

Climate Change and Household Financial Well-Being: Understanding Risk and Building Resilience

Speaker Biographies

Signe-Mary McKernan, is vice president for labor, human services, and population at the Urban Institute. 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.

Graham Steele, is the Assistant Secretary for Financial Institutions at the U.S. Department of the Treasury. He is an expert on financial regulation and financial institutions, with more than a decade of experience working at the highest levels of law and policy in Washington, D.C. Graham was previously the director of the Corporations and Society Initiative at Stanford Graduate School of Business, a research initiative that examines issues at the intersection of markets, business, and government to promote more accountable capitalism and governance. Prior to joining Stanford GSB, Graham was a member of the staff of the Federal Reserve Bank of San Francisco. From 2015 to 2017, Graham was the Minority Chief Counsel for the United States Senate Committee on Banking, Housing & Urban Affairs. From 2010 to 2015 he was a Legislative Assistant for United States Senator Sherrod Brown (D-OH), handling the Senator's work as a member of the Senate Banking Committee. During that time, he also spent four years as the staff director of the Subcommittee on Financial Institutions & Consumer Protection. Prior to joining Senator Brown's staff, Graham was a policy counsel at Public Citizen's Congress Watch in Washington, D.C. Graham received his bachelor's degree in political science from the University of Rochester and his law degree from The George Washington University Law School. He is originally from Brookline, Massachusetts, and is a member of the Massachusetts State Bar.

Andrew Rumbach, is a senior fellow at the Urban Institute where he co-leads the Climate and Communities practice area in the Metropolitan Housing and Communities Policy Center. Rumbach is a mixed-methods researcher who studies household and community risk to natural hazards and climate change. He is especially interested in how federal, state, and local government plans and policies shape hazard mitigation, climate adaptation, and community disaster recovery. He has studied numerous federal and state-declared disaster events and has written about affordable housing and disaster vulnerability, land-use policy and environmental risk, the vulnerability of cultural and historic resources to disasters and climate extremes, and rural governance of disasters. His writing has appeared in such venues as the *Journal of the American Planning Association*, *Housing Studies*, *Habitat International*, and the *Journal of Urban Affairs*. His research

has been supported by the National Science Foundation; the National Academies of Sciences, Engineering, and Medicine; the Natural Hazards Center; the Rockefeller Foundation, and others. Rumbach earned a BA in political science from Reed College and a PhD and MRP in city and regional planning from Cornell University.

Suzanna Fritzberg, is the Deputy Assistant Secretary for Capital Access at the US Treasury Department, where she leads a team working on issues related to financial inclusion, consumer protection, and household access to capital. She has worked to advance economic mobility and inclusive economic growth in roles across the public, nonprofit and philanthropic sectors and in politics. Before coming to Treasury, she directed a public-private partnership focused on promoting household economic stability in response to the COVID-19 crisis, and previously served as Deputy Chief of Staff to then-Mayor Pete Buttigieg in the City of South Bend. Suzanna was a member of the Biden-Harris Treasury transition team and co-convener of the Biden-Harris campaign economic policy committee. She is a graduate of Yale University and the University of Oxford.

Natalie Grant, is the director of the Office of Human Services Emergency Preparedness and Response. In this capacity, she oversees the disaster human service emergency management mission for the agency and the Department. OHSEPR's primary responsibilities include preparing human and social service programs and providers for disaster incidents, overseeing coordinated delivery of disaster human service case management, developing a disaster and applied science agenda for human services, supporting the coordination of support services for children, youth, and families in emergencies, and overseeing emergency repatriation mission for U.S. Citizens overseas during international crises. Previously, she worked for HHS' Assistant Secretary for Preparedness and Response (ASPR) in the Division of Recovery where she served as the Health and Social Services Recovery field coordinator for federal interagency coordination following Hurricane Sandy in New York and the lead for the U.S. Virgin Islands and Puerto Rico following Hurricanes Irma and Maria. Prior to her federal role, Natalie served as director of the Office of Public Health Preparedness at Boston Emergency Medical Services (BEMS) within the Boston Public Health Commission (BPHC). In this capacity she was chief emergency planner for public health and medical matters, oversaw all programmatic activities associated with implementation of the Public Health Emergency Preparedness Cooperative Agreement (PHEP) and the Medical Reserve Corps (MRC) while collaborating closely with the Hospital Preparedness Program (HPP) through a partnership with the Conference of Boston Teaching Hospitals (COBTH) and the Massachusetts League of Community Health Centers. Natalie was the Emergency Support Function Eight (ESF-8) lead during planned city-wide events and public health emergency activations such as H1N1, Massachusetts Water Emergency and various weather emergencies. During her tenure, the Lawlor Regional Medical Intelligence Center was established for information coordination amongst healthcare partners across the Metro-Boston region during emergency incidents.

Aaron Levy, is the Director of FEMA's Individual and Community Preparedness Division (ICPD) where he leads the Agency's efforts to help people prepare for disasters. Aaron oversees programs that partner at all levels of government, the private sector, and community organizations to increase citizen and community preparedness and encourage the development of disaster resilience across the Nation. Aaron joined FEMA in December 2010 as a congressional affairs specialist. Prior to taking up his current position in September 2019, Aaron served as the Executive Officer (XO) of FEMA's National Preparedness Directorate (NPD). As XO, Aaron was the de-facto chief operating officer of a business line consisting of

400 full time employees, across three geographical locations with an annual budget of \$400 million. He provided counsel to NPD's Assistant and Deputy Assistant Administrators on the directorate's strategic, budgetary and operational priorities while managing the staff of the Office of the Assistant Administrator. From January-April 2020, Aaron served on temporary assignment as Senior Advisor to the Acting FEMA Administrator where he provided executive counsel on the whole of government efforts to provide COVID-19 vaccinations to the American people. Aaron graduated from Richmond, The American International University in London with a Bachelor of Arts in International Relations and subsequently received his Master of Arts in Global Security Studies from Johns Hopkins University. Aaron also completed the Executive Leaders Program at the Naval Post Graduate School's Center for Homeland Defense and Security. A native of New Jersey and lifelong New York Giants fan, Aaron resides in Washington, D.C. with his wife Katie, their amazing daughter Carolyn and a loveable labradoodle named Sunny.

Sara McTarnaghan, is a senior research associate in the Metropolitan Housing and Communities Policy Center at the Urban Institute and practice area co-lead for Urban's work on climate and communities. McTarnaghan's research focuses on climate change and resilience, immigrant inclusion and integration, and urbanization and international development. As a trained urban planner, she examines the connections between the built and natural environments and social and economic outcomes, especially for people and communities disproportionately affected by the increasing frequency and severity of climate impacts and disasters. As a bilingual researcher, she has conducted multiple studies about the inclusion of immigrant communities in the social safety net and state and local policy levers for supporting immigrants. Currently, McTarnaghan is overseeing the global outcome evaluation of the Rockefeller Foundation's 100 Resilient Cities network, which tracks changes in municipal governance and planning to support resilience in participating cities. Additionally, she is the urban research lead for an evidence-based learning program for the US Agency for International Development that will inform the agency's urban programming. She previously led a comprehensive evidence review of housing policies and practices in Latin America and the Caribbean for Habitat for Humanity as an input to the United Nations Habitat III conference in 2016. Before joining Urban, McTarnaghan worked at the nonprofit TECHO supporting housing and community development interventions across Latin America. She earned an MS in community and regional planning and an MA in Latin American studies from the University of Texas at Austin.