

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, 3rd 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, 3rd 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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