

Lowering Costs for American Families: A Conversation with Lael Brainard, National Economic Advisor

Speaker Biographies

Lael Brainard is the 14th Director of the National Economic Council. Prior to this role, she served as the Vice Chair of the Federal Reserve, Undersecretary of the Treasury for International Affairs, and Deputy Director of the National Economic Council. She was also Vice President at the Brookings Institution. Brainard received her Masters and PhD in Economics from Harvard and was an Associate Professor of Economics at the MIT Sloan School of Management.

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.

Sarah Rosen Wartell is the third president of the Urban Institute since it was founded in 1968. During her tenure, Urban celebrated a milestone anniversary by moving into a state-of-the-art research and convening facility and launched its Next50, a strategy to advance upward mobility, equity, and shared prosperity by bringing the power of knowledge to help changemakers accelerate solutions. Under Wartell's leadership, Urban aims to leverage cutting-edge technology and data science, understand and confront structural racism, and deliver timely, relevant, and actionable research to communities, capitals, board rooms, and wherever innovators are pursuing bold ideas. Previously, Wartell was deputy assistant to the president for economic policy and deputy director of the National Economic Council. She also worked in various roles at the US Department of Housing and Urban Development. After government service, Wartell was the founding chief operating officer and then executive vice president of the Center for American Progress. Her work focused on the economy and housing markets, and she directed the Mortgage Finance Working Group and the Doing What Works government performance program. Before her tenure in government, she practiced law with the Washington, DC, firm Arnold & Porter. Wartell currently serves on the boards of Enterprise Community Partners and the Georgetown Day School, Bank of America's National Community Advisory Council, and the Sadie Collective's Advisory Board. She previously served on the boards of the Low-Income Investment Fund, the Center for Urban Science and Progress at New York University, and the Corporation for Enterprise Development (now known as Prosperity Now). Her areas of expertise include community development, consumer finance, asset building, and housing finance. Wartell has a bachelor's degree with honors in urban affairs from the Princeton School of Public and International Affairs. She has a law degree from Yale Law School.

Susan Weinstock is the CEO of the Consumer Federation of America. Previously, she was vice president of financial resilience programming at AARP, responsible for the overall strategic direction of AARP programs and education competencies to improve the financial security of persons age 50 and older. Prior to AARP, Susan worked at the U.S. Department of the Treasury. As the director of the office of consumer policy, she focused on emerging trends and the growing use of technology and data in the provision of consumer financial products and services. Previously, she directed The Pew Charitable Trusts' Consumer Banking Project, which advocates for policies that protect American consumers and their money. As the lead on Pew's efforts to improve the safety and transparency of consumer banking products, she directed a team of researchers who identified current practices and consumer needs to inform and promote policy solutions. Prior to Pew, Susan was the financial reform campaign director at the Consumer Federation of America, leading media, coalition, public education, and grassroots efforts to promote consumer financial protection in the Dodd-Frank Act. She has more than 20 years of advocacy, communications, research, grassroots and legislative experience working to protect consumers.

Erin Witte is the Director of Consumer Protection for the Consumer Federation of America. Erin leads CFA's advocacy efforts in consumer protection, including advocating for consumer protections in Congress and at regulatory agencies, communicating policy positions to the press and the public, organizing meetings with stakeholders on consumer protection issues, and providing educational tools for consumers to help them navigate marketplace challenges. Erin has over a decade of experience fighting for consumers as a consumer protection attorney. Prior to joining the CFA, Erin was an Assistant Attorney General for the Commonwealth of Virginia, where she litigated consumer protection cases in Virginia state and federal courts. Erin handled matters involving various abusive, predatory and fraudulent business practices, and was able to provide relief to tens of thousands of consumers. Erin also worked in private practice at Surovell Isaacs & Levy in Fairfax, VA (formerly Surovell Isaacs Petersen & Levy), where she represented individual consumer clients against used car dealers, abusive debt collectors, insurance companies, predatory lenders, subprime auto lenders, and medical providers. Erin also has a public service history of volunteer work with various legal aid organizations, the Fairfax County Office of the Public Defender, and the Mid-Atlantic Innocence Project. She also has presented at various continuing legal education conferences, providing training and instruction to other attorneys about consumer protection laws. Erin is a graduate of the George Mason University School of Law in Arlington, VA, and she received her B.A. from Rowan University in Glassboro, N.J. Erin and her family live in Northern Virginia.