

**Consumer Finance Round Robin**

**Consumer Financial Protection Bureau, Federal Reserve Board and the Consumer Finance Institute (Philadelphia FRB)**

**Consumer Financial Protection Bureau, 1700 G Street, NW, Washington, DC**

**Friday April 12<sup>th</sup>, 2019**

**Agenda**

8:30 a.m.     **Breakfast**

9:25 a.m.     **Opening Remarks** – Ron Borzekowski, CFPB

9: 30 a.m.    **Session 1: Incomes and Expenses**

Moderator: Jon Lanning, CFPB

“Household Financial Behavior After Hurricane Harvey”

**Alejandro del Valle**, Georgia State University

**Therese Scharlemann**, Federal Reserve Board

**Stephen Shore**, Office of Financial Research

“Local Economic Shocks and Spillovers from Access to Credit: Evidence from Coal’s Decline in Appalachia”

**Brigitte Roth Tran**, Federal Reserve Board

**Erin Troland**, Federal Reserve Board

“Medicaid Cuts and Consumer Financial Outcomes: Evidence from Missouri”

**James Bailey**, Providence College

**Nathan Blascak**, Philadelphia FRB

**Vyacheslav Mikhed**, Philadelphia FRB

10:45 a.m.    **Break**

11:00 a.m. **Session 2: Banking and Credit Cards**

Moderator: Tom Akana, Philadelphia FRB

“Job Separation and Household Use of Financial Services”

**Mark Kutzbach**, FDIC

**Manju Puri**, Fuqua School of Business

“Cross Sells in Branches: The Importance of Branch Networks to Credit Card Issuance”

**Robert Adams**, Federal Reserve Board

**You Suk Kim**, Federal Reserve Board

**Scott Nelson**, CFPB

“Sustained Credit Borrowing”

**Daniel Grodzicki**, Penn State University

**Sergei Kulaev**, CFPB

12:15 p.m. **Working Lunch**

2:00 p.m. **Session 3: Structural Features of Credit Markets**

Moderator: Geng Li, Federal Reserve Board

“Borrower Experience on Income Driven Repayment”

**Thomas Conkling**, CFPB

**Christa Gibbs**, CFPB

“Liquidity Constraints, Adverse Selection and Risks in Auto Loans

**Xudong An**, Philadelphia FRB

**Larry Cordell**, Philadelphia FRB

**Sharon Tang**, Philadelphia FRB

“The Equilibrium Effect of Information in Consumer Credit Markets: Public Records and Access to Credit”

**Scott L. Fulford**, CFPB

**Eva Nagypal**, CFPB

3:15 p.m. **Break**

3:45 p.m.      **Session 4: Mortgages**

Moderator: Brian Bucks, CFPB

“Fintech Lending and Mortgage Credit Access”

**Julapa Jagtiani**, Philadelphia FRB

**Lauren Lambie-Hanson**, Philadelphia FRB

**Timothy Lambie-Hanson**, Haverford College

“Paying Too Much? Price Dispersion in the US Mortgage Market”

**Neil Bhutta**, Federal Reserve Board

**Andreas Fuster**, Swiss National Bank

**Aurel Hizmo**, Federal Reserve Board

4:45 p.m.      **Concluding Remarks**

**Happy Hour at The Exchange on G St.**