

Nathan Blascak

Consumer Finance Institute
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Professional Experience

Federal Reserve Bank of Philadelphia, Consumer Finance Institute

Senior Research Fellow (2022 - Present)
Research Fellow (2018 - 2021)
Associate Research Fellow (2018)
Associate Industry Specialist (2017 - 2018)
Research Analyst (2016 - 2017)

Education

Temple University, Philadelphia, PA

Ph.D. Economics, 2017
M.A. Economics, 2012

DePaul University, Chicago, IL

B.S. Economics, 2008
Minor: Management Information Systems

Research Areas

Health Economics, Household Finance, Consumer Credit, Public Economics, Applied Econometrics

Publications

1. "The Effect of State Health Insurance Benefit Mandates on Premiums and Employee Contributions" (with James Bailey), *Applied Economics Letters*, 2016, 23(14):1042-1046

Working Papers

1. "Decomposing Gender Differences in Bankcard Credit Limits" (with Anna Tranfaglia), Federal Reserve Bank of Philadelphia Working Paper 21-35 (*Under Review*)
2. "Health Insurance and Young Adult Financial Distress" (with Slava Mikhed), Federal Reserve Bank of Philadelphia Working Paper 19-54; (*Revise and Resubmit, Journal of Policy Analysis and Management*)
3. "Financial Consequences of Severe Identity Theft in the U.S." (with Julia Cheney, Robert Hunt, Slava Mikhed, Dubravka Ritter, and Michael Vogan), Federal Reserve Bank of Philadelphia Working Paper 20-33 (*Under Review*)
4. "Health Insurance Subsidies as an Income Stabilizer: Regression Discontinuity Analysis of the Affordable Care Act" (with Emily A. Gallagher, Stephen Roll, and Michal Grinstein-Weiss), Federal Reserve Bank of Philadelphia Working Paper 20-05
5. "Missouri's Medicaid Contraction and Consumer Financial Outcomes" (with Slava Mikhed and James Bailey), Federal Reserve Bank of Philadelphia Working Paper 20-42 (*Revise and Resubmit, American Journal of Health Economics*)

Works in Progress

1. “Thirsty for Credit: Mortgage Lending During the Flint Water Crisis” (with Emily A. Gallagher)
2. “Health Insurance, Consumption, and Borrowing: Evidence from the Affordable Care Act’s Dependent Coverage Mandate” (with James Bailey and Slava Mikhed)
3. “Prior Fraud Exposure and Precautionary Credit Market Behavior” (with Ying Lei Toh)
4. “Financial Spillovers from Hospital Billing Regulations: Evidence from California” (with Yaa Akosa Antwi and Marion Aouad)

Other Publications

1. “Health Insurance and Individual Financial Outcomes” (with Slava Mikhed and James Bailey), *CFI In Focus*, December 2020

Unpublished Manuscripts

1. Does Patent Litigation Have an Effect on Patent Grants for Patenting-Intensive Firms?

Awards and Scholarships

2016	Outstanding Teaching by a Graduate Student, Temple University
2015	Summer Research Grant, Temple University BHSA Spotlight Professor (February) Temple University Outstanding Teaching by a Graduate Student, Temple University
2014	Outstanding Teaching by a Graduate Student, Temple University SEA Graduate Student Award, Southern Economic Association
2013	Outstanding Teaching by a Graduate Student, Temple University
2010	Segal AmeriCorps Education Award

Conference Presentations and Invited Seminars

2022	ASSAs (poster)
2021	ASSAs (virtual) Western Economic Association Conference (virtual) Junior Household Finance Brownbag (virtual) Southern Economic Association Conference (virtual) Federal Reserve Bank of Philadelphia Retail Credit Research Seminar (virtual)
2020	Western Economic Association Conference (virtual) Federal Reserve System Applied Micro Conference (virtual) ASSAs, San Diego, CA (poster)
2019	APPAM Fall Research Conference, Denver, CO Federal Reserve Bank of Kansas City American Society of Health Economics Conference, Washington D.C. University of Virginia - Batten Federal Reserve Bank of Chicago Boulder Summer Conference on Consumer Financial Decision Making, Boulder, CO (poster) Consumer Finance Round Robin, Washington D.C. Credit Bureau Data Users’ Conference, Atlanta, GA
2018	Workshop on Credit Card Lending and Payments, Philadelphia, PA CEAR-RSI Household Finance Workshop, Montreal, Quebec, Canada APPAM Fall Research Conference, Washington D.C.

	Southern Economic Association Conference, Washington D.C.
	Consumer Finance Round Robin, Washington D.C.
	American Society of Health Economists Conference, Atlanta, GA
	Boulder Summer Conference on Consumer Financial Decision Making, Boulder, CO (poster)
	Federal Reserve System Applied Micro Conference, Washington D.C.
2017	APPAM Fall Research Conference, Chicago, IL (poster)
	New Perspectives in Payments and Consumer Credit, Philadelphia, PA
	Western Economic Association Conference, San Diego, CA
	Boulder Summer Conference on Consumer Financial Decision Making, Boulder, CO (poster)
	APPAM Student Regional Conference, Arlington, VA
2015	Southern Economic Association Conference, New Orleans, LA
2014	Southern Economic Association Conference, Atlanta, GA
	Eastern Economic Association Conference, Boston, MA

Conference Discussions

2022	ASSAs (Scheduled)
2021	American Society of Health Economists Conference (×2, virtual)
2020	Western Economic Association Conference (virtual)
2018	Southern Economic Association Conference, Washington D.C. (×2)
2017	Western Economic Association Conference (San Diego, CA)

Teaching Experience

Lecturer, Temple University

ECO 3501 Intermediate Microeconomic Analysis	Summer 2014
ECO 3502 Intermediate Macroeconomic Analysis	Spring 2013
ECO 1902 Honors Principles of Microeconomics	Fall 2013, Fall 2014
ECO 1901 Honors Principles of Macroeconomics	Spring 2014, Spring 2015
ECO 1102 Principles of Microeconomics	Fall 2011–Fall 2012, Summer 2013, Fall 2015
ECO 1101 Principles of Macroeconomics	Summer 2012

Teaching Assistant, Temple University

ECO 1102 Principles of Microeconomics	Fall 2014, Spring 2015
ECO 3563 International Trade	Spring 2015
ECO 3564 International Monetary Policy	Spring 2015

Professional Activities

Refereeing

Journal of Public Economics, Alfred P. Sloan Foundation, Oxford Economic Papers

Event Organization

2020–Present	Co-organizer, Junior Household Finance Brownbag (virtual)
2019	Co-organizer, Credit Bureau Data Users' Conference, Federal Reserve Bank of Atlanta, Atlanta, GA

University Service

2016–2017	Vice President, Temple University Graduate Economic Student Association
2013–2015	President, Temple University Graduate Economic Student Association