

# LAURA HOSPIDO

## CONTACT DETAILS

Banco de España  
DG Economics, Statistics and Research  
Structural Analysis & Microeconomic Studies  
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### *Personal*

Born in April 1979 (Santiago de Compostela, Spain)  
Married, two children (born in October 2012 and November 2015)

## CURRENT POSITION

December 2018 - present      Banco de España, Microeconomic Studies Division,  
Microeconomic Analysis Unit, Unit Head  
September 2007 - November 2018      Staff Economist

## OTHER AFFILIATIONS

January 2013 - present      Institute of Labor Economics (IZA), Research Fellow  
August 2006 - December 2012      Institute of Labor Economics (IZA), Research Affiliate

## EDUCATION

2007      Ph. D. in Economics  
Centro de Estudios Monetarios y Financieros (CEMFI) and Universidade de Santiago de Compostela  
Dissertation: “Heterogeneity and Dynamics in Individual Wages and Labour Market Histories”  
Supervisor: Manuel Arellano  
Ph.D. Examining Committee: Wenceslao González-Manteiga, Costas Meghir, Alberto Meixide,  
Jean-Marc Robin, and Enrique Sentana  
2006      Graduate Affiliate Research Student, University College London. Fall term  
2004      M.S. in Economics and Finance, CEMFI  
2002      B. A. in Economics, Universidade de Santiago de Compostela

## AWARDS AND HONORS

2019      Premio al Independiente del Año, categoría de Economía y Finanzas, ULEG  
2012      Young Researchers ALdE Prize 2012  
2008      Invitee, 3rd Lindau Meeting of Nobel Laureates in Economics, Germany  
2007      Journal of Applied Econometrics (JAE) Dissertation Prize for the paper entitled  
“Modeling Heterogeneity and Dynamics in the Volatility of Individual Wages”  
2004-2007      Scholarship awarded by the “Fundación Ramón Areces”, Spain  
2002-2004      Scholarship awarded by the “Fundación Caixa Galicia”, Spain  
2001-2002      Scholarship awarded by the “Dirección Xeral de Universidades – Consellería de  
Educación e Ordenación Universitaria da Xunta de Galicia”, Spain  
2002      Prize to the Best Student obtaining the degree in Economics in the Galician Community  
2002      Special Mention in the National Prizes to the Best Student obtaining the degree in Economics

## RESEARCH

### *Publications in Refereed Journals*

(With Carlos Sanz) Gender Gaps in the Evaluation of Research: Evidence from Submissions to Economics Conferences, *Oxford Bulletin of Economics and Statistics*, forthcoming. Updated September 2020. Banco de España WP 1918, IZA Discussion Paper No. 12494.

(With Brindusa Anghel, Henrique S. Basso, Olympia Bover, José María Casado, Mario Izquierdo, Ivan A. Kataryniuk, Aitor Lacuesta, José Manuel Montero and Elena Vozmediano) Income, Consumption and Wealth Inequality in Spain, *SERIEs*, Volume 9, Issue 4, November 2018, pp. 351–387, DOI: 10.1007/s13209-018-0185-1

(With Stéphane Bonhomme) The Cycle of Earnings Inequality: Evidence from Spanish Social Security Data, *Economic Journal*, Volume 127, Issue 603, August 2017, pp. 1244–1278, DOI: 10.1111/eoj.12368. Banco de España WP 1225 2012, CEMFI WP 1209 2012, IZA DP 6669 2012

(With Enrique Moral-Benito) The public sector wage premium in Spain: Evidence from longitudinal administrative data, *Labour Economics*, 42, 101-122, 2016, DOI: 10.1016/j.labeco.2016.08.001. Banco de España WP 1422 2014, IZA DP 8315 2014

Wage Dynamics in the Presence of Unobserved Individual and Job Heterogeneity, *Labour Economics*, 33, 81-93, 2015, DOI: 10.1016/j.labeco.2015.03.012. Older versions: Banco de España WP 0907 2009, IZA DP 5088 2010

(With Gema Zamarro) Retirement patterns of couples in Europe, *IZA Journal of European Labor Studies*, 3:12, 2014, DOI: 10.1186/2193-9012-3-12. CESR Working paper series 2013-006, Banco de España WP 1317 2013, IZA DP 7926 2014

(With Stéphane Bonhomme) Earnings Inequality in Spain: New Evidence Using Tax Data, *Applied Economics*, 45:30, 4212-4225, 2013, DOI: 10.1080/00036846.2013.781261

Estimating Nonlinear Models with Multiple Fixed Effects: A Computational Note, *Oxford Bulletin of Economics and Statistics*, 74, 760-775, 2012, DOI: 10.1111/j.1468-0084.2011.00655.x

Modelling Heterogeneity and Dynamics in the Volatility of Individual Wages, *Journal of Applied Econometrics*, 27, 386–414, 2012, DOI: 10.1002/jae.1204

Gender differences in Wage Growth and Job Mobility among Young Workers in Spain, *Investigaciones Económicas*, 33(1), 5-37, 2009

### *Working Papers*

(With Olympia Bover and Ernesto Villanueva) The Impact of High School Financial Education on Financial Knowledge and Saving Choices: Evidence from a Randomized Trial in Spain, Banco de España WP 1801 January 2018 (Web Appendix), CEPR DP12632, IZA Discussion Paper No. 11265 2018. Updated June 2020

(With Luc Laeven and Ana Lamo) The Gender Promotion Gap: Evidence from Central Banking, Banco de España WP 1915 April 2019, CEPR DP13678, ECB Working Paper Series No 2265, IZA Discussion Paper No. 12306. Updated May 2020

(With Felix Holub and Ulrich Wagner) Urban Air Pollution and Sick Leaves: Evidence from Social Security Data, Updated April 2020

(With Ernesto Villanueva and Gema Zamarro) Finance for All: The Impact of Financial Literacy Training in Compulsory Secondary Education in Spain, Banco de España WP 1502 January 2015, IZA Discussion Paper No. 8902 2015

*Work in Progress*

(With Manuel Arellano, Stéphane Bonhomme, Micol De Vera, and Siqi Wei) Earnings dynamics around the Great Recession in Spain (2005-2017): An exploration using social security and tax administrative records

(With Henrique S. Basso, Olympia Bover, and José María Casado) Income risk asymmetries, consumption and wealth

(With Olympia Bover and Ana Lamo) Gender and Career Progression: Evidence from the Banco de España

(With Jose Garcia-Louzao and Alessandro Ruggieri) The Scarring Effects of Job Instability

(With Natalia Zinovyeva) The Opening of New Universities, Educational Attainment and Labor Productivity

*Chapters in Books*

“The Spanish Productivity Puzzle”, Productivity Puzzles Across Europe, edited by Philippe Askenazy, Lutz Bellmann, Alex Bryson, and Eva Moreno Galbis, Oxford University Press, ISBN: 9780198786160, Chapter 8, with Eva Moreno Galbis, September 2016

*Monographs and Edited Volumes*

*Gender Economics*, Estudios de Economía Aplicada, Volume 34-1, ISSN: 1133-3197 (Print) 1697-5731 (Online), 2016

*Other Publications*

In English:

(With Alicia de Quinto and Carlos Sanz) The Child Penalty in Spain, Documentos Ocasionales, 2017, Banco de España, July 2020

(With Brindusa Anghel, Henrique S. Basso, Olympia Bover, José María Casado, Mario Izquierdo, Ivan A. Kataryniuk, Aitor Lacuesta, José Manuel Montero and Elena Vozmediano) Income, Consumption and Wealth Inequality in Spain, Documentos Ocasionales, 1806, Banco de España, May 2018

Pension reform and couples' joint retirement decisions, *IZA World of Labor*, April 2015, 142, DOI: 10.15185/iza-wol.142

(With Stéphane Bonhomme) Earnings Inequality in Spain, *Intereconomics, Review of European Economic Policy*, November/December 2013, Volume 48, Number 6

In Spanish:

(With Laura Crespo, Martín Fernández and José Montalbán Castilla) ¿Qué sabemos sobre el efecto del tipo de jornada escolar en el rendimiento académico?, Indicadores comentados sobre el estado del sistema educativo español, Fundación Ramón Areces y Fundación Europea Sociedad y Educación, 2019

(With Brindusa Anghel, Henrique S. Basso, Olympia Bover, José María Casado, Mario Izquierdo, Ivan A. Kataryniuk, Aitor Lacuesta, José Manuel Montero and Elena Vozmediano) La desigualdad de la renta, el consumo y la riqueza en España, Documentos Ocasionales, 1806, Banco de España, Mayo 2018

(With Ernesto Villanueva) Educación y conocimiento financieros: Una panorámica, Artículo de Boletín Económico, Banco de España, April 2016

La productividad laboral en España durante la Gran Recesión, Artículo de Boletín Económico, Banco de España, May 2015

(With Enrique Moral-Benito) Algunos determinantes de las diferencias salariales entre los sectores público y privado en España, Artículo de Boletín Económico, Banco de España, February 2015

(With Gema Zamarro) Decisiones de jubilación interdependientes, Artículo de Boletín Económico, Banco de España, April 2014

(With Stéphane Bonhomme) Dispersión salarial en España: Resultados a partir de datos de la Seguridad Social, Artículo de Boletín Económico, Banco de España, October 2012

(With Juan Francisco Jimeno) El ajuste de las plantillas de las empresas españolas: el papel de los despidos por causas objetivas, Artículo de Boletín Económico, Banco de España, February 2011

La Economía de Género: un campo de investigación en expansión, Artículo de Boletín Económico, Banco de España, September 2009

In Galician:

O ciclo da desigualdade salarial e o papel do mercado da vivenda, Revista Galega de Economía, Vol. 27-3 (2018), pp. 29-34

### *Survey of Financial Competences (ECF 2016)*

Access to the data

In English:

(With Olympia Bover and Ernesto Villanueva) The Spanish Survey of Financial Competences 2016: main results, Research Update, Fall 2018, pp. 21-24

(With Olympia Bover and Ernesto Villanueva) Survey of Financial Competences (ECF) 2016: main results, June 2018

(With Josep Amer, Olympia Bover, and Ernesto Villanueva) Measuring financial competences in a large-scale survey: the Spanish Survey of Financial Competences, *The role of data in supporting financial inclusion policy*, Proceedings of the Bank of Morocco - CEMLA - IFC Satellite Seminar at the 61st ISI World Statistics Congress, Marrakech, Morocco, 14 July 2017

In Spanish:

(With Olympia Bover and Ernesto Villanueva) Encuesta de Competencias Financieras (ECF) 2016: principales resultados, June 2018

(With Olympia Bover and Ernesto Villanueva) Presentación de la Encuesta de Competencias Financieras (ECF) 2016: principales resultados, May 2018

## **INVITED SEMINARS, TALKS, CONFERENCES AND COURSES**

### *Invited Seminars*

- 2019 BBVA Research, Banco Santander, Instituto de Estudios Fiscales, Universidade de Vigo, Universidade de Santiago de Compostela, University of Minho
- 2018 Universidad Autónoma de Madrid, BBVA Research, Universidade de Santiago de Compostela, CEMFI, LSE
- 2017 Universidad Carlos III de Madrid, CRES Universitat Pompeu Fabra, Universitat de Girona
- 2016 Universidad Pablo de Olavide
- 2015 Universitat de les Illes Balears

- 2014 Universidad de Murcia, BBVA Research,  
Universitat de Barcelona / Institut d'Economia de Barcelona (IEB),  
Universidade de Vigo
- 2013 Universidad Carlos III de Madrid
- 2012 CEMFI
- 2011 Toulouse School of Economics, Universidad de Oviedo
- 2009 Universidad de Murcia, Universidad de Alicante
- 2007 Universidad Pablo de Olavide, Universitat Autònoma de Barcelona, Carlos III (Statistics),  
Jaime I Castellón, Louvain-la-Neuve, Maastricht, Banco de España, SSE Stockholm

### *Invited Talks*

- January 2020 Special Plenary Session: "Measures for reducing inequality and poverty", XXVII Meeting on  
Public Economics, Barcelona, Spain
- April 2019 Conferencia Cátedra Pavasal, Valencia
- March 2019 Jornada "Transformación del trabajo y desigualdad", BBVA, Madrid
- November 2018 Edufinet Congress, Málaga
- September 2018 La Educación y el futuro de las Finanzas Familiares, Jornada El Nuevo Lunes-BME, Madrid
- April 2018 50 anos de Economía en Galicia, Santiago de Compostela
- October 2017 III Financial Information Forum Meeting, Santiago, Chile
- November 2014 IX Jornadas de Análisis Económico de la Empresa y las Instituciones  
Universidad de Valladolid, Campus de Segovia
- November 2014 European and American Labor Markets in the Crisis, International conference  
organized by DARES and CEPREMAP, Paris
- July 2014 PISA Finanzas para la vida, Madrid
- July 2014 UIMP Summer Course: "Mejorando la Educación entre todos", Santander
- October 2010 World Statistics Day Event, SGAPEIO, Universidade de Santiago de Compostela
- October 2010 V Meeting Chinese and Spanish Women, Secretaría de Estado de Igualdad, Madrid

### *Conference and Workshop Presentations*

#### Urban air pollution and sick leaves: Evidence from Social Security data

- August 2020 Econometric Society World Congress
- November 2019 Workshop on Labour market analysis: new opportunities with administrative data, Rome, Italy
- July 2017 Jornadas de Economía Laboral, Universidad de Valladolid, Spain
- May 2017 SOLE Annual Meetings, Raleigh NC, US
- December 2016 SAEe, Bilbao, Spain
- June 2016 ESPE meetings, Berlin, Germany

#### Gender Gaps in the Evaluation of Research: Evidence from Submissions to Economics Conferences

- June 2020 EALE-SOLE-AASLE joint conference
- January 2020 Workshop on Public Policies: Inequality of opportunity, Barcelona, Spain
- October 2019 Conference on Gender and career progression, Frankfurt, Germany
- August 2019 EEA-ESEM Meetings, Manchester, UK
- June 2019 Jornadas de Economía Laboral, Huelva, Spain

#### Income risk asymmetries, consumption and wealth

- December 2019 Sixth Conference on Household Finance and Consumption, Dublin, Ireland
- July 2019 International Panel Data Conference, Vilnius, Lithuania
- May 2019 SEHO conference, Lisbon, Portugal
- August 2018 EEA-ESEM Meetings, Cologne, Germany

#### Gender and Career Progression: Evidence from the Banco de España

- December 2019 Simposio de la Asociación Española de Economía (SAEe), Alicante, Spain

Earnings dynamics around the Great Recession in Spain (2005-2017): An exploration using social security and tax administrative records

August 2019 SITE conference, Stanford, US

The Gender Promotion Gap: Evidence from Central Banking

June 2019 ESPE meetings, Bath, UK

May 2019 SOLE meeting, Arlington, US

April 2019 Fostering Women Leadership in Central Bank, 2nd edition, Marrakech, Morocco

December 2018 Simposio de la Asociación Española de Economía (SAEe), Getafe, Spain

The Scarring Effects of Job Instability: Evidence from Social Security Data

December 2017 Simposio de la Asociación Española de Economía (SAEe), Barcelona, Spain

The Impact of High School Financial Education on Financial Knowledge and Saving Choices: Evidence from a Randomized Trial in Spain

June 2018 IAAE Annual Conference, Montreal, Canada

June 2015 ESPE meetings, Izmir, Turkey

July 2015 Jornadas de Economía Laboral, Barcelona, Spain

The Public Sector Wage Premium in Spain: Evidence from Longitudinal Administrative Data

August 2013 EEA-ESEM Meetings, Gothenburg, Sweden

July 2013 Jornadas de Economía Laboral, Madrid, Spain

June 2013 ESPE, Aarhus, Denmark

December 2012 SAEe, Vigo, Spain

The Spanish Productivity Puzzle in the Great Recession

December 2014 SAEe, Palma de Majorca, Spain

September 2014 Jornadas de Economía Industrial, Barcelona, Spain

August 2014 ESEM, Toulouse, France

June 2014 ESPE, Braga, Portugal

The Cycle of Earnings Inequality: Evidence from Spanish Social Security Data

July 2014 13th IZA/SOLE Transatlantic Meeting of Labor Economists, Buch am Ammersee, Germany

October 2013 CEPS conference: Inequality in Europe: What Can Be Done? What Should Be Done?, Brussels, Belgium

April 2013 Royal Economic Society Conference, London, UK

June 2012 ESPE, Bern, Switzerland

June 2012 XV Encuentro de Economía Aplicada, A Coruña, Spain

December 2011 SAEe, Málaga, Spain

August 2011 EEA-ESEM Meetings, Oslo, Norway

April 2011 SOLE Annual Meetings, Vancouver, Canada

June 2010 ESPE Annual Conference, Essen, Germany

April 2010 Workshop on Recent Developments in Wage Inequality Analysis in Spain, Carmona, Spain

December 2009 SAEe, Valencia, Spain

Retirement patterns of couples in Europe

December 2013 SAEe, Santander, Spain

August 2012 EEA-ESEM Meetings, Málaga, Spain

January 2012 Netspar International Pension Workshop, Amsterdam, the Netherlands

June 2011 ESPE, Hangzhou, China

December 2010 SAEe, Madrid, Spain

October 2009 2nd International SHARE User Conference, Mainz, Germany

June 2009 COSME Workshop, Madrid, Spain

Wage dynamics in the presence of unobserved individual and job heterogeneity (previously circulated under the title: Job Changes and Individual - Job Specific Wage Dynamics)

August 2013 EEA-ESEM Meetings, Gothenburg, Sweden  
 June 2011 MILLS Workshop: Employer learning, job mobility and wage dynamics, Milan, Italy  
 August 2010 Econometric Society World Congress, Shanghai, China  
 July 2010 International Conference on Panel Data, Amsterdam, The Netherlands  
 June 2009 ESPE Annual Conference, Seville, Spain  
 May 2009 SOLE Annual Meetings, Boston, US  
 December 2008 SAEe, Zaragoza, Spain  
 August 2008 EEA-ESEM Meetings, Milan, Italy

Estimating Nonlinear Models with Multiple Fixed Effects: A Computational Note

August 2009 EEA-ESEM Meetings, Barcelona, Spain  
 July 2009 International Conference on Panel Data, Bonn, Germany  
 December 2007 SAEe, Granada, Spain

Modelling Heterogeneity and Dynamics in the Volatility of Individual Wages

May 2008 SOLE Annual Meetings, New York, US  
 August 2007 EEA-ESEM Meetings, Budapest, Hungary  
 January 2007 Royal Economic Society Job Market Conference, LSE, London, UK  
 December 2006 SAEe, Oviedo, Spain  
 November 2006 European Winter Meeting of the Econometric Society, Turin, Italy  
 October 2006 COST Conference, Essen, Germany  
 July 2006 International Conference on Panel Data, University of Cambridge, UK  
 April 2006 IZA European Summer School in Labor Economics, Buch am Ammersee, Germany

Gender differences in Wage Growth and Job Mobility among Young Workers in Spain

September 2004 X Encontro de Xoves Investigadores de Análise Económica, Santiago, Spain

### *Conference Attendance/Participation as Discussant*

COSME Gender Economics Workshop, Fundación Ramón Areces, Madrid. May 2018. Discussant

Fostering Women Leadership in Central Banking, 1st edition, Málaga, Spain. April 2018

Gender Workshop, Edinburgh, UK. November 2017. Discussant

Workshop on Unemployment and Labor Market Policies, Universitat de Barcelona, Barcelona, Spain. April 2017

Savings and Risks: Micro and Macro Perspectives, UCL-IFS, London, UK. December 2016

COSME Gender Economics Workshop, Fundación Ramón Areces, Madrid. May 2016. Discussant

Total Factor Productivity: measurement, determinants and effects, International Conference organised by the National Bank of Belgium, Brussels, Belgium. October 2014

Econometrics of Earnings Dynamics and Distributions Workshop, London, UK. March 2012

IV COSME-FEDEA Workshop on Gender Economics, Barcelona, Spain, May 2011

MOVE Workshop on Gender Differences in Competitiveness and Risk Aversion, Barcelona, Spain. September 2010

III COSME-FEDEA Workshop on Gender Economics, Madrid, Spain, May 2010

I and II Workshop on Gender Economics, Granada, Spain. June 2008 and June 2009

JAE Annual Lectures and Conference on Distributional Dynamics, CEMFI, Madrid, Spain. June 2008

COST Conference, London, UK. May 2006

Econometric Society World Congress, University College London, London, UK. August 2005

### *Courses*

Machine-Learning Methods for Economists, Tutor: Stephen Hansen, CEMFI, Madrid, Spain. August 2017

Nonlinear Panel Data Lectures, Tutor: Manuel Arellano, CEMFI, Madrid, Spain. January 2017

Empirical Methods for Program Evaluation and Networks, Tutor: Bryan Graham, CEMFI, Madrid, Spain. August 2015

Personnel Economics, Tutor: Maia Güell, Barcelona GSE, Spain. July 2011

Economics of the Family, Tutor: Martin Browning, CEMFI, Madrid, Spain. November 2010

Program Evaluation, Tutor: Victor Lavy, CEMFI, Madrid, Spain. September 2010

Stochastic Decision Processes: Theory, Computation, and Empirical Applications, Tutor: John Rust, Centre for microdata methods and practice (cemmap). November 2006

Non-linear panel/longitudinal data analysis, Tutor: William Greene, Centre for microdata methods and practice (cemmap). April 2005

## **ACADEMIC AND PROFESSIONAL EXPERIENCE**

September 2019, 2018, 2017	Introductory Course in Statistics, CEMFI
September-October 2018	Research visit, CEMFI
November 2017	Curso sobre encuestas financieras a hogares, BdE & CEMLA
April-June 2017, 2016, 2015	Survey Methods, Master in Economics of Public Policy. Barcelona GSE
Fall 2005	Teaching Assistant: Microeconometrics. Prof. Manuel Arellano, CEMFI
Summer 2004	Research Assistant. Prof. Claudio Michelacci and Prof. Josep Pijoan, CEMFI
Summer 2003	Summer Internship. Economic and Financial Research Center. F. Caixa Galicia
2001-2002	Junior Research Fellowship. Department of Economic Analysis. Universidade de Santiago de Compostela

### *Professional Service*

Referee for *Ageing & Society*, *ANEP* (Spanish Ministry of Education and Sciences), *ANII* (Agencia Nacional de Investigación e Innovación de Uruguay), *Applied Economics*, *B.E. Journal of Economic Analysis and Policy*, *CONICYT* (Comisión Nacional de Investigación Científica y Tecnológica de Chile), *Econometric Reviews*, *Economic Inquiry*, *Economic Journal*, *Economic Modelling*, *Economica*, *Economics*, *Economics Notes*, *Economics of Education Review*, *Education Economics*, *Electronic International Journal of Time Use Research*, *Empirical Economics*, *European Journal of Development Research*, *Feminist Economics*, *Hacienda Pública Española/Review of Public Economics*, *ICE Cuadernos Económicos*, *Investigaciones Económicas*, *International Labour Review*, *International Tax and Public Finance*, *IVIE Working Papers*, *IZA Journal of European Labor Studies*, *IZA Journal of Labor Policy*, *Journal of Applied Econometrics*, *Journal of Applied Economics*, *Journal of Behavioral and Experimental Finance*, *Journal of Business and Economic Statistics*, *Journal of Econometrics*, *Journal of Labor Economics*, *Journal of Labor Research*, *Journal of Population Economics*, *Journal of Public Economics*, *Journal of the Economics of Aging*, *Labour Economics*, *Moneda y Crédito*, *Oxford Bulletin of Economics and Statistics*, *Population Research and Policy Review*, *Quantitative Economics*, *Research in Labor Economics*, *Research on Aging*, *Review of Economics and Statistics*, *Review of Economics of the Household*, *Review of Economic Studies*, *Revista Economía Aplicada*, *SERIEs*, *Southern Economic Journal*, *The Manchester School*



President of the CEMFI Alumni Association since January 2014

Council member of the Spanish Economic Association, January 2017-December 2019

Secretary of the European Society for Population Economics (ESPE), January 2011-December 2016

Member of the Scientific Committee of: SAEe 2012-2015, ESPE conferences 2011-2016, COSME-FEDEA Workshops on Gender Economics 2010-2015

Member of the Banco de España Recruiting Committee, 2008-2009, 2018-2019

Co-organizer of the COSME Workshop on Gender Economics at the Ramon Areces Foundation, May 2015;  
Co-organizer of the COSME workshop at the Banco de España, June 2009

Co-organizer of the Empirical Microeconomics Seminar at CEMFI, July 2010-July 2015

Co-organizer of the Workshop on Recent Developments in Wage Inequality Analysis in Spain, Carmona (Seville), April 2010

### *Professional Affiliations*

Member of the Econometric Society, the Royal Economic Society, the European Economic Association, and the Spanish Economic Association

## **ADDITIONAL INFORMATION**

Languages: Spanish-Galician (native), English (fluent)

Computing Skills: Fortran, GAUSS, Matlab, Stata, L<sup>A</sup>T<sub>E</sub>X

## **REFERENCES**

Available upon request

Last updated: September 4, 2020