Fernando David Loaiza Erazo

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Academic Appointments

Postdoctoral Researcher, Life-Cycle Decisions Unit Munich Research Institute for the Economics of Aging and SHARE Analyses, Germany.	2023 - Present
Guest Researcher Max Plank Institute for Social Law and Social Policy, Germany.	2023 - Present
Research Associate Universidad Espíritu Santo Ecuador, Ecuador.	2021 - 2023
Postdoctoral Researcher, Life-Cycle Decisions Unit Max Plank Institute for Social Law and Social Policy, Germany.	2021 - 2022
Researcher University of Rome Tor Vergata, Italy.	2017 - 2021
Research Assistant University of Granada, Spain.	2016 - 2017
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

Research Interests

Public Economics - Economic Inequality - Education and Health Economics - Social Mobility

Job Market Paper

The Effects of Education on Wealth Inequality over the Life Cycle [PDF]

Summary: This study explores the causal link between education and wealth accumulation, using three identification methods and a two-generation U.S. panel dataset. It finds that higher education, especially college and postgraduate levels, significantly increases lifetime wealth. A life-cycle model assesses educational policies' effects on wealth, suggesting that more college graduates could reduce wealth inequality. This research highlights education's role in wealth generation and distribution.

References

Axel Börsch-Supan, Ph.D.

Professor Emeritus Technical University Munich boersch-supan@mea.mpisoc.mpg.de Pasquale Scaramozzino, Ph.D. Matthias Kredler, Ph.D.

Professor of Economics University of Rome Tor Vergata pasquale.scaramozzino@uniroma2.it

Associate Professor of Economics Universidad Carlos III de Madrid mkredler@eco.uc3m.es

Working Papers

The Effects of Education on Wealth Inequality over the Life Cycle

Interplay of Public and Private Educational Spending: Macro Implications (under review)

Life Cycle Implications of Schooling on Financial Assets

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

The Effects of Medicaid Expansion on the Racial/Ethnic Composition within Nursing Home Residents (under review)

Research in Progress

Macroeconomic Implications of the 'Care Wave' with A. Börsch-Supan

Teaching Experience

Teaching Assistant: Finance and Growth

2020 - 2023

M.Sc. Economia dei Mercati e degli Intermediari Finanziari, University of Rome Tor Vergata, Italy.

Teaching Assistant: Business Statistics in R

2018, 2019

M.Sc. European Economy and Business Law, University of Rome Tor Vergata, Italy.

Teaching Assistant: Mathematics 1

2019

B.Sc. Business Administration and Economics, University of Rome Tor Vergata, Italy.

Other Experience

Refereeing

European Journal of Ageing

Thesis Supervision: Lars Irmler

2022

M.Sc., Economics, Ludwig-Maximilians Universität München

Primary School Teacher

2016

Unidad Educativa San José La Salle Guayaquil, Ecuador.

"Literacy in Old Ages" Educational Program

2009

Unidad Educativa Liceo Naval, Ecuador.

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

Languages Spanish - English - Italian (A2) - German (A2)

Programming Python, Stata, R, Matlab