

## **Financial Decision Making, Poverty and Inequality Workshop**

*Sponsored by the Institute for Research on Poverty and Center for Financial Security*

University of Wisconsin–Madison

Union South, 1308 Dayton Street

May 21–22, 2014

### **AGENDA**

#### **WEDNESDAY, MAY 21    Location: Northwoods Room, 3<sup>rd</sup> Floor**

- 6:00 pm            Reception & Welcome: Tim Smeeding and J. Michael Collins, University of Wisconsin–Madison
- 6:30 pm            Dinner
- 7:30 pm            **New Perspectives on the Financial Lives of the Working Poor: The Financial Diaries**  
*Jonathan Morduch*, New York University

#### **THURSDAY, MAY 22    Location: Agriculture Room, 3<sup>rd</sup> Floor**

- 8:00-8:30 am      Continental Breakfast & Conversation
- 8:30-10:00 am    **Panel 1: Emergency Savings:** How does having a cushion for contingencies support families? What are the constraints to small dollar savings?  
*Moderator:* Mary Fairchild, National Conference of State Legislatures
- David Sieminski, Consumer Financial Protection Bureau (CFPB)
  - Mae Watson Grote, The Financial Clinic
  - Michal Grinstein-Weiss, Washington University in St. Louis
- 10:00-10:15 am    Morning Break
- 10:15-11:45 am   **Panel 2: Credit and Liquidity:** What do households need when liquidity needs exceed savings and income? How well does the market meet current needs?  
*Moderator:* Bob Jones, Wisconsin Community Action Program Association (WISCAP)
- Ida Rademacher, Corporation for Enterprise Development (CFED)
  - Janet R. Gordon, Federal Deposit Insurance Corporation (FDIC)
  - Fenaba Addo, University of Wisconsin–Madison
- 11:45-12:15        Lunch
- 12:15-1:45 pm    **Panel 3: Technological Solutions:** How do new innovations in payment systems for public benefits and low wage employers offer opportunities for households to build financial capability?  
*Moderator:* Ken Taylor, Wisconsin Council on Children & Families
- Jeanne Hogarth, Center for Financial Services Innovation (CFSI)
  - Frank Kaplan, Netspend
  - Hanns Kuttner, Hudson Institute
- 1:45-2:00 pm      Afternoon Break
- 2:00-3:30 pm      **Panel 4: Policy Responses and Alternatives:** What alternatives exist that policy makers can implement based on today's discussion?  
*Moderator:* Tim Smeeding, University of Wisconsin–Madison
- Beadsie Woo, Annie E. Casey Foundation
  - Jim Gatz, Office of Consumer Policy, U.S. Treasury Department
  - Jonathan Mintz, Cities for Financial Empowerment Fund
- 3:30-4:00 pm      Wrap Up, J. Michael Collins, University of Wisconsin–Madison

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