MICHAEL S. BARR

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Employment

UNITED STATES DEPARTMENT OF THE TREASURY

Assistant Secretary for Financial Institutions, 2009-2010.
Led policy team responsible for forming policy, drafting legislation, and successfully working with the Congress to enact the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010. The Act fundamentally reforms supervision and regulation of all financial firms, provides for resolution authority for major non-bank financial firms and bank holding companies, comprehensively regulates derivatives, payments, settlements and clearance systems, creates a new Consumer Financial Protection Bureau, an Office of Financial Research, a Financial Stability Oversight Council, an Office of Federal Insurance, merges Office of Thrift Supervision and Office of Comptroller of the Currency, reforms regulation of credit rating agencies, securitization markets, mortgage markets, international remittances, improves investor protection, provides for financial access initiatives, and other measures.

Responsible for financial institutions policy affecting banking, thrift, credit union, insurance, securities, mutual fund and other financial industries; implementing new Federal Insurance Office, Financial Stability Oversight Council and other measures; successfully winding down the $3 trillion Money Market Fund guarantee program with no losses and over $1 billion in fees paid to taxpayers; overseeing Terrorism Risk Insurance Program.

Responsible for consumer financial protection policy, including development and enactment of Credit CARD Act of 2009, development, enactment and implementation of Consumer Financial Protection Bureau.

Responsible for developing housing initiatives, including leading, designing and implementing $23 billion state housing finance agency liquidity and new issuance program, participating in development of $50 billion home mortgage modification and refinancing programs; playing key roles in developing policies and relationships with FHFA, Fannie Mae, and Freddie Mac, and in developing Administration's GSE and housing finance reform plan.

Responsible for implementing $30 billion small business lending fund and $1.5 billion state small business credit initiative, including building two new offices and teams to implement the measure. Participated in strategy to develop and enact these programs in the Small Business Jobs Act of 2010.

Responsible for financial education and financial access policy, including executive direction for President's Advisory Council on Financial Capability, and chairing Financial Literacy and Education Commission. Launched pilot program to improve tax administration and expand access to bank accounts for the unbanked at tax time, and Bank on USA initiative, authorized in Dodd-Frank Act, to work with local communities on financial access.

Responsible for Critical Infrastructure Policy, coordinating financial regulatory agencies and the financial sector.

Management and policy oversight of four Deputy Assistant Secretary offices (Financial Institutions and Critical Infrastructure Policy; Consumer Protection; Small Business, Affordable Housing and Community Development; Financial Education & Access).

Management and policy oversight of the Community Development Financial Institutions Fund, which disperses $250 million in grants and $5 billion in tax credit allocation authority annually.

Board representative, Pension Benefit Guarantee Corporation, which manages $64 billion in assets and provides

re-insurance for 44 million workers and retirees in 29,000 private defined benefit pension plans.

Board member, Securities Investor Protection Corporation, which works to recover and return investor securities or funds held by bankrupt or financially troubled broker-dealers.

Acting Under Secretary for Domestic Finance, 2009-2010. Until appointment of Under Secretary, responsible for coordination across Financial Institutions, Financial Markets, Financial Stability, Fiscal Assistant Secretaries.

Member, FDIC Advisory Committee on Financial Inclusion, 2009-2010.

Alexander Hamilton Award for Distinguished Leadership, Treasury's Highest Honor, 2010.

National Economic Council, Counselor to the Director, Jan.-May 2009. Until confirmation as Assistant Secretary of the Treasury, responsible for housing and consumer protection policies at the NEC.

UNIVERSITY OF MICHIGAN LAW SCHOOL, Professor of Law, 2006-present (on leave 2009-2010).

Courses: Financial Institutions, Financial Regulation, International Finance (co-taught), Transnational Law, Jurisdiction and Choice of Law.

Seminars: Finance and Development, Financial Reform; International Financial Architecture (co-taught); Congressional Oversight of the Executive Branch (co-taught).

Mini-courses: International Banking & Finance, Tsinghua University School of Law, Beijing, China, May 2004; International Banking & Finance, International Center for Comparative Law & Politics, Graduate School of Law & Politics, The University of Tokyo, May 2003.

Clinics: International Transactions Clinic (co-founded & co-taught).

Research grants:

Selected by University of Michigan's Institute for Social Research, Survey Research Center, as Detroit Area Survey Faculty Investigator, for "Financial Services for the Poor," and awarded over $1 million in grants from the Ford Foundation, MacArthur Foundation, Casey Foundation, Fannie Mae Foundation, Mott Foundation, Community Foundation for Southeastern Michigan, National Poverty Center, Center on Local, State and Urban Policy, Office of Vice President for Research, Provost's Office, and the Law School. Developed new survey instrument, listed random, stratified sample, and completed field research of over 1,000 in-person household interviews, 2005-2006.

Awarded $100,000 Ford Foundation grant on "access, assets and poverty" for National Poverty Center conference and Russell Sage book (with Becky Blank).

Awarded $400,000 Kellogg Foundation grant for work on behavioral finance (in partnership with S. Mullainathan & E. Shafir).

Co-Chair, Committee on Equal Access to Justice, Section on Individual Rights and Responsibilities, American Bar Association, Fall 2006-2009.

Section Chair, Financial Institutions and Consumer Financial Services Section, Association of American Law Schools, 2004-2005; Program Chair, 2004; Executive Committee, 2005-2009.

Affiliated Managing Director with Dove Consulting, competitively selected for FDIC National Survey

on Bank Efforts to Serve the Unbanked and Underbanked, 2007-2008.

Member, Scientific Committee, European Commission projects on "Financial Services Provision and Prevention of Financial Exclusion," and "Mutual Learning in Financial Inclusion," 2007-2008.

Advisor, Appleseed Foundation "Fair Exchange" project on international remittances, 2006-2009.

Co-organizer, National Poverty Center conference, "Access, Assets & Poverty," Washington, D.C., October 2007, see http://www.npc.umich.edu/news/events/access_assets/.

Co-organizer, World Bank Conference "Access to Finance: Building Inclusive Financial Systems," World Bank, Washington, D.C., May 2006, see http://www.financelearning.org/accesstofinance2006/.

Co-organizer, International Law Workshop, University of Michigan Law School, 2003-2009. See http://www.law.umich.edu/CentersandPrograms/cicl/f2004schedule.html.

Co-organizer, Globalization, Law & Development Conference, University of Michigan Law School, April 2004. See http://wdi.umich.edu/files/old/global_conf/overview.html, and 26 MICHIGAN JOURNAL OF INTERNATIONAL LAW, No.1, Fall 2004.

Assistant Professor of Law, University of Michigan Law School, Fall 2001-Spring 2006.

Visiting Assistant Professor of Law, University of Pennsylvania Law School, Fall 2005.

Senior Fellow, Brookings Institution, 2001-2009.

Senior Fellow, Center for American Progress, 2008-2009.

Faculty affiliate, National Poverty Center, Gerald R. Ford School of Public Policy, 2004-2009.

Member of the bars of New York and the District of Columbia.

BROOKINGS INSTITUTION, Visiting Fellow, Jan.-July 2001.

EXECUTIVE OFFICE OF THE PRESIDENT, Special Advisor to President William J. Clinton & Executive Director of the federal District of Columbia Task Force, Office of Management and Budget, 1999 - 2001. Concurrently served as Deputy Assistant Secretary of the Treasury.

U.S. TREASURY DEPARTMENT, 1995 - 2001.

Deputy Assistant Secretary (Community Development Policy), 1997 - 2001.
Established new office focused on community development, access to capital and financial services. Developed and helped to enact over $25 billion in initiatives, including New Markets Tax Credit, expansion of Low Income Housing Tax Credit, Empowerment Zones, First Accounts, brownfields remediation deduction, welfare to work tax credit, DC tax incentives, National Capital Revitalization Corporation. Helped to build CDFI Fund, strengthen Community Reinvestment Act. Proposed measures to curb predatory lending and enhance fair lending. Launched BusinessLINC and helped to create presidential awards for micro-enterprise.

Special Assistant to Treasury Secretary Robert E. Rubin, 1995 -1997.
Advised Secretary on policy, media, legislative, and management issues, including national budget, tax, financial, international, and low-income policies. Served as Treasury point person in White House budget "war room."

U.S. STATE DEPARTMENT, Special Adviser and Counselor, Policy Planning Staff, 1994 - 1995.
Advised the Director on nuclear proliferation, human rights, international organizations. Drafted articles and

speeches for the Secretary of State and the Director. Helped to manage professional staff.

U.S. SUPREME COURT, Law Clerk to the Honorable David H. Souter, 1993 - 1994.

U.S. DISTRICT COURT, Law Clerk to the Honorable Pierre N. Leval, Southern District of New York, 1992 - 1993.

SIMPSON, THACHER & BARTLETT, New York, NY, Summer Law Clerk & assistant to Executive Director of the Financial Services Volunteers Corps, July-Aug. 1991.

WILLIAMS & CONNOLLY, Washington, DC, Summer Law Clerk, May-June 1991.

YALE COLLEGE, Visiting Lecturer, Fall 1990.

GINSBURG, FELDMAN & BRESS, Washington, DC, Summer Law Clerk, 1990.

Education

YALE LAW SCHOOL, JD, June 1992. Honors in 17 of 19 graded classes. Teaching Assistant to Professor Drew S. Days. *Yale Law & Policy Review,* Articles Editor. Lowenstein Human Rights Clinic: co-directed *Haitian Centers Council v. McNary;* co-recipient: 1992 Human Rights Award, AILA; Charles G. Albom Prize for appellate advocacy. Homelessness Clinic. Initiative for Public Interest Law, board member.

MAGDALEN COLLEGE, OXFORD, *Rhodes Scholar*, M.Phil., Int'l Relations, June 1989. Int'l Political Economy; Strategic Studies. Thesis: U.S.-Panamanian relations. Tutoring. Magdalen Rowing.

YALE COLLEGE, BA, ***Summa Cum Laude,*** with Honors in History, May 1987. *Phi Beta Kappa.* New Prize for public service. Gries Prize for senior history thesis: "The Black Consciousness Movement in South Africa." Comm. on Educational Initiatives in South Africa; Comm. on Investor Responsibility. Yale Sailing Team.

Books

FINANCIAL ACCESS (working title), University of Michigan Press, under contract.

INSUFFICIENT FUNDS: SAVINGS, ASSETS, CREDIT AND BANKING AMONG LOW- AND MODERATE-INCOME HOUSEHOLDS, Michael S. Barr & Rebecca Blank, eds., Rusell Sage, 2009.

BUILDING INCLUSIVE FINANCIAL SYSTEMS: A FRAMEWORK FOR FINANCIAL ACCESS, Michael S. Barr, Anjali Kumar, and Robert E. Litan, eds. Brookings Institution Press, 2007.

Working Papers

Preferences for Banking Services Among Low- and Moderate-Income Households, (with J. Dokko and E. Feit).

Paying to Save: Tax Withholding and Asset Allocation Among Low- and Moderate Income Taxpayers, accepted for presentation at the Conference on Empirical Legal Studies, the American Law & Economics Association, available at http://law.bepress.com/alea/17th/art64/ (with J. Dokko) and at the American Economics Association.

Living on the Edge of Bankruptcy: Evidence from a New Survey, accepted for presentation at the Harvard-Texas Joint Conference on Commercial Law Realities. Harvard Law School, April 2006.

Borrowing in the Alternative Financial Services Market (with Keys and Dokko), presented at the Conference on Empirical Legal Studies, Cornell Law School, September 2008.

Getting Lost on the Way to the Bank: Geographic Determinants of Financial Services Usage (with J. Dokko, R. Borzekowski, & E. Kiser).

Financial Services and Saving: Evidence from a New Survey

Selected Recent Publications

Exploring the Determinants of High-Cost Mortgages to Homeowners in Low- and Moderate-Income Neighborhoods, in Susan Wachter and Marty Smith, eds., THE AMERICAN MORTGAGE SYSTEM: RETHINK, RECOVER, REBUILD, Philadelphia: University of Pennsylvania Press, forthcoming 2011 (with J. Dokko & B. Keys).

The Case for Behaviorally Informed Regulation. In David Moss and John Cisternino (Eds.), NEW PERSPECTIVES ON REGULATION. Cambridge, MA: The Tobin Project (pp. 25-62), 2009 (with S. Mullainathan & E. Shafir).

Poor Homeowners, Good Loans, The New York Times, October 18, 2008 (with G. Sperling).

The Basel Committee, Global Administrative Law, and the Developing World, (with G. Miller), in INDIA, THE SOUTH AND THE SHAPING OF GLOBAL ADMINISTRATIVE LAW (WORKING TITLE), B. Kingsbury & P. Mehta, eds., Oxford University Press, *forthcoming.*

Behaviorally Informed Financial Services Regulation, New America Foundation, 2008 (with Mullainathan and Shafir), available at http://www.newamerica.net/files/naf_behavioral_v5.pdf.

An Opt-Out Home Mortgage System, Hamilton Project, Brookings Institution, 2008 (with Mullainathan and Shafir), available at http://www.brookings.edu/~/media/Files/rc/papers/2008/0923_mortgage_system_barr/0923_mortgage_system_barr.pdf .

Third-Party Tax Administration: The Case of Low- and Moderate-Income Households, JOURNAL OF EMPIRICAL LEGAL STUDIES 5(4): 965-983 *(2008)* (with J. Dokko).

Behaviorally Informed Home Mortgage Regulation, (with S. Mullainathan & E. Shafir), in N. Retsinas & E. Belsky, eds., BORROWING TO LIVE: CONSUMER AND MORTGAGE CREDIT REVISITED, Brookings Press, 2008.

Financial Services, Saving and Borrowing Among Low and Moderate-Income Households, in INSUFFICIENT FUNDS: SAVINGS, ASSETS, CREDIT AND BANKING AMONG LOW- AND MODERATE-INCOME HOUSEHOLDS, Michael S. Barr & Rebecca Blank, eds., Rusell Sage (2009).

Access to Financial Services, Savings, and Assets Among the Poor: Introduction and Overview (with Blank), in INSUFFICIENT FUNDS: SAVINGS, ASSETS, CREDIT AND BANKING AMONG LOW- AND MODERATE-INCOME HOUSEHOLDS, Michael S. Barr & Rebecca Blank, eds., Rusell Sage (2009).

Saving America's Family Equity, The Financial Times (ft.com), March 3, 2008 (with L. Tyson).

An Opt-Out Home Mortgage Plan, The New York Times, Dec. 26, 2007 (with S. Mullainathan & E. Shafir).

Overcoming Legal Barriers to the Bulk Sale of At-Risk Mortgages, Center for American Progress Issue Brief, April 2008, at http://www.americanprogress.org/issues/2008/04/pdf/reimc_brief.pdf, (with James A. Feldman).

An Inclusive, Progressive National Savings & Financial Services Policy, 1 HARVARD LAW & POLICY REV. 161, 2007 (invited essay for inaugural issue), at http://www.hlpronline.com/Vol1No1/barr.pdf.

Banking the Poor: Overcoming the Financial Services Mismatch, essay in Marion Crain, John Edwards, and

Arne Kalleberg, eds., ENDING POVERTY IN AMERICA: HOW TO RESTORE THE AMERICAN DREAM (New Press, 2007).

Tax Filing Experiences and Withholding Preferences of Low- and Moderate-Income Households: Preliminary Evidence from a New Survey, PROCEEDINGS OF THE 2006 IRS RESEARCH CONFERENCE, RECENT RESEARCH ON TAX ADMINISTRATION AND COMPLIANCE, IRS RESEARCH BULLETIN 193-210 (2006) (Jane Dokko, co-author), http://www.irs.gov/taxstats/productsandpubs/article/0,,id=151642,00.html.

Payments Innovations in Serving Low- and Moderate-Income Households: Evidence from a New Survey, in INNOVATIONS IN REAL ESTATE MARKETS: RISKS, REWARDS, AND THE ROLE OF REGULATION, PROCEEDINGS, 42ND ANNUAL CONFERENCE ON BANK STRUCTURE AND COMPETITION, 448-460, Federal Reserve Bank of Chicago (May 2006) (Jane Dokko and Ed Bacheldor, co-authors).

Tax Preparation Services for Low- and Moderate-Income Households: Preliminary Evidence from a New Survey, PROCEEDINGS OF THE 98TH ANNUAL CONFERENCE ON TAXATION, NATIONAL TAX ASSOCIATION, 255-263 (2006) (Jane Dokko, co-author).

Global Administrative Law: The View from Basel, 17 EUROPEAN JOURNAL OF INTERNATIONAL LAW 15 (2006) (Geoffrey Miller, co-author), available at http://ejil.oxfordjournals.org/cgi/content/full/17/1/15?ijkey=KqSyOumWazQQbis&keytype=ref.

Credit Where it Counts: The Community Reinvestment Act and its Critics, 80 NEW YORK UNIVERSITY LAW REVIEW 513 (2005). Selected for presentation to the 41st Annual Conference on Bank Structure and Competition, Federal Reserve Bank of Chicago, May 2005.

Is the Community Reinvestment Act Worth It? in THE ART OF THE LOAN IN THE 21ST CENTURY: PRODUCING, PRICING, AND REGULATING CREDIT, PROCEEDINGS, 41ST ANNUAL CONFERENCE ON BANK STRUCTURE AND COMPETITION, Federal Reserve Bank of Chicago (May 2005).

Credit Where it Counts: Maintaining a Strong Community Reinvestment Act, BROOKINGS INSTITUTION METROPOLITAN POLICY PROGRAM RESEARCH BRIEF (May 2005), available at http://www.brook.edu/metro/pubs/20050503_cra.pdf.

Modes of Credit Market Regulation, in BUILDING ASSETS, BUILDING CREDIT: CREATING WEALTH IN LOW-INCOME COMMUNITIES 206 (Nicolas Retsinas and Eric Belsky, eds., Brookings Press 2005).

Institutions and Inclusion in Saving Policy, in BUILDING ASSETS, BUILDING CREDIT: CREATING WEALTH IN LOW-INCOME COMMUNITIES 286 (Nicolas Retsinas and Eric Belsky, eds., Brookings Press 2005) (with Michael Sherraden).

Microfinance and Financial Development, 26 MICHIGAN JOURNAL OF INTERNATIONAL LAW 271 (2004) (Symposium on Globalization, Law & Development).

Globalization, Law and Development: Introduction and Overview, 26 MICHIGAN JOURNAL OF INTERNATIONAL LAW 1 (2004) (with Reuven Avi-Yonah) (Symposium on Globalization, Law & Development).

Community Investing, Under Attack, BROOKINGS INSTITUTION METROPOLITAN PROGRAM, *Metroview*, Oct. 28, 2004, at http://www.brookings.edu/metro/20041028_metroview.htm.

Banking the Poor: Policies to Bring Low-Income Americans into the Financial Mainstream, BROOKINGS INSTITUTION METROPOLITAN POLICY PROGRAM POLICY BRIEF *(September 2004)*, available at http://www.brookings.edu/metro/pubs/20041001_Banking.pdf.

Banking the Poor, 21 YALE JOURNAL ON REGULATION 121 (2004).

Banking the Poor, Brookings Institution, Center on Urban and Metropolitan Policy, Working Paper, July 2003, http://www.brook.edu/es/urban/publications/20030715_barr.htm.

Access to Financial Services in the 21st Century: Five Opportunities for the Bush Administration & the 107th Congress, Brookings Institution, Center on Urban and Metropolitan Policy, Capital Xchange, June 2001, http://www.brook.edu/es/urban/capitalxchange/article4.htm.

The Community Reinvestment Act, in C. Guene & M. Mayo, eds., BANKING AND SOCIAL COHESION: ALTERNATIVE RESPONSES TO A GLOBAL MARKET 214 (Jon Carpenter 2001) (with Lynda de la Vina, Valerie Personick, Melissa Schroder).

Using CRA in Affordable Housing, 9 J. OF AFFORDABLE HOUSING & COMMUNITY DEV. LAW 13 (1999).

Aliens and the Duty of Nonrefoulement: Haitian Centers Council v. McNary, 6 HARVARD HUMAN RIGHTS JOURNAL 1 (1993) (with the Lowenstein International Human Rights Clinic)

Health, in M. Green, ed., CHANGING AMERICA 399 (1993) (with Theodore R. Marmor).

Making Sense of the National Health Insurance Reform Debate, 10 YALE LAW & POLICY REV. 228 (1992) (with Theodore R. Marmor).

Labor & Environmental Rights in the Proposed Mexico-U.S. Free Trade Agreement, 14 HOUSTON JOURNAL OF INTERNATIONAL LAW 1 (1991) (with Robert Honeywell & Scott Stoffel).

Government Research Reports directed and edited

Money Market Fund Reform Options, A Report of the President's Working Group on Financial Markets (PWG Oct. 2010), available at http://treas.gov/press/releases/docs/10.21%20PWG%20Report%20Final.pdf.

Financial Regulatory Reform, A New Foundation: Rebuilding Financial Supervision and Regulation, (Treasury, 2009) available at http://www.financialstability.gov/docs/regs/FinalReport_web.pdf.

One-Stop Mortgage Center Initiative in Indian Country (Treasury and HUD 2000), available at http://www.huduser.org/Publications/pdf/onestop.pdf.

Curbing Predatory Home Mortgage Lending (Treasury and HUD 2000), available at http://www.treas.gov/press/releases/reports/treasrpt.pdf.

The Community Reinvestment Act After Financial Modernization (R. Litan, et al., Treasury 2000, 2001), baseline report available at http://www.treas.gov/press/releases/docs/crareport.pdf and final report available at http://www.treas.gov/press/releases/reports/finalrpt.pdf.

Capital Access Programs (Treasury, 1998, 1999, and 2001), 2001 report available at http://www.treas.gov/press/releases/docs/cap01.pdf.

BusinessLINC: Business-to-Business Relationships that Increase the Economic Competitiveness of Firms (Treasury 1998), available at http://www.businesslinc.org//images/guides/BusinessLINC%20Report.pdf.

Testimony

Testimony before the House Committee on Financial Services Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprise, Hearing on "The Future of Housing Finance: A Progress Update on the GSEs," September 15, 2010, at http://www.treas.gov/press/releases/tg854.htm.

Testimony before the on Senate Committee on Homeland Security and Governmental Affairs Subcommittee Oversight of Government Management, the Federal Workforce, and the District of Columbia, Hearing on "The Federal Government's Role in Empowering Americans to Make Informed Financial Decisions," July 15, 2010, http://www.treas.gov/press/releases/tg776.htm.

Testimony before the House Financial Services Committee, Hearing on "Community Development Financial Institutions (CDFIs): Their Unique Role and Challenges Serving Lower-Income, Underserved and Minority Communities," March 9, 2010, at http://www.treas.gov/press/releases/tg579.htm.

Testimony before the House Judiciary Committee Subcommittee on Commercial and Administrative Law, Hearing on "Too Big to Fail – The Role for Bankruptcy and Antitrust Law in Financial Regulation Reform," October 22, 2009, http://www.treas.gov/press/releases/tg327.htm.

Testimony before the House Financial Services Committee Subcommittee on Housing and Community Opportunity on Stabilizing the Housing Market, Hearing on the "Progress of the Making Home Affordable Program: What Are the Outcomes for Homeowners and What Are the Obstacles to Success?," September 9, 2009, http://www.treas.gov/press/releases/tg280.htm.

Testimony before the Senate Committee on Banking, Housing, and Urban Affairs, Hearing on "Examining Proposals to Enhance the Regulation of Credit Rating Agencies." August 5, 2009, http://www.treas.gov/press/releases/tg258.htm.

Testimony before the Senate Committee on Banking, Housing and Urban Affairs, Hearing on "Creating a Consumer Financial Protection Agency: A Cornerstone of America's New Economic Foundation." July 14, 2009, http://www.treas.gov/press/releases/tg208.htm.

Testimony before the House Committee on Energy and Commerce Subcommittee on Commerce, Trade, and Consumer Protection, Hearing on "The Proposed Consumer Financial Protection Agency: Implications for Consumers and the FTC," July 8, 2009, http://www.treas.gov/press/releases/tg199.htm.

Testimony, on "Treasury's Implementation of the Troubled Asset Relief Program," Committee on Oversight & Government Reform, Subcommittee on Domestic Policy, U.S. House of Representatives, Washington, D.C., November 2008, at http://domesticpolicy.oversight.house.gov/documents/20081114091233.pdf.

Testimony, U.S. House Committee on Financial Services, Hearing on "The Community Reinvestment Act: Thirty Years of Accomplishments, but Challenges Remain," February 2008, available at http://www.house.gov/apps/list/hearing/financialsvcs_dem/barr021308.pdf.

Testimony, U.S. Senate Committee on Banking, Housing, and Urban Affairs, Hearing on "Strengthening our Economy: Foreclosure Prevention and Neighborhood Preservation, January 2008, at http://banking.senate.gov/_files/Barrtestimonyappendix131082.pdf.

Testimony, "Banking the Unbanked," U.S. Senate, Committee on Banking, Housing, and Urban Affairs, Washington, DC, May 2, 2002, available at http://banking.senate.gov/_files/107946.pdf.

Testimony, CDFI Fund and PRIME Act, House Committee on Banking and Financial Services, September 23, 1998, at http://www.treas.gov/press/releases/rr2697.htm.

Testimony, President's D.C. Revitalization Plan, House Government Reform and Oversight Subcommittee on the District of Columbia, May 22, 1997, at http://www.treas.gov/press/releases/rr1703.htm.

Remarks

Remarks at the Financial Times Global Finance Forum on "Reforming the Global Financial System," December 2, 2010, http://www.treasury.gov/press-center/press-releases/Pages/tg986.aspx.

Remarks on "New Insights and Advances in Financial Literacy: Translation, Dissemination, Change" at the Financial Literacy Research Consortium, November 18, 2010, http://www.treasury.gov/press/releases/tg961.htm.

Remarks on Financial Reform at the Fall Meeting of the American Bar Association's Banking Law Committee, November 5, 2010, http://www.treas.gov/press/releases/tg947.htm.

Hill Briefing on "Tapping Tax Time" at the Aspen Institute, September 23, 2010, http://www.treas.gov/press/releases/tg871.htm.

Remarks at the CFED Asset Learning Conference, September 22, 2010, http://www.treas.gov/press/releases/tg868.htm.

Remarks on the "Next Steps on Financial Reform: Implementing the Dodd-Frank Act to End Too Big To Fail" at the Chicago Club, August 10, 2010, http://www.treas.gov/press/releases/tg822.htm.

Remarks on "The Path Forward for the Wall Street Reform and Consumer Protection Act" at the Charlotte, North Carolina Chamber of Commerce, August 4, 2010, http://www.treas.gov/press/releases/tg812.htm.

Remarks to the Independent Community Bankers of America, April 26, 2010, http://www.treas.gov/press/releases/tg662.htm.

Remarks to the Mortgage Bankers Association, April 13, 2010, http://www.treas.gov/press/releases/tg638.htm.

Remarks to the National Council of State Housing Agencies, March 8, 2010, http://www.treas.gov/press/releases/tg578.htm.

Remarks to the Credit Union National Association, February 23, 2010, http://www.treas.gov/press/releases/tg559.htm.

Luncheon Keynote Remarks on New Markets at the Tax Credit Coalition 8th Annual Conference, December 9, 2009, http://www.treas.gov/press/releases/tg435.htm.

Remarks on "The Consumer in the Financial Services Revolution" at the Consumer Federation of America's 21st Annual Conference, December 3, 2009, http://www.treas.gov/press/releases/tg428.htm.

Remarks to ALI-ABA Conference on Life Insurance, November 5, 2009, http://www.treas.gov/press/releases/tg356.htm.

Remarks to the National Economists Club, October 1, 2009, http://www.treas.gov/press/releases/tg306.htm.

Remarks by Assistant Secretary for Financial Institutions Michael Barr on Regulatory Reform to the Exchequer Club, July 15, 2009, http://www.treas.gov/press/releases/tg213.htm.

Presented, "Overview: Meeting the Challenge of the Housing and Financial Crises," Center for American Progress, Washington, D.C., November 2008.

Presented, "Innovative Ways of Promoting Financial Inclusion," International Association of Deposit Insurers, 7th annual conference, FDIC, Washington, D.C., October 2008.

Presented, "The Financial Services Marketplace," FTC, Washington, D.C., October 2008.

Presented, "Behaviorally Informed Financial Services Regulation," New America Foundation, Washington, D.C., October 2008.

Presented, "The Financial Crisis and Mortgage Market Reform," Center for American Progress, Washington, D.C., October 2008.

Presented, "Financial Services, Saving and Borrowing Among Low and Moderate-Income Households," Conference on Empirical Legal Studies, Cornell Law School, September 2008.

Presented, "An Opt-Out Home Mortgage System," a paper for the Hamilton Project, The Brookings Institution, at the National Press Club, Washington, D.C., September 2008.

Presented, "Behaviorally Informed Financial Services Regulation," Corporation for Enterprise Development, Washington, D.C., September 2008.

Presented, "An Opt-Out Home Mortgage System," Fawley Talk, University of Michigan Law School, September 2008.

Presented, "The Housing and Financial Crisis: Bailouts, Credit Crunches, Foreclosures, and Other Hazards of Modern Life," University of Michigan Law School, September 2008.

Moderated symposium on "The Foreclosure Crisis and Older Americans," introduced Rep. Barney Frank, and presented "An Opt-Out Home Mortgage System," AARP Public Policy Institute, Washington D.C., September 2008.

Roundtable, "Symposium on Poverty and Aging," AARP Foundation, Washington, D.C., July 2008.

Presented, "Behaviorally Informed Home Mortgage Regulation: An Opt-Out Home Mortgage System," Hamilton Project author's conference, Brookings Institution, Washington, D.C., July 2008.

Roundtable, 40th Anniversary Series: Subprime Mortgages, Urban Institute, July 2008.

Presented, "Financial Services for Low- and Moderate-Income Households," Federal Reserve Bank of Chicago, Detroit Branch, Alliance for Economic Inclusion-United Way Meeting, May 2008.

Presented, "The Role of Government in Financial Deepening," Central Bank of Mexico, Conference on Financial Modernization & Inclusion, Mexico City, April 2008.

Presented, "The Role of Government in Financial Deepening," Consultative Group to Aid the Poor (CGAP), Roundtable, the World Bank, Washington, D.C., April 2008.

Presented, "Financial Services for Low- and Moderate-Income Households," Board of Governors of the Federal Reserve System, Academic adviser's meeting with the Board, Washington, D.C., April 2008.

Presented, "Financial Services for Low- and Moderate-Income Households," Yale Law School, April 2008.

Presented, "Financial Services for Low- and Moderate-Income Households," Western New England College of Law, April 2008.

Roundtable, "Addressing the Foreclosure Crisis: A Hamilton Project Policy Discussion," Brookings Institution, Washington DC, March 2008, available at http://www.brookings.edu/events/2008/~/media/Files/events/2008/0314_mortgage/20080314_mortgage.pdf.

Presented "Building Inclusive Financial Systems," World Bank, Washington, D.C., January 2008.

Presented "Savings and Financial Services for Low- and Moderate-Income Households: Evidence from the Detroit Area Survey, Skillman Foundation Good Neighborhood Communities Economic Development Forum, University of Michigan, Detroit Center, January 2008.

Presented "Behaviorally Informed Home Mortgage Regulation" at conference on "Understanding Consumer Credit: A National Symposium on Expanding Access, Informing Choices and Protecting Consumers, Joint Center on Housing Studies, Harvard Business School, November 2007.

Presented "Paying to Save: Tax Withholding and Asset Allocation Among Low- and Moderate-Income Taxpayers," Conference on Empirical Legal Studies, New York University Law School, November 2007.

Discussant, for C. Peterson, "Usury Law, Payday Loans and Statutory Sleight of Hand: An Empirical Analysis of America's Credit Pricing Limits," Conference on Empirical Legal Studies, New York University Law School, November 2007.

Presented, "Paying to Save: Tax Withholding and Asset Allocation Among Low- and Moderate-Income Taxpayers," Malcolm Wiener Center Inequality and Social Policy Seminar Series, John F. Kennedy School of Government, Harvard University, November 2007.

Presented, "Behaviorally Informed Credit Market Regulation," at conference on "Behavioral Foundations of Policy," Princeton University, October 2007.

Presented, "Savings & Financial Services for Low- and Moderate-Income Households: Evidence from the Detroit Area Survey," National Savings Forum, Consumer Federation of America, October 2007.

Presented, "Financial Services and Savings Behaviors of Low- and Moderate-Income Households: Evidence from the Detroit Area Study," at conference on "Access, Assets & Poverty," National Poverty Center, Washington DC, October 2007.

Presented series of papers regarding Detroit Area Household Financial Services Study for "Payments, Credit, and Savings: The Experience for LMI Households," Federal Reserve Bank of Philadelphia, May 2007, available at http://www.philadelphiafed.org/pcc/conferences/2007/C2007MayExperienceforLMI.pdf.

Presented, "Poverty and Financial Exclusion, Evidence from a New Survey," Yale Law School, April 2007.

Presented, "Financial Service and Savings Behaviors of Low- and Moderate-Income Households: Evidence from a New Survey," AARP Foundation Board of Directors Meeting, April 2007.

Presented, "Consumer Indebtedness in the Alternative Financial Services Market: Payday Loans and Other Sources of Credit," Harvard Law School-University of Texas Law School Joint Conference on Commercial Law Realities, Austin, Texas, April 2007.

Presented, "Poverty, Financial Services, and Saving: Evidence from the Detroit Area Study," Conference on "Looking Ahead to the Next 30 Years of Child Advocacy," University of Michigan Law School, March 2007.

Presented, "Is Competition Enough? A Comment on Bond, Musto & Yilmaz, Predatory Lending in a Rational World," New York University Law School-University of Pennsylvania Law School Conference on Law & Finance, February 2007.

Presented, "Credit Where it Counts," Community Development Financial Institutions Clinic, Yale Law School, December 2006.

Presented, "Tax Preparation Services for Low- and Moderate-Income Households: Evidence from a New Survey," Center for Law, Business & Economics, University of Texas Law School, November 2006.

Presented, "Tax Preparation Services for Low- and Moderate-Income Households: Evidence from a New Survey," National Poverty Center, Gerald R. Ford School of Public Policy, University of Michigan, November 2006.

Presented, "Transforming the Financial Services Market for Low- and Moderate-Income Households," University of Michigan Ross School of Business, October 2006.

Presented, "Transforming the Financial Services Market for Low- and Moderate-Income Households," Center on Poverty, Work and Opportunity, University of North Carolina, Chapel Hill, October 2006.

Participant, invited roundtable discussion on empirical work in financial services, Harvard Business School-FDIC forum and Harvard University Joint Center for Housing Studies, October 2006.

Presented, "Transforming the Financial Services Market for Low- and Moderate-Income Households," Center for American Progress, Washington, D.C., July 2006.

Presented, "Tax Preparation Services for Low- and Moderate-Income Households: Evidence from a New Survey," IRS Annual Research Conference, Washington D.C., June 2006. (Co-presented with Jane Dokko).

Presented, "Savings and Access to Financial Services: What about Low- and Moderate-Income Boomers?" 20th Anniversary Invitational Lecture Series, AARP Public Policy Institute, Washington D.C., June 2006.

Presented, "Providing Financial Services to Low- and Moderate-Income Households: Evidence from a New Survey, Michigan Conference on Affordable Housing, Lansing, Michigan, June 2006.

Presented, "Financial Access and Government Regulation" and "Concluding Thoughts," at "Financial Access: Building Inclusive Financial Systems," World Bank, Washington D.C., May 2006.

Presented, "Payments Innovations in Serving Low- and Moderate-Income Households: Evidence from a New Survey," 42d Annual Conference on Bank Structure & Competition, Federal Reserve Bank of Chicago, May 2006, http://www.chicagofed.org/news_and_conferences/conferences_and_events/2006_bsc_agenda.cfm , (with Ed Bachelder & Jane Dokko).

Presented, "Living on the Edge of Bankruptcy: Evidence from a New Survey," Harvard-University of Texas Joint Conference on Commercial Law Realities, Harvard Law School, April 2006.

Presented, "The Future of Community Development Financial Policy, MacArthur Foundation," April 2006.

Presented, "Credit Where it Counts: The Community Reinvestment Act and Its Critics," University of Pennsylvania Law School, February 2006.

Presented, "Living on the Edge of Bankruptcy: Evidence from a New Survey of Low- and Moderate-income Households," Association of American Law Schools Annual Meeting, Washington, D.C., January 2006.

Presented, "Financial Services for Low- and Moderate-Income Households," Community Development Financial Institutions Clinic, Yale Law School, November 2005.

Presented, "Tax Preparation Services for Low- and Moderate-Income Households: Evidence from a New Survey," University of Pennsylvania Law School, November 2005.

Presented, "Tax Preparation Services for Low- and Moderate-Income Households: Evidence from a New Survey," National Tax Association Annual Conference, Miami, Florida, November 2005.

Presented, "Global Administrative Law: The View from Basel," New York University School of Law, November 2005.

Presented, "Entrepreneurship in Low-Income Communities: What Have We Learned," Federal Reserve Bank of Kansas City and Kauffman Foundation, November 2005.

Presented, "Financial Services and Saving: Theory, Evidence, and Two Futures for Public Policy," Charles Stewart Mott Foundation Large Site IDA Learning Project, Detroit, Michigan, July 2005.

Keynote Address, "Towards Efficient and Inclusive Payment Systems," at "Payment Cards and the Unbanked: Prospects and Challenges," Federal Reserve Bank of Philadelphia, July 2005, available at http://www.philadelphiafed.org/pcc/PaymentCardsandtheUnbankedSummary.pdf.

Presented, "Credit Where it Counts: The Community Reinvestment Act and Its Critics," at the 41st Annual Conference on Bank Structure and Competition, Federal Reserve Bank of Chicago, May 2005, available at http://www.chicagofed.org/news_and_conferences/conferences_and_events/files/2005_bsc_barr.pdf.

Presented working paper, "Financial Services and Saving: Theory, and Evidence from the American Dream Demonstration," at conference "Taking the Measure of the American Dream Demonstration," Washington University in St. Louis, April 2005.

Presented, "Early Phase Project: Detroit Area Study on Financial Services," at the University of Texas-Harvard Law School Conference, "Commercial Law Realities," Austin, Texas, April 2005.

Moderated Panel, "Consumer Behavior," at Federal Reserve System Research Conference, "Promises and Pitfalls: As Consumer Finance Options Multiply, Who is Being Served and at What Cost?," Washington, D.C., April 2005.

Fawley Talk, "The Detroit Area Study: What, How, and Why," University of Michigan Law School, April 2005.

Presented "Credit Where it Counts: The Community Reinvestment Act and Its Critics," at the University of Michigan Law School Legal Theory Workshop and Governance Workshop, February 2005.

Presented working paper, "Community Development Finance & Public Policy: An Integrated Approach to Financial Services, Saving, Credit & Insurance," Community Development Finance Research Conference, Federal Reserve Bank of New York, December 10, 2004.

Interview with Neil Carlson, "Banking the Poor," Ford Foundation Report, Fall 2004, available at http://www.fordfound.org/publications/ff_report/view_ff_report_detail.cfm?report_index=537.

Presented "Bringing Low-Income Families Into the Economic Mainstream" at the Financial Services Centers of America National Conference, "Financial Services Centers in the year 2010," Fajardo, Puerto Rico, Oct. 9, 2004.

Presented "Banking the Poor" at "Financial Services, Asset-building & Economic Development: New Perspectives for Puerto Rico, Center for the New Economy and the Puerto Rican Bankers' Association, San Juan, Puerto Rico, Oct. 8, 2004.

Presented "Financial Services Inclusion," at the "Bottom Up Economic Development: Self-Sufficiency Summit," Buffalo, NY, June 2004.

Michigan Radio interview on financial services for the poor, aired April 2004.

Co-organized three-day conference, moderated panel on policy priorities, and presented paper, "Microfinance and Financial Development," at "Globalization, Law, and Development" conference, University of Michigan Law School, April 2004.

Plenary remarks, American Bar Association, Forum on Affordable Housing and Community Development Law, Section of Business Law, and Section of State and Local Government Law Conference, on "Opportunities for Community Economic Development Using New and Traditional Tools," February 2004.

Fawley talk, "Modes of Credit Market Regulation," University of Michigan Law School, February 2004.

Presented paper, "Democratizing Access to Capital," at the annual meeting of the Association of American Law Schools, Financial Institutions and Consumer Financial Services Section, and moderated panel on "Expanding Access to Credit and Financial Services for Low- and Moderate-Income and Minority Households: the Challenges Ahead," Atlanta, Georgia, January 2004.

Presented paper, "Modes of Credit Market Regulation," at "Building Assets, Building Credit: A Symposium on Improving Financial Services in Low-Income Communities," Joint Center for Housing Studies, Kennedy School of Government & Harvard Design School, Harvard University, November 2003, available at http://www.jchs.harvard.edu/publications/finance/babc/babc_04-20.pdf.

Co-presented paper with Michael Sherraden, "Institutions and Inclusion in Savings Policy," at "Building Assets, Building Credit: A Symposium on Improving Financial Services in Low-Income Communities," Joint Center for Housing Studies, Kennedy School of Government & Harvard Design School, Harvard University, November 2003, available at http://www.jchs.harvard.edu/publications/finance/babc/babc_04-15.pdf.

Delivered introductory remarks for 2003 Dean's Special Lecture by Robert E. Rubin, November 2003.

Presented paper “Banking the Poor,” at Federal Deposit Insurance Corporation Symposium, “Tapping the Unbanked Market: Helping People Enter the Financial Mainstream,” National Press Club, Washington D.C., November 2003, available at http://www.fdic.gov/news/conferences/tum_barr.html.

Presented paper “Banking the Poor” at the University of Michigan Law & Economics Workshop, October 2003.

Presented “State and Federal Policy Initiatives to Increase Low-Income Access to Banking,” at conference on “Asset-Building Innovations,” sponsored by the Federal Reserve Board of Chicago & the National Center on Poverty Law, September 2003.

Presented paper "Banking the Poor" at the Institute for Monetary and Economic Studies, Bank of Japan, Tokyo, Japan, May 2003.

Delivered remarks on "Lawyers in Government: Implications for Legal Education Reform," Osaka Bar Association, Osaka, Japan, May 2003.

Co-moderator, Panel on Public & Private Monitoring, Louis & Myrtle Moskowitz Symposium on Resilient Capitalism, University of Michigan Business School & Law School, January 31, 2003

Member, Advisory Panel, Ties That Bind: Assets Building and Financial Services in Low-Income Communities, Joint Center for Housing Studies, Harvard University, December 2002.

Commentator, Pushing the Margins of International Law: Sanctions, Asset-freezing, judicial cooperation and other means of combating terrorism, in A War Against Terrorism: What Role for International Law?, Symposium, University of Michigan Law School & European Journal of International Law, October 2002.

Moderator and presenter, “Providing Access: IDAs and Other Financial Services for Low-Income Clients,” IDA Learning Conference, Windsor, Canada, April 5, 2002.

Presented “Access to Financial Services in the 21st Century: Five Opportunities for the Bush Administration & the 107th Congress,” at symposium, “President Bush’s War on Poverty: Comments and Criticisms,” Journal of Law, Ethics & Public Policy, Notre Dame Law School, South Bend, IN, March 21, 2002.

Presented, “Make Every Vote Count,” Appleseed Foundation, Coral Gables, FL, June, 2001.
Presented “Competitive Cities: A New Urban Agenda,” CEOs for Cities, Washington DC, May 3, 2001, at http://www.ceosforcities.org/research/2001/urban_agenda/competitive_cities_a_new_urban_agenda.pdf

Presented “The New Markets Initiative,” at the Council on Urban Economic Development, Washington DC, February 23, 2001.

Presented, “New Approaches to Banking the Unbanked,” Consumer Federation of America, Washington DC, February 21, 2001.

Presented, "Combating Predatory Lending," National Association of Attorneys General, Predatory Lending Summit, Portland, Maine, November 15, 2000, available at http://www.treas.gov/press/releases/ls1025.htm.

Remarks, BusinessLINC National Conference, Washington, DC, October 20, 2000.

Presented "Business Linkages as an Empowerment Strategy," Empowerment Zone and Enterprise Community Conference, Columbus, Ohio, June 29, 2000.

Presented "Universal Access to Financial Services for Low-Income Persons," National Federation of Community Development Credit Unions, Denver, Colorado, June 9, 2000, available at http://www.treas.gov/press/releases/ls692.htm.

Remarks, National Congress of Community Economic Development, Washington, DC, March 27, 2000.

Presented, "Using CRA in Affordable Housing," American Bar Association, Forum on Affordable Housing and Community Development Law, June 3, 1999.