RAQUEL VEGAS SÁNCHEZ

Financial Stability and Macroprudential Policy Department Banco de España Alcalá 48, 28014 - Madrid, Spain E-mail: raquel.vegas@bde.es

EDUCATION

2005-2011 Ph.D. in Economics Universidad Carlos III.

Thesis. "Three essays on the relative outcomes of minority groups in the Spanish labour market" Extraordinary Doctorate Award. 2011.

2003-2005 Máster de Análisis Económico, Universidad Carlos III, DEA paper: "Productivity Growth, Wage Stickiness and Phillips Curve in Spain"

1999-2003 B.A in Economics, Universidad Carlos III, specialization: Monetary and Financial Macroeconomics

WORK EXPERIENCE

2019-... Bank of Spain. Senior Economist.

Financial Stability and Macroprudential Policy Department

2018-19. AIReF. Senior Technical Coordinator. AIReF Spending Review & Project Chief "Poyecto de evaluación de gasto en medicamentos dispensados a través de oficina de farmacia"

2015-18. Bank of Spain. Senior Economist

(2016-18) Financial Stability and Macroprudential Policy Department. Impact Evaluation Unit; (2015-16) Directorate General Economics, Statistics and Research. Labor market unit.

2012-15. Ministry of Health, Social Services and Equality

Advisor to the Cabinet of the Minister

2011- 2012. CEMFI. Research Fellow, SHARE project

2008- 2011. FEDEA Research Analyst.

2006- 2008. Bank of Spain. Research Assistant.

Directorate General Economics, Statistics and Research. Labor market unit & Public Sector Unit.

2003- 2005. Universidad Carlos III. Teaching Assistant. Introduction to Economics, Microeconomics, Industrial Organization and Microeconomics II

(RECENT) WORKING PAPERS

- "Roots and mortgage recourses: Handing Back the Keys" (with Galán, J.; Lamas, M.) in progress),
- "Impact of the Dividend Distribution Restriction on the Flow of Credit to Non-Financial Corporations in Spain" (with Martinez-Miera, D. March 15, 2021. AA N° 07/21. Bank of Spain
- "Screening and loan origination time: lending standards, loan defaults and bank failures" (with Bedayo, M.& Jiménez,G.& Peydró, J.L) 2020 WP N° 2037 Bank of Spain
- "Bank lending standards over the cycle: the role of firms' productivity and credit risk" (with Jiménez, G. & Moral-Benito, E.) R. 2018. "WP 1811. Bank of Spain
- "Las reformas de la Ley Concursal durante la Gran Recesión" García-Posada, M. & Vegas, R. 2016. WP Nº 1610, Bank of Spain;

PEER-REVIEW PUBLICATIONS

- "Las reformas de la Ley Concursal durante la Gran Recesión" (with García-Posada, M.), Papeles de Economía Española Nº 151 (2017).
- "Gender Gaps in Performance Pay: New Evidence from Spain" (with De La Rica, S. & Dolado, J.J). "Annals of Economics and Statistics, No. 117/118, Special Issue on the Economics of Gender, pp. 41-59 issue 117-118, (2015).
- "Do Moroccan migrants to Spain fare better or worse than other migrants?" (with Rodríguez-Planas). "Middle East Development Journal, Taylor & Francis Journals, vol. 6(2), pp 308-328, July. (2014)
- "Old age pensions and retirement in Spain" (with Argimón, I. & Botella, M.& González, C.I.) "SERIEs: Journal of the Spanish Economic Association, Springer; Spanish Economic Association, vol. 4(3), pp 273-307, August. (2013)
- "Moroccans' Assimilation In Spain: Family-Based Versus Labor-Based Migration" (with Rodríguez-Planas,N) Middle East Development Journal (MEDJ), World Scientific Publishing Co. Pte. Ltd., vol. 3(02), pp 119-139. (2011)
- "Assimilation of Immigrants in Spain: A Longitudinal Análisis", (with Lacuesta, A., M. Izquierdo) Labour Economics, 2009 16, (6) pp. 669-678. (2009)
- **"Jubilación entre los 60 y los 65 años. Algunas características"** (with Argimón I., González C. I. & R. Vegas). Presupuesto y Gasto Público 47/2007: 161-184. Secretaría General de Presupuestos y Gastos. Instituto de Estudios Fiscales.

MISCELLANEOUS (GRANTS AND AWARDS)

2nd Research Award FIPROS 2010 (with F. Felgueroso & A. Arellano). Granted by the Committee for the Promotion of Research in Social Protection. General Treasury of Social Security. Ministry of Labour and Immigration