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