

**Call for Papers**  
**5<sup>th</sup> CFPB Research Conference**  
**on Consumer Finance**  
**May 6–7, 2021**

In May 2021, the Consumer Financial Protection Bureau (CFPB) will host its fifth research conference on consumer finance.

We encourage the submission of a variety of research. Topics include, but are not limited to: access to fair and affordable credit for traditionally underserved communities; experiences of traditionally underserved consumers, including un-banked and under-banked consumers; the ways consumers and households make decisions about borrowing, saving, and financial risk-taking; how various forms of credit (mortgages, student loans, credit cards, installment loans, etc.) affect household well-being; how the salience of product fees and terms affect saving and borrowing; the structure and functioning of consumer financial markets; and relevant innovations in modeling or data, including the use of alternative data. *For this year's conference, we especially encourage submissions regarding the effects of the COVID-19 pandemic on consumer financial outcomes, as well as research on racial disparities in access to credit, behaviors, and outcomes.*

Disciplines from which we hope to receive submissions include, but are not limited to, economics, law and economics, and cognitive sciences.

The conference's scientific committee includes:

- Patrick Bayer (Duke University)
- Luisa Blanco (Pepperdine University)
- Vicki Bogan (Cornell University)
- Kenneth Brevoort (Federal Reserve Board)
- Meta Brown (Ohio State University)
- Rajashri Chakrabarti (Federal Reserve Bank of New York)
- Jane Dokko (Federal Reserve Bank of Chicago)
- Karen Dynan (Harvard University)
- Julapa Jagtiani (Federal Reserve Bank of Philadelphia)
- Adair Morse (University of California, Berkeley)
- Abigail Sussman (University of Chicago)

The deadline for submissions is **Monday, January 11<sup>th</sup>, 2021**.

Authors may submit complete papers or detailed abstracts that include preliminary results. All submissions should be made in electronic PDF format to [CFPB\\_ResearchConference@cfpb.gov](mailto:CFPB_ResearchConference@cfpb.gov).

Please remember to include contact information on the cover page for the corresponding author. Please submit questions or concerns to [CFPB\\_ResearchConference@cfpb.gov](mailto:CFPB_ResearchConference@cfpb.gov).

Details on the format (online, in-person, or hybrid) will be released in the coming months. If the conference is in-person, it will be held at Catholic University in Washington, D.C. In the case of an in-person conference, travel expenses will be provided for the presenting author of each accepted paper in the program for those traveling within the contiguous United States.

Information on prior conferences can be found here: <https://www.consumerfinance.gov/data-research/cfpb-research-conference/>.

## **Privacy Act Statement**

5 U.S.C. 552a(e)(3)

The information you provide will allow the Consumer Financial Protection Bureau's (Bureau) Office of Research to contact you about the possible selection of your paper to the 5th CFPB Research Conference on Consumer Finance.

The Bureau will collect personally identifiable information (PII) such as your name and email address.

Information collected will be treated in accordance with the System of Records Notice ("SORN"), CFPB.011 Correspondence Tracking Database SORN, 83 FR 23435. Although the Bureau does not anticipate further disclosing the information provided, it may be disclosed as indicated in the Routine Uses described in the SORN. Direct identifying information will be kept private except as required by law.

This collection of information is authorized by Public Law No. 111-203, Title X, Sections 1011, 1012, 1013, codified at 12 U.S.C. 5491, 5492, 5493.

Submissions are voluntary and you may withdraw participation at any time. However, if you do not include the requested information, we will not be able to contact you about your possible selection.