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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)
University of Pennsylvania
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Professor Katja Seim (advisor)
Yale School of Management
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Professor Aviv Nevo
University of Pennsylvania
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Professor Sarah Moshary
Booth School of Business, University of Chicago
773-834-7642, SARAH.MOSHARY@CHICAGOBOOTH.EDU

Fields: 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: Bulk Buying and Inequality (JOB MARKET PAPER)

High-income households buy in bulk more often than low-income households, particularly for non-food items like detergent and toilet paper. If low-income households bought in bulk as often as high-income households, they would lower their grocery expenditures by 5% and save an aggregate of \$5.4 billion, based on my analysis of Nielsen household and scanner data. This paper examines the drivers of consumer heterogeneity in bulk buying behavior. I focus on three factors: cognitive costs, store preferences, and storage costs. Data I collected on state-level price regulations show that the mandated display of per-unit prices, which reduces the cognitive costs of computing unit prices, increases bulk buying by 5–10%. Data on warehouse club entry indicates that only middle- and high-income households increase bulk buying when warehouse clubs open nearby. For storage costs, I find that bulk buying increases with house size, with physically smaller products exhibiting lower bulk buying wedges between high- and low-income households. I then estimate a discrete choice model of toilet paper purchases to quantify how the bulk buying gap changes when regulations and storage costs are changed. Counterfactual simulations reveal that cognitive and storage costs account for 54% of the bulk buying gap between high- and low-income households. 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%. As a result of these policies, households buy larger quantities of toilet paper and pay lower unit prices, with the lowest-income households paying 6% lower unit prices.

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.