

Consumer Finance Round Robin

April 21–22, 2022

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

Agenda Thursday, April 21, 2022

2:00 p.m. **Opening Remarks** – Rosalind Bennett, Federal Deposit Insurance Corporation

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

Moderator: Garret Christensen, Federal Deposit Insurance Corporation

The Effects of Gentrification on Household Finance and Mobility

Aditya Aladangady, Federal Reserve Board of Governors

Jacob Krimmel, Federal Reserve Board of Governors

Does Giving CRA Credit for Loan Purchases Increase Mortgage Credit in Low to Moderate Income Communities

Ken Brevoort, Federal Reserve Board of Governors

3:00 p.m. **Break Out Rooms**

3:20 p.m. **Session 2**

Moderator: Jeffrey Weinstein, Federal Deposit Insurance Corporation

Pricing Legal Risk: Lender Responses to Ability to Repay and Qualified Mortgage Rules

Tom Conkling, Consumer Financial Protection Bureau

Is There Crowd Out in Mortgage Refinance?

Nick Frazier, Federal Deposit Insurance Corporation

Ryan Goodstein, Federal Deposit Insurance Corporation

Churning Out Refinancing Frictions: A Welfare Analysis of Borrower Protections from Predatory Refinancing

You Suk Kim, Federal Reserve Board of Governors

Tess Scharlemann, Federal Reserve Board of Governors

Eileen van Straelen, Federal Reserve Board of Governors

4:35 p.m. **Break Out Rooms**

5:00 p.m. **End of Day One**

Friday, April 22, 2022

1:00 p.m. **Session 3**

Moderator: Mary Zaki, Federal Deposit Insurance Corporation

Buy Now, Pay Later Consumer Survey Data

Tom Akana, FRB Philadelphia

Prior Fraud Exposure and Precautionary Credit Market Behavior

Nathan Blascak, FRB Philadelphia

Ying Lei Toh, FRB Kansas City

1:50 p.m. **Break Out Rooms**

2:15 p.m. **Session 4**

Moderator: Ryan Goodstein, Federal Deposit Insurance Corporation

The Age Gap in Mortgage Access

Natee Amornsiripanitch, FRB Philadelphia

Time Discount Rates and Consumer Borrowing Decisions

Scott Fulford, Consumer Financial Protection Bureau

Cortnie Shupe, Consumer Financial Protection Bureau

Effects of Entering the Credit Market in a Recession

Judith Ricks, Consumer Financial Protection Bureau

Ryan Sandler, Consumer Financial Protection Bureau

3:30 p.m. **Break Out Rooms**

4:00 p.m. **End of Day Two**

Happy Hour at Home