

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

- Academic coursework in microeconomics, regional economics, econometrics, optimization, and policy analysis.
- Thesis Title: *Food Insecurity among Immigrant Populations in the United States*
- Advisor: Joshua Berning

University of Tennessee | Knoxville, TN **August 2014 - May 2018**
Bachelor of Science in Business Administration, GPA 3.8

- Academic coursework in economics (major) and international agriculture and natural resources (minor) with a collateral in international business
- Member of Chancellor's Honors Program and Global Leadership Scholar.

PROFESSIONAL EXPERIENCE

Federal Reserve Board | Washington DC **August 2022- Present**
Senior Financial Institution Policy Analyst I

- Initiate analytical projects to assess the impact of climate-related risks to financial institutions and the economy
- Manage stakeholder relationships within domestic and international multi-lateral forums such as BCBS and FSOC
- Complete independent research initiatives related to climate-related risks and natural capital asset management
- Lead and facilitate effective engagement with supervised institutions

Federal Reserve Bank of Richmond | Charlotte, NC **October 2020- August 2022**
Senior Research Analyst

- Perform economic research and data analysis for quantitative supervision and research
- Contribute to and lead analytical work on the impacts of climate change to regional economies
- Collaborate on research projects in areas of text analytics and financial inclusion

Colorado State University GeoSpatial Centroid | Fort Collins, CO **August 2019- September 2020**
Graduate Intern

- Lead mapping analysis projects for external stakeholders
- Evaluate and report project outcomes both internally and externally

Colorado State University | Fort Collins, CO **August 2018- May 2020**
Graduate Research Assistant

- Conduct non-parametric, statistical, and econometric analysis supporting research objectives
- Craft and edit grants, project proposals, and papers seeking publication

Colorado State University- Denver County Extension | Denver, CO **May- August 2019**
Graduate Intern

- Developed a research project to analyze Denver's food system
- Built 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