#### E. MALLICK HOSSAIN

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# **Personal Information**

Citizenship: United States Languages: English (native) Clearance: Special Sworn Status

# **Undergraduate Studies:**

B.S., Mathematics, University of Alabama at Birmingham, summa cum laude, 2013 B.A., Philosophy, University of Alabama at Birmingham, summa cum laude, 2013

#### **Masters Level Work:**

M.S., Mathematics, University of Alabama at Birmingham, 2013

#### **Graduate Studies**:

University of Pennsylvania, 2013 to present Thesis Title: Inequality in Consumer Retail Expected Completion Date: May 2020

### Thesis Committee and References:

Professor Holger Sieg (chair) Professor Katja Seim (advisor) University of Pennsylvania Yale School of Management 215-898-7194, HOLGERS@ECON.UPENN.EDU 203-432-5487, <u>KATJA.SEIM@YALE.EDU</u>

Professor Aviv Nevo Professor Sarah Moshary

Booth School of Business, University of Chicago University of Pennsylvania 215-898-0499, <u>ANEVO@UPENN.EDU</u> 773-834-7642, SARAH.MOSHARY@CHICAGOBOOTH.EDU

**<u>Fields</u>**: Industrial Organization, Public Economics, Health Economics

Teaching Experience:		
Fall 2016	Statistics for Economists, Penn, Instructor	
Summer 2017	Center for Teaching and Learning, Penn, TA Trainer	
Spring 2017	Statistics for Economists, Penn, TA for Prof. Frank DiTraglia	
Spring 2015	Introduction to Macroeconomics, Penn, TA for Prof. Luca Bossi	
Fall 2014	Introduction to Econometrics, Penn. TA for Prof. Xu Cheng	

# **Research Experience and Prior Employment**:

2017 - 2019	US Census Bureau, Federal Statistical Research Data Center Administrator
2016 - 2019	RA for Frank DiTraglia (Oxford) and Camilo García-Jimeno (FRB-Chicago)
2015 - 2016	White House Council of Economic Advisers, Staff Economist
2015	Wealthfront, Quantitative Research Intern
2014 - 2015	RA for Katja Seim (Yale)

#### **Professional Activities**:

Presentations: International Industrial Organization Conference, 2018; Economic Graduate

Student Conference, 2017 (St. Louis)

Conferences: NBER Economics of Digitization, 2018; Price Theory PhD Workshop, 2017

(University of Chicago); AEA Annual Meetings 2018, 2019

## Honors, Scholarships, and Fellowships:

2019	Leonard Davis Institute, Associate Fellow
2017	Penn Prize for Excellence in Teaching
2016	Center for Teaching and Learning Teaching Certificate
2013	Maria Leonard Graduate Fellowship

**Computational Skills**: R, Stata, Git, LaTeX

#### **Research Papers**:

#### Less is More Expensive: Income Differences in Bulk Buying (JOB MARKET PAPER)

Quantity discounts are an effective way for households to save money. My paper explores how large quantity discounts are, how bulk buying differs by income, and what factors affect the bulk buying decision. Using Nielsen's granular store-level and household-level data, I show that quantity discounts are large for a wide range of products and that low-income households are less likely to buy in bulk. I estimate that low-income households could reduce their grocery expenditures by 5%, saving an aggregate of \$5.4 billion annually, if they bought in bulk to the same extent as high-income households. By augmenting the Nielsen data with novel data I collected on state-level unit-price regulations and new data on warehouse club entry, I find evidence that a combination of cognitive costs, store preferences, and storage costs discourage low-income households from realizing these savings. I then estimate a discrete choice model of household purchasing behavior to quantify how bulk buying changes when cognitive costs and storage costs are reduced. Counterfactual simulations show that mandating the display of unit prices, which has only been adopted by nine states, would reduce the bulk buying gap between the highest and lowest income households by 27%.

## **Research in Progress**:

# Going Off-Script: Physician License Suspension and Primary Care Access for Medicaid Recipients with Emma Boswell Dean and Daniel Kaliski

This paper analyzes how Medicaid patients respond to changes in primary care access and how changes to access affect their health outcomes. Using a novel dataset of medical license suspensions that we construct based on public records combined with Medicaid claims data, we explore how Medicaid patients respond to the sudden unavailability of their primary care physician. Using a differences-in-differences framework, we estimate how

patient outcomes and behavior are different between patients whose physicians are suspended versus those that are not. We focus on whether patients continue care with other physicians, whether they visit emergency rooms in place of primary care, and whether they continue taking prescribed medications. We find that physicians that accept Medicaid patients are more likely to be disciplined for delivering sub-standard care, but may still provide valuable treatment to patients and prevent overuse of emergency department resources. These findings help policymakers better understand the trade-offs between access to care and the quality of clinical care patients receive.

#### Made from Scratch: SNAP and Lottery Sales with Jason Sockin

On average, lotteries offer a negative return on investment, yet many billions of dollars are spent playing them. Using administrative records from Pennsylvania, we construct a new dataset of store-level lottery ticket sales and individual stores' eligibility to accept SNAP benefits. Using this data, we document that SNAP-eligible stores account for over 70% of lottery sales, while making up only 45% of outlets that sell lottery tickets. Furthermore, we find evidence that county-level lottery sales are positively correlated with disbursement of government transfer programs. Specifically, we find that a ten percent increase in county-level SNAP transfer payments is associated with a one percent increase in lottery sales. During the 2018–2019 federal government shutdown, SNAP benefits were disbursed unexpectedly early, with households receiving two months of benefits in January and no benefits in February. We use the change in lottery ticket sales during this disruption to estimate a household's elasticity of consumption of lottery tickets with respect to SNAP benefits.