

Thomas S. Conkling

WORK EXPERIENCE

Senior Economist	2023–present
Economist	2015–2023

Consumer Financial Protection Bureau (CFPB)

- Conducts and leads research projects and data collections in applied microeconomics, including publishing reports and peer-reviewed academic papers.
- Designs and implements causal policy evaluations using large, administrative datasets (ex. analyzing effects of student loan policy changes in monthly panel of individual-level credit data).
- Presents quantitative research to CFPB executives, internal stakeholders, and external experts.
- Lead economist on major federal rulemakings. Collaborates with attorneys, market experts, economists, and analysts on large-scale rulemaking projects, including policy development, project management, data analysis, and drafting.
- Supports colleagues with quick data analyses on short notice, to meet legal or project deadlines.

Deputy Assistant Director (Supervisory Economist)	08/2024–01/2025
CFPB, Temporary Detail	

- Supervised staff of 8 in the CFPB's Office of Research, including PhD economists, analysts, and research assistants.
- Reviewed and provided edits to support public research reports and major rulemaking projects.

EDUCATION

Ph.D., Economics—University of Wisconsin-Madison	2015
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- Industrial Organization; Public Economics

B.S., Computer Science, Economics—Pennsylvania State University	2010
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- Department Student Marshal, both majors

PEER-REVIEWED PUBLICATIONS

Changing the Scope of GSE Loan Guarantees: Estimating Effects on Mortgage Pricing and Availability (w/ Alexei Alexandrov and Sergei Koulayev), *Journal of Real Estate Finance and Economics* (2022)

Compliance and Competition with Heterogeneous Service Providers: The Federal Lifeline Program, *Journal of Regulatory Economics*, Vol. 57, p. 74-104, (2020)

Crowd-out or Affordability? The Lifeline Expansion's Effect on Wireless Service Spending, *Journal of Policy Analysis and Management*, Vol. 37, Issue 2, (2018)

REPORTS

Insights from the 2023-2024 Student Loan Borrower Survey (w/ Isabelle Caldwell, West Garrett, Christa Gibbs, Cooper Luce, and Michael Murto), *Consumer Financial Protection Bureau Office of Research Reports Series*, No. 24-4, (2024)

An Analysis of the First Seven Months of the Federal Student Loan Return to Repayment (w/ Christa Gibbs), *Consumer Financial Protection Bureau Office of Research Reports Series*, No. 24-6, (2024)

Student Loan Borrowers Potentially at Risk when Payment Suspension Ends (w/ Christa Gibbs and Vanessa Jimenez-Read), *Consumer Financial Protection Bureau Office of Research Reports Series*, No. 22-4, (2022)

Data Point: Borrower Experiences on Income-Driven Repayment (w/ Christa Gibbs), *Consumer Financial Protection Bureau Office of Research Reports Series*, No. 19-10, (2019)

Data Point: Final Student Loan Payments and Broader Household Borrowing, (w/ Nicholas Tremper) *Consumer Financial Protection Bureau Office of Research Reports Series*, No. 18-4, (2018)