



10TH ANNUAL CONSUMER RESEARCH SYMPOSIUM

OCTOBER 16, 2020

FDIC

9:30 – 10:00am

Opening Remarks

Jelena McWilliams, Chairman, Federal Deposit Insurance Corporation

10:00 – 11:00am

Panel 1: New Evidence on Co-Holding Puzzles

[*The Co-Holding Puzzle: New Evidence from Transaction-Level Data*](#)

John Gathergood, University of Nottingham

Arna Olafsson, Copenhagen Business School

[Presentation](#)

[*Untangling the Credit Card Debt Puzzle*](#)

Erkki Vihriälä, Aalto University

[Presentation](#)

Discussant: Hwan-sik Choi, Binghamton University

Moderator: Mark Kutzbach, Federal Deposit Insurance Corporation

[Presentation](#)

11:00 – 11:15am

Break

11:15am – 12:15pm

Panel 2: Behavioral Household Finance

How do Behavioral Approaches to Increase Savings Compare? Evidence from Multiple Interventions in the U.S. Army

William L. Skimmyhorn, College of William & Mary

Richard W. Patterson, United States Military Academy at West Point

[Presentation](#)

[*Using AI and Behavioral Finance to Cope with Limited Attention and Reduce Overdraft Fees*](#)

Orly Sade and Daniel Ben-David, Hebrew University of Jerusalem

Ido Mintz, Intuit

Discussant: Jeremy Burke, University of Southern California

[Presentation](#)

Moderator: Jeffrey Weinstein, Federal Deposit Insurance Corporation

12:15 – 1:00pm

Lunch

1:00 – 2:00pm

Panel 3: Consumer Credit Under Distress

[*The Equilibrium Effect of Information in Consumer Credit Markets: Public Records and Credit Redistribution*](#)

Scott Fulford and Éva Nagypál, Consumer Financial Protection Bureau

[*Running Up the Tab: Personal Bankruptcy, Moral Hazard, and Shadow Debt*](#)

Bronson Argyle, Benjamin Iverson, and Taylor Nadauld, Brigham Young University
Christopher Palmer, Massachusetts Institute of Technology

[Presentation](#)

Discussant: Michelle White, University of California San Diego

[Presentation](#)

Moderator: Jeff Traczynski, Federal Deposit Insurance Corporation

2:00 – 2:15pm

Break

2:15 – 3:15pm

Panel 4: Consumption and Credit

[*Wealth, Race, and Consumption Smoothing of Typical Income Shocks*](#)

Peter Ganong, Damon Jones, and Pascal Noel, University of Chicago
Diana Farrell, Fiona Greig, and Chris Wheat, JPMorgan Chase Institute

[Presentation](#)

[*Consumption, Credit, and the Missing Young*](#)

María José Luengo-Prado and Daniel Cooper, Federal Reserve Bank of Boston
Olga Gorbachev, University of Delaware

[Presentation](#)

Discussant: Jialan Wang, University of Illinois

[Presentation](#)

Moderator: Nick Frazier, Federal Deposit Insurance Corporation

3:15 – 3:30pm

Break

3:30 – 4:30pm

Panel 5: Financial Decision-Making in Mortgage Markets

[*Mortgage Amortization and Wealth Accumulation*](#)

Asaf Bernstein, University of Colorado at Boulder
Peter Koudijs, Stanford University

[Presentation](#)

[*Financial Media as a Money Doctor: Evidence from Refinancing Decisions*](#)

Denis Sosyura, Arizona State University
Lin Hu, Kun Li, and Phong Ngo, Australian National University

[Presentation](#)

Discussant: Ben Keys, University of Pennsylvania

[Presentation](#)

Moderator: Ryan Goodstein, Federal Deposit Insurance Corporation