

Nathan Blascak

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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. "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)
2. "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. "Missouri's Medicaid Contraction and Consumer Financial Outcomes" (with Slava Mikhed and James Bailey), Federal Reserve Bank of Philadelphia Working Paper 20-42 (*R&R 2nd Round, American Journal of Health Economics*)
2. "Prior Fraud Exposure and Precautionary Credit Market Behavior" (with Ying Lei Toh), Federal Reserve Bank of Philadelphia Working Paper 22-36
3. "Decomposing Gender Differences in Bankcard Credit Limits" (with Anna Tranfaglia), Federal Reserve Bank of Philadelphia Working Paper 21-35
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

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. "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)
5. "Gender Differences in Bankcard Credit Limit Changes" (with Anna Tranfaglia)

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

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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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| 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 (×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 (scheduled)
- 2022 ASSAs, American Society of Health Economists Conference (×3), Federal Reserve System Committee on Regional Research
- 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

Professional Activities

Refereeing/External Reviewing

American Journal of Health Economics, Journal of Corporate Finance, Journal of Public Economics, Alfred P. Sloan Foundation, Oxford Economic Papers

Event Organization

- 2022 Co-organizer, Credit Bureau Data Users' Conference (virtual)
- 2022 Scientific Review Committee , 2023 ASHEcon conference

2022 Program Committee, 2023 Midwestern Finance Association meeting
2020-Present Co-organizer, Junior Household Finance Brownbag (virtual)
2020-Present Program Committee, Consumer Finance Round Robin
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

Lecturer, Temple University

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| 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

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