

Fernando Loaiza

Net Zero Lab
Max Planck Institute for Innovation and Competition
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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

Implications of Schooling on Financial Assets. *Education Economics*, 2025

Working Papers

Can Educational Policies Reduce Wealth Inequality? (Under review)

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

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

The Complementary Role of Human Capital in Innovation-Driven Decarbonization (R&R)

Rewarding Green Goals: The Effects of Environmental Incentives for CEOs (with B. Probst)

Other Projects

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

Professional Service

Refereeing

European Journal of Ageing, PLOS One, Economic Modelling

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