

Pathways to Automatic Enrollment: Lessons from Children's Development Accounts and Baby Bonds for 530A Enrollment

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.

Jin Huang, PhD, is the Irving Louis Horowitz Professor in Social Policy in the Brown School at Washington University in St. Louis and Co-Director at the Center for Social Development. Huang is active in the Grand Challenges for Social Work as co-lead of the network to *Build Financial Capability and Assets For All*. His CSD research focuses on global asset building, Child Development Accounts, and financial capability.

Gabriela Koc is currently the Director of External Affairs at the Connecticut Office of the Treasurer, where she leads outreach and partnerships to advance critical statewide initiatives such as CT Baby Bonds. A dynamic public servant, she has spent over a decade working across education, government, and nonprofit sectors. As the administrator of the CT Baby Bonds Ambassador Network, Gabriela grew the program into a robust coalition of more than 160 community leaders, service providers, and advocates who help educate families, build trust, and gather on-the-ground insights to shape and strengthen program features and outreach. Her work provides a grassroots arm to traditional marketing and communications plans – ensuring families across Connecticut know about, access, and benefit from this landmark wealth-building initiative.

Karen McDermott is Manager of Children's Savings Accounts within Pennsylvania Treasury's Bureau of Savings Programs and oversees the Keystone Scholars program. Keystone Scholars is a statewide children's savings account program which provides a \$100 scholarship account for every Pennsylvania child's post-high school education. In her role as manager, Karen is responsible for new program and partner development, as well as operations, data analytics, and evaluation functions.

Signe-Mary McKernan is vice president of the Family and Financial Well-Being Division at the Urban Institute. She is a wealth and financial well-building expert with two decades of experience researching access to assets and credit and the impact of safety net programs. 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, she was lead economist on credit issues at the Federal Trade

Commission. She has been a visiting and adjunct professor at Georgetown University. McKernan has extensive experience leading large projects and using rigorous econometric methods, randomized controlled trials, and administrative and survey data to evaluate programs and policies. Her research has been published in books, policy briefs, reports, and refereed journals, including the *Journal of Public Economics*, *American Economic Review Papers and Proceedings*, *Demography*, and *Review of Economics and Statistics*. She has testified before Congress and the District of Columbia Council and has been cited in media outlets such as the *New York Times*, the *Washington Post*, the *Los Angeles Times*, *Forbes*, and *Time*. Her consumer finance research includes credit and financial health, wealth-building policies and programs (e.g., matched savings accounts, 530As, child savings accounts, and baby bonds), financial products and services, the COVID-19 pandemic and the Great Recession, and wealth inequities. Her safety net research evaluates the effectiveness of social programs in improving material hardship and financial well-being. She has a PhD in economics from Brown University.

Colleen Quint is the President & CEO of the Alfond Scholarship Foundation. For more than 25 years she has been working to create opportunity for Maine students through access to higher education – first as the founding Executive Director of the Sen. George J. Mitchell Scholarship Research Institute and, since 2014, as President & CEO of the Alfond Scholarship Foundation. Throughout her career Colleen has served on numerous commissions and task forces related to educational aspirations, educational attainment and the development of an educated workforce. The My Alfond Grant program is a model for many other programs across the country and Colleen is a national leader in the Children’s Savings Account and early wealth-building space. She is a frequent speaker on these topics at the state, regional and national level. She also has been deeply involved in community, serving on school boards and non-profit boards, and often serving as a mentor for students. Colleen holds a B.A. Degree from Bates College and a J.D. From the University of Maine School of Law.