

# Fernando David Loaiza Erazo

Net Zero Lab  
Max Planck Institute for Innovation and Competition  
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## Academic Appointments

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

## Education

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

## Publications

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

## Working Papers

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**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

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

## Professional Service

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### Refereeing

European Journal of Ageing

### Supervision

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

## Grants / Scholarships

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### 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

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

**Programming** Python, Stata, R, Matlab