

Gonzalo Llamosas-García

Assistant Professor in Public Finance

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Accredited by ANECA as Associate Professor (Profesor Contratado Doctor)

Positions

- 2025– Assistant Professor in Public Finance (Profesor Ayudante Doctor)
University of Málaga, Department of Applied Economics
- 2024–2025 Assistant Professor
University of Cantabria
- 2022–2024 Adjunct Professor
University of Málaga
- 2023–2024 Lecturer
Universidad Europea del Atlántico
- 2020–2022 Lecturer
Universidad Loyola Andalucía
- 2015–2019 Predoctoral Researcher in Applied Economics
University of Cantabria

Education

- 2015–2019 PhD in Economics, University of Cantabria (inter-university programme with the universities of Oviedo and the Basque Country)
Thesis: Essays on Citizens' Economic Behavior in Services of Public Interest: A European Union Perspective.
- 2012–2013 MSc in Economic Research, University of Valladolid
- 2008–2012 BA in Economics, University of Cantabria

Papers under review

Decomposing the Debt Response to Fiscal Consolidation: Evidence from EU-27 Local Projections, 1996–2024
with Cristina Mazas Pérez-Oleaga and José M. Domínguez-Martínez
Event-study estimators when adoption responds to past outcomes
Does Biological Ageing Foreshadow Financial Fragility? Evidence from Dried-Blood-Spot Biomarkers and Household Wealth in Europe

Publications

- 2025 Llamosas-García, G. and Mazas Pérez-Oleaga, C. "What Works in Financial Education? Experimental Evidence on Program Impact." *Journal of Behavioral and Experimental Economics*, vol. 119, 102401. DOI
- 2023 Lezcano Lastra, A., Llamosas-García, G. and López-Cagigas, A. "Predicting the Tide of the Pandemic: An In-Depth Analysis of Forecasting Models for COVID-19 in Cantabria." *BEIO. Boletín de Estadística e Investigación Operativa*, vol. 39, no. 2, pp. 36–49. Link

- 2020 Clifton, J., Díaz-Fuentes, D. and Llamosas-García, G. "A Behavioral Perspective on Saving Decisions. Empirical Evidence for Policymakers in the European Union." *Global Policy*, vol. 11, suppl. 1, pp. 62–72. DOI
- 2020 Clifton, J., Díaz-Fuentes, D. and Llamosas-García, G. "ICT-Enabled Co-Production of Public Services: Barriers and Enablers. A Systematic Review." *Information Polity*, vol. 25, no. 1, pp. 25–48. DOI

Work in progress

Sustainability for Whom? The Distributional Costs of Statutory Retirement-Age Reforms in Older Europe
 Corporate Tax Structures in the Age of AI: Evidence from World Bank Data
 Popular Discontent and Recall Elections

Research projects

- 2020–2021 *EU Finance and Institutions: New Social and Environmental Challenges*, Jean Monnet Module, European Commission. Researcher.
- 2017–2020 *Europe, Finance and Institutions*, Jean Monnet Module, European Commission. Researcher.
- 2016–2019 *CITADEL: Empowering Citizens to Transform European Public Administrations*, Horizon 2020, European Union. Predoctoral researcher.
- 2015–2017 *Global Banks Programme*, Santander Financial Institute (SANFI). Research assistant.

Awards

- 2017 Best Paper Award (first prize) in Behavioural Household Finance, ACEDE Workshop on Behavioral Economics and Household Finance, Santander
- 2012 Student Research Award (second prize), College of Economists of Cantabria and University of Cantabria

Editorial work and refereeing

- 2016–2018 Assistant Editor, Journal of Economic Policy Reform
- Referee Journal of Behavioral and Experimental Economics; Public Finance Review; Revista Galega de Economía

Conferences and workshops

- 2023 IV Conference on Financial Education: Financial Education in a Context of Transition towards Sustainability, Málaga
- 2021 Statistical Conference of the Spanish Autonomous Communities, Canary Islands
- 2019 Banca March Workshop on Contemporary Issues in Banking, Madrid
- 2019 IIAS Study Group on Co-production of Public Services, KU Leuven
- 2017–2018 CITADEL General Assembly conferences: The Hague, Riga, Bari, Brussels and Antwerp
- 2017 Wolpertinger Conference of the European Association of University Teachers of Banking and Finance, Santander
- 2016 XVIII World Economy Meeting, "Europe-America: Strategic Alliances in Global Economy", University of Alcalá
- 2016 I Workshop on Government, Incentives and Risk in Banking, Santander

2016 II Young Researchers' Conference of Cantabria, Santander

Teaching

2025– University of Málaga
Public Finance; Spanish Public Finance; Fiscal Systems; bachelor's thesis supervision

2022–2024 University of Málaga
Fiscal Systems; Microeconomics; Contemporary East Asian Economy

2024–2025 University of Cantabria
Production and Industrial Organisation; Economics and Business Management; Business (engineering degrees); Business Management and Administration (Master's in Industrial Engineering)

2023–2024 Universidad Europea del Atlántico
Business Organisation; Market Research; bachelor's thesis supervision

2020–2022 Universidad Loyola Andalucía
International Economics; Economic Policy; Applications II: Case Studies

Other professional experience

2021–2023 Statistician, Government of Cantabria
Statistical analysis of administrative data, forecasting models and policy reports on health, education and public finance.

Skills

Languages Spanish (native), English (C1), French (basic)

Software R, Python, Stata, SQL, LaTeX