

***Economic Inclusion:
Cross-Sector Strategies that Promote the Financial Strength
of Low-income Families and Communities***

Monday, December 8, 2014

Federal Reserve Bank of Richmond, Baltimore Branch

Agenda

8:30 am Continental Breakfast and Registration

9:00 Welcome

- **Ellen Janes**, Community Development Manager, Federal Reserve Bank of Richmond

Family Financial Stability and Maryland's Communities

- **Peter Franchot**, Comptroller of Maryland
- **Richard Madaleno, Jr.**, Maryland State Senator (D-18)

9:30 **What Have Economists Learned About the EITC? A Helicopter Tour**

- **Kartik Athreya**, Group Vice President, Federal Reserve Bank of Richmond
- Introduced by **Sandra Tormoen**, Assistant Vice President and Community Affairs Officer, Federal Reserve Bank of Richmond

10:15 Break

10:30 **The EITC at Work in Maryland**

Moderated by **Robin McKinney**, Director, Maryland CASH Campaign

Local Partnerships

- **Betty Habershon**, Director, Prince George's CASH Campaign
- **Sara Johnson**, Director, Baltimore CASH Campaign
- **Sharon Strauss**, Executive Director, Montgomery County Department of Health and Human Services' Community Action Agency

Public Sector Capacity-Building

- **Carol Gilbert**, Assistant Secretary for Neighborhood Revitalization, Maryland Department of Housing and Community Development

11:45 Lunch

12:30 **2013 FDIC National Survey of Unbanked and Underbanked Households**

- **Joyce Northwood**, Senior Financial Economist, Federal Deposit Insurance Corporation
- **Ryan Goodstein**, Senior Financial Economist, Federal Deposit Insurance Corporation
- Introduced by **Cynthia DuRant**, Community Affairs Specialist, Federal Deposit Insurance Corporation

1:15 Break

1:30 pm **New Consumer Products and Services**

Moderated by **Carol Brant Payne**, Field Office Director, US Department of Housing and Urban Development

Addressing the Needs of Unbanked and Underbanked Consumers

- **Susan Burhouse**, Senior Consumer Researcher, Federal Deposit Insurance Corporation
- **Janet Gordon**, Associate Director, Division of Depositor and Consumer Protection, Federal Deposit Insurance Corporation

New Transaction Accounts Being Adopted by Low-income Consumers

- **Dave Beck**, Senior Vice President and Regional Executive, Federal Reserve Bank of Richmond

2:30 **Next steps**

2:45 Adjourn

