



Income Volatility: The Roller Coaster Ride Complicating Tax Policy, Social Safety Nets, and Daily Life

Speaker Biographies

Kate Griffin is Prosperity Now's vice president for programs, providing strategic oversight for the organization's asset-building and financial capability programmatic agendas, including savings, homeownership, and entrepreneurship. She has designed and led programs to expand asset-building strategies to reach more low-income children and families, consulting with community-based organizations and government agencies to improve practices and strengthen outcomes. She is also an editor of *What It's Worth: Strengthening the Financial Future of Families, Communities, and the Nation*, published by the Federal Reserve Bank of San Francisco. In leadership roles in Prosperity Now's savings and financial capability team from 2012 to 2015, Griffin oversaw Prosperity Now's work in savings and financial security, including matched savings accounts that enable low-income children, adults, and families to build assets. She has led Prosperity Now's work to expand asset-building strategies within other large systems, such as Temporary Assistance for Needy Families, Head Start, child welfare, child support, public health, and other social services. She designed and launched the Campaign for Every Kid's Future to expand children's savings accounts across the country. Griffin also serves on Capital One Bank's Community Advisory Council. Griffin holds a BA in international studies from Kenyon College and an MA from American University's School of International Service.

Elaine Maag is a senior research associate in the Urban-Brookings Tax Policy Center at the Urban Institute, where she studies income support programs for low-income families and children. Before joining Urban, Maag worked at the Internal Revenue Service and Government Accountability Office as a Presidential Management Fellow. She has advised congressional staff on the taxation of families with children, higher education incentives in the tax code, and work incentives in the tax code. Maag codirected the creation of the Net Income Change Calculator, a tool that allows users to understand the trade-offs between tax and transfer benefits, and changes in earnings or marital status. Maag holds an MS in public policy analysis from the University of Rochester.

Aparna Mathur is a resident scholar in economic policy studies at the American Enterprise Institute (AEI). Her research has focused on income inequality and mobility, tax policy, labor markets, and small businesses. She is also the codirector of the AEI-Brookings Project on Paid Family Leave. Mathur has published in several top scholarly journals, testified several times before Congress, and published numerous articles in the popular press on issues of policy relevance. Her work has been cited in academic journals and in leading news magazines, such as the *Economist*, *Wall Street Journal*, *Financial Times*, and *Businessweek*. Government organizations, such as the Congressional Research Service and the Congressional Budget Office, have also cited her work in their reports to Congress. Mathur has been an adjunct professor at Georgetown University's McCourt School of Public Policy and has taught economics at the University of Maryland. She received her PhD in economics from the University of Maryland, College Park.



Timothy Ogden is managing director of the Financial Access Initiative, a research center housed at the New York University (NYU) Wagner Graduate School of Public Service focused on how financial services can better meet the needs and improve the lives of low-income households. He is also managing director of the US Financial Diaries project, a joint initiative between NYU and the Center for Financial Services Innovation that tracked the financial lives of 235 US household for a full year; and a senior fellow of the Aspen Institute's Financial Security Program. Ogden writes and speaks frequently on financial inclusion and financial services innovation. He has developed and edited more than 20 books and is working on *Financial Inclusion: What Everyone Needs to Know*.

Sarah Rosen Wartell became president of the Urban Institute in 2012 and is the third president since Urban was founded in 1968. During her tenure, Urban has articulated its strategy to “elevate the debate” by bringing more of its research insights to federal, state, and local government and practice; becoming a leader in research communications and data visualization; and undertaking an ambitious program of business systems and technology modernization. Previously, Wartell was deputy assistant to the president for economic policy and deputy director of the National Economic Council. At the US Department of Housing and Urban Development from 1993 to 1998, she advised the federal housing commissioner on housing finance, mortgage markets, and consumer protection. 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 “Doing What Works” government performance program. Before her tenure in government, she practiced law with the Washington, DC, firm Arnold & Porter. Wartell has an AB degree with honors in urban affairs from Princeton University's Woodrow Wilson School of Public and International Affairs. She has a JD degree from Yale Law School.

David Williams is the chief tax officer and executive director at the Intuit Tax and Financial Center. He helps lead and drive growth in Intuit's tax businesses, including TurboTax, which is the largest do-it-yourself software solution in the US, as well as Intuit's professional products, which are used by tens of thousands of tax practitioners. Williams also works with other Intuit businesses to shape their strategies, engage with external stakeholders and partners, and support industry initiatives. Before joining Intuit, Williams had a long career in tax policy and tax administration on Capitol Hill and at the Internal Revenue Service (IRS). He served 14 years as a US Senate staffer working primarily on tax issues for the Senate Budget Committee and for Senator Bill Bradley. During his 13 years at the IRS, he held several positions, including chief communications officer, director of the Earned Income Tax Credit Office, director of electronic tax administration, and director of the Return Preparer Office. Williams holds a BS in business administration from Colorado State University and an MPP from the Harvard Kennedy School.