# Fernando David Loaiza Erazo

Net Zero Lab Max Planck Institute for Innovation and Competition Marstallplatz 1, 80539 München, Germany

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## Academic Appointments

Senior Research Fellow, Net Zero Lab Max Planck Institute for Innovation and Competition, Germany	2024 - Present
Postdoctoral Researcher, Munich Research Institute for the Economics of Aging Max Planck Institute for Social Law and Social Policy, Germany	2021 - 2024
Researcher University of Rome Tor Vergata, Italy.	2017 - 2021

Education	
Ph.D. in Economics and Finance University of Rome Tor Vergata, Italy. Thesis: Essays on Human Capital Investments, Economic Inequality and Growth Grade: Summa cum laude	2021
Master in Economics University of Granada, Spain. Thesis: Returns to Education	2017
Bachelor in Economics Escuela Superior Politecnica del Litoral, Ecuador.	2015

#### **Publications**

The Effects of Medicaid Expansion on the Racial/Ethnic Composition within Nursing Home Residents. Health Economics Review, 2024

# Working Papers

Can Educational Policies Reduce Wealth Inequality? (Under review: American Economic Journal: Applied Economics)

Interplay of Public and Private Educational Spending: Macroeconomic Implications (Under review: Economic Analysis and Policy)

Life Cycle Implications of Schooling on Financial Assets (Under review: Education Economics)

The Silent Divides in Education's Promise: Uneven Wealth Gains from College (Under review: Education Economics)

The Right of Self-defense: Who is a Threat? with A. Muscarnera

The Care Wave: Macroeconomic Impact of Prevention and Provision

## Teaching Experience

TA: Finance and Growth  M.Sc. Economia dei Mercati e degli Intermediari Finanziari, University of Rome Tor Vergata, Italy.	2020 - 2023
TA: Business Statistics in R M.Sc. European Economy and Business Law, University of Rome Tor Vergata, Italy.	2018, 2019
TA: Mathematics 1 B.Sc. Business Administration and Economics, University of Rome Tor Vergata, Italy.	2019
Primary School Teacher Unidad Educativa San José La Salle Guayaquil, Ecuador.	2016

# Professional Service

#### Refereeing

European Journal of Ageing

#### Supervision

Lars Irmler, M.Sc. Economics, Ludwig-Maximilians Universität München, 2022

# Grants / Scholarships

### The Future of Babyboomers and their Children

2022

Horizon Europe Research Grant

#### Ph.D. in Economics and Finance Scholarship

2017 - 2021

University of Rome Tor Vergata, Italy

# Personal skills

 ${\bf Languages} \qquad {\rm Spanish \ - \ English \ - \ Italian \ (A2) \ - \ German \ (A2)}$ 

Programming Python, Stata, R, Matlab