

Georg Schneider

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Current Position

SINCE 2021 *Ph.D. Candidate*, University of Bonn
Supervisors: Thomas Dohmen, Farzad Saidi
Research fields: Labor Economics, Financial Economics

Education

2025 Visiting Ph.D. Student, Economics, Yale University (Aug.–Dec.)
2023 M.Sc. Economic Research, University of Bonn
2021 M.Sc. Economics, University of Nottingham (Double Degree)
2021 M.Sc. International Economics, University of Tübingen (Double Degree)
2019 B.A. Political Science, Business and Economics, University of Erlangen-Nürnberg
2017–2018 Exchange Year, Graduate School of Political Science, Duke University

Research

Job Market Paper

Bankers' Outside Options and Financial Risk. With [Valentin Kecht](#).

This paper documents that bankers with better labor market outside options take more financial risk. We use granular employment history data to construct a bank-level measure of outside options that captures labor demand shocks at connected financial institutions. Banks with workers exposed to improved outside options expand lending volumes by shifting toward riskier borrowers, raising financial risk at both the bank and system level. These patterns are not driven by yield-seeking or demand-side factors, and are instead consistent with a framework in which outside options insure bankers against adverse outcomes, weakening the disciplinary role of dismissal risk. We provide evidence for this mechanism using individual-level data on bankers' lending decisions and information on financial advisor misconduct. As outside options are procyclical, our results point to a labor mobility channel through which labor market conditions contribute to aggregate fluctuations in credit supply.

Work in Progress

Does Teamwork Undermine the Wisdom of the Crowds in Investing? With [Daniel Evans](#).

Experimentally measuring the effect of teamwork formats on group investment performance.

Pre-PhD Work

The (Non-)Neutrality of Value-Added Taxation. With [Frank Stähler](#) and [Georg U. Thunecke](#). CESifo Working Paper No. 9663 (2023).

The Economic Costs of Sanctions on Russia (2020). With L. Flach, J. Gröschl, M. Braml, F. Teti, and M. Steininger. ifo Institute, Munich. Policy report commissioned by the Chamber of Commerce (IHK) Düsseldorf.

Research and Teaching Experience

2025	Teaching Fellow, Yale University — Game Theory (Prof. Ben Polak)
2023–2024	Research Assistant, Harvard Business School — Prof. Thomas Graeber
2020–2021	Research Assistant, University of Tübingen — Prof. Frank Stähler

Conference and Seminar Presentations

2025	Labor/Public Economics Prospectus Workshop (Yale); Inside Research Event (Bonn); BCFM PhD Conference (Frankfurt); 41st Conference of the Association Française de Finance — AFFI (Dijon)
2024	ECONtribute Young Economist Workshop in Applied Economics (Cologne); Applied Microeconomics Seminar, University of Bonn (Bonn)
2023	Brownbag, Applied Microeconomics Seminar, University of Bonn (Bonn); PhD Course in Subjective Beliefs, Attention and Economic Behavior (Copenhagen)

Awards and Scholarships

SINCE 2024	IZA – Institute of Labor Economics, PhD Scholarship
2022–2024	briq Institute on Behavior & Inequality, PhD Scholarship
2021–2022	Bonn Graduate School of Economics, PhD Scholarship
2022	Norbert Kloten Prize for Applied Economic Research, Institute for Applied Economic Research (IAW)
2021	Nottingham School of Economics Prize for Outstanding Achievement in M.Sc.
2017	DAAD Scholarship for exchange studies at Duke University

Skills

SOFTWARE	R, Python, Stata, Qualtrics, oTree, L ^A T _E X, Bash, Git
LANGUAGES	German (native), English (fluent), French (intermediate)

References

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