

## Vyacheslav Mikhed

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### PROFESSIONAL EXPERIENCE

<b>Consumer Finance Institute, Federal Reserve Bank of Philadelphia</b>	Philadelphia, PA, USA
Advisor and Research Fellow	2020 – present
Senior Research Fellow	2018 – 2019
Senior Industry Specialist	2015 – 2018
Industry Specialist	2013 – 2015

### EDUCATION

Ph.D. in Economics, University of Alberta (Canada), 2013  
M.A. in Economics, Center for Economic Research & Graduate Education (Czech Republic), 2006  
M.A. in Economics, Economics Education and Research Consortium (Ukraine), 2004  
B.A. in Economics, National University of “Kyiv-Mohyla Academy” (Ukraine), 2002

### RESEARCH INTERESTS

Consumer Finance, Personal Bankruptcy, Identity Theft and Fraud, Urban Economics, Health Economics

### PUBLICATIONS

#### Articles in Refereed Journals

“Peers’ Income and Financial Distress: Evidence from Lottery Winners and Neighboring Bankruptcies,” with Sumit Agarwal and Barry Scholnick, *Review of Financial Studies*, forthcoming.

“How Data Breaches Affect Consumer Credit,” with Michael Vogan, *Journal of Banking & Finance*, 88, March 2018, 192-207.

“Do House Prices Reflect Fundamentals? Aggregate and Panel Data Evidence,” with Petr Zemčík, *Journal of Housing Economics*, 18(2), June 2009, 140-149.

“Testing for Bubbles in Housing Markets: A Panel Data Approach,” with Petr Zemčík, *Journal of Real Estate Finance and Economics*, 38(4), May 2009, 366-386.

#### Chapters in Books

“Rent Control,” In *Czech Republic 2006: Accelerated Growth*, ed. P. Zemčík and K. Žigič. Prague: Center for Economic Research and Graduate Education – Economics Institute, pp. 58-60.

#### Selected Federal Reserve Bank of Philadelphia Working Papers and CFI Discussion Papers

“Financial Constraints of Entrepreneurs and the Self-Employed,” with Sahil Raina and Barry Scholnick – December 2019.

“Personal Bankruptcy as a Real Option,” with Guozhong Zhu and Barry Scholnick – November 2019.

“Financial Consequences of Identity Theft: Evidence from Consumer Credit Bureau Records,” with Nathan Blascak, Julia Cheney, Robert M. Hunt, Dubravka Ritter, and Michael Vogan – January 2019.

“Peers’ Income and Financial Distress: Evidence from Lottery Winners and Neighboring Bankruptcies,” with Sumit Agarwal and Barry Scholnick – October 2018.

“Did the ACA’s Dependent Coverage Mandate Reduce Financial Distress for Young Adults?” with Nathan Blascak – January 2018.

“How Data Breaches Affect Consumer Credit,” with Michael Vogan – November 2017.

“Spatial Commitment Devices and Addictive Goods: Evidence from the Removal of Slot Machines from Bars,” with Barry Scholnick and Hyungsuk Byun – October 2017.

“Identity Theft as a Teachable Moment,” with Nathan Blascak, Julia Cheney, Robert M. Hunt, Dubravka Ritter, and Michael Vogan – October 2016.

“Does Keeping Up with the Joneses Cause Financial Distress? Evidence from Lottery Winners and Neighboring Bankruptcies,” with Sumit Agarwal and Barry Scholnick – October 2016.

“The Causes of Household Bankruptcy: The Interaction of Income Shocks and Balance Sheets,” with Barry Scholnick – July 2016.

“Who Is Screened Out of Social Insurance Programs by Entry Barriers? Evidence from Consumer Bankruptcies,” with Barry Scholnick – October 2015.

“Can Credit Cards with Access to Complimentary Credit Score Information Benefit Consumers and Lenders? – September 2015.

“Consumer Use of Fraud Alerts and Credit Freezes: An Empirical Analysis,” with Julia Cheney, Robert Hunt, Dubravka Ritter, and Michael Vogan – September 2014.

## **SEMINAR AND CONFERENCE PRESENTATIONS**

2018 – 2019: American Economic Association Annual Meeting, Boulder Summer Conference on Consumer Financial Decision Making, Consumer Financial Protection Bureau Research Conference, Research in Behavioral Finance Conference, FDIC Consumer Research Symposium, CEAR-RSI Household Finance Workshop, Credit Bureau Data Users Conference, the Second Quadrant Behavioural Finance Conference, Federal Reserve Bank of Philadelphia

2016 – 2017: Digital Information Policy Scholars Conference, Federal Reserve System Applied Microeconomics Conference, Boulder Summer Conference on Consumer Financial Decision Making, Public Policy Conference on the Law and Economics of Privacy and Data Security, Baruch College, RAND Behavioral Finance Forum, American Economic Association Annual Meeting, American Real Estate and Urban Economics Association Annual Meeting, NACHA PAYMENTS 2017 Conference

2014 – 2015: Cherry Blossom Financial Education Spring Institute, Federal Reserve Bank of Minneapolis, Boulder Summer Conference on Consumer Financial Decision Making, Federal Reserve System

Payment Analysts Meeting, Federal Deposit Insurance Corporation Consumer Research Symposium, Federal Reserve Bank of Philadelphia

2012 – 2013: Federal Reserve Bank of Philadelphia, Canadian Economics Association Annual Conference, Bank of Canada, Boulder Summer Conference on Consumer Financial Decision Making, International Atlantic Economic Conference, Canadian Law and Economics Association