

# Oral presentation 1 - Research question

DEVYNCK Tom, DRUILHE Théo, FOUQUET Damien

January 18, 2024

# Motivation



Do credit allocation models discriminate?

- ▷ Does ethnicity have an impact on a credit denial?
- ▷ Does gender have an impact on a credit denial?
- ▷ Do same-sex couple applications have an impact on a credit denial?

Demographic and socioeconomic characteristics influence one's access to credit.

- ▷ Racial differences : Bayer et al. (2017), high-cost mortgage lending in the US
- ▷ Gender discrimination : Agier and Sfarz (2011), small-business lending in Brazil
- ▷ Same-sex couple discrimination : Hagendorf et al. (2022)

- [1] [Picture]  
Shutterstock,  
<https://www.mortgageblogger.co.uk/tips-for-getting-a-mortgage-in-the-uk>
- [2] Bayer, P., Ferreira, F., Stephen, L. (2017), "What Drives Racial and Ethnic Differences in High-Cost Mortgages? The Role of High-Risk Lenders", *The Review of Financial Studies*, Vol.31, Issue 1, p175-205.
- [3] Agier, I. (2011), "Credit to Women Entrepreneurs: The Curse of the Trustworthier Sex", Universite Libre de Bruxelles Working Papers, CEB: 11-005.
- [4] Hagendorff, J., Nguyen, D., Vathunyoo, S. (2022), "Does marriage equality promote credit access? Evidence from same-sex marriage laws", *Journal of corporate finance*, Vol.77, p.102315.