

APRIL 7-8, 2005

CALL FOR PAPERS

Federal Reserve System Research Conference

The Capitol Hilton
Washington, D.C.

The Community Affairs officers of the Federal Reserve System are jointly sponsoring their fourth biennial research conference, *Promises and Pitfalls: As Consumer Finance Options Multiply, Who Is Being Served and at What Cost?* Consumer financial markets channel trillions of dollars of credit to households of varying income levels through a wide range of intermediaries operating in many markets. How efficiently do these markets operate, and how well are consumers' needs being met? The conference will bring together a diverse audience from academia, financial institutions, community organizations, foundations and government to learn about current research on consumer finance.

The program committee is especially interested in papers and studies that address the following topics, among others:

- Trends and innovations in consumer finance
- Household financial products and services
- Asset backed securities and consumer finance
- Consumer debt burdens, loan foreclosures, loan servicing, loss mitigation and bankruptcies
- Consumer financial service providers and markets
- Consumer finance and macroeconomic performance
- Credit bureaus and credit scoring models
- Behavioral economics and consumer financial decision-making
- Fair and equal access to credit
- Financial literacy
- Serving immigrant populations
- Sub-prime and predatory lending
- Regulation of consumer finance
- Consumer finance and the Internet

Preference will be given to papers that evaluate the functioning of consumer financial markets from the perspective of service levels, pricing, profitability or equitable treatment of consumers. The program committee also welcomes papers that analyze important trends and innovations in consumer finance.

Authors of all accepted papers are expected to provide executive summaries, which may be published in the conference proceedings. Paper presenters and discussants will receive travel expenses, and some authors may be offered honorariums.

Individuals interested in presenting their research should submit a completed paper, detailed abstract or proposal by May 30, 2004, to:

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Senior Vice President and
Director of Research
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PROMISES & PITFALLS

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