Office or program:

 Research and Markets

What does your office/program do?

 We conduct research into lending institutions and markets to inform responsible regulation of those institutions.

Who, outside of government, cares about your work?

 Banks that we supervise and regulate, consumer advocacy organizations, other kinds of lenders such as auto dealerships and department stores, credit card companies, pay-day lenders, mortgage origination firms etc.

 What information, resources, or access do people outside of the government want and how do they acquire it?

 Much of our work is eventually made public. Before we have finished or published reports, many in regulated industry would gain a significant advantage by receiving the information. Many in industry work to gain access to members of the research team. We receive lots of unsolicited information and reports from industry, trade groups, etc.

Are people in your program area offered opportunities, invitations, or other things of value because of the work they do or the positions they hold? What is offered? By whom?

 Our folks are often invited to speak at conferences, guest lecture at universities, and speak to the financial press. Often these invitations come with offers to cover travel and related expenses.

Do you or your colleagues have professional commitments outside of the workplace? (e.g. outside jobs, consulting, teaching, or speaking work)

 Yes, our folks often teach as adjunct professors, some are on LOAs from tenured university positions, and many sit on the boards of professional organizations.

Are there any current ethics challenges or recent problems that the ethics office should be aware of?

 No.