Launching Urban's Financial Health and Wealth Dashboard: Leveraging Local Data to Improve Financial Well-Being

Speaker Biographies

Oriya Cohen is a policy program associate in the Research to Action Lab at the Urban Institute. He works with researchers across policy centers on projects related to affordable housing, social mobility, community development, economic development, and inclusion. Before joining Urban, Cohen was a Coro Fellow in public affairs in San Francisco, where he worked with various organizations to develop affordable housing, research the impacts of sea-level rise across the Bay Area, and launch a postgraduate legal fellowship. Before joining Coro, Cohen worked in the Oakland Office of the Mayor as a policy associate. There, he helped establish the city's first department of transportation and supported the development of a citywide general obligation bond to fund transportation, infrastructure, and affordable housing projects across the city. Cohen received a BA in sustainable environmental design from the University of California, Berkeley.

Thea Garon is a senior policy program manager in the Center on Labor, Human Services, and Population focusing on financial well-being and economic security. She serves as project director for the Data for Financial Well-Being project, a new initiative designed to bring together public and proprietary datasets to inform business and policy decisions to improve financial well-being. Garon has more than a decade of experience conducting research on financial health and well-being. Before joining the Urban Institute, she founded and led the Financial Health Network's Financial Health Pulse, a national research initiative that provides ongoing insights about financial health in the United States. She also led the development of the FinHealth Score, a measurement framework that has become recognized as an industry standard to measure and improve financial health. Her research has been featured in top-tier media outlets, including the New York Times, Forbes, the Associated Press, The Hill, and Vox. Garon graduated magna cum laude from Carleton College with a bachelor's degree in history and holds a master's degree in urban planning from New York University's Robert F. Wagner Graduate School of Public Service. Garon sits on the consumer advisory board for Plaid's annual Fintech Effect consumer survey.

Tamara Lindsay is Chief of Strategy at the Cities for Financial Empowerment Fund. Previously, she was the Director of Programs at the NYC Department of Consumer Affairs Office of Financial Empowerment. Lindsay holds a BA from Syracuse University, an MSc from the London School of Economics and an MPA from Baruch University, City University of New York.

Signe-Mary McKernan is vice president for labor, human services, and population. She is a national wealth and financial well-being expert with two decades of experience researching access to assets and credit and the impact of wealth-building programs and policies on family well-being. She coedited the book Asset Building and Low-Income Families, coauthored a chapter in The Oxford Handbook of the Economics of Poverty, and advised the Consumer Financial Protection Bureau in setting up its research unit. Before joining Urban in 1999, she was lead economist on credit issues at the Federal Trade Commission. She has been a visiting professor at Georgetown University and served on the US Financial Health Pulse Advisory Council, the SafetyNet CUNA Independent Advisory Board, and EPIC's Consumer Debt Advisory Board. McKernan has extensive experience leading large projects and using rigorous econometric methods, randomized controlled trials, and administrative and survey data. Her research has been published in books, policy briefs, reports, and refereed journals including the Journal of Public

Economics, American Economic Association Papers and Proceedings, Demography, and Review of Economics and Statistics. She has testified before Congress and the District of Columbia Council and been cited in media outlets such as the New York Times, the Washington Post, Forbes, and Time. Her consumer finance research includes credit health during the COVID-19 pandemic, debt, wealth disparities and solutions, matched savings accounts, financial products and services, and the alternative financial sector. She has a bachelor's degree from the University of California, Berkeley, and a doctoral degree in economics from Brown University.

Ameya Pawar is a senior fellow at the Economic Security Project, and the former alderman of Chicago's 47th Ward and the first Asian and Indian American elected to the Chicago City Council and major office in Illinois. While in office, Pawar focused legislative efforts around social justice, worker rights, and economic justice. To this end, he led most all labor policy and worker rights legislation passed in Chicago over the last eight years, including raising the minimum wage to $13/hr, guaranteeing paid sick leave, combating wage theft, and preserving housing for Chicago's most vulnerable. Pawar has a bachelor's degree in religion and philosophy from Missouri Valley College, a master's degree in public administration from the Illinois Institute of Technology and is a two-time graduate from the University of Chicago with master's degrees in threat and response management and social service administration. Pawar was a US State Department Critical Language Program alum, a 2012 University of Illinois Edgar Fellow, and was named to Crain's Chicago 40 under 40 in 2011. Most recently, he was named a 2018 McCormick Foundation Executive Fellow. Prior to leaving office, Pawar chaired the Chicago Resilient Families Task Force. The task force made recommendations on a city-run basic income pilot, the expansion and modernization of the EITC, and the need for narrative change public policy.

Erika Wright is a vice president of global philanthropy at JPMorgan Chase & Co. She is a dedicated social and economic justice professional with over 20 years of experience working across the nonprofit, public, and private sectors. Wright recently joined the Learning and Insights team at JPMorgan Chase where she works alongside corporate responsibility colleagues, grantee, and public sector partners to elevate best and promising practices to advance economic inclusion in our most vulnerable communities. Prior to joining Learning and Insights, Wright served as a Program Officer for the Foundation, executing a $20 million plus portfolio of philanthropic investments across Louisiana, Tennessee, and Missouri. As a Program Officer, she engaged economic development, nonprofit, educational, and research partners dedicated to increasing economic opportunity through a combination of workforce, small business, community development, and financial capability initiatives. Prior to joining JPMorgan Chase, Wright served as the Program Lead for Violence Prevention in the New Orleans Health Department, where she convened nonprofit partners around the development of a continuum of services for Boys and Men of Color (BMOC), informed violence reduction initiatives across the department, and worked with school partners to integrate trauma informed practices. Wright received her undergraduate degree from Morgan State University in Baltimore, MD and served as an English teacher in the U.S. Peace Corps prior to completing her Masters in Social Work from Washington University in St. Louis, where she specialized in systems change and collective impact. Wright is a former Board Member of Jane Place Neighborhood Sustainability Initiative (JPNSI) and Abeona House early childhood education center, and currently serves on the Board of the Louisiana Children's Museum.

Mingli Zhong is a research associate in the Center on Labor, Human Services, and Population at the Urban Institute. She is also a visiting scholar at the Wharton School of the University of Pennsylvania. Before joining Urban, she was a postdoctoral fellow at the National Bureau of Economic Research. Her doctoral dissertation received the Social Security Administration Dissertation Fellowship Program in Retirement and Disability Research and Robert R. Nathan Fellowship. She received a PhD in applied economics from

the University of Pennsylvania in 2020. Zhong's research focuses on household and consumer finance. She examines saving, spending, and borrowing behavior. She studies the interaction between private savings and the social safety net. Her recent projects address the optimal design of automatic enrollment retirement plans, the impact of the expansion of automatic enrollment plans on low-income workers, and spending and borrowing patterns during the COVID-19 pandemic. Zhong also studies the labor market, especially the impacts of the gig economy on labor market participation, income security, and retirement decisions. Zhong's research has been funded by AARP, Boettner Center/Pension Research Council at Wharton, Center for Retirement Research at Boston College, Pew Charitable Trusts, and the Social Security Administration. She has been interviewed by government officials and business leaders as an emerging expert on household financial security. Her research has been cited in Brookings, MarketWatch, Marketplace, NBER Digest, ThinkAdvisor, and 401kspecialist.