

CAROLINE CONLEY NORRIS

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EDUCATION

Colorado State University Fort Collins, CO	January 2025- Present
PhD student in Environmental and Natural Resource Economics (estimated graduation in 2027)	
George Washington University Washington D.C	August- November 2024
Coursework in the Trachtenberg School of Public Policy and Public Administration	
Colorado State University Fort Collins, CO	August 2018- August 2020
Masters of Science in Agriculture and Natural Resource Economics, GPA 3.8	
<ul style="list-style-type: none">Academic coursework in microeconomics, regional economics, econometrics, optimization, and policy analysis.Thesis Title: <i>Food Insecurity among Immigrant Populations in the United States</i>Advisor: Joshua Berning	
University of Tennessee Knoxville, TN	August 2014 - May 2018
Bachelor of Science in Business Administration, GPA 3.8	
<ul style="list-style-type: none">Academic coursework in economics (major) and international agriculture and natural resources (minor) with a collateral in international businessMember of Chancellor's Honors Program and Global Leadership Scholar.	

PROFESSIONAL EXPERIENCE

Federal Reserve Board Washington DC	August 2022- Present
<i>Senior Financial Institution Policy Analyst I</i>	
<ul style="list-style-type: none">Initiate analytical projects to assess the impact of climate-related risks to financial institutions and the economyManage stakeholder relationships within domestic and international multi-lateral forums such as BCBS and FSOCComplete independent research initiatives related to climate-related risks and natural capital asset managementLead and facilitate effective engagement with supervised institutions	
Federal Reserve Bank of Richmond Charlotte, NC	October 2020- August 2022
<i>Senior Research Analyst</i>	
<ul style="list-style-type: none">Perform economic research and data analysis for quantitative supervision and researchContribute to and lead analytical work on the impacts of climate change to regional economiesCollaborate on research projects in areas of text analytics and financial inclusion	
Colorado State University GeoSpatial Centroid Fort Collins, CO	August 2019- September 2020
<i>Graduate Intern</i>	
<ul style="list-style-type: none">Lead mapping analysis projects for external stakeholdersEvaluate and report project outcomes both internally and externally	
Colorado State University Fort Collins, CO	August 2018- May 2020
<i>Graduate Research Assistant</i>	
<ul style="list-style-type: none">Conduct non-parametric, statistical, and econometric analysis supporting research objectivesCraft and edit grants, project proposals, and papers seeking publication	
Colorado State University- Denver County Extension Denver, CO	May- August 2019
<i>Graduate Intern</i>	
<ul style="list-style-type: none">Developed a research project to analyze Denver's food systemBuilt interactive web mapping application to assess food environment	

LICENSES & CERTIFICATES

Sustainability and Climate Risk (SCR) Certificate

- Issuing organization: Global Association of Risk Professionals (GARP)
- Issued November 2021, no expiration date

SKILLS

Software: Stata, ArcGis Pro, R, LaTeX, Microsoft Office Suite, Tableau

PUBLICATIONS

Berning, Joshua, Caroline Norris, and Rebecca Cleary. "Food insecurity among immigrant populations in the United States." *Food Security* 15.1 (2023): 41-57.

Jessica Olayvar and Caroline Norris. "Community Effects of Climate Change in North Carolina." Federal Reserve Bank of Richmond *Econ Focus*, Fourth Quarter 2022.

Network for Greening the Financial System (2022). "Nature-related Financial Risks: A Conceptual Framework to guide Action by Central Banks and Supervisors." NGFS, Technical Document.

Dennis, Benjamin N., Gurubala Kotta, and Caroline Conley Norris (2025). "Spatially Mapping Banks' Commercial & Industrial Loan Exposures: Including an Application to ClimateRelated Risks," Finance and Economics Discussion Series 2025-006. Washington: Board of Governors of the Federal Reserve System, <https://doi.org/10.17016/FEDS.2025.006>.

Norris, C. C. (2025). *Homeowners insurance trends in Colorado: Implications of natural hazard dynamics*. Colorado State University Resilience and Economic Development Initiative (REDI). Retrieved from https://csuredi.org/redi_reports/homeowners-insurance-trends-in-colorado-implications-of-natural-hazard-dynamics/

Forthcoming [2026]

Brunetti, Celso., Dennis, Ben., Norris, Caroline., Kotta, Gurubala."Climate-related Physical Risks and the Financial Sector." Handbook of Climate Change and Financial Markets. Edward Elgar Publishing.

Kiser, Beth., Norris, Caroline. "Physical Climate effects and Natural Capital: Interactions and implications for economic and financial risk." Handbook of Climate Change and Financial Markets. Edward Elgar Publishing.

PRESENTATIONS

2025: Physical Climate effects and Natural Capital: Interactions and implications for economic and financial risk, MEA Annual Spring Conference, Kansas City, MI

2025: Panel Participant, "Growing a Robust Data Science & Visualization Toolbox in Applied Economics," AAEA Annual Summer Conference, Denver, CO

2025: Coverage in Crisis: Homeowners Insurance Dynamics and Hazards across Colorado, NARSC Annual Conference, Denver, CO.

2025: Coverage in Crisis: Homeowners Insurance Dynamics and Hazards across Colorado, Colorado State University Graduate Student Showcase, Denver, CO.

Forthcoming [2026]

2026: Who Bears the Risk? Insurer Non-renewal and the Distributional Consequences of Hazard Exposure, AERE-organized session at the Western Economic Association Annual Meetings, Denver, CO

2026: Beyond the Journal: Practical Pathways for Expanding the Reach of Applied Economics Research, AAEA Annual Meetings, Kansas City, MI