

# **-CONFERENCE PROGRAM-**

**CONSUMER FEDERATION OF AMERICA**

**CONSUMER ASSEMBLY 2011**

**Challenges and Opportunities**

**March 17 and 18, 2011**

**Embassy Suites Convention Center Hotel**

## **THURSDAY, MARCH 17, 2011**

**8:00 AM                    REGISTRATION (Pre-Function Area)**

**8:30-11:00 AM        GENERAL SESSIONS (Capital C/D)**

**8:30-8:45 AM        WELCOME**

Stephen Brobeck  
Executive Director  
Consumer Federation of America

**8:45-9:15 AM        CONSUMER PROTECTION: WHAT'S AT STAKE IN THE 112<sup>TH</sup>  
CONGRESS?**

Introducer:            Janet Domenitz  
Executive Director, Massachusetts Public Interest Research Group  
President, Consumer Federation of America

Speaker:                The Honorable Henry Waxman  
United States House of Representatives

**9:15-9:45 AM        PUBLIC OPINION IN AN ERA OF DISCONTENT**

Introducer:            George Gaberlavage  
Policy Integration Director,  
Consumer & Livable Communities, Office of Policy Integration, AARP

Speaker:                Scott Keeter  
Director of Survey Research  
Pew Research Center

**9:45-10:45 AM THE CONSUMER REFORM AGENDA**

Leading consumer advocates discuss the congressional and regulatory agenda and effective strategies for defending old protections, writing new rules, and winning needed reforms.

Moderator: Travis Plunkett  
Legislative Director  
Consumer Federation of America

Panelists: Ellen Bloom  
Director of Federal Policy and the Washington Office  
Consumers Union

Erik Olson  
Deputy Director, The Pew Health Group, Food Portfolio  
The Pew Charitable Trusts

Sally Greenberg  
Executive Director  
National Consumers League

Ed Mierzwinski  
Consumer Program Director  
U.S. PIRG

**10:45-11:00 AM BREAK**

**11:00 AM-12:15PM CONCURRENT ROUNDTABLES**

**DO ALL CONSUMERS NEED A BANK ACCOUNT? ARE PREPAID CARDS AN ALTERNATIVE? (Capital A)**

Experts discuss and debate the question whether consumers with low and uncertain incomes really need a checking account and, if not, how these consumers can safely and affordably make payments, receive direct deposits, and build savings.

Moderator: Jean Ann Fox  
Director of Financial Services  
Consumer Federation of America

Roundtable  
Participants: Steve Streit  
CEO  
Green Dot Corporation

Ellen Lazar  
Senior Advisor to the Chairman on Consumer Policy  
Federal Deposit Insurance Corporation

Jennifer Tescher  
President and CEO  
Center for Financial Service Innovation

Suzanne Martindale  
Staff Attorney  
Consumers Union

Donna Ortega  
National Manager, Financial Innovation  
AARP Foundation

Graciela Aponte  
Senior Legislative Analyst, Wealth-Building Policy Project  
National Council of LaRaza

Ardie Hollifield  
Project Manager, Safe Checking in the Electronic Age  
The Pew Charitable Trusts

Michael Christian  
Manager, Savings & Checking  
Navy Federal Credit Union

### **TURNING TRAGEDY INTO ADVOCACY (Washingtonian)**

Health and safety advocates, who have suffered the loss of a loved one because of an unsafe product, will discuss their activism -- its origins, success, and lessons for consumer advocacy.

Moderator: Rachel Weintraub  
Director of Product Safety and Senior Counsel  
Consumer Federation of America

Panelists: Linda Ginzl  
President and Co-Founder  
Kids In Danger

Nancy Donley  
President  
Safe Tables Our Priority

Janette Fennell  
Founder and President  
KidsAndCars.org

**TRENDS IN CONSUMER COMPLAINTS AND COMPLAINT  
RESOLUTION (Capital B)**

Consumer protection leaders identify the top and newest complaints that their agencies are receiving and new approaches for more effectively resolving, and preventing, these grievances.

Moderator: Eric Friedman  
Director  
Montgomery County Office of Consumer Protection

Roundtable  
Participants: Maria Tribble  
Consumer Response Center Program Manager  
Federal Trade Commission

Beverly Baskin  
Senior Vice President & Chief Mission Officer  
Council of Better Business Bureaus

Eduard Bartholme  
Executive Director  
Call For Action

John Breyault  
Vice President  
National Consumers League

Joe Ridout  
Consumer Services Manager  
Consumer Action

**12:15-2:00 PM LUNCH AND KEYNOTE ADDRESS  
(Capital C/D)**

**AMERICA'S 12 TRIBES: THE SOCIO-ECONOMIC, CULTURAL  
AND POLITICAL DIVIDES THAT SHAPE THE U.S.**

Introducer: Janet Domenitz  
Executive Director, Massachusetts Public Interest Research Group  
President, Consumer Federation of America

Speaker: Dante Chinni  
Author  
Our Patchwork Nation

**2:00-3:15 PM CONCURRENT ROUNDTABLES**

**CONSUMER DEBT BURDENS AND SOLUTIONS (Capital A)**

Experts explain who is actually carrying unsustainable consumer debts, identify key barriers to debt reduction, and discuss effective ways to reduce these burdens and provide access to sustainable credit.

Moderator: Travis Plunkett  
Legislative Director  
Consumer Federation of America

Roundtable  
Participants:

Barrett Burns  
President and CEO  
VantageScore Solutions, LLC

Ellen Merry  
Senior Economist, Division of Consumer and Community Affairs  
Federal Reserve Board

Patricia Hasson  
President  
Consumer Credit Counseling Service of Delaware Valley

Gail Kilmer  
Senior Vice President, Senior Card Marketing Product Executive  
Bank of America

Lori Trawinski  
Senior Strategic Policy Advisor, Consumer and State Affairs Team  
AARP Public Policy Institute

Margot Saunders  
Of Counsel  
National Consumer Law Center

Claudia Warszawski  
Manager of Personal Finance Management  
Navy Federal Credit Union

Graciela Aponte  
Senior Legislative Analyst, Wealth-Building Policy Project  
National Council of LaRaza

### **PRIORITIZING SAFETY RISKS (Washingtonian)**

Experts and advocates discuss how to best prioritize safety risks using imperfect information to assess criteria ranging from loss of life to the effectiveness of prevention.

Moderator: Donald L. Mays  
Senior Director, Product Safety/Technical Policy  
Consumers Union

Roundtable  
Participants: Ronald Medford  
Deputy Administrator  
National Highway Traffic Safety Administration

Dennis Blasius  
Eastern Region Director, Office of Compliance and Field Operations  
U.S. Consumer Product Safety Commission

Sandra Hoffmann  
Economist, Food Economics Division  
USDA/Economic Research Service

Cindy Pellegrini  
Associate Director, Department of Federal Affairs  
American Academy of Pediatrics

Matthew R. Madia  
Federal Regulatory Policy Analyst  
OMB Watch

### **THE ROLE OF THE FEDERAL TRADE COMMISSION IN AN EVOLVING MARKETPLACE AND REGULATORY ENVIRONMENT (Capital B)**

Participants in this session will discuss how the Federal Trade Commission will handle major issues such as privacy and new areas of responsibility such as auto lending practices, how it will coordinate with other federal agencies, how it prioritizes issues, and how consumer organizations and state and local agencies can get their issues on the FTC's radar screen.

Moderator: Susan Grant  
Director of Consumer Protection  
Consumer Federation of America

Roundtable  
Participants:

David Vladeck  
Director, Bureau of Consumer Protection  
Federal Trade Commission

Julie Nepveu  
Senior Attorney, AARP Foundation Litigation  
AARP

Robert Gellman  
Privacy and Information Policy Consultant

Thomas D. Domonoske  
Of Counsel  
The Legal Aid Justice Center

Sharon Goott Nissim  
Consumer Protection Fellow  
Electronic Privacy Information Center

Ellyn Kay  
Investigator  
Fairfax County Consumer Affairs

**3:15-3:30 PM**

**BREAK**

**3:30-5:00 PM**

**GENERAL SESSIONS (Capital C/D)**

**3:30-4:00 PM**

**U.S. CONSUMER PRODUCT SAFETY COMMISSION:  
AN UPDATE OF CRITICAL SAFETY ISSUES**

Introducer:

Linda Ginzel  
President and Co-Founder  
Kids In Danger

Speaker:

Robert S. Adler  
Commissioner  
U.S. Consumer Product Safety Commission

**4:00-5:00 PM**

**VULNERABLE CONSUMERS IN THE GREAT RECESSION**

Experts and advocates discuss the consumer problems faced by those with low-incomes, little education, and poor health and how these problems can be overcome.

Moderator: Willard P. Ogburn  
Executive Director  
National Consumer Law Center

Panelists: Lawrence Mishel  
President  
Economic Policy Institute

Arloc Sherman  
Senior Researcher  
Center on Budget and Policy Priorities

Jonathan Rochkind  
Vice President and Director of Research  
Public Agenda

**5:00-6:00 PM RECEPTION (Capital A)**

**FRIDAY, MARCH 18, 2011**

**8:30-11:45 AM REGISTRATION (Pre-Function Area)**

**9:00 AM  
-12:00 PM GENERAL SESSIONS (Capital C/D)**

**9:00-10:15 AM THE FUTURE OF CONSUMER COMMUNICATIONS**

Experts explain how the Internet, new communications devices, and social media are transforming consumer communications and information-seeking now and in the next decade.

Moderator: Parul Desai  
Communications Policy Counsel  
Consumers Union

Panelists: Lee Rainie  
Director  
Pew Internet and American Life Project

Link Hoewing  
Vice President, Internet Technology and Policy  
Verizon

Elizabeth Grossman  
U.S. Technology Policy Strategist  
Microsoft Research



Mark Cooper  
Research Director  
Consumer Federation of America

**10:15-10:30 AM      BREAK**

**10:30-11:00 AM      FINANCIAL CHALLENGES FACING AMERICAN HOUSEHOLDS**

Introducer:            Stephen Brobeck  
Executive Director  
Consumer Federation of America

Speaker:              Michael Barr  
Professor of Law  
University of Michigan Law School

**11:00-11:30 AM      EVOLVING OUR SAFETY CULTURE**

Introducer:            Jack Gillis  
Public Affairs Director  
Consumer Federation of America

Speaker:              The Honorable David L. Strickland  
Administrator, National Highway Traffic Safety Administration  
U.S. Department of Transportation

**11:30 AM-12:00 PM      THE ROLE OF THE FTC AND OTHER CONSUMER PROTECTION AGENCIES IN TODAY'S MARKETPLACE**

Introducer:            Ira Rheingold  
Executive Director  
National Association of Consumer Advocates

Speaker:              Julie Brill  
Commissioner  
The Federal Trade Commission

**12:00 PM              MEETING ADJOURNS**