

How Medical Bills and Court Costs Trap People in Debt Cycles

January 27, 2022

The Honorable Rita F. Bailey, Maumelle/Jacksonville District Court Judge

Judge Rita F. Bailey's family moved to Little Rock, Arkansas in the Summer of her 7th grade year of school. They planted roots in the Southwest part of Little Rock, Arkansas (later called "Sin City) and she graduated from McClellan High School. Her spark in Criminal Justice was sparked when one of her friends got into trouble and went to prison. She was determined to succeed and enrolled in the University of Arkansas at Little Rock with the first thought of Psychology but decided on Criminal Justice... determined to make a difference with real life issues. Judge Bailey is a graduate of University of Arkansas at Little Rock Bowen School of Law. She was licensed in 1990 and her journey includes over 25 years in Private Practice with countless domestic ligations. She served as Wrightsville and Cammack Village Judge and after Legislative changes were made. Her determination geared her to run in 2016 for the new County-wide for the position of a State District Judge. Since 2017, she has served as the District Court Judge for Jacksonville and Maumelle District Courts. Judge Bailey's case load includes Environmental, Civil, Traffic, and Criminal cases. Monthly she hears cases in Circuit and weekends are filled with cases at the Pulaski County Regional Detention Center. Judge Rita Bailey believes in treating people with dignity and respect while serving FAIR JUSTICE.

Roby Brock, CEO, Talk Business & Politics

Roby Brock is the CEO of Talk Business & Politics, a 23-year old multi-media news organization reporting on business and politics in Arkansas.

Under Brock's direction, content is driven through many channels such as the Talk Business & Politics TV show, which airs Sunday mornings at 9:30 am on KATV Channel 7, 9:30 am on KAIT Channel 8, and 10:30 am on KF5M Channel 5 in Northwest Arkansas. Brock also moderates radio programs on NPR affiliates statewide and a daily digital newscast at TalkBusiness.net. In partnership with Hendrix College, Talk Business & Politics conducts statewide polling on political and business issues throughout the year.

TB&P also reports through a subscription magazine, daily e-newsletters and web reports featuring state business profiles, industry developments and current political discussions. In September 2016, Talk Business & Politics acquired the Northwest Arkansas Business Journal and is expanding its coverage in this region of the state. In March 2018, Northeast Arkansas Talk Business & Politics, a free monthly newsprint product, was launched.

Bill Bynum, CEO & President, Hope Credit Union

William J. (Bill) Bynum is CEO of HOPE (Hope Enterprise Corporation, Hope Credit Union, and Hope Policy Institute), a family of organizations that provides financial services and engages in advocacy to combat the extent to which factors such as race, gender, birthplace, and wealth limit one's ability to prosper. Since 1994, HOPE has generated over \$3 billion in financing that has benefited nearly 2 million people in Alabama, Arkansas, Louisiana, Mississippi, and

Tennessee. Bill began his career in North Carolina building groundbreaking financing and community development programs at Self-Help and the NC Rural Center.

Bynum's board service includes the Aspen Institute, NAACP Legal Defense Fund, Prosperity Now, Churchill Capital IV and V, Black Vision Fund, and Mississippi Today. He is an advisor to Bank of America, E Pluribus Unum, NEON and Wells Fargo. A recipient of the University of North Carolina Distinguished Alumnus Award, Bynum is a Towsley Policymaker in Residence at the University of Michigan Gerald Ford School of Public Policy, Henry Crown Fellow, Emerson Collective Dial Fellow, and Salzburg Global Fellow. He previously chaired the Consumer Finance Protection Bureau Advisory Board, the Treasury Department's Community Development Advisory Board, and served on the US Partnership on Mobility from Poverty and the William Winter Institute.

Cecille Doan, Center for Arkansas Legal Services

Cecille Doan graduated from the University of Arkansas, Fayetteville, School of Law with honors in 2009. She has worked with attorneys in private practice in consumer protection as well as with the Center for Arkansas Legal Services. She has been a consumer protection practice group leader and managing attorney for the Center for Arkansas Legal Services for 6 years.

Abby Hughes Holsclaw, Senior Director, Asset Funders Network

Abby Hughes Holsclaw has a deep passion for asset building and financial security issues with diverse experience serving in membership organizations and working in the philanthropic and nonprofit sectors. Abby is a nonprofit and philanthropy consultant who serves as the AFN Director of Membership Engagement. She is responsible for guiding AFN's efforts to engage funders and elevate funder voices to inform the economic opportunity and financial security field.

Before joining the Asset Funders Network, Abby most recently served as the national senior director of philanthropy at Goodwill Industries International, Inc. where she spearheaded the creation of and led the organization's development strategy and the financial capability portfolio. During her time with Goodwill, Abby secured almost \$80 million dollars in private and public investments and helped capture GII's first-ever program related investments. Prior to Goodwill, Abby served at the National League of Cities for six and a half years leading two portfolio areas – family economic success and early childhood –helping mayors and city council members strengthen their family, youth, and children programs.

Abby holds a Masters of Public Policy and Administration from Baylor University, and is a graduate of Ouachita Baptist University with degrees in Political Science and History. She resides in Little Rock, Arkansas with her husband and two children Whitman and Preston Avery.

Heather Larkin, President & CEO, Arkansas Community Foundation

Heather Larkin joined Arkansas Community Foundation in 1998 and became its President and CEO in January 2008. She is committed to and enjoys engaging people and connecting resources to build stronger communities in Arkansas. Heather has been named one of

Arkansas' Top Influencers by Arkansas Money & Politics and one of the top 20 Influential Women in Arkansas by Arkansas Business. She was also named as a "Scholar in Residence" at the Clinton School of Public Service Center on Community Philanthropy for exemplary contributions in the field of community philanthropy. Heather is a Hull Fellow and attended the Hull Leadership Program, a program to nurture and inspire the Southeast's philanthropic leaders. In 2005, she was selected as one of five Americans to be a Transatlantic Community Foundation Fellow. The Fellowship enabled her to spend three weeks in Europe exploring issues of nonprofit governance, strategic planning, grantmaking, investments and public/private partnerships.

Heather is a native of Charleston, Ark. She attended Hendrix College in Conway and while at Hendrix, she competed in several sports including cross-country, track and basketball. Upon graduating with distinction in economics and business, she went to work for Ernst and Young, LLP and became a Certified Public Accountant. After working at Ernst and Young for a couple of years, she returned to the academic arena and graduated from the University of Arkansas at Little Rock School of Law. While at the UALR School of Law she served as survey/comments editor for the UALR Law Journal. Heather serves or has served on the boards of Just Communities of Arkansas, Keep Arkansas Beautiful Foundation, Rotary Club 99 and Acansa Arts Festival. She was inducted into the Hendrix Athletic Hall of Honor in 2007. She is also a member of various organizations and is a graduate of Leadership Greater Little Rock class 19 and of Leadership Arkansas Class 1.

Signe-Mary McKernan, Vice President, Labor, Human Services, and Population Codirector, Opportunity and Ownership Initiative, Urban Institute

Signe-Mary McKernan is Vice President of the Center on Labor, Human Services, and Population and director of the Opportunity and Ownership initiative at the Urban Institute. She is a national wealth-building and financial well-being 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 the Urban Institute in 1999, she was lead economist on credit issues at the Federal Trade Commission. She has been a visiting and adjunct professor at Georgetown University. She has testified before Congress and been cited in media outlets such as the *New York Times*, *Washington Post*, *Forbes*, and *Time*. She has a PhD in economics from Brown University.

Karen Murrell, Project Manager, Asset Funders Network

Karen Murrell is founder and president of Higher Heights Consulting and Training—a consulting firm based in Silver Spring, MD that provides consulting services and training initiatives to help clients to develop programs, products, and policies that improve the financial well-being of all Americans. Ms. Murrell is also a Project Manager for the Asset Funders Network. She has done extensive work on financial coaching, including assisting with research that identified challenges and opportunities for the financial coaching field; supporting the development of a national

financial coaching training program; developing financial coaching curricula and training materials; and serving as an instructor for financial coaching training programs.

Ms. Murrell is co-author of *You and Your Money: A No Stress Guide to Becoming Financially Fit*. Published by Financial Times Press, this book examines how societal change is rapidly impacting personal finances and identifies character traits of financially savvy people. She earned a master's of business administration (MBA) degree and a master's of science (MS) degree in Marketing from the University of Maryland and a bachelor's of science (BS) degree in Communications from Temple University. She has received professional coach certifications from the International Coach Federation: Associate Certified Coach and from Coaches Training Institute: Certified Professional Co-Active Coach.

Professor Kevin Ryan, Fay W. Boozman College of Public Health, University of Arkansas for Medical Sciences

Kevin Ryan is a tenured Associate Professor within the Department of Health Policy and Management and the Associate Dean for Student and Alumni Affairs for the Fay W. Boozman College of Public Health at the University of Arkansas for Medical Sciences. Prior to joining the University of Arkansas for Medical Sciences, Kevin served as the Executive Associate Director for the Arkansas Center for Health Improvement for over a decade.

With over 30 years of combined expertise in the medical field, the legal sector, and with higher education institutions, Kevin brings a wealth of knowledge and experience around medical debt as well as court systems. In addition to his practical experience, Kevin has authored and contributed to a number of published health and policy research reports as well as supported a variety of legislation related to the health of Arkansans.

Kevin holds a Juris Doctorate from the University of Arkansas as well as a Master of Arts from Webster University in Health Sciences Management.

Neil Sealy, Arkansas Community Institute

Neil Sealy is the Executive Director of Arkansas Community Institute and Arkansas Community Organizations, Arkansas's largest grassroots organization that organizes low-income and working families across the state to enable them to fight for social and economic justice. With over 38 years of civic engagement experience, Neil has worked on a number of local and statewide issue campaigns and efforts, ranging from elevating equity issues, to abolishing predatory lending practices, to advocating for tenant rights and community improvement, and beyond.

Neil holds a Master of Education degree from Indiana University and a B.A. in French Literature from Duke University.

Joanna Smith-Ramani, Managing Director, The Aspen Institute Financial Security Program

Joanna Smith-Ramani is Managing Director of the Aspen Institute Financial Security Program, a leading national voice on Americans' financial health. She is responsible for conceptualizing,

planning, and overseeing the program's research, convenings, and programs, aimed at furthering FSP's mission to illuminate and solve the most critical financial challenges facing American households and to make financial security for all a top national priority.

Joanna has more than 15 years of experience across community, personal finance, and asset development. She joined Aspen FSP as the Director of its Expanding Prosperity Impact Collaborative (EPIC), where she built the program from the ground up and conceptualized and launched EPIC's first two issues — income volatility and household debt — which FSP studies from causes to broader impact to market and policy solutions. Prior to joining FSP, Joanna served as Senior Innovation Director at Commonwealth, leading the unit that designs, tests, and evaluates promising financial service innovations. While at Commonwealth, Joanna developed innovations to improve savings and financial capability, including prize-linked savings, tax time savings, gamification, emergency savings, and youth savings. Additionally, Joanna led several federal grants, developed and sustained national coalitions, and built a network of industry partners.

Joanna has led national and state legislative campaigns resulting in the passage of a federal law and more than 10 state laws expanding savings innovation across the nation. She is a trusted expert on financial security and inclusion, having been quoted in numerous national and local media outlets such as the New York Times, National Public Radio, and Fox Cable News. Joanna holds a Master of Public Policy degree from the Harvard Kennedy School and a B.A. in Urban Studies from Barnard College, Columbia University. She serves on the Board of the CASH Campaign of Maryland, A Wider Circle, and the Lilabeen Foundation, and was selected to the 2017-2018 class of Leadership Montgomery.