

## SENIOR FELLOWS AND FRIENDS

Alert. Relaxed. Collegial.



### Recap of 5/13/21 conversation with Dave Uejio, Federal Innovator

Dear Senior Fellows and Friends,

It was a delightful privilege to talk with Dave Uejio recently. Dave, who was appointed by President Biden on January 20<sup>th</sup> to serve as Acting Director, Consumer Financial Protection Bureau (CFPB), has applied an innovative mindset to public service in the DC area for quite a while.

That mindset made a public appearance when Young Government Leaders collaborated in 2010 with the GovLoop social media company to produce the first Next Generation of Government Summit. Then YGL president, Dave co-founded the groundbreaking training conference with GovLoop founder Steve Ressler. Several members of our network have presented at the annual summit since its inception. Eleven years later, Dave co-chairs the Federal Innovation Council, established by the Partnership for Public Service “to help government meet our nation’s 21st century challenges.” At <https://ourpublicservice.org/our-work/innovation/>, scroll down to the listing of current government innovation leaders.

### What does the Consumer Financial Protection Bureau do?

CFPB (1) protects consumers from unfair, deceptive, and abusive practices in the financial marketplace through the enforcement of federal consumer financial law, (2) supervises over 150 depository institutions with assets totaling more than \$10 billion, and (3) supervises mortgage originators and servicers and payday lenders,

as well as companies from the consumer reporting, consumer debt collection, student loan servicing, international money transfer, and automobile financing financial marketplaces.

### **Dave's career trajectory**

- The events of 9/11, coupled with a core family value of public service, led him to forsake an IT career in Santa Barbara for an MPP at the Hubert H. Humphrey School of Public Affairs, University of Minnesota.
- He came to Washington as a Presidential Management Fellow with an interest in global public health, where he landed at the National Institutes of Health, an organization he sees as inherently rotational.
- His entrée into strategy and analysis was as Special Assistant to the HR Director, who involved him in managing an operation of 400 people with a \$70M budget.
- Due to his ability to spot the right talent, Dave was enlisted to help Francis Collins hire some of the Institutes' directors. He views himself as "an organizational strategist who happened to be doing talent."
- That opened the door to details at OPM and the Office of the Secretary of Defense before he moved to CFPB shortly after it was established.
- Dave served as Lead for Talent Acquisition, Acting Chief of Staff, and Chief Strategy Officer before President Biden appointed him Acting Director of CFPB on January 20th this year.

### **Highlights of our inspiring conversation**

Several times that evening, Dave's approach reminded me of author James C. Collins, who famously said, "We expected that good-to-great leaders would begin by setting a new vision and strategy. We found instead that they first got the right people on the bus, the wrong people off the bus, and the right people in the right seats—and then they figured out where to drive it." Dave is doing that to the maximum extent possible in the context of government.

Several things he said seemed especially noteworthy:

- CFPB was newly established after the global financial crisis of 2008. "It's very rare to have a mission space that isn't already populated."
- Dave's approach to Acting positions exudes ownership and accountability: "I have led the organization like it's mine."

- 11M people are at risk of losing their homes. The CFPB rulemaking team wrote a supervisory bulletin in 3 weeks and a rule in 6 weeks to curtail evictions during the pandemic. This involved collaboration at scale with other agencies and applying the MVP (minimum viable product) approach to regulation that was critical to get out the door. People were proud of the result and next time will be easier.

In response to the question, do you ever question your purpose, Dave explained that what he looks for in a position is scope and a theory of impact. He gets antsy when the mission has been accomplished, but on the other hand has “an incredible tolerance for B.S.” and does not change jobs on impulse.

In response to the question, how do you break down silos, Dave said first of all that interdisciplinary collaboration just works better.

- There must be top support, which means the plan has to be made acceptable, people have to be incentivized to change their behavior, and someone has to shepherd the process. The last administration created more silos, a smart move if the objective was to gum up the works.
- Governance should be set up – it supports the collaborators.

In response to a politics question, Dave shared some great advice. He took a long view during the last administration and tried to gain trust to make a bad situation less bad, including by taking on projects that he knew were dumb. There are limits, particularly if he thinks the mission has changed. You have to decide how much you’re willing to tolerate. Dave mentioned personal habits such as meditation that helped him process trauma and made bad actions less bad. Apparently, it also helps if you’re even keel, empathetic, and not a yeller, as Dave described himself! Useful questions to ask are:

- Where do we agree?
- Where can we collaborate?
- Where are we misaligned?

When asked about his current priorities – in addition to handing off a well-functioning agency to Rohit Chopra upon his Senate confirmation – Dave responded with 1) Covid response and 2) racial equity. This prompted the question, are agencies collaborating on the social equity piece? Dave responded that he is wary: if we talk about racial justice, we must acknowledge that government policy has supported injustice, e.g., HUD and past FHA policies. It’s going to be hard and none of us has all the answers. Recently, he was schooled by a tribal government representative, leading him to tell us, “I am like a 3rd-grader.”

A participant mentioned that she consulted on diversity, equity, and inclusion recently – “You get pulled into these conversations” – and has realized that she’ll get better results if she enters them as a non-expert.

In closing, Dave mentioned the importance of tone at the top (a refreshing thought) and referred us to Hubert Humphrey’s 1948 speech on civil rights at the Democratic convention. By the next morning, another colleague had sent me the following links, saying “Very powerful and easy to understand how so many identify it as one of the great speeches in the American canon.”

<https://www.youtube.com/watch?v=8nwIdIUVM4>

<https://www.smithsonianmag.com/history/1948-democratic-convention-878284/>

## **Outline Dave provided his direct reports about his process (“such as it is”)**

### **Problem definition: What are we solving for?**

What is the magnitude of the problem?

Who is affected by it? Who is disproportionately affected by it?

What data do we have to size the problem? What data will/won’t we have to inform future decision making?

#### **Is this a valid, significant, and or/urgent problem?**

Is it within our ability to solve?

Dissenting perspectives; consider:

Alternative frames of the problem

Arguments against magnitude

Arguments about ability to solve

### **Prioritization and strategic alignment**

How closely is this tied to one or both of the priorities?

Coverage

Who is positioned to act in this area? Are we best positioned? Do we have a comparative advantage here?

#### **Is this a problem we are persuaded we should attempt to solve?**

Dissenting perspectives; consider:

Arguments about worthiness for solving

Preliminary arguments about cost

Preliminary arguments about opportunity cost

### **Approach: What is our overall theory of change?**

Risk and opportunity assessment

Proactivity

How forward leaning should we be?

How forward leaning can we be balancing other concerns?

What are the risks of each approach? How high stakes is the decision

Institutional: How much lasting harm could this option inflict on the Bureau, its authorities, or its people?

Legal

Reputational (e.g., Congress, media, etc.)

Stakeholder: Who is benefitting from the status quo? Who is going to win and lose from our intervention?

Consumer groups

Industry participants

Unintended consequences

Benefits or harm to consumers from externalities

Capital markets and macroeconomic concerns

**What is the right set of options across tools to solve the problem? What is the right magnitude for the solution or option set?**

**Tool choice/options assessment: What are the decision points among and between options?**

What dimensions are in conflict among and between options?

Impact

Speed

Coverage

Cost/Opportunity cost

How are we prioritizing dimensions and how should that inform tradeoffs?

Are there enough available options? What is missing?

Interdisciplinary/blended approaches?

What levers can we pull to right size the intervention?

Scope: What is the magnitude of the intervention? Who really needs to be involved in it?

Sequence: Does this need to happen now? Does it have dependencies with other work?

Duration: How much time should we give this?

Resources

Opportunity cost

**How do we optimize the size, speed, and projected impact of the intervention?**

**Implementation/accountability**

How are we going to allocate and sequence resources to minimize bottlenecks?

What is the size of the sunk cost we are inheriting if pivoting?

What is likely to be the overall effect on morale from this work (e.g., staff/managers/execs)

What is the right approach to drive accountability in implementation?

How does this intervention advance the broader narrative and the strategic priorities?

### **Bonus material!**

I'd also like to draw your attention to an interview Alex Tremble conducted the day before our session, "[How to Balance Work and Family - Dave Uejio.](#)" There are a couple of sentences on the podcast page that further reveal Dave's secret sauce:

*As Chief Strategy Officer, Acting Director Uejio led the development of an integrative approach to strategic planning, policy prioritization, enterprise risk management, organizational performance, and program evaluation. Acting Director Uejio utilized this integrative approach to improve the strategic advice provided to the Director and to better translate the Director's priorities into tangible, reportable, and auditable programs and initiatives.*

### **Participant affiliations**

Ascent Leadership Networks, LLC  
ASPA National Capital Area Chapter  
Business Strategy Consultants, LLC  
Consumer Financial Protection Bureau  
Department of Health and Human Services  
Department of Education  
Medallia  
Office of Personnel Management  
Securities and Exchange Commission  
Smartsheet  
U.S. Army

Participants joined from Middlesex County, MA, Colorado Springs, CO, and the DC Metro Area and surrounding counties.

There were interesting overlaps in participant knowledge and experience. We discover commonalities and warm up the space by beginning with a round of introductions each time. Please consider joining us in the future.

Sincerely,  
Kitty Wooley

Header photo: [https://commons.wikimedia.org/wiki/File:Kayakers\\_in\\_Redwood\\_City,\\_California.jpg](https://commons.wikimedia.org/wiki/File:Kayakers_in_Redwood_City,_California.jpg)