Fernando David Loaiza Erazo

Munich Research Institute for the Economics of Aging and SHARE Analyses Leopoldstraße 139, 80804, Munich, Germany □ www.fernandoloaizae.github.io/ ☑ loaiza@mea.mpisoc.mpg.de

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 Planck 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 Planck 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

Applied Economics - Public Economics - Economic Inequality - Education and Health Economics

Job Market Paper

Can Educational Policies Reduce Wealth Inequality? [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 and financial literacy 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

Publications

The Effects of Medicaid Expansion on the Racial/Ethnic Composition within Nursing Home Residents. Health Economics Review (Forthcoming)

Working Papers

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: Economics of Education Review)

The Silent Divides in Education's Promise (under review: Applied Economic Letters)

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

Research in Progress

Macroeconomic Implications of the 'Care Wave'

Teaching Experience

Teaching Assistant: Finance and Growth M.Sc. Economia dei Mercati e degli Intermediari Finanziari, University of Rome Tor Vergata, Italy.

Teaching Assistant: Business Statistics in R

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.

2018, 2019

Other Experience

Refereeing European Journal of Ageing Thesis Supervision: Lars Irmler M.Sc., Economics, Ludwig-Maximilians Universität München Primary School Teacher Unidad Educativa San José La Salle Guayaquil, Ecuador. "Literacy in Old Ages" Educational Program 2009

Grants / Scholarships

Unidad Educativa Liceo Naval, Ecuador.

University of Rome Tor Vergata, Italy

The Future of Babyboomers and their Children Horizon Europe Research Grant Ph.D. in Economics and Finance Scholarship 2022

Personal skills

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

Programming Python, Stata, R, Matlab