
Professional Experience

Federal Reserve Bank of Philadelphia

7/2018 - Present Research Fellow, Consumer Finance Institute
6/2018 - 7/2018 Associate Research Fellow, Consumer Finance Institute
5/2017 - 6/2018 Associate Industry Specialist, Payment Cards Center[†]
1/2016 - 5/2017 Research Analyst, Payment Cards Center[†]
[†] (Now the Consumer Finance Institute)

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 Interests

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. “Did the ACA’s Dependent Coverage Mandate Reduce Financial Distress for Young Adults?” (with Slava Mikhed), Federal Reserve Bank of Philadelphia Working Paper 18-03
2. “Financial Consequences of Identity Theft: Evidence from Consumer Credit Bureau Records” (with Julia Cheney, Robert Hunt, Slava Mikhed, Dubravka Ritter, and Michael Vogan), Federal Reserve Bank of Philadelphia Working Paper 19-02
3. “Health Insurance, Consumption, and Borrowing: Evidence from the Affordable Care Act’s Dependent Coverage Mandate” (with James Bailey and Slava Mikhed)

Works in Progress

1. “Thirsty for Credit: Mortgage Lending During the Flint Water Crisis” (with Emily A. Gallagher)
2. “Medicaid Cuts and Consumer Financial Outcomes: Evidence from Missouri” (with Slava Mikhed and James Bailey)
3. “Gender and Credit: Disparities Across Financial Products” (with Anna Tranfaglia)

4. “Financial Spillovers from Hospital Billing Regulations: Evidence from California” (with Yaa Akosa Antwi and Marion Aouad)

Unpublished Manuscripts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

2019	APPAM Fall Research Conference, Denver, CO (Scheduled) Federal Reserve Bank of Kansas City (Scheduled) 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

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

Conference Organization

2019 Co-organizer, Credit Bureau Data Users' Conference, Atlanta, GA

University Service

2016-2017 Vice President, Temple University Graduate Economic Student Association

2013-2015 President, Temple University Graduate Economic Student Association