

Fernando David Loaiza Erazo

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

📧 fernandoloaizae.github.io
✉ fernando.loaiza@ip.mpg.de

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 Care Wave: Macroeconomic Impact of Prevention and Provision

The Complementary Role of Human Capital in Innovation-Driven Decarbonization (Under review: Economic Analysis and Policy)

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, PLOS One

Supervision

Lars Irmeler, 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

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

Programming Python, Stata, R, Matlab