

# Nathan Blascak

Consumer Finance Institute  
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## Professional Experience

### Federal Reserve Bank of Philadelphia, Consumer Finance Institute

Advisor and Research Fellow (2024 - Present)  
Senior Research Fellow (2022 - 2023)  
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. "Missouri's Medicaid Contraction and Consumer Financial Outcomes" (with Slava Mikhed and James Bailey), Federal Reserve Bank of Philadelphia Working Paper 20-42 (*Accepted, American Journal of Health Economics*)
2. "Health Insurance and Young Adult Financial Distress" (with Slava Mikhed), *Journal of Policy Analysis and Management*, 2023, 42(2): 393-423 (Federal Reserve Bank of Philadelphia Working Paper 19-54)
3. "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. "I've Got 99 Problems but a Bill Ain't One: Hospital Billing Caps and Consumer Financial Distress" (with Yaa Akosa Antwi and Marion Aouad), Federal Reserve Bank of Philadelphia Working Paper 23-30 (*Under Review*)
2. "Prior Fraud Exposure and Precautionary Credit Market Behavior" (with Ying Lei Toh), Federal Reserve Bank of Philadelphia Working Paper 22-36
3. "Gender Differences in Credit Card Limits: Evidence from Sole Mortgage Applicants" (with Anna Tranfaglia), Federal Reserve Bank of Philadelphia Working Paper 21-35 (*Under Review*)

4. "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
5. "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

## Works in Progress

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1. "Hospital Demand for Liquidity During the First Year of the COVID-19 Pandemic" (with David A. Benson)
2. "Thirsty for Credit: Mortgage Lending During the Flint Water Crisis" (with Emily A. Gallagher)
3. "Health Insurance, Consumption, and Borrowing: Evidence from the Affordable Care Act's Dependent Coverage Mandate" (with James Bailey and Slava Mikhed)
4. "Gender Differences in Bankcard Credit Limit Changes" (with Anna Tranfaglia)
5. "Health, Basic Income, and Financial Distress" (with Marion Aouad)

## Other Publications

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

## Unpublished Manuscripts

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

## Awards and Scholarships

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2021	Co-Principal Investigator, Russell Sage Foundation Pipeline Grant (awarded to Yaa Akosa Antwi)
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

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2024	Junior Household Finance Brownbag (virtual) University of California-Irvine Temple University University of Wisconsin-Madison Colgate University (scheduled)
2023	Boulder Summer Conference on Consumer Financial Decision Making, Boulder CO (poster) Eastern Economic Association Conference, New York City, NY
2022	ASSAs (poster, virtual)

	Credit Bureau Data Users' Conference (virtual)
	American Society of Health Economists Conference ( $\times 2$ ), Austin, TX
	Providence College
	CEPR Household Finance Seminar Series (virtual)
	11th Annual Financial Institutions and Law Enforcement Cybersecurity Conference (virtual)
	APPAM Fall Research Conference, Washington D.C. (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

2023	Reivew of Corporate Finance Studies Winter Conference (San Juan, PR), Western Economic Association Conference, San Diego, CA
2022	ASSAs, American Society of Health Economists Conference ( $\times 3$ ), Federal Reserve System Committee on Regional Research
2021	American Society of Health Economists Conference ( $\times 2$ , virtual)
2020	Western Economic Association Conference (virtual)
2018	Southern Economic Association Conference, Washington D.C. ( $\times 2$ )
2017	Western Economic Association Conference, San Diego, CA

## Professional Activities

### Refereeing/External Reviewing

*Journal of Policy Analysis and Management, American Journal of Health Economics, Journal of Corporate Finance, Journal of Public Economics, Alfred P. Sloan Foundation, Oxford Economic Papers*

### **Event Organization**

2020-Present Co-organizer, Junior Household Finance Brownbag (virtual)  
2020-Present Program Committee, Consumer Finance Round Robin  
2022 Co-organizer, Credit Bureau Data Users' Conference (virtual)  
2022 Scientific Review Committee, 2023 ASHEcon conference  
2022 Program Committee, 2023 Midwestern Finance Association meeting  
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

## **Teaching Experience**

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### **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