

BIOGRAPHIES

Jaison Abel is a senior economist at the New York Fed, where he provides analysis of regional economic issues in upstate New York. He has examined the relationship between human capital and regional economic activity, the microfoundations of urban agglomeration, firm location patterns, the economic effects of regulatory policy, and price measurement in times of technological change. He was previously a vice president at Analysis Group, a national economic consulting firm, and a research associate at the National Regulatory Research Institute. He has taught at the Ohio State University, Ohio Wesleyan, and SUNY, Buffalo. Abel holds a PhD in economics from Ohio State and a bachelor's degree in economics from the State University of New York, Geneseo.

Tom Ahn is an assistant professor of economics at the University of Kentucky. His research examines the general equilibrium implications (intended and unintended) of legislation and social structures, especially in education policy and low-wage labor markets. His methodological focus is on structural econometrics that uses theoretical modeling to guide statistical analysis. He has published in scholarly journals such as the *Journal of Econometrics*, the *Journal of Business and Economic Statistics*, and the *Journal of Urban Economics*. He earned a PhD at Duke University and a BA at Cornell.

Alicia Andrews directs programs for children and youth at United Way of Allegheny County, Pennsylvania. Collaborating with partners and stakeholders throughout the region, she defines and addresses the critical and emerging needs of at-risk children and youth. She began her career as a program associate at the Human Services Center Corporation and ultimately became its associate director, overseeing the youth programs as well as all operational aspects of the Westinghouse Valley Human Services Center. She has served as associate director of operations in the Office of University Development at Penn State's Milton S. Hershey Medical Center. She earned MSW and MPA degrees from the University of Pittsburgh.

David S. Berman is deputy director of programs and evaluation at the New York City Center for Economic Opportunity in the Office of the Mayor. His work focuses primarily on innovative workforce development initiatives for the working poor, as well as programs serving disconnected youth and the center's public-health-focused programs. He previously served as assistant director for planning and evaluation for the AIDS Service Center of New York City, as a board member of the UJA Federation Caring Commission's Poverty Task Force, and in the U.S. Peace Corps in Jamaica. After graduating with high honors from Oberlin College, Berman earned master's degrees from Columbia University in public administration and public health.

Kimber Bogard is director of the board on children, youth, and families at the Institute of Medicine and the National Research Council. She was previously associate director of the Institute of Human Development and Social Change at New York University. A developmental psychologist by training, Bogard has worked with many organizations that support children's cognitive, affective, and behavioral development from early childhood through the high school years, including the Foundation for Child Development and the Center for Children's Initiatives. She received her PhD from Fordham University in applied developmental psychology; she also holds a master's degree from Columbia University Teachers College, where she studied risk and prevention strategies for adolescents.

Ray Boshara is senior advisor and policy officer at the Federal Reserve Bank of St. Louis. Before joining the Fed, he was vice president of the New America Foundation, a DC-based think tank. Over the last 20 years, he has advised presidential candidates, the administrations of Bush, Clinton, and Obama, and leading policymakers worldwide. He has also testified several times before the U.S. Congress. Boshara has written for the *Washington Post*, the *New York Times*, and the *Atlantic Monthly* and is co-author (with Phillip Longman) of *The Next Progressive Era*. He is a graduate of the Ohio State University, Yale Divinity School, and Harvard's John F. Kennedy School of Government.

Bethia Burke is the manager of emerging initiatives at the Fund for Our Economic Future. She leads the development and implementation of regional projects that support the Fund's mission of strengthening Northeast Ohio's economic competitiveness. Currently, her work is focused on initiatives in workforce development, government collaboration and efficiency, and regional planning. Before joining the Fund, Burke was a manager and practitioner in cost and risk analysis at TASC, Inc., a systems engineering and advisory services company. She holds an MA in applied economics from Johns Hopkins University and an undergraduate degree from Case Western Reserve University.

Keith Burwell is president of Toledo Community Foundation, where he oversees an annual grants program averaging \$12.8 million in grants and an annual asset development program averaging \$13.4 million in new assets. He has more than 20 years of philanthropic experience including leading and directing operations, program, development, and communications teams. He serves on several local and national nonprofit boards as well as on the Council on Foundation's Philanthropy Research Committee and the Community Foundation Technology Steering Committee. After graduating from Campbell University in Buies Creek, North Carolina, Burwell received a master's degree from Southwestern Baptist Theological Seminary in Fort Worth, Texas.

Jim Carl is a professor of the social foundations of education and the chair of the Department of Curriculum and Foundations at Cleveland State University. His research interests are the history and politics of urban education in the United States in the post–World War II era and the nineteenth-century origins of mass schooling in North America and Europe. His recent articles have appeared in *Social Science History*, the *American Journal of Education*, and the *Harvard Educational Review*. His book, *Freedom of Choice: Vouchers in American Education* was published in 2011. Before receiving his PhD in educational policy studies from the University of Wisconsin, Madison, Carl taught history and economics at a public high school in New Hampshire.

Tony DiBlasi joined Ohio Capital Corporation for Housing (OCCH) in 2003 and currently serves as its chief of asset management, with responsibility for the department's strategic direction. He is heavily involved with data and trend analysis, partner capacity-building initiatives, and investor relations. Prior to joining OCCH, DiBlasi worked in the affordable housing industry, where he assumed many roles for National Church Residences, a national provider of affordable housing and supportive services. He is a certified housing asset manager, a housing credit certified professional, a specialist in housing credit management, a nonprofit housing management specialist; he is also Fair Housing Compliance certified. He holds a bachelor's degree in political science/international relations from Ohio University.

Lei Ding is an assistant professor at the Department of Urban Studies and Planning at Wayne State University. He is primarily interested in how public policies affect the housing and mortgage market, homeownership, and the overall economy. His recent work examines the impact of mortgage-related regulations, the impact of loss-mitigation efforts, and the revitalization of the distressed housing market. Ding received his PhD in public policy from George Mason University and his MA and BS in engineering from Tsinghua University in China.

Arindrajit Dube is an assistant professor of economics at the University of Massachusetts, Amherst whose work focuses on labor economics, health economics, and political economy. His core areas of research include minimum wage policies, fiscal policy, income inequality, health reform, and the economics of conflict. He is currently a research fellow at the Institute for the Study of Labor. Previously, Dube held a research economist position at the Institute for Research on Labor and Employment at the University of California, Berkeley. He received his BA in economics and MA in development policy from Stanford University and his PhD in economics from the University of Chicago.

Alissa Dubnicki is a graduate student beginning her fourth year at Syracuse University. Her work focuses on the acquisition of schooling and other types of human capital, with a particular focus on the decision to save for education. Dubnicki received a bachelor's degree in economics from Princeton University, where she completed a senior thesis that measured the impact of law-school funding sources on young lawyers' early career decisions.

Susan Dynarski is an associate professor of economics, education, and public policy at the University of Michigan and a research associate at NBER. She has been a visiting fellow at the Boston Fed and Princeton University. She studies the effectiveness of charter schools, optimal financial aid design, the price elasticity of private school attendance, the relationship between postsecondary schooling and labor market outcomes, and high school reforms' effect on educational attainment. She has testified before the Senate Finance Committee, the House Ways and Means Committee, and the President's Commission on Tax Reform. She holds an AB and a master's in public policy from Harvard and a PhD in economics from MIT.

Gary V. Engelhardt is a professor of economics, senior research associate in the Center for Policy Research, and faculty associate in the Gerontology Center of the Maxwell School of Citizenship and Public Affairs at Syracuse University. He also is a TIAA-CREF Institute Fellow, an Employee Benefit Research Institute Fellow, and a member of the National Academy of Social Insurance. Engelhardt's specialties are the economics of aging, household saving, pensions, Social Security, taxation, and housing markets. He serves on the editorial board of the *Journal of Pension Economics and Finance*. He earned a BA in economics from Carleton College and a PhD in economics from the Massachusetts Institute of Technology.

Emre Ergungor is a senior research economist in the Research Department of the Federal Reserve Bank of Cleveland. His research focuses on financial intermediation, information economics, housing policy, and credit access of low- to moderate-income households. Born in Istanbul, Turkey, Ergungor earned his bachelor's degree in mechanical engineering from Bogazici University and his MBA from Koc University, both in Istanbul. He earned his PhD in finance from the University of Michigan in 2000 and joined the Bank in September of the same year.

Rich Fitzgerald was sworn into office as Allegheny County's third chief executive on January 3, 2012. Before winning the seat, Fitzgerald represented District 11 on the County Council from 2000 to 2011, serving as president from 2004 on. During this time, the council worked to reform government and save taxpayers' money by taking on popular officials and eliminating a number of row offices. In 1982, Fitzgerald started a small business, Aquenef, which is now the leading provider of water treatment equipment and services in western Pennsylvania. He earned his BS in mechanical engineering with a business minor from Carnegie-Mellon University.

Thomas J. Fitzpatrick IV is an economist in the Community Development Department of the Federal Reserve Bank of Cleveland. His primary fields of interest are housing finance, particularly residential mortgage-backed securitizations, loss-mitigation strategies, and the remediation of vacant and abandoned real property. He is also interested in financial regulation, consumer finance, and community development. A member of the Ohio Bar Association, he is licensed to practice law in Ohio. Fitzpatrick serves on the board of directors of the Cuyahoga County Land Bank. He received his JD from Cleveland-Marshall College of Law at Cleveland State University and his bachelor's from the College of Wooster.

Matthew Freedman is an assistant professor in the Department of Economics at Cornell University. His interests lie at the intersection of labor economics, urban economics, and public finance. His recent research examines how federal, state, and local policies affect neighborhoods, particularly the interactions between workers and firms within areas. His past work has examined how geography and local market conditions influence firms' behavior with respect to their employees, and how the built environment affects workers' formal and informal market behavior and their ability to find and keep jobs. His research has been published in many academic journals. Freedman holds a PhD in economics from the University of Maryland, College Park.

Danny Gardner serves as the chief operating officer of the National Community Stabilization Trust. He is responsible for the management of all program resources, including the Trust's First Look REO transfer program, which assists municipal and nonprofit buyers of distressed real estate in support of their local community stabilization initiatives. He also leads the Trust's business development efforts including recent formations of the Mortgage Resolution Fund and Community Restoration Corporation. Gardner has 20 years' experience in mortgage banking with direct management experience in residential servicing, capital markets and lending operations, with emphasis on special lending programs.

Andra Ghent is an assistant professor of real estate at Baruch College, where she teaches courses in real estate finance and real estate capital markets. Her research focuses on real estate finance and financial intermediation. Currently, she is also a visiting scholar at the Federal Reserve Bank of St. Louis. Ghent's research has been published in scholarly journals and cited by several media outlets such as the *New York Times*. Before coming to Baruch, Ghent held positions with JPMorgan, the Federal Reserve Board of Governors, and the Bank of Canada. She earned a PhD from the University of California, San Diego, an MA from the University of Toronto, and a BA (Honors) from the University of British Columbia.

Eric S. Gordon is CEO of the Cleveland Metropolitan School District, where he previously served as chief academic officer. He was one of the major architects of the district's Academic Transformation Plan that garnered national recognition. He has taught in the New Orleans and Toledo public schools and has been a high school principal in urban, rural, and suburban school districts. Actively involved in practitioner leadership with the Common Core State Standard, Gordon earned a bachelor of science in secondary mathematics education and a master's of education in school administration at Bowling Green State University.

Erin Graves is a policy analyst with interests in housing and the sociological impacts of neighborhoods. She is also the editor of *New England Community Developments*. She previously worked as a post-doctoral fellow at the Massachusetts Institute of Technology on an analysis of the Chicago Housing Authorities' renewal plan, which received funding from the MacArthur Foundation. Her work is published in the *Journal of the American Planning Association* and in *City & Community*. Graves received her doctorate in urban planning and sociology from the Massachusetts Institute of Technology, a master's in planning from the University of Illinois, Chicago, and a bachelor's from Stanford University.

Michal Grinstein-Weiss is the inbound associate professor and associate director Center for Social Development at Washington University's Brown School in St. Louis. She is finishing her tenure as associate professor at the University of North Carolina's School of Social Work, and is founding director of the Assets-Building Research Group. She is a leading researcher in asset-building and the design of savings policies, in both the U.S. and abroad. She is the principal investigator for a 10-year follow-up study of the American Dream Demonstration, the first large-scale test of individual development accounts, and leads the Refund to Savings initiative, the largest savings experiment in the U.S. to date. She also consults with the Israeli government on developing innovative universal savings policies. Grinstein-Weiss received a PhD in social work at Washington University's George Warren Brown School of Social Work and a master's degree in economics from the University of Missouri, St. Louis.

Richard Hendra is a senior associate in the low-wage workers and communities policy area at MDRC, where he leads impact analysis for the WorkAdvance demonstration and the subsidized and transitional employment demonstration. He previously led impact analyses for U.S. and U.K. employment retention and advancement studies. His research focuses on the economic effects of welfare and employment policies among low-wage workers and welfare recipients. Hendra is involved in several corporate data initiatives at MDRC. He has also worked in the private sector, where he led several projects that used behavioral and attitudinal targeting to increase marketing efficiency. Hendra has a PhD in public and urban policy and is an adjunct professor of statistics and research methods courses.

Harry J. Holzer is a professor of public policy at Georgetown University and a senior fellow at the American Institute for Research in Washington, DC. He was formerly chief economist for the Department of Labor and professor of economics at Michigan State University. He is a senior affiliate of the National Poverty Center at the University of Michigan and a research affiliate of the Institute for Research on Poverty at the University of Wisconsin, Madison. He is also a nonresident senior fellow with the Brookings Metropolitan Policy Program and an affiliated scholar with the Urban Institute. Holzer has authored or edited 11 books and several dozen journal articles, mostly on disadvantaged American workers and their employers. He received his AB and PhD in economics from Harvard.

Frank G. Jackson, the 56th mayor of Cleveland, lives in the city's Central neighborhood, where he grew up. He graduated from the Cleveland public schools and served in the U.S. Army. After returning to Cleveland, he earned his associate's degree from Cuyahoga Community College and his bachelor's, master's, and law degrees from Cleveland State University. He began his career in public service as an assistant city prosecutor in the Cleveland Municipal Court Clerk's Office. From 1990 through 2005, he represented the 5th Ward on Cleveland City Council. From 2002 through 2005, he also served as the council's president. In January 2006, he began his tenure as mayor of Cleveland.

Andrew Jakabovics is the senior director for policy development and research at Enterprise Community Partners, a national nonprofit, where he oversees research on foreclosures and neighborhood stabilization, housing finance reform, and affordability. He previously served as senior policy advisor to the assistant secretary for policy development and research at HUD, where he provided policy recommendations and analysis to the senior staff. Before joining HUD, Jakabovics was associate director for housing and economics at the Center for American Progress, where he wrote policy responses to the housing crisis, including proposals for mortgage restructuring, foreclosure mediation, and REO rental. He holds a BA in urban studies from Columbia and a doctorate from MIT.

Jonathan James is an economist in the Research Department of the Federal Reserve Bank of Cleveland. His primary research interests are labor economics, applied econometrics, and applied microeconomics. He is currently studying the role of uncertainty and learning in labor market decisions. James received his PhD and MA from Duke University. He earned his BA in economics from the University of California, Los Angeles.

Eric Anthony Johnson is executive director of University Park Alliance, a nonprofit community development corporation, where he leads renewal efforts in Akron, Ohio. A regular participant at national forums on urban planning, Johnson serves on the Urban Land Institute Inner City Council. Other affiliations include the International Economic Development Council and the Commercial Real Estate Development Association NAIOP. In Northeast Ohio, Johnson is on the boards of JumpStart Inc., a Cleveland-based, nonprofit, venture-development organization, and Open M, an Akron-based nonprofit dedicated to helping the sick and poor. He holds a PhD in urban affairs and public policy from the University of Delaware.

Paul Kaboth is vice president and community affairs officer in the Community Development Department at the Federal Reserve Bank of Cleveland. His responsibilities include strategic oversight of the department's work on a range of consumer credit, community reinvestment, and asset-building issues with the Bank's Research and Supervision and Regulation departments and with other Federal Reserve offices. He also directs research, outreach, and public programs that promote fair and equal access to credit in the Fourth Federal Reserve District. Kaboth holds a bachelor's degree in business administration from Miami University in Oxford, Ohio. He is a commissioned bank examiner.

Dennis Keating is a Levin College Distinguished Professor, holds a joint faculty appointment in the Cleveland-Marshall College of Law, and is director of the master of urban planning, design, and development program. He formerly served as chair of the Department of Urban Studies, director of the Office of Student Services, acting director of several graduate programs, and associate dean and acting dean of the Levin College of Urban Affairs. Keating teaches courses on housing, neighborhood development, urban planning, and land use law, as well as the Planning Capstone Studio, the undergrad senior seminar, and Contemporary Urban Problems. His most recent research has been on the mortgage foreclosure crisis and its aftermath.

Christopher King directs the Ray Marshall Center for the Study of Human Resources and is a lecturer LBJ School of Public Affairs at the University of Texas, Austin. He is a labor economist with decades of experience in conducting policy and program analysis, designing programs, evaluating impacts, and measuring the benefits and costs of education, employment, and training interventions. King received the 2008 Central Texas Workforce Edge Award for his policy contributions; in 2012, the Aspen Institute selected him as one of 20 leaders in its inaugural class of Ascend Fellows, who are working on two-generation antipoverty strategies. King has a BA in economics from the University of Texas, Austin, and MA and PhD degrees in economics from Michigan State University.

Josh Kinsler is an assistant professor in the Economics Department at the University of Rochester, where his research is focused primarily on topics related to education. At the primary- and secondary-school levels, Kinsler has done extensive work on extending and testing models of teacher value-added, evaluating school discipline policies, and estimating peer effects in the educational context. More recently, he has worked on topics in the higher education sector related to the choice of major and the role of family income in the choice of college quality. Kinsler received his PhD in economics from Duke University.

Rakesh Kochhar is associate director for research at the Pew Hispanic Center, a nonpartisan research organization supported by the Pew Charitable Trusts. His work focuses on trends in the employment, income, and wealth of Hispanic workers and households. Prior to joining the Center, Kochhar served as an economics consultant to government agencies, private firms, international agencies, and labor unions. He has served as president of the Society of Government Economists and as an international economics fellow of the Ford Foundation. He received his bachelor's and master's degrees from the University of Delhi, India, and completed his doctoral studies in economics at Brown University.

Alex Kotlowitz, lauded for his unflinching portrayal of race and poverty in America, is the author of the bestselling works of nonfiction, *There Are No Children Here* and *The Other Side of the River*. He recently produced the critically acclaimed documentary, *The Interrupters*, with director Steve James (*Hoop Dreams*), which was inspired by an article Kotlowitz wrote about urban violence in Chicago for the *New York Times Magazine*. *The Interrupters* was hailed by the *New York Times* as one of the "must see" documentaries of 2011. The film premiered at Sundance early in 2011 and aired as a two-hour special on PBS's *Frontline* in 2012. A staff writer for the *Wall Street Journal* from 1984 to 1993, he remains an active journalist and is a regular contributor to National Public Radio (*This American Life*, *All Things Considered*, and *Morning Edition*) and the *New York Times Magazine*.

Rebecca Kusner works with individuals and employers on workforce and human capital development. She is the WorkAdvance project coordinator at Towards Employment, a Cleveland-based agency that helps individuals prepare for employment, get—and keep— jobs, and advance along career pathways. She oversees the implementation of WorkAdvance across Northeast Ohio. Prior to joining Towards

Employment's WorkAdvance team, Kusner was the workforce policy manager at Community Research Partners in Columbus, Ohio. There she managed the Ohio Workforce Coalition and contributed to policy papers about workforce development. Before CRP, she was vice president of workforce development for WIRE-Net, an economic development organization serving Northeast Ohio's manufacturers. She holds a BA from Ohio Wesleyan and an MPA from Cleveland State University.

Matthew Linick is a doctoral candidate in educational policies studies at the University of Illinois. As a graduate research assistant, he works at the Office of Community College Research and Leadership on a study evaluating the Illinois College and Career Readiness Act and on Dr. Chris Lubienski's study of intermediary organizations' role in promoting research and educational policy. His interests include educational finance and policy, particularly the effects of incentivist educational policies on public school districts. His dissertation concerns the effect of charter school policy on public school districts' efficiency. He previously taught high school English and reading in Illinois. He holds a BA in English education and a MEd in instructional leadership from the University of Illinois.

Christopher Lubienski is associate professor of education policy at the University of Illinois. He studies education reform and the political economy of education, especially issues of equity and access, as well as organizational responses to competitive conditions in local education markets. He has held fellowships at the National Academy of Education and Brown University's Advanced Studies Program. He is studying innovation in education markets for the OECD and was recently a Fulbright senior scholar for New Zealand. He also leads a study of intermediary organizations' influence on the use of research evidence in policymaking. He has published two books and many journal and magazine articles. He holds a BA from Northern Michigan University, and MA and PhD degrees, both from Michigan State.

Hugh Macartney is an assistant professor of economics at Duke University, where he teaches graduate courses on the economics of education. He has presented his work at conferences in the United States and Canada and served as referee for several peer-reviewed journals. His recent work examines the unintended consequences that can arise when reforms designed to hold teachers more accountable for their students' performance are implemented; its goal is to evaluate and prescribe policy refinements in order to allocate education resources more efficiently. He received his PhD in economics at the University of Toronto and won the Hartle Award for outstanding graduate scholarship.

Rebecca A. Maynard is commissioner of the National Center for Education Evaluation and Regional Assistance at the Institute of Education Sciences. She is on leave from the University of Pennsylvania, where she holds the University Trustee Chair of Education and Social Policy. Her research includes projects that serve the immediate needs of area schools and youth-serving organizations as well as large-scale national evaluations. She has served on the National Academy of

Sciences' advisory panels and is a past president of the Association for Public Policy Analysis and Management and a fellow of the American Education Research Association. She received a BA from the University of Connecticut and a PhD from the University of Wisconsin, Madison.

Michelle Miller-Adams is an associate professor of political science at Grand Valley State University and a visiting scholar at the Upjohn Institute. Her current research assesses the value of Promise scholarship programs. She was previously a consultant to the W.K. Kellogg Foundation, vice president for programs at the Twentieth Century Fund (now the Century Foundation), and vice president for research at an investment bank. She was the principal investigator for a Ford Foundation research project on asset-based strategies for fighting poverty. Miller-Adams is the author of three books. She received a PhD in political science and an MA in international affairs from Columbia University, and a BA in history from the University of California, Santa Barbara.

Tom Murphy is a senior resident fellow, ULI/Klingbeil Family Chair for urban development. Formerly mayor of Pittsburgh, Murphy specializes in public policy, retail/urban entertainment, transportation/infrastructure, housing, real estate finance, and environmental issues. He also served eight terms in the Pennsylvania State General Assembly House of Representatives, where he focused legislative activities on changing western Pennsylvania's economy from industrial to entrepreneurial. He is a graduate of the New Mayors Program, offered by Harvard University's Kennedy School of Government; he also holds a master's degree in urban studies from Hunter College and a bachelor's degree in biology and chemistry from John Carroll University.

Urvi Neelakantan is a research economist and manager of the research team in the Community Development Department at the Federal Reserve Bank of Richmond. She was previously an assistant professor of consumer finance at the University of Illinois, Urbana-Champaign. Her expertise is in the area of consumer finance, particularly in households' financial decisionmaking. She has published several articles in academic journals, including the *Journal of Population Economics* and *Economic Inquiry*. She also serves on the editorial board of the *Journal of Consumer Affairs*. Neelakantan has a PhD in economics from the University of Minnesota.

Lisa Nelson is a senior policy analyst on the Community Development team at the Cleveland Fed. She performs data analysis, conducts applied research, and writes reports on her findings, emphasizing their policy implications. She works on a broad range of community development issues affecting low- and moderate-income communities. Her applied research is a collaboration of her Community Development colleagues and the Bank's economists. Nelson previously was associate director for community information at the Center on Urban Poverty and Social Change at Case Western Reserve University. She holds a bachelor's degree in political science from the University of Tennessee and a master's degree in public administration from Cleveland State University's Levin College of Urban Affairs.

Sandra Pianalto is president and CEO of the Federal Reserve Bank of Cleveland. She participates in formulating U.S. monetary policy and oversees employees who conduct economic research, supervise financial institutions, and provide payment services to commercial banks and the U.S. government. Before joining the Bank almost 30 years ago, Pianalto was an economist at the Federal Reserve Board of Governors and served on the staff of the Budget Committee of the U.S. House of Representatives. She earned a bachelor's degree from the University of Akron and a master's degree from the George Washington University, both in economics. She is a graduate of the Advanced Management Program at Duke University's Fuqua School of Business and holds several honorary degrees.

Christina Plerhoples is a doctoral candidate in the Department of Agricultural, Food, and Resource Economics at Michigan State University and expects to graduate in May 2013. Her research focuses on regional and urban economics with a particular focus on cities that are undergoing depopulation. She is a research assistant in the State and Local Government Program at Michigan State University and previously served as a research fellow and intern at the Center for Community Progress and the Michigan State Senate's Fiscal Agency. She is currently an intern at the Federal Reserve Bank of Cleveland.

Roxanne Qualls is vice mayor of Cincinnati and a member of its city council, where she focuses on initiatives that are fundamental to building a strong Cincinnati. She previously served three terms as mayor. After leaving office because of term limits, Qualls went to Harvard University, where she was a fellow in the Institute of Politics, a Loeb Fellow in the Graduate School of Design, and a Malcolm Weiner Fellow in social policy at the Kennedy School of Government. She earned a master's degree in public administration and then returned to Cincinnati, where she taught in the MPA program and was director of public leadership initiatives at Northern Kentucky University.

Sherry Riva is the founder and executive director of Compass Working Capital, a Boston-based nonprofit that provides incentive-based savings and financial coaching programs for low-income families. Compass recently launched an innovative asset-building model for the Family Self Sufficiency program, a federal housing program. This model is attracting local and national attention as a scalable, housing-based means to promote financial security for working, low-income families. Before launching Compass, Sherry was executive director of the Jubilee Women's Center, a multi-site transitional housing program for homeless women in Seattle. She is a graduate of Princeton University, Trinity College Dublin, and the John F. Kennedy School of Government at Harvard University.

David Rothstein is project director of Ohio's asset-building coalition, Creating Assets, Savings, and Hope. He researches tax, wage, and consumer policy, including the earned income tax credit, housing and foreclosure issues, and consumer protection. Rothstein is also a research fellow for the New America Foundation and serves on the board of managers of the National Community Tax Coalition. A past winner of

the Greater Community Shares Distinguished Activist Award, Rothstein has testified before the Ohio General Assembly, the Attorney General, and the U.S. Congress. He has a BA from John Carroll University in Cleveland and a master's in political science from Kent State University.

Michael Rubinger is president and CEO of the Local Initiatives Support Corporation (LISC). Before joining LISC, he was executive vice president of the Pew Charitable Trusts, one of the largest private foundations in the U.S. He has more than 40 years' experience in housing and economic development. Rubinger worked for the City of New York as assistant commissioner of employment and training and was responsible for planning and implementing various housing- and employment-related national demonstration projects for the Manpower Demonstration Research Corporation, a nonprofit policy-research corporation. He is a graduate of Brown University and the Fletcher School of Law and Diplomacy at Tufts.

Maximilian Schmeiser, an economist at the Federal Reserve Board, investigates consumer financial products and household financial stability to inform Board regulations, monitoring, and decisionmaking. He was previously an assistant professor of consumer science at the University of Wisconsin, Madison, and the associate director for research and computing at UW's Center for Financial Security. His research is in the fields of consumer finance, health economics, and labor economics, focusing on how public policies affect the health status and economic well-being of vulnerable populations. He received his MS and PhD in policy analysis and management from Cornell University, his MA in economics from McMaster University, and his BA in economics from the University of Regina.

Geoff Smith is executive director of DePaul University's Institute for Housing Studies, which provides research and data to housing practitioners, government agencies, and community-based organizations, with the goal of preserving affordable rental housing. It explains the rapidly changing conditions in local housing markets, influences policy decisions, and measures the impact of interventions. Smith previously led the Woodstock Institute's research on neighborhood housing markets and threats to the financial security of economically vulnerable communities. He has testified before the House Financial Services Committee, the Federal Reserve Board, the Illinois Department of Professional Regulation, and the Chicago City Council. He received a bachelor's degree from the University of Illinois and a master's from the University of Wisconsin.

Steve Smith is founder and CEO of the Model Group, an integrated property development, construction, and management company, which has completed \$200 million in real estate development since 2001. He is a frequent speaker at regional and statewide conferences and a past chair of the Ohio Housing Council and the Permanent Supportive Housing committee of Cincinnati's Homeless to Homes Plan. He considers affordable housing as both high-quality shelter and economic stimulus for community stabilization. He is a graduate of Leadership Cincinnati and a 2011 inductee into the Working in Neighborhoods Hall of Fame. He received a bachelor's degree from Northern Kentucky University.

Mark Sniderman is executive vice president and chief policy officer at the Federal Reserve Bank of Cleveland, where he guides economic research and community development efforts. While on leave from the Bank, he was a senior economist for economic policy analysis with the U.S. Senate Budget Committee. Before joining the Federal Reserve, he held teaching and research positions at the University of Wisconsin, Madison. Dr. Sniderman is a past president of the Cleveland Association for Business Economics. He earned a bachelor's degree from Case Western Reserve University and master's and doctoral degrees in economics from the University of Wisconsin, Madison.

Scot Spencer is associate director of the Annie E. Casey Foundation in Baltimore. He works to revitalize the city's east side as part of a comprehensive plan to strengthen community and economic development. He was previously transportation specialist for the Environmental Defense Fund, focusing on state-level smart growth policy and market-based incentives for transit use; deputy director of the Historic East Baltimore Community Action Coalition; and an architect in private practice. He now chairs the Maryland State Commission on Environmental Justice and serves on the board of the Chesapeake Bay Trust. He also serves on Baltimore's Commission on Sustainability, its HIV/AIDS Commission, and many other community organizations. Spencer holds a BA in architecture and a master's in urban and environmental studies from Rensselaer Polytechnic Institute.

Margery Spinney is director of the nonprofit Cornerstone Corporation for Shared Equity in Cincinnati, where she developed the Renter Equity model, which links affordable housing development and participatory management with a wealth-building tool for residents. Before coming to Cornerstone, she established the Housing Development Advisory Service and managed the Appalachian Housing Program for the Maryland Department of Housing and Economic Development. She holds a bachelor's degree in philosophy from Allegheny College, a master's degree in urban and regional planning from George Washington University, and a master's in education from Xavier University.

Piet van Lier is communications director and education researcher at Policy Matters Ohio, a nonprofit, nonpartisan policy research institute with offices in Cleveland and Columbus. The institute reports on state-level issues that include tax and budget policy, consumer protection and asset building, energy, and education. He previously covered education for *Catalyst* magazine. At Policy Matters, he has studied issues such as charter schools and vouchers, teacher training, school improvement, and job training for the green economy. He serves on the board of Neighborhood Housing Services of Greater Cleveland. He holds a master's degree in journalism from the University of Missouri, Columbia and a bachelor's in journalism and political science from Marquette University.

Avis Vidal, professor of urban planning at Wayne State University, analyzes alternative approaches for strengthening poor neighborhoods. She is best known for her seminal research on community development corporations' potential to strengthen poor neighborhoods. She co-directed the national evaluation of the federal Empowerment Zone and Enterprise Community program. Prior to joining Wayne State, she

served as principal research associate at the Urban Institute; director of the Community Development Research Center at the New School for Social Research; and associate professor at Harvard's Kennedy School of Government. Vidal holds PhD and master's degrees in city planning from Harvard and an AB in international relations from the University of Chicago.

Paul Weech is executive vice president at the Housing Partnership Network. He previously worked at Stewards of Affordable Housing for the Future and in his own consulting business, Innovative Housing Strategies, LLC. His senior policy leadership positions include vice president for mission strategy and execution at Fannie Mae; chief of staff at the Small Business Administration; staff director for the Housing Subcommittee of the Senate Committee on Banking, Housing, and Urban Affairs; and senior analyst for housing and credit at the Senate Budget Committee. He serves on the boards of the National Low-Income Housing Coalition, the National Housing Conference, and the Bollinger Foundation. He received a master's in public policy from the University of Michigan's Ford School and a bachelor's from Duke University.

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