristics, Institutions and Credit Conditions', *International Journal of Central Banking*, Vol(12), No 2, 71-128.

Earlier versions: ECB Working Paper no. 1639, February 2014, Bundesbank Discussion Paper, no 01/2014.

(<https://www.ecb.europa.eu/pub/pdf/scpwps/ecbwp1639.pdf>)

M. Ehrmann and P. Tzamourani (2012). 'Memories of high inflation', *European Journal of Political Economy*, Elsevier, vol. 28(2), pp. 174-191.

Earlier versions : Working Paper no 1095, European Central Bank, September 2009.

(<http://www.ecb.europa.eu/pub/pdf/scpwps/ecbwp1095.pdf>)

M.Knott and P.Tzamourani (2007). 'Bootstrapping the estimated latent trait distribution of the two-parameter latent trait model', *British Journal of Mathematical and Statistical Psychology*. Vol. 60, No. 1, pp. 175-191.

D. J. Bartholomew and P. Tzamourani (1999). 'The Goodness of Fit of Latent Trait Models in Attitude Measurement', *Sociological Methods and Research*, Vol 27, No 4, pp525-546.

## Other Publications

Tzamourani, Panagiota (2019). The interest rate exposure of euro area households. Deutsche Bundesbank Discussion Paper 01/2019.

Sengewald, Julian and Panagiota Tzamourani (2018). 'Comparing non-response adjustment methods in the Panel on Household Finances'. In JSM Proceedings, Survey Research Methods Section. Alexandria, VA: American Statistical Association, pp 237-258.

Crossley Thomas C., Tobias Schmidt, Panagiota Tzamourani, Joachim K. Winter (2017), Interviewer effects and the measurement of financial literacy, Working Paper, ISER Working Paper Series.

Bover Olympia, Jose Maria Casado, Sónia Costa, Philip Du Caju, Yvonne McCarthy, Eva Sierminska, Panagiota Tzamourani, Ernesto Villanueva, Tibor Zavadil (2016), 'Diverging Eurozone household debt patterns: The role of institutions'. VoxEU, November 2016. (<http://voxeu.org/article/diverging-eurozone-household-debt-patterns-role-institutions>).

Adam Klaus and P. Tzamourani (2015). 'Distributional consequences of asset price inflation in the Eurozone'. VoxEU, December 2015. (<http://voxeu.org/article/asset-price-inflation-ez-winners-and-losers>)

Tzamourani, Panagiota (2015). 'Constructing Cross-Sectional Weights for the German Panel on Household Finances'. In JSM Proceedings, Social Statistics Section. Alexandria, VA: American Statistical Association, pp 3462-3469.

Tzamourani, Panagiota (2012). 'Coherence assessment of the Greek HFCS with comparable data sources'. Paper presented at the European Conference on Quality in Official Statistics – Q2012, 29 May – 1 June 2012, Athens. ([http://www.q2012.gr/articlefiles/sessions/8.3tzamourani\\_q2012\\_revised.pdf](http://www.q2012.gr/articlefiles/sessions/8.3tzamourani_q2012_revised.pdf))

Sánchez-Muñoz Carlos and Panagiota Tzamourani (2009). 'Challenges of international surveys: plans for a Eurosystem survey on household finance and consumption', Irving Fisher Committee (IFC) Bulletin no 30.

(<http://www.bis.org/ifc/publ/ifcb30h.pdf#page=3>)

Tzamourani Panagiota and Carlos Sánchez-Muñoz (2008). 'Developing the Eurosystem questionnaire', Paper presented at the European Conference on Quality in Official Statistics, 8-11 July 2008, Rome.

(<http://q2008.istat.it/sessions/paper/35Tzamourani.pdf>)

Simigiannis, Georgios T. and Panagiota Tzamourani (2007). 'Socioeconomic characteristics and indebtedness of Greek households: Evidence from the two household surveys of the Bank of Greece', *Economic Bulletin*, Bank of Greece, no 28. (<http://www.bankofgreece.gr/BogEkdoseis/econbull200702.pdf>)

Simigiannis, Georgios T. and Panagiota Tzamourani (2007). 'Greek household indebtedness and financial stress: Results from household survey data', Irving Fisher Committee (IFC) Bulletin. no 26, Proceedings of the IFC conference on 'Measuring the Financial Position of the Household Sector' Basel, August 2006. (<http://www.bis.org/ifc/publ/ifcb26h.pdf>)

Mitrakos, Theodore, Georgios T. Simigiannis and Panagiota Tzamourani (2005). 'Indebtedness of Greek households: evidence from a survey', *Economic Bulletin*, Bank of Greece, no 25.

(<http://www.bankofgreece.gr/BogEkdoseis/econbull200508.pdf>)

Kamberoglou, Nicolaos C., Elias Liapis, Georgios T. Simigiannis and Panagiota Tzamourani (2004). 'Cost efficiency in Greek Banking', Working Paper, Bank of Greece, no 9. (<http://www.bankofgreece.gr/BogEkdoseis/Paper200409.pdf>)

Tzamourani, Panagiota and Martin Knott (2002). 'Fully Semiparametric Estimation of the Two-Parameter Latent Trait Model for Binary Data', in G.A. Markoulides and I. Moustaki (eds), *Latent Variable and Latent Structure Models*, Lawrence Erlbaum Associates.

Tzamourani Panagiota and Peter Lynn (2000). 'Do respondent incentives affect data quality? Evidence from an experiment'. *Survey Methods Newsletter*, Vol 20, no.2, pp 3-7.

(Also as a working paper: P. Tzamourani and P. Lynn (1999). 'The effect of monetary incentives on data quality - Results from the British Social Attitudes Survey 1998 experiment'. CREST working paper no 73, National Centre for Social Research and University of Oxford.)

Tzamourani Panagiota (2000). 'An experiment with a promised contribution to charity as a respondent incentive on a face-to-face survey', *Survey Methods Newsletter*, Vol 20, no.2, pp 13-15.

Bartholomew David J., L.M. de Menezes and P.Tzamourani (1997). 'Latent Trait and Latent Class Models Applied to Survey Data', in Rost and Langeheine (eds), *Applications of Latent Trait and Latent Class Models in the Social Sciences*, Waxmann, Muenster.

Knott, Martin and Panagiota Tzamourani (1997). 'Fitting a Latent Trait Model for Missing Observations to Racial Prejudice Data', in Rost and Langeheine (eds), *Applications of Latent Trait and Latent Class Models in the Social Sciences*, Waxmann, Muenster.

## Teaching Experience

Panteion University of Social and Political Sciences, Athens: Lectures in Statistics, Applied Computer Science. 2006 – 2007

Greek Open University, Athens: Lectures in Quantitative Methods. 2003 – 2004

London School of Economics: Class teaching in Basic Statistics, Data Analysis and Packages, Regression and Analysis of Variance, Multivariate Methods, Regression Diagnostics, Statistics for Management. 1995 - 1997

## Conference and Seminar Presentations

Joint Statistical Meeting, American Statistical Association, Vancouver, August 2018.

Swiss Society of Economics and Statistics (SSES) Annual Congress, St. Gallen, Juni 2018.

Workshop on Household Heterogeneity and Macroeconomics, ECB, Frankfurt, May 22-23.

ECB- Banque de France Conference on Household Finance & Consumption, Paris, December 2017.

University of Hamburg, Department of Socioeconomics (Fakultät Wirtschafts- und Sozialwissenschaften Fachbereich Sozialökonomie), November 2017.

American Real Estate and Urban Economics Association (AREUEA) International Conference, Amsterdam, July 2017.

Understanding Society Scientific Conference 2017, University of Essex, July 2017.

17th IWH-CIREQ-GW Macroeconometric Workshop: Inequality, Micro Data and Macroeconomics, Halle Institute of Economic Research, Halle, December 2016.

Workshop on Monetary Policy, Macro-prudential Regulation and Inequality, Council on Economic Policies, Zurich, October 2016.

Workshop on House price bubbles - how to detect, predict and prevent them. Danmarks Nationalbank, Copenhagen, September 2016.

Joint Statistical Meeting, American Statistical Association, Chicago, August 2016.

London School of Economics, Statistics Department, London, May 2016.

Joint Statistical Meeting, American Statistical Association, Seattle, August 2015.

Workshop 'Panelsurveys in Deutschland', University of Mannheim, February 2015.

European Conference on Quality in Official Statistics – Q2012, Athens, 29 May – 1 June 2012.

European Conference on Quality in Official Statistics – Q2008, Rome, July 2008.

3<sup>rd</sup> World Conference on Computational Statistics and Data Analysis, Limassol, October 2005.

21<sup>st</sup> Symposium on Banking and Monetary Economics (organised by the GdR Economie Monétaire et Financière, France), Nice, June 2004.

Computational Management Science Conference and Workshop on Computational Econometrics and Statistics (organised by the International Association for Statistical Computing and the Society for Computational Economics), Neuchatel, April 2004.

Sixth International FAME Users Conference, Jerusalem, September 2000.

Conference of the Society of Multivariate Analysis in the Behavioural Sciences (SMABS), London, July 2000.

10<sup>th</sup> European Meeting of the Psychometric Society, Santiago de Compostella, July 1997.

20<sup>th</sup> Biennial Conference of the Society for Multivariate Analysis in the Behavioral Sciences (SMABS), ESADE, Barcelona, July 1996.

### **Editorial duties**

Member of the Editorial Board of the Bundesbank Discussion Paper Series (since January 2014).

### **Scientific and professional memberships**

Fellow of the Royal Statistical Society.

Member of the Eurosystem Household Finance and Consumption Network (HFCN).

### **Organisation of conferences**

Co-organiser of the

International Conference on Household Finance, Deutsche Bundesbank, Eltville, Germany, May 2018.

Panel on Household Finances (PHF) Workshop, Deutsche Bundesbank, Eltville, Germany, April 2016.