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SPPI Names Andrew Rodrigo Nigrinis Senior Fellow

Former CFPB enforcement economist will expand the institute's research on consumer finance, banking, and financial regulation.

BERNALILLO, N.M. — The Southwest Public Policy Institute (SPPI) has named Andrew Rodrigo Nigrinis, PhD, a Senior Fellow. Dr. Nigrinis spent about six years as an Enforcement Economist at the Consumer Financial Protection Bureau (CFPB), working on more than 70 investigations and enforcement matters.

“The CFPB hires good economists. Andrew was one of them,” said Patrick M. Brenner, President and CEO of SPPI. “His first paper for us shows what happens when an agency builds its research to support a rule instead of testing it.”

That paper, *The Misuse of Government Research* (White Paper No. 13), finds that the CFPB justified its medical-debt credit-reporting rule with the most visible benefits while giving far less attention to four foreseeable costs. It is available at southwestpolicy.com/sppi13.

“Consumer protection should be judged by what it does for consumers, not by what it removes from a credit report,” said Dr. Nigrinis. “Good research follows the costs wherever they go.”

Dr. Nigrinis is the founder of Remington Economics LLC and an economist with Legal Economics LLC. His recent research examines what stablecoin adoption means for bank deposits and community-bank lending. His work has been cited or featured by the Congressional Research Service, *American Banker*, and *Fox Business*. He holds a doctorate in economics from Stanford University.

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