

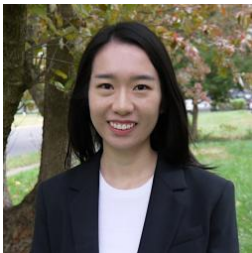
# Identifying Solutions to Address Wealth Inequities: A Conversation with Government, Business, and Nonprofit Leaders

## Speaker Biographies

### Welcome and Research Overview:



**Madeline Brown** is a senior policy associate in the Research to Action Lab at the Urban Institute, where she promotes racial equity and inclusion in local, state, and federal policy. She currently focuses on financial security and the racial wealth gap, developing timely products, growing the evidence base, and leading technical assistance to inform policymakers and practitioners. Her work also includes the policy domains of housing, civic participation and representation, broadband access, and workforce development and examines the ways these systems were shaped by structural racism. Before joining Urban, she worked at FairVote, a nonprofit focused on US electoral reform, providing research and analytical support. Brown graduated summa cum laude with a bachelor's degree in political science and Spanish from Emory University and received a master's degree in public administration and policy from the School of Public Affairs at American University.



**Mingli Zhong** is a senior 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. 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, the Boettner Center/Pension Research Council at Wharton, the Center for Retirement Research at Boston College, the 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 by the Brookings Institution, MarketWatch, Marketplace, *NBER Digest*, ThinkAdvisor, and 401k Specialist. Zhong received a PhD in applied economics from the University of Pennsylvania. Her doctoral dissertation received the Social Security Administration Dissertation Fellowship Program in Retirement and Disability Research and Robert R. Nathan Fellowship.

## Fireside Chat:



**Kilolo Kijakazi** served as Acting Commissioner of the Social Security Administration (SSA) for two and half years (from July 2021 through December 2023). She is now serving as Principal Senior Advisor to Commissioner Martin O'Malley. During her tenure as Acting Commissioner, Dr. Kijakazi focused on major operational challenges facing the agency, including reaching agreement with SSA's labor unions to prepare for reentry and reopen over 1,200 offices across the country. She was asked to take office at a time when the agency was on track to hit its lowest staffing

level in 25 years, while needing to serve an increasing number of beneficiaries and customers. Dr. Kijakazi focused on rebuilding the workforce, including using limited funding from Congress to conduct a hiring surge. She focused SSA on reducing administrative burdens for the public and advancing equity across its programs and services. To set the agency on a path of continued improvement, she established SSA's first Office of Native American Partnerships and first Office of Transformation. Prior to her appointment as Acting Commissioner, Dr. Kijakazi joined the Biden-Harris Administration in January 2021 as Deputy Commissioner for Retirement and Disability Policy at SSA. During her time as Deputy Commissioner, Dr. Kijakazi was responsible for planning and managing the development of program policy, policy research and evaluation, and statistical programs to inform programs administered by SSA. These programs include Retirement and Survivors Insurance, Disability Insurance, and Supplemental Security Income. From 2014 to 2021, Dr. Kijakazi served as an Institute Fellow at the Urban Institute where she developed collaborative partnerships to expand and strengthen Urban's rigorous research agenda, effectively communicate findings to diverse audiences, and recruit and retain a diverse research staff at all levels. Dr. Kijakazi also conducted research in the areas of economic security, structural racism, and the racial wealth gap. Prior to that, she was a program officer for the Ford Foundation and funded research on the racial wealth gap through her portfolio—Building Economic Security Over a Lifetime. Dr. Kijakazi holds a BA from SUNY Binghamton, an MSW from Howard University, and a PhD in public policy from the George Washington University.



**Myra Jones-Taylor** is senior vice president for impact and external affairs at the Urban Institute, overseeing communications, development, government affairs, and policy impact. With these teams, she sets the vision for how researchers and policy experts across Urban can maximize the impact of their findings and evidence-based recommendations while helping tell the story of how their work changes lives and strengthens communities. Before joining Urban, Jones-Taylor was the chief policy officer at ZERO TO THREE, where she led the development and implementation of

the organization's policy agenda, priorities, and strategies while serving as the principal spokesperson on all policy matters. She previously served as Connecticut's founding commissioner of early childhood, leading the cabinet-level state agency that serves all children from birth to age 5 and is responsible for early care and education, home visiting, and early intervention and child care licensing. During her time as commissioner, the state agency was awarded \$50 million in new, competitive federal grants and expanded access to high-quality preschool to 25 percent more 3- and 4-year-olds. Jones-Taylor was a class of 2022 New America national fellow and has been both an Ascend fellow and a Pahara fellow of the Aspen Institute. She writes and speaks about racial identity, systemic racism, and social inequality and has appeared in *the Atlantic* and on the *Longest Shortest Time* podcast. Jones-Taylor received a joint doctorate in American studies and anthropology from Yale University.

**Panel Discussion:**

**Shena Ashley** is the Vice President of Capital One Community Impact & Investment and President of the Capital One Insights Center. Shena is responsible for overseeing a broad group of data-driven capabilities that help enterprise and external stakeholders make smarter decisions that can lead to better outcomes for consumers and communities. These include data analytics, survey research, and big data algorithmic modeling to develop insights that are either applied and delivered through community programs, used by enterprise or LOB teams to inform their strategies and mission-focused activities, or through broadly published research

findings to external audiences through the Capital One Insights Center.



**Janis Bowdler** is the U.S. Department of the Treasury's first Counselor for Racial Equity. She has spent the last two decades advancing economic equity solutions for communities of color and breaking down the barriers that underpin the disparities in wealth and financial security by race and gender. Growing up in Northeast Ohio, she saw firsthand how neighborhood conditions impacted the life opportunities of her family and neighbors, often resulting in an uneven playing field that has left communities of color and our most vulnerable communities at a stark disadvantage.

Drawing on her lived experience and two decades of working in coalition with Black, Latinx, and AAPI communities, Janis has dedicated her career to dismantling the structural and institutional racism that has allowed the racial wealth gap to persist and widen. Janis' career has spanned local service, national advocacy, and international philanthropy. Janis received a Bachelor of Arts degree from Malone College in Canton, Ohio and a Master of Science degree from Cleveland State University. She is a proud Latina, a yoga instructor, mom to one daughter, two dogs, and a bunny. She lives with her husband and her family in Takoma Park, Maryland.



**Alex Camardelle** is the Vice President of Policy and Research at the Atlanta Wealth Building Initiative (AWBI), an intermediary that seeks to achieve shared prosperity by building Black wealth. He also serves as Co-Investigator for anti-poverty research at the National African American Child and Family Research Center at Morehouse School of Medicine and social policy instructor at Georgia State University. Dr. Camardelle previously served as the Director of Workforce Policy at the Joint Center for Political and Economic Studies, where he led a program that centers Black

workers in policy debates concerning the future of work, workforce development, and access to good jobs. Outside of these roles, Dr. Camardelle serves as a strategic advisor to nonprofits, foundations, and businesses interested in advancing economic mobility and racial justice through research, evaluation, policy analysis, and advocacy.



**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.