



Meeting the Financial Needs of Older Adults

AGENDA Federal Reserve Bank of Philadelphia Ten Independence Mall

Wednesday, March 2, 2016

9:30 a.m. **Arrival and Continental Breakfast**

10:00 a.m. **Welcome**

Theresa Y. Singleton
Vice President and Community Affairs Officer
Federal Reserve Bank of Philadelphia

Overview

Markita Morris-Louis
Senior Vice President of Community Affairs and General Counsel
Clarifi

10:20 a.m. **Emerging Trends on Low- and Moderate-Income Older Adults**

This panel will explore national and regional demographic trends on older low- and moderate-income (LMI) individuals and households. Presentations will focus on the growth of this population; current state-level initiatives that address the needs of seniors; and opportunities for collaboration among community development, health, and aging services sectors. Participants will hear new research on poverty-level measurements relating to older adults, including income, social security, and medical expenses.

Panelists:

- *Moderator:* Mikki Waid, Senior Strategic Policy Advisor, AARP Public Policy Institute
- [Laura Otterbourg](#), Division of Aging Services, State of New Jersey Department of Human Services
- [Richard W. Johnson](#), Senior Fellow and Director, Program on Retirement Policy, Urban Institute
- [Rita Landgraf](#), Secretary, Delaware Department of Health and Social Services
- [Teresa Osborne](#), Secretary, Pennsylvania Department of Aging

11:40 a.m. **Networking Lunch**

12:10 p.m. **Economic Security and Older Adults**

During this session, panelists will share current trends in and evidence on economic stability as it relates to older adults. Participants will hear about research on the banking and financial decision-making habits of older adults. In addition, practitioners will share innovative programs that address building the financial capability and skills of older adults.

Panelists:



- *Moderator:* [Mary Dupont](#), Director, Financial Empowerment, State of Delaware
- [Maggie Flowers](#), Associate Director, Economic Security, National Council on Aging
- [Susan R. Getman](#), Executive Director, Wilmington Senior Center
- [David Rogofsky](#), Management Analyst, Social Security Administration

1:30 p.m. **Break**

1:40 p.m. **Overview of Age-Friendly Banking**

This presentation will provide a brief history and overview of age-friendly banking and the current adoption of this approach by both the banking and community development sectors.

Presenter:

- [Robert Zdenek](#), Director, National Neighbors Silver, National Community Reinvestment Coalition (NCRC)

1:50 p.m. **Age-Friendly Banking in Practice**

This final panel will include speakers from financial institutions and community organizations that have partnered to provide programs, products, and services to LMI older adults based on the needs expressed in the previous panels. Participants will learn about solutions, including age-friendly banking, fraud protection, and expanded banking services. This session also will feature a question-and-answer period for participants to learn how to pursue key strategies and build a framework for partnership.

Panelists:

- *Moderator:* Robert Zdenek, Director, National Neighbors Silver, NCRC
- [Nora Dowd Eisenhower](#), Assistant Director, Office for Older Americans, Consumer Financial Protection Bureau
- [Khristian Hawver-Scott](#), Retirement and Life Services Executive, Bank of America
- [Roslyn Quarto](#), Executive Director, Empowering and Strengthening Ohio's People
- [Joseph Snyder](#), Director, Older Adult Protective Services, Philadelphia Corporation for Aging

3:10 p.m. **Closing Remarks**

Denise Kirk-Murray
District Community Affairs Officer
Office of the Comptroller of the Currency