

Launching Urban's Financial Well-Being Data Hub: A New Approach to Improving Financial Security and Advancing Equity

Speaker Biographies

Kant Desai is a Senior Principal at the Cities for Financial Empowerment Fund where he focuses on policy, research, evaluation, and leveraging municipal engagement to improve the financial stability of low- and moderate-income households. Previously, he served as Chief of Policy for the Chicago City where he developed and launched the city's first Office of Financial Inclusion.

Thea Garon is an associate director in the Center on Labor, Human Services, and Population at the Urban Institute, focusing on financial well-being and economic security. She leads the Financial Well-Being Data Hub, a new initiative designed to introduce evidence-based solutions to improve households' financial security and advance equity. Garon has more than a decade of experience researching financial health and well-being. Before joining Urban, she founded and led the Financial Health Network's Financial Health Pulse, a national research initiative. She also led the development of the FinHealth Score®, a measurement framework that has become recognized as an industry standard. Garon's research has been featured in such media outlets as the New York Times, Forbes, the Associated Press, The Hill, and Vox. Garon graduated magna cum laude with a bachelor's degree in history from Carleton College and holds a master's degree in urban planning from New York University's Robert F. Wagner School of Public Service.

Jesús Gerena is CEO of UpTogether (previously Family Independence Initiative), a national organization dedicated to changing policies, systems, and beliefs so that all people in the United States are seen for their strengths and are able to build power and drive their own economic and social mobility. Under Gerena's leadership, UpTogether has grown its work and organizational capacity to expand to all 50 states and Puerto Rico.

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.

Hans Morris is managing partner of Nyca Partners, a fintech VC in New York and San Francisco that has invested in approximately 90 companies, including fintechs such as Affirm, Digit, and Propel. Prior to founding Nyca, Morris held multiple positions in the financial services sector, including president of Visa and CFO and head of finance, technology, and operations for Citigroup's institutional businesses.

Sarah Rosen Wartell is the president of Urban Institute, the third president of the Urban Institute since its founding in 1968. A nonprofit research organization of more than 550 staff, Urban provides data and evidence to help advance equity and upward mobility and to improve the well-being of families and communities. Under Wartell's leadership, Urban has increased its delivery of research insights to federal, state, and local government decisionmakers, as well as community advocates, corporations, and philanthropists; has become a leader in research communications and data visualization; and has modernized its business systems and technology. Before joining Urban, Wartell was the founding chief operating officer and then executive vice president of the Center for American Progress, where her work focused on the economy and housing markets. She also served as deputy assistant to the president for economic policy and deputy director of the National Economic Council. At the US Department of Housing and Urban Development from 1993 to 1998, Wartell advised the federal housing commissioner on housing finance, mortgage markets, and consumer protection. She was later a consultant to the bipartisan Millennial Housing Commission. Before her government service, Wartell practiced law with the Washington, DC, firm Arnold & Porter. Wartell has an AB with honors in urban affairs from the Princeton School of Public and International Affairs, a JD from Yale Law School, and an honorary undergraduate degree from the University of Maryland, Baltimore County. Wartell's areas of expertise include community development, consumer finance, asset building, and housing finance.