

Consumer Research Symposium: Financial Behavior in Turbulent Times

Date:

Thursday, September 15, 2011
1:00 PM - 5:00 PM (Eastern Time)

Location

FDIC L. William Seidman Center
Hove Auditorium
3501 Fairfax Drive
Arlington, Virginia 22226

Conference Agenda**12:30pm - 1:15pm****Registration****1:15pm - 1:30pm****Welcome**

Mark E. Pearce
Director of the *Division of Depositor and Consumer Protection*

1:30pm - 3:00pm**PANEL I: Lessons and Limits from Behavioral Economics**

Discussant: Jeremy Tobacman, The Wharton School, University of Pennsylvania

Limited and Varying Consumer Attention: Evidence from Shocks to the Salience of Bank Overdraft Fees

Victor Stango, *University of California, Davis*
Jonathan Zinman, *Dartmouth College and NBER*

When a Nudge Isn't Enough: Defaults and Saving Among Low-Income Tax Filers

Erin Todd Bronchetti, David Huffman, Ellen Magenheimer,
Swarthmore College
Thomas Dee, *University Of Virginia*

Consumer Misunderstanding of Credit Card Use, Payments and Debt: Causes and Solutions

Jack B. Soll, Ralph L. Keeney, and Richard P. Larrick, *The Fuqua School of Business, Duke University*

3:00pm – 3:30pm

Break

3:30pm - 5:00pm

PANEL II: Economic Decisions of Financially Constrained Households

Discussant: Kathleen Johnson, Federal Reserve Board

Financially Fragile Households: Evidence and Implications

Annamaria Lusardi, *George Washington School of Business and NBER*

Daniel J. Schneider, *Princeton University*

Peter Tufano, *Harvard Business School and NBER*

The Financial Crisis at the Kitchen Table: Trends in Household Debt and Credit

Meta Brown, Andrew Haughwout, Donghoon Lee, and Wilbert van der Klaauw, *Federal Reserve Bank of New York*

Coping with Adversity: Personal Bankruptcy Decisions of Lower-Income Homeowners Before and After Bankruptcy Reform

Mark R. Lindblad, Roberto G. Quercia, Sarah F. Riley, Melissa B. Jacoby, Tianji Cai, Ling Wang, and Kim R. Manturuk, *Center for Community Capital and School of Law, University of North Carolina at Chapel Hill*