

Consumer Finance Round Robin

April 15–16, 2021

Federal Reserve Board, Federal Reserve Bank of Philadelphia,
Consumer Financial Protection Bureau, Federal Deposit Insurance Corporation

Agenda

Thursday, April 15, 2021

2:00 p.m. **Opening Remarks** — Bob Hunt

2:10 p.m. **Session 1**

Moderator:

The Community Reinvestment Act and Residential Mortgage Lending to High Income Individuals

Garret Christensen, Federal Deposit Insurance Corporation

Pricing of Climate Risk Insurance: Regulatory Frictions and Cross-Subsidies

Ana-Maria Tenekedjieva, Federal Reserve Board of Governors

Ishita Sen, Harvard Business School

3:10 p.m. **Break**

3:30 p.m. **Session 2**

Moderator:

What ‘Triggers’ Mortgage Default? New Evidence from Three Datasets

David Low, Consumer Financial Protection Bureau

Foreclosure Kids: The Effects of Foreclosure on the Credit Attitudes of Young Adults

Larry Santucci, FRB Philadelphia

Leigh-Ann Wilkins, FRB Philadelphia

Alaina Barca, FRB Philadelphia

4:30 p.m. **End Day One**

Friday, April 16, 2021

1:30 p.m. **Session 3**

Moderator:

Decomposing Gender Differences in Bankcard Limits

Nathan Blascak, FRB Philadelphia

Anna Tranfaglia, Federal Reserve Board

Do Lenders Discriminate Against Minority Mortgage Applicants

Neil Bhutta, Federal Reserve Board

Aurel Hizmo, Federal Reserve Board

Daniel Ringo, Federal Reserve Board

2:30 p.m. **Break**

3:00 p.m. **Session 4**

Moderator:

Lemons in Online Credit Markets

Timothy Dore, Federal Reserve Board

Traci Mach, Federal Reserve Board

Creditors Response to Debtors' Cheating: A Bunching Study

Vyacheslav Mikhed, FRB Philadelphia

Sahil Raina, University of Alberta

Barry Scholnick, University of Alberta

Man Zhang, University of Sydney

4:00 p.m. **Concluding Remarks**

Happy Hour at Home