

# DATA TALK: EFFECTS OF PARENTAL HOMEOWNERSHIP ON MILLENNIAL HOMEBUYING

## Speaker Biographies



**Jaclene Begley** is an economist in the Economic and Strategic Research Group at Fannie Mae. Her research focuses on housing affordability, homeownership, mortgages, and older adults' housing decisions. She received her doctoral degree in public policy from New York University, where she was a doctoral fellow at the Furman Center for Real Estate and Urban Policy and is an affiliated researcher. Before joining Fannie Mae, Begley was an assistant professor at Ryerson University in Toronto and a visiting scholar at the Federal Reserve Bank of Boston. She also spent a summer as a graduate researcher at the University of Hong Kong. Begley received an undergraduate degree in finance from the University of Notre Dame and a master's degree in city planning from the University of California, Berkeley.



**Jung Hyun Choi** is a research associate with the Housing Finance Policy Center at the Urban Institute. She studies urban inequality, focusing on housing, urban economics, real estate finance, and disadvantaged populations in the housing market. Before joining Urban, Choi was a postdoctoral scholar at the University of Southern California Price Center for Social Innovation, where her research examined innovative housing and social policies to enhance quality of life for low-income households. Choi holds a PhD in public policy and management from the Price School of Public Policy at the University of Southern California.



**Jaya Dey** is quantitative analytics manager in the Single-Family Affordable Lending and Access to Credit division at Freddie Mac. Her responsibilities include researching the market's evolving needs, focusing on affordability, underserved markets, and changing demographics. Before joining Freddie Mac, she was an assistant professor of economics at Oklahoma State University and a visiting faculty member at Saint Louis University. She holds a master's degree from the Indian Statistical Institute in New Delhi and a doctoral degree in economics from the Ohio State University.



**Laurie Goodman** is a vice president at the Urban Institute and codirector of its Housing Finance Policy Center, which provides policymakers with data-driven analyses of housing finance policy issues that they can depend on for relevance, accuracy, and independence. Goodman spent 30 years as an analyst and research department manager on Wall Street. From 2008 to 2013, she was a senior managing director at Amherst Securities Group LP, a boutique broker-dealer specializing in securitized products, where her strategy effort became known for its analysis of housing policy issues. From 1993 to 2008, Goodman was head of global fixed income research and manager of US securitized products research at UBS and predecessor firms, which were ranked first by *Institutional Investor* for 11 straight years. Before that, she held research and portfolio management positions at several Wall Street firms. She began her career as a senior economist at the Federal Reserve Bank of New York. Goodman was inducted into the Fixed Income Analysts Hall of Fame in 2009. Goodman serves on the board of directors of MFA Financial and Arch Capital Group and is an adviser to Amherst Capital Management, a member of Morningstar Credit Ratings Regulatory Governance Board, and a member of the Federal Reserve Bank of New York's Financial Advisory Roundtable. She has published more than 200 journal articles and has coauthored and coedited five books. Goodman has a BA in mathematics from the University of Pennsylvania and an AM and PhD in economics from Stanford University.