

# Mallick Hossain

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## Education

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### University of Pennsylvania (Penn)

*PhD, Economics* 2020

### University of Alabama at Birmingham (UAB)

*MS, Mathematics; BS, Mathematics; BA, Philosophy* 2013

## Employment

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### Federal Reserve Bank of Philadelphia

*Senior Financial Economist* 2024–Present

*Financial Economist* 2020–2024

### Census Bureau

*Federal Statistical Research Data Center Administrator* 2017–2019

### White House Council of Economic Advisers

*Staff Economist for Macroeconomics and Retirement* 2015–2016

### Penn Department of Economics

*Research Assistant for Camilo García-Jimeno and Frank DiTraglia* 2016–2019

### Wealthfront Inc.

*Quantitative Research Intern* 2015

### Wharton School of Business

*Research Assistant for Katja Seim* 2014–2015

## Publications

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[Using Administrative Data to Examine Telemedicine Usage Among Medicaid Beneficiaries During the COVID-19 Pandemic](#), *Medical Care* 60(7) 2022

[A World Without Borders Revisited: The Impact of Sales Tax Collection on Shopping and Search](#), *Journal of Economics & Management Strategy* 31(1) 2022

## Working Papers

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- [Pricing Protection: Credit Scores, Disaster Risk, and Home Insurance Affordability](#) (with Joshua Blonz and Joakim Weill)

- Presented at the 2025 Society of Government Economists Annual Conference, AERE 2025 Summer Conference, 2025 System Economic Heterogeneity Conference, 2025 Consumer Finance Round Robin
- [Does Algorithmic Risk Assessment Affect Physician Prescribing? Understanding Aggregate Versus Micro-Level Impacts](#) (with Emma Dean and Daniel Kaliski)
  - Presented at 2024 Annual Conference of the American Society of Health Economists
- [Flood Risk Exposures and Mortgage-Backed Security Asset Performance and Risk Sharing](#) (with Jacob Dice and David Rodziewicz)
  - Presented at Federal Reserve System Climate Meeting, Freddie Mac, FHFA 2024 Fall Econ Summit
- [California Wildfires, Property Damage, and Mortgage Repayment](#) (with Siddhartha Biswas and David Zink)
  - Presented at Philadelphia Fed Consumer Finance Institute, AREUEA, OCC Emerging Risks Symposium, CFPB, and FHFA
- [Not Cashing In on Cashing Out: An Analysis of Low Cash-Out Refi Rates](#) (with Igor Livshits and Collin Wardius)
  - Presented at Wharton Macro Seminar, Philadelphia Fed Consumer Finance Institute
- [Less is More Expensive: Bulk Buying and Cognitive Costs](#)
  - Presented at 2018 and 2020 International Industrial Organization Conference (IIOC), 2017 Economic Graduate Student Conference, St. Louis
- Made from Scratch: How SNAP Benefits Affect Lottery Sales (with Jason Sockin)

## Works in Progress

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Measuring Flood Insurance Noncompliance (with Solomon Tarlin and David Wylie)

## Other Publications

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Timing of Flood Insurance Payments, *Federal Reserve Bank of Philadelphia Research Brief*, December 2024

Reproducibility in Management Science (member of Management Science Reproducibility Collaboration), *Management Science*

Credit Card Trends During the COVID-19 Pandemic, *Federal Reserve Bank of Philadelphia Supervisory Research Forum Spotlight*, 2021:Q4

Is Credit Card Forbearance Worth It? (with Xudong An, Larry Cordell, Erik Dolson, and Nilim Roy), *Federal Reserve Bank of Philadelphia SRC Research Brief 2021-02*, July 2021

## Honors

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**Penn Prize for Excellence in Teaching** (2017)

**Goldwater Scholar** (2011)

**Honor Societies:** Phi Kappa Phi; Alpha Lambda Delta

## Teaching Experience

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**2017:** Statistics for Economists (TA; Penn)

**2016:** Statistics for Economists (Instructor; Penn)

**2015:** Principles of Macroeconomics (TA; Penn)

**2014:** Introductory Econometrics (TA; Penn)

**2013:** College Algebra (Instructor; UAB)

## Professional Service

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**Referee:** *Management Science*

**Memberships:** American Real Estate and Urban Economics Association (AREUEA), Data Availability Committee Chair (2024)

## Other

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Special Sworn Status, U.S. Census Bureau

**Programming:** R, Stata, Git,  $\text{\LaTeX}$

**R Packages:** [ivdoctr](#)