

Dr. Ling Ling Ang

Associate Director



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Dr. Ling Ling Ang is an Associate Director specializing in consumer financial services, antitrust, and labor economics. She chiefly directs matters in the consumer financial services, banking, insurance, and finance industries. Dr. Ang focuses on applying rigorous economic and econometric methods to these areas, including in regulatory and state attorney general actions, class certification and damages analysis, policy evaluation, cost-benefit analysis, and fair lending analysis.

Dr. Ang has testified, and submitted affidavit and expert report testimony in US federal proceedings and has advised clients on consumer financial services compliance issues, including APR and amortization schedule calculations. Her antitrust related work includes matters related to fixed-income securities and insurance, as well as consumer packaged goods and electronic components.

Prior to working in economic consulting, Dr. Ang was one of the original economists at the Consumer Financial Protection Bureau (CFPB). At the CFPB, Dr. Ang frequently served as the Lead Economist on Bureau initiatives and rulemakings, including TILA/RESPA, a deposit products rulemaking; interagency appraisal rulemakings (Higher Risk Mortgage Rulemaking and ECOA Amendment); larger participant rulemakings in student loan servicing and international money transfers; randomized control trials; disclosure testing; and on a Congressional report on private student loans. Before joining the CFPB, Dr. Ang was a Financial Economist at the FDIC.

Dr. Ang's work has been published in law and economic journals and she has presented her research at academic and industry conferences. Her academic research includes work on student and mortgage lending, as it relates to behavioral economics, pass through, and bankruptcy. She has also served as a member of the technical panel of the Department of Education's Postsecondary Surveys and a reviewer for the *Journal of Financial Services Research*, *Review of Economics and Statistics*, and *Journal of Human Resources*. She has been awarded various national fellowships, including the National Science Foundation Graduate Research Fellowship and the Statistics Canada Tom Symons Research Fellowship.

Education

PhD in economics, Princeton University

MA in economics, Princeton University

MS and BS in mathematics, Loyola University Chicago

Publications

- *Regulation Across the Border: Developments in Canadian and US Consumer Financial Services*
- *Fed's Real-Time Payments Idea Presents Risks, Challenges*
- *An Introduction to Economic Approaches to Damages in a Japanese Context*
- *Regulations, Community Bank and Credit Union Exits, and Access to Mortgage Credit*

Practice Areas

Antitrust and Competition
Class Actions and Class Certification
Commercial Litigation and Damages
Communications, Media, and Internet
Consumer Financial Services
Financial Institutions and Banking
Labor and Employment
Securities and Finance
Valuation

Languages

English, French

About NERA

NERA Economic Consulting (www.nera.com) is a global firm of experts dedicated to applying economic, finance, and quantitative principles to complex business and legal challenges. For over half a century, NERA's economists have been creating strategies, studies, reports, expert testimony, and policy recommendations for government authorities and the world's leading law firms and corporations. With its main office in New York City, NERA serves clients from more than 25 offices across North America, Europe, and Asia Pacific.