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The New Fintech Federalism

Benjamin Seymour

TPI's Research Roundup is our semi-regular compilation of recent outside research of interest to tech policy nerds. If you've read a paper you think might be interesting to include in the next Roundup, feel free to send it to nlovin@techpolicyinstitute.org.

Their question: How are state and federal fintech regulations evolving?

Their answer: In the new "Fintech Federalism," regulatory roles are somewhat reversed. States are developing regulations that can be recognized across states while the federal government has focused on consumer protection.

Why does it matter? Fintech is growing quickly in relatively uncharted regulatory waters.

Their question: What major economics issues did the FCC work on last year?

Their answer: FCC economists worked on broadband data collection, implementing emergency Covid programs, spectrum auction mechanisms, and more.

Why does it matter? Economists provide important inputs into the FCC's policy development and implementation process. This annual review of their activities provides important insights into their work.

Their question: What explains the low adoption rates on tribal lands?

Their answer: Using detailed public data and comparing tribal lands to neighboring areas, the authors find that commonly cited factors like low population density and low incomes do not fully explain the lower adoption rates. They conclude that deeper, historic reasons also account for much of the difference between adoption on and off tribal lands.

Why does it matter? Understanding all the underlying reasons for low connectivity rates is necessary to improving infrastructure and adoption.

Their question: How much is invested in open-source software?

Their answer: They estimate \$38 billion in (non-monetary) resources was invested in open-source software (OSS) in 2019. OSS investment is growing more quickly than other types of software, but because it started from a low base it still represents only about 10% of all software investment.

Why does it matter? OSS is an important part of the tech economy, so we should understand the scope of resources invested in it. Additionally, research on economic analysis of zero-price goods is key to improving analysis of other areas without explicit prices, like social media.

Economics at the FCC 2020–21: Closing the Connectivity Gap, COVID-19 and Telehealth, Spectrum Auctions, Communications Marketplace Report, and Economic Research

Allion Baker, et al

The Tribal Digital Divide: Extent and Explanations

Anahid Bauer, Donna L. Feir, Matthew T. Greggs

A First Look at Open-Source Software Investment in the United States and in Other Countries, 2009-2019

Carol Robbins, et al