The American Real Estate and Urban Economics Association (AREUEA) will host 23 academic sessions at the ASSA Conference being held in San Diego, California, January 3 - 5, 2020. The papers included in the sessions will be presented by some of the leading academic and institutional researchers from around the world, resulting in an international and interdisciplinary conference.

At this year’s conference, we will host a joint paper session with AFA and a joint panel session with AAEA, AFA, CSWEP and EEA. We encourage you to highlight these dynamic and engaging sessions as you plan your conference schedule.

### AREUEA and AFA Paper Session

**Real Estate and Housing Finance**  
**Friday, January 3, 2020  12:30 PM**  
*Manchester Grand Hyatt San Diego, Coronado A*

**Timothy McQuade (Session Chair)**  
Stanford University

**Small Bank Lending Amidst the Ascent of FinTech and Shadow Banking? A Sideshow?**  
Taylor Begley, Washington University – St. Louis  
Kandarp Srinivasan, Northeastern University

**Greg Buchak**  
Stanford University

**Concentration and Lending in Mortgage Markets**  
Ronel Elu, Federal Reserve Bank of Philadelphia  
Deeksha Gupta, Carnegie Mellon University  
David Musto, University of Pennsylvania

**Anthony DeFusco**  
Northwestern University

**Villains or Scapegoats? The Role of Subprime Borrowers in Driving the United States Housing Boom**  
James Conklin, University of Georgia  
W. Scott Frame, Federal Reserve Bank of Atlanta  
Kristopher Gerardi, Federal Reserve Bank of Atlanta  
Haoyang Liu, Federal Reserve Bank of New York

**Adam Guren**  
Boston University

**Paying Too Much? Price Dispersion in the United States Mortgage Market**  
Neil Bhutta, Federal Reserve Board  
Andreas Fuster, Swiss National Bank  
Aurel Hizmo, Federal Reserve Board

**Christopher Palmer**  
Massachusetts Institute of Technology

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### AREUEA, AAEA, AFA, CSWEP and EEA Panel Session

**Women in Economics**  
**Saturday, January 4, 2020  8:00 AM**  
*Manchester Grand Hyatt San Diego, Coronado E*

**Justin Wolfers (Session Chair)**  
University of Michigan

**Perspectives and New Initiatives from Five Professional Associations**

Karen Pence, Federal Reserve Board and WREN  
Renee Adams, University of Oxford and AFFECT  
Simanti Banerjee, University of Nebraska-Lincoln and CWAE  
Vicki Bogan, Cornell University and CSMGEP  
Judith Chevalier, Yale University and CSWEP  
Guido Friebel, Goethe University and WinE

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For more information or to register for the conference, please visit [www.areuea.org](http://www.areuea.org).