



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
- Untangling the Credit Card Debt Puzzle*
Erkki Vihriälä, Aalto University
- Discussant:* Hwan-sik Choi, Binghamton University
Moderator: Mark Kutzbach, Federal Deposit Insurance Corporation
- 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
- 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
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

Discussant: Michelle White, University of California San Diego

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

Consumption, Credit, and the Missing Young

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

Discussant: Jialan Wang, University of Illinois

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

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

Discussant: Ben Keys, University of Pennsylvania

Moderator: Ryan Goodstein, Federal Deposit Insurance Corporation