

4th Annual Consumer Research Symposium

Conference Agenda

Thursday, October 16, 2014

9:00 - 10:40am - Panel 1: Effect of Financial Education and Ability on Outcomes

- [State Mandated Financial Education and the Credit Behavior of the Young \(PDF 872KB\)](#)
 - Maximilian Schmeiser and Alexandra Brown, Federal Reserve Board
 - J. Michael Collins, University of Wisconsin-Madison Carly Urban, Montana State University
 - [Presentation \(PDF 787KB\)](#)
- **Financial Education and Account Access among Elementary Students: Findings from the AFCO Youth Pilot (PDF 2.26MB)**
 - Kasey Wiedrich and Ida Rademacher, CFED J.
 - Michael Collins, University of Wisconsin-Madison
 - Laura Rosen, Opportunity Texas
 - [Presentation \(PDF 941 KB\)](#)
- **Non-Cognitive Abilities and Loan Delinquency (PDF 681KB)**
 - Camelia M. Kuhnen, University of North Carolina
 - Brian T. Melzer, Northwestern University
 - [Presentation \(PDF 347KB\)](#)
- **Discussant:**
 - Jeanne Hogarth, CFSI
 - [Presentation \(PDF 641KB\)](#)
- **Moderator:** Lariece Brown, Federal Deposit Insurance Corporation

10:40 - 10:55am - Break

10:55 - 11:45am - Distinguished Guest Lecture

- Olivia Mitchell, University of Pennsylvania

11:45 - 12:45pm - Lunch Break

12:45 - 2:00pm - Panel 2: Factors that Influence Bank Account Ownership and Savings

- [Unbanked Households: Evidence on Supply-Side Factors \(PDF 336KB\)](#)
 - Adrien Matray, HEC Paris Claire Celerier, University of Zurich
 - [Presentation \(PDF 847KB\)](#)
- [Savings Account Ownership During the Great Recession \(PDF 529KB\)](#)
 - Sherrie L.W. Rhine, Federal Deposit Insurance Corporation
 - Wenhua Di and Emily Ryder Perlmeter, Federal Reserve Bank of Dallas
 - William H Greene, New York University
 - [Presentation \(PDF 1.2MB\)](#)
- **Discussant:**
 - Signe-Mary McKernan, Urban Institute
 - [Presentation \(PDF 554KB\)](#)
- **Moderator:** Kris Rengert, Federal Deposit Insurance Corporation

2:00 - 2:15pm - Break

2:15 - 3:30pm - Panel 3: Credit and Debt Collection Markets

- **[The Economics of Debt Collection, Enforcement of Consumer Credit Contracts \(PDF 468KB\)](#)**
 - Robert Hunt, Federal Reserve Bank of Philadelphia (FRB Philadelphia)
 - Viktor Fedaseyev, Bocconi University and Visiting Scholar, FRB Philadelphia
- **The Evolution of Credit Card Contracts: Risk-based or Bias-based?**
 - Benjamin J. Keys, University of Chicago
 - Jialan Wang, Consumer Financial Protection Bureau
 - [Presentation \(PDF 657KB\)](#)
- **Discussant:**
 - Jeremy Ko, Securities and Exchange Commission
 - [Presentation \(PDF 277KB\)](#)
- **Moderator:** Karyen Chu, Federal Deposit Insurance Corporation

3:30 - 3:45pm - Chairman's Remarks

- Martin J. Gruenberg, Chairman, Federal Deposit Insurance Corporation

3:45 - 4:00pm - Break

4:00 - 5:15pm - Panel 4: Use of Alternative Credit Products

- **The Effect of Income Timing on Short-term Borrowing: Evidence from Social Security Recipients**
 - Jesse B. Leary and Jialan Wang, Consumer Financial Protection Bureau
 - [Presentation \(PDF 520KB\)](#)
- **[The Dynamics of Overdraft Fees and Incidence \(PDF 143KB\)](#)**
 - Trevor Bakker, Eva Nagypal, and Colin Watson, Consumer Financial Protection Bureau
 - [Presentation \(PDF 575KB\)](#)
- **Discussant:**
 - Adair Morse, Haas School of Business, University of California Berkeley
 - [Presentation \(PDF 280KB\)](#)
- **Moderator:** Alicia Lloro, Federal Deposit Insurance Corporation

Friday, October 17, 2014

9:00 - 10:40am - Panel 5: Effect of Credit Use on Household Structure

- **Is Student Debt a Barrier to Homeownership?**
 - Meta Brown and Wilbert van der Klaauw, Federal Reserve Bank of New York
 - [Presentation \(PDF 407KB\)](#)
- **[Finance and Welfare: The Effect of Access to Credit on Family Structure \(PDF 448KB\)](#)**
 - Isaac Hacamo, Indiana University
 - [Presentation \(PDF 2.64MB\)](#)
- **[Returning to the Nest: Debt and Parental Co-residence Among Young Adults \(PDF 368KB\)](#)**
 - Lisa Dettling and Joanne W. Hsu, Federal Reserve Board
 - [Presentation \(PDF 368KB\)](#)
- **Discussant:**
 - Dora Gicheva, University of North Carolina at Greensboro
 - [Presentation \(PDF 780KB\)](#)
- **Moderator:** Ryan Goodstein, Federal Deposit Insurance Corporation

10:40 - 11:00am - Break

11:00 - 12:15pm - Panel 6: New Data on Distressed Borrowers and Housing Units

- [**An Analysis of Default Risk in the Home Equity Conversion Mortgage \(HECM\) Program \(PDF 445KB\)**](#)
 - Wei Shi, Stephanie Moulton, and Donald R. Haurin, Ohio State University
 - [Presentation \(PDF 1.1MB\)](#)
- **Before and After Bank Ownership: An Analysis of Single-Family REO Housing Units**
 - George Carter III, Danilo Pelletiere, and Padmasini Raman, HUD Arthur Cresce Jr., U.S. Census Bureau
 - [Presentation \(PDF 374KB\)](#)
- **Discussant:**
 - Dave Rodda, Freddie Mac
 - [Presentation \(202KB\)](#)
- **Moderator:** Harriet Newburger, Federal Deposit Insurance Corporation

12:15pm - Closing Remarks