

# Jack N. Glaser

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## Education

- 2021–Present **University of Chicago**, *Ph.D. Economics, Ongoing.*  
2019–2020 **New York University**, *Graduate Coursework, Computer Science and Mathematics.*  
2015–2019 **Brown University**, *Sc.B. Applied Mathematics-Economics.*

## Research Positions

- 2021 – 2023 **Dr. Michael Kremer–Development Innovation Lab at the University of Chicago**, Research Assistant.  
2022 **Dr. Fiona Burlig and Dr. Eyal Frank–Harris School of Public Policy**, Research Assistant.  
2019 – 2021 **Federal Reserve Bank of New York**, Senior Research Analyst.

## Personal

- Skills Stata, R, SQL, Python, Julia, GIS, Google Earth Engine, MATLAB, SAS, L<sup>A</sup>T<sub>E</sub>X.  
Fields Public Economics, Industrial Organization, Environmental and Energy Economics.

## Working Papers

**Does the Community Reinvestment Act Improve Consumers' Access to Credit?**, with Jacob Conway and Matthew Plosser.

*We study the impact of the Community Reinvestment Act (CRA) on access to consumer credit since 1999 using an individual-level panel and three distinct identification strategies: a regression discontinuity design centered on a CRA-eligibility cutoff; a comparison of neighboring census blocks; and an event study of changes in eligibility. All three rule out a significant effect of the CRA on consumer borrowing. We show this is in part explained by a shift in mortgages from non-banks, which are free from CRA obligations, to banks in need of CRA-eligible mortgages. Our findings underscore the pitfalls of a circumscribed regulatory regime.*

- [Link to working paper](#); under review.

## Work in Progress

**Malaria and Intra-Household Education Decisions: Evidence from Temperature Shocks.**

*I exploit the highly temperature-sensitive transmission patterns of malaria to study how health shocks affect parental investment in children's education in a context with child labor. Using models of projected temperature changes due to climate change, I estimate the value of malaria vaccine distribution accounting for educational and productivity benefits of improved public health.*

**Insurance Pricing and Incentives for Flood Adaptation: Evidence from Odisha**, with Fiona Burlig and Anant Sudarshan.

*Working directly with the government of Odisha, India, we carry out a survey of rural paddy farmers to investigate how public flood insurance influences the ways farmers invest in flood adaptation.*

**Flood Spillovers and Optimal Adaptation Subsidies.**

*Using hyper-granular data on flood extent during Hurricane Harvey in 2017, I estimate the spillover effects of neighbors' inundation on non-flooded households. I then use these estimates to calculate the optimal level of subsidies for home elevation.*