

NATHANIEL PATTISON

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Academic Positions

Southern Methodist University, Department of Economics
Assistant Professor, 2017–Present.

Education

Ph.D. Economics, University of Virginia, 2017
Dissertation Title: “Essays on Consumer Credit Markets and Debtor Protections”
Committee: Leora Friedberg, Sarah Turner, and William Johnson
M.A. Economics, University of Virginia, 2013.
B.S. Mathematics and Economics, Christopher Newport University, 2011.

Fields of Interest

Household Finance, Law and Economics, Public Economics, Labor Economics

Publications

“Industry Specialization and Small Business Lending” with Wenhua Di. *Journal of Banking and Finance* (2023) 149. [link](#)
“A Modern Poor Debtor’s Oath” with Richard M. Hynes. *Virginia Law Review* (2022) 108(4), 915-981. [link](#)
“Who Benefits from Bans on Employer Credit Checks?” with Leora Friedberg and Richard M. Hynes. *The Journal of Law and Economics* (2021) 64(4), 675-703. [link](#)
“Consumption Smoothing and Debtor Protections.” *Journal of Public Economics* (2020), 192. [link](#)
“Asset Exemptions and Consumer Bankruptcies: Evidence from Individual Filings” with Richard M. Hynes. *The Journal of Law and Economics* (2020) 63(3), 557-594. [link](#)
“Auto Credit and the 2005 Bankruptcy Reform: The Impact of Eliminating Cramdowns” with Rajashri Chakrabarti. *The Review of Financial Studies* (2019), 32(12), 4734-4766. [link](#)
“Copyright Registrations: Who, What, When, Where, and Why” with Dotan Oliar and K. Ross Powell. *Texas Law Review* (2014), 92(7), 2211-2248. [link](#)

Working Papers

“Landlords as Lenders of Last Resort: Late Housing Payments During Job Loss” [link](#)
“Eligibility Screening and Means Testing in Consumer Bankruptcy” with Daniel Millimet. [link](#)
“Success and Failure in Chapter 13 Bankruptcy” with Richard M. Hynes. [link](#)

Other Works

‘A Comment on “Populist Leaders and the Economy” ’ with Hsien-Shih Chuang, Matthew Holian, and Prasanthi Ramakrishnan, I4R Discussion Paper Series (2024), No. 157, Institute for Replication (I4R). [link](#)

“Small Business Hardships Highlight Relationship with Lenders in Covid-19 Era,” with Wenhua Di and Chloe Smith. Federal Reserve Bank of Dallas *Southwest Economy* Second Quarter 2020

Work in Progress

“The Impact of Consumer Credit Regulation: Evidence from Manufactured Housing”

“Debt Relief and Post-Secondary Education” with Rajashri Chakrabarti and Beckett Pierce

Conference and Seminar Presentations

- 2024 State Bar of Wisconsin Bankruptcy, Insolvency and Creditors’ Rights Section (plenary session), Junior Household Finance Brownbag, WEAI Annual Conference, Stata Texas Empirical Micro Conference
- 2023 Boulder Summer Conference on Consumer Financial Decision Making (poster), Texas Bankruptcy Bench Bar Conference (plenary session), 2nd CEMLA/Dallas Fed Workshop on Financial Stability (discussant)
- 2022 Texas Camp Econometrics, Boulder Summer Conference on Consumer Financial Decision Making (poster), North American Summer Meeting of the Econometric Society, International Association for Applied Econometrics Annual Meeting, Federal Reserve Bank of Dallas (brown bag), Southern Methodist University (brown bag), Conference on Empirical Legal Studies (presenter & discussant)
- 2021 ASSA Annual Meeting (discussant), Junior Household Finance Brownbag (×2), SMU Brownbag, 2021 CFPB Research Conference, Southern Economic Association Annual Meeting
- 2020 Southern Economic Association Annual Meeting (×2), Georgia State University Consumer Finance Conference
- 2019 ASSA Annual Meeting, Texas Camp Econometrics, Financial Intermediation Research Society (discussant), Stata Texas Empirical Microeconomics Conference
- 2018 FRB Dallas Banking and Finance Workshop, Southern Economics Association Annual Meeting (presenter, discussant), Conference on Empirical Legal Studies, Community Banking in the 21st Century Conference (Federal Reserve Bank of St. Louis), University of Texas at Dallas (brown bag), Federal Reserve Bank of Dallas (brown bag)
- 2017 Conference on Empirical Legal Studies, STATA/Texas Empirical Micro Conference, Clemson University, Southern Methodist University, Fannie Mae, City University of New York - Baruch College (Zicklin School of Business), Bank of Canada, Consumer Financial Protection Bureau, Federal Deposit Insurance Corporation
- 2016 Southern Economic Association Annual Meeting (presenter, discussant), ARIA Huebner Doctoral Colloquium, University of Virginia, UVa-Richmond Federal Reserve Research Jamboree
- 2015 Federal Reserve Bank of New York (brown bag), Federal Reserve System Applied Microeconomics Conference (Dallas), University of Virginia Quantitative Collaborative
- 2014 Federal Reserve Bank of New York (brown bag), American Law and Economics Association Annual Meeting

Short-Term Visits

Federal Reserve Bank of Dallas, Research Contractor - Fall 2020–Fall 2022

Federal Reserve Bank of New York, Dissertation Intern - Summer 2014

Honors & Awards

SMU Linking Fellowship, Fall 2022

Mangum Family Teaching Award, 2021

Snavelly Prize for Outstanding Dissertation, University of Virginia Economics, 2017

Dean's Dissertation Completion Fellowship, 2016

Quantitative Collaborative Fellow, 2015, 2016

Bankard Fund for Political Economy Fellowship, 2015

Batten Research Grant (with Dotan Oliar), 2014

Snavelly Prize for Outstanding Dissertation Proposal, 2014

Snavelly Prize for Outstanding Economics Field Paper, 2013

Radulovacki Summer Research Fellowship, 2013

Teaching

Southern Methodist University

Labor Economics (Ph.D.): F18, S20, F21, F23

Introduction to Econometrics (joint Masters and Undergraduate): S20, S21, F21, S22, F22, S23, F23, F24, S24

Price Theory/Intermediate Microeconomics: F17, S18, F18, S19, F19, S21, S22, S23, S24, F24, S25

University of Virginia

Intermediate Microeconomics, teaching assistant: S16, F16, S17

Microeconomic Theory I (Ph.D.), teaching assistant: F12, F13, F14, F15

Econometrics II (Ph.D.), teaching assistant: S15

Introduction to Econometrics, teaching assistant: S14

Principles of Microeconomics, teaching assistant: F11

Principles of Macroeconomics, teaching assistant: S12

Service

Professional Service

Referee for *American Economic Journal: Economic Policy*, *The Review of Economic Studies*, *Empirical Economics*, *International Review of Law and Economics*, *Journal of Empirical Finance*, *Review of Financial Studies*, *China Economic Review*, *Southern Economic Journal*, *Quarterly Journal of Economics*, *Economic Inquiry*, *Review of Finance*, *Journal of Empirical Legal Studies*

Participant, Replication Games (Seattle, 2024)

Scientific Committee, Midwest Macro Meeting Fall 2022

University Service

Southern Methodist University (College)

Marshall for Ph.D. Graduation Ceremony (Fall 2024)

Graduation Ceremony Name Reader for Economics Undergraduates (Spring 2024)

Southern Methodist University (Department)

Faculty Search Committee (2024-2025)

Co-organizer of SMU Micro Research Group (2022–2025)

Undergraduate Studies Committee (2019–2025)

Lecturer Recruiting Committee (2023-2024)

Reader for Undergraduate Award Ceremony (2024)

Faculty Recruiting Committee (2022–2023)

Masters Program Metrics Exit Exam Writer and Grader (2022–2024)

Presentations on PhD Research Skills: Reproducible research, Effective presentations (2021, 2022)

Research Day Economics Poster Judge (2022)

Economics Seminar Coordinator (2018–19)

Faculty Recruiting Committee (2017–18)

Research Day Economics Poster Judge (2018)

University of Virginia, Department of Economics

Co-Organizer for UVa Economics Research Conference (2015)

Experiment to Increase PhD Diversity in Applications (with Sarah Turner and Federico Ciliberto) (2014)

Ph. D. Advising

Lucas Garcia dos Santos (advisor)

Tahmeed Hossain (committee member)

Ayus Mitra (committee member)

William Cunningham (committee member)

Abdullah Shamim (committee member)

Travis Whitacre (committee member). Initial Placement: Yale School of Public Health (post-doc)

Seth Emblem (committee member). Initial Placement: Appalachian State University (visiting AP)

Hsin-Wei Chang (committee member)

Priyanka Chakraborty (committee member). Initial Placement: Allegheny College (AP)

Masters Advising

Yara Shousha (Independent Study, 2023)

Other Activities

5th Lindau Nobel Laureate Meeting on Economic Sciences - 2014

Research Assistant for Professor Sarah Turner, University of Virginia - 2013

Duke Summer Institute on the History of Economic Thought - 2012