

Financial Well-Being and Wealth among Young Adults

Speaker Biographies

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.

Darnell Head is a strategic leader with nearly 20 years of experience advancing equity and opportunity through education, financial technology, and community partnerships. He has held leadership roles across nonprofit, corporate, government, and foundation sectors, including with Goalsetter, where he built digital tools and national partnerships to expand financial education and wealth-building initiatives for youth and families. As Co-Founder of MoneyByrd, Darnell leads the development of a fintech platform that manages state-based Baby Bond programs while delivering culturally relevant financial literacy education. He has a proven track record of securing philanthropic, corporate, and government partnerships that drive sustainable impact and systemic change. Across his work, Darnell is dedicated to breaking down barriers to economic mobility and expanding access to financial education and services that help marginalized communities build lasting wealth.

Ricki Granetz Lowitz is cofounder and director of research and policy at Working Credit, a national nonprofit that seeks to interrupt structural racism by providing credit building education, counseling, and the products people need to thrive financially. In 2018, Lowitz served as Janice Nittoli Practitioner Fellow at the Urban Institute, resulting in a 2019 study of Working Credit's outcomes and a 2021 paper on persistent discrimination and Black American's experiences with the credit system. Before launching Working Credit NFP, Lowitz was director of economic opportunities for Local Initiatives Support Corporation (LISC) in Chicago. She created the organization's first network of Financial Opportunity Centers, a model LISC replicated in 13 US cities and for which LISC received a federal Social Innovation Fund award in 2010. Lowitz also developed Twin Accounts, a credit-building and savings product featured in the *New York Times Magazine* and *Telemundo Nacional* in 2014. Before joining LISC, she crafted neighborhood-focused employment initiatives for the Comprehensive Community Revitalization Program in the South Bronx. Lowitz also worked for Business and Professional People for the Public Interest in Chicago, assisting residents from the Henry Horner public housing development with community revitalization initiatives. She holds a master's in public policy from Columbia University.

Kassandra Martinchek is a senior research associate in the Tax and Income Supports Division at the Urban Institute and an expert on food security, food access, and financial well-being. At Urban, she leverages qualitative analysis, econometrics, and "big data" to understand disparities in families' financial health and access to food, structural barriers to financial and food security, and policies that can reduce these gaps. She is the coprincipal investigator of the Arlington Food Security and Access Study, which examines

families' access to public benefits and charitable food in Arlington, Virginia; directs the Healthier Food Access Study, which evaluates 11 innovative charitable food programs; and is the lead analyst for an evaluation of meta-oppression in the credit system. She has published more than 28 research works, which have been cited in *KQED-The Forum*, *NBC4 Washington*, the *Baltimore Banner*, *NextAdvisor*, *MarketWatch*, and *Forbes*. Before joining Urban, Martinchek worked on evaluating and implementing child nutrition programs that served more than 5,200 children each week in Pennsylvania and New York, including leading a mixed-methods evaluation of how current food resources meet families' needs. She holds an MPA from the University of Wisconsin–Madison and is pursuing her PhD in public policy and administration from the George Washington University.

Signe-Mary McKernan is vice president of the Family and Financial Well-Being Division 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.

Ramses Mosley-Wise is an artist and skilled facilitator based in San Francisco, with a passion creating inclusive spaces and sparking meaningful dialogue. He supports other young adults as a Youth Leader for MyPath, an organization dedicated to helping young adults' knowledge, confidence, and access to tools to build wealth. He is also a former Black Economic Equity Movement (BEEM) Guaranteed Income Project Participant. "Creating spaces where people feel seen, heard, and inspired to think in new ways is the heart of everything I do."

Michael Neal is a senior fellow and practice area lead in the Housing Finance Policy Center at the Urban Institute. He is also a research director and researcher with the Initiative on Land, Housing and Property Rights at Boston College Law School. Neal's research covers wealth building, with a focus on housing and the financial and broader economic systems that support it. His work focuses on the mechanisms that exclude certain communities from homeownership and broader wealth-building opportunity. At Urban, Neal is part of the William and Gail Gorham Scholar/Analyst Program and a Gorham Mentor, class of 2025. He is also a Harry Hatry award winner for mentorship, a former equity scholar, and a former recipient of a President's Award for Communications Innovation. Neal is also a JPMorgan Chase fellow and a member of the Office of the Comptroller of the Currency's Homeownership Working Group for Project REACH. He also serves on the technical data advisory committee for the Black Wealth Data Center and on the HBCU Wealth Building Initiative Advisory Board. Neal has a bachelor's degree in economics from Morehouse College and a master's degree in public administration from the University of Pennsylvania. He also studied economics at St. Catherine's College at the University of Oxford and finance in the Graduate School of Princeton University.