



# FDIC 6th Annual Consumer Research Symposium

OCTOBER 28, 2016

L. WILLIAM SEIDMAN CENTER - HOVE AUDITORIUM - ARLINGTON, VA

Sponsored by FDIC's  
Division of Depositor  
and Consumer Protection **FDIC**

## Conference Agenda

- 8:00 - 9:00am**      **Breakfast and Registration**
- 9:00 - 10:20am**      **Panel 1: Credit Building**  
*The Impact of Credit Counseling on Consumer Outcomes: Evidence from a National Demonstration Program - PDF* (937 KB)  
**Stephen Roll**, Washington University in St. Louis  
Stephanie Moulton, Ohio State University  
[Presentation - PDF](#) (594 KB)  
*Building Financial Health Among the Economically Vulnerable: Evaluation of a Credit Building Loan Product*  
**Jeremy Burke** and Kata Mihaly, RAND Corporation  
Julian Jamison, World Bank  
Dean Karlan, Yale University  
Jonathan Zinman, Dartmouth University  
*Discussant:* Julie Birkenmaier, Saint Louis University  
[Presentation - PDF](#) (310 KB)  
*Moderator:* Alicia Lloro, Federal Deposit Insurance Corporation
- 10:20 - 10:40am**      **Break**
- 10:40am - 12:00pm**      **Panel 2: Economic Inclusion**  
*Use of Bank and Nonbank Financial Services: Financial Decision Making by Immigrants and Native Born - PDF* (5.2 MB)  
**Joyce M. Northwood** and Sherrie L.W. Rhine, Federal Deposit Insurance Corporation  
[Presentation - PDF](#) (634 KB)  
*Growing Up Without Finance - PDF* (2.4 MB)  
**Rawley Z. Heimer**, Federal Reserve Bank of Cleveland  
James R. Brown, Iowa State University  
J. Anthony Cookson, University of Colorado at Boulder  
[Presentation - PDF](#) (6.2 MB)  
*Discussant:* Sarah Pearlman, Vassar College  
[Presentation - PDF](#) (308 KB)  
*Moderator:* Jeffrey Weinstein, Federal Deposit Insurance Corporation
- 12:00 - 12:30pm**      **Chairman's Remarks**  
Martin J. Gruenberg, Chairman, Federal Deposit Insurance Corporation
- 12:30 - 1:15pm**      **Lunch**
- 1:15 - 2:35pm**      **Panel 3: Mortgages and the Housing Boom**  
*Owner Occupancy Fraud and Mortgage Performance - PDF* (512 KB)  
**Ronel Elul** and Sebastian Tilson, Federal Reserve Bank of Philadelphia  
[Presentation - PDF](#) (738 KB)  
*Cross-Sectional Patterns of Mortgage Debt During the Housing Boom: Stocks and Flows - PDF* (1.9 MB)  
**Paul S. Willen**, Christopher L. Foote, and Lara Loewenstein, Federal Reserve Bank of Boston  
[Presentation - PDF](#) (9.5 MB)

*Discussant:* Felipe Severino, Dartmouth College

[Presentation - PDF](#) (893 KB)

*Moderator:* Harriet Newburger, Federal Deposit Insurance Corporation

**2:35 - 2:55pm**

**Break**

**2:55 - 4:15pm**

**Panel 4: Responses to Changes in the Household Budget Constraint**

[The Housing Crisis and the Rise in Student Loans - PDF](#) (826 KB)

**John Mondragon** and Janice Eberly, Northwestern University

Gene Amromin, Federal Reserve Bank of Chicago

[Presentation - PDF](#) (458 KB)

*Medicaid and Financial Health*

**Kenneth Brevoort**, Consumer Financial Protection Bureau

Daniel Grodzicki, Pennsylvania State University and Consumer Financial Protection Bureau

Martin B. Hackmann, Pennsylvania State University

[Presentation - PDF](#) (1.9 MB)

*Discussant:* Meta Brown, Federal Reserve Bank of New York

[Presentation - PDF](#) (315 KB)

*Moderator:* Ryan Goodstein, Federal Deposit Insurance Corporation

**4:15 - 5:15pm**

**Closing Remarks and Reception**