## Conference Agenda

### Thursday, March 10, 2022

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
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<tbody>
<tr>
<td>11:00AM-11:15AM</td>
<td>Welcoming Remarks</td>
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<tr>
<td>11:15AM-12:00PM</td>
<td>Distinguished Guest Lecture - John Friedman</td>
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<tr>
<td>12:30PM-1:30PM</td>
<td>Panel 1: Mortgage Market Frictions</td>
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<tr>
<td>1:45PM-2:45PM</td>
<td>Panel 2: Alternatives to Bank Credit</td>
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<tr>
<td>3:00PM-4:00PM</td>
<td>Panel 3: Student Loans</td>
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<td>Panel 4: Home Equity and Collateral</td>
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March 10, 2022

11:00AM-11:15AM  Welcoming Remarks
11:15AM-12:00PM  Distinguished Guest Lecture
   The Economic Impacts of COVID-19: Evidence from a New Public Database Built Using Private Sector Data
   John Friedman, Professor of Economics and International and Public Affairs at Brown University, Co-Director of Opportunity Insights at Harvard University (Presentation)

12:00PM-12:30PM  Break/Virtual Networking

12:30PM-1:30PM  Panel 1: Mortgage Market Frictions
   Intermediate Frictions in Debt Relief: Evidence from CARES Act Forbearance
   James Vickery, Federal Reserve Bank of Philadelphia
   You Suk Kim and Tess Scharlemann, Federal Reserve Board
   Donghoon Lee, Federal Reserve Bank of New York
   Frictions in Mortgage Refinancing: Evidence from Chile
   Vivek Bhattacharya and Gastón Illanes, Northwestern University & NBER
   José Ignacio Cuesta, Stanford University
   Ana María Montoya and Ramiundo Undurraga, Universidad de Chile
   Discussant: Lara Loewenstein, Federal Reserve Bank of Cleveland (Presentation)
   Moderator: Nick Frazier, Federal Deposit Insurance Corporation

1:30PM-1:45PM  Break/Virtual Networking

1:45PM-2:45PM  Panel 2: Alternatives to Bank Credit
   Blood Money: The Financial Implications of Plasma Sales for Individuals and Non-Bank Lenders
   Emily Gallagher, University of Colorado Boulder (Presentation)
   John Dooley, Washington University in St. Louis
   Invisible Primes: Fintech Lending with Alternative Data
   Dimuthu Ratnadiwekara, Louisiana State University (Presentation)
   Marco Di Maggio, Harvard Business School & NBER
   Don Carmichael, Upstart
   Discussant: Emily Williams, Harvard Business School (Presentation)
   Moderator: Mary Zaki, Federal Deposit Insurance Corporation
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2:45PM–3:00PM  Break/Virtual Networking

3:00PM–4:00PM  Panel 3: Student Loans
Student Loans and the CARD Act Campus Ban
Paolina Medina and Alexander Brown, Texas A&M University
Daniel Grodzicki, Office of the Comptroller of the Currency

Opportunity Unraveled: Private Information and the Missing Markets for Financing Human Capital
Daniel Herbst, University of Arizona (Presentation)
Nathaniel Hendren, Harvard University
Discussant: Kamila Sommer, Federal Reserve Board (Presentation)

Moderator: Jeffrey Weinstein, Federal Deposit Insurance Corporation

4:00PM–4:30PM  Virtual Reception
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11:00AM-12:05PM  Fast Track Session

**What Triggers Mortgage Default? New Evidence from Linked Administrative and Survey Data**
David Low, Consumer Financial Protection Bureau (*Presentation*)

**The Mortgage–Cash Premium Puzzle**
Michael Reher and Rossen Valkanov, University of California San Diego (*Presentation*)

Judicial Expansions and Mortgage Credit Supply
Jeff Traczynski, Federal Deposit Insurance Corporation

**Banking Across America: Distance and Branch Use**
Alexander Zentefis, Yale University (*Presentation*)
Jung Sakong, Federal Reserve Bank of Chicago

**How Resilient Is Mortgage Credit Supply? Evidence from the COVID–19 Pandemic**
Lauren Lambie-Hanson, Federal Reserve Bank of Philadelphia Consumer Finance Institute (*Presentation*)
Andreas Fuster, Swiss National Bank & CEPR
Aurel Hizmo, Board of Governors of the Federal Reserve System
James Vickery, Federal Reserve Bank of Philadelphia Research Department
Paul Willen, Federal Reserve Bank of Boston & NBER

**Moderator:** Garret Christensen, Federal Deposit Insurance Corporation

12:00PM-12:30PM  Break/Virtual Networking

12:30PM-1:30PM  Panel 4: Home Equity and Collateral

**Dynastic Home Equity**
Matteo Benetton, University of California at Berkeley
Marianna Kudlyak and John Mondragon, Federal Reserve Bank of San Francisco

**The Cost of Consumer Collateral: Evidence from Bunching**
Benjamin Collier and Cameron Ellis, Temple University (*Presentation*)
Benjamin Keys, The Wharton School & NBER

**Discussant:** Kristian Blickle, Federal Reserve Bank of New York

**Moderator:** Hua Kiefer, Federal Deposit Insurance Corporation
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1:30PM-1:45PM  Break/Virtual Networking
1:45PM-2:45PM  Panel 5: Retirement Savings

**Ex-Post Loss Sharing in Consumer Financial Markets**
Alexandru Barbu, London Business School (Presentation)

**Efficiency in Household Decision Making: Evidence from the Retirement Savings of US Couples**
Taha Choukhmane, Massachusetts Institute of Technology
Lucas Goodman, United States Department of the Treasury
Cormac O’Dea, Yale University

Discussant: Tatiana Homonoff, New York University (Presentation)

2:45PM-3:30PM  Virtual Reception