

WiS Week 2024

Leader Spotlight

**WOMEN IN
SECURITIZATION**

Renew. Reengage. Reimagine.



Catherine Garvin
Senior Manager
EY

How do you personally define equity, diversity, and inclusion, and why are these principles important to you?

When I define each of these principles, I like to think about them collectively, meaning that only when these principles are interconnected can a team reach its maximum potential. To me, achieving diversity starts with recruiting talent with diverse backgrounds and experiences. I believe equity refers to the fair treatment and opportunity for all people, and inclusion is how we embrace everyone by creating an environment where people feel respected and have a sense of belonging. I remember growing up with my sister who is deaf, and hearing people question what she would do when she was older, as if she might not be able to have a successful career. I learned early on in life that not everyone learns the same way, as I watched the countless hours my mom would spend with her (or the countless hours I now spend with my son who struggles with ADD). It turns out my sister's disability is one of her greatest strengths. She is now an amazing teacher, demonstrating incredible patience and a wonderful ability to work with kids with disabilities or someone that is just missing a piece of the puzzle. She constantly has parents and former students come back to thank her for the impact she had on their lives. I've tried to apply this concept in my work life and recognize that perceived weaknesses (like my sister's hearing or my son's ADD) can be an advantage to my teams and lead to more innovative solutions for our clients. Regarding women in the structured finance industry, DEI is critical to understanding and serving our diverse markets. The initiatives we have in place and continue to implement will further address the barriers women often face in advancing their careers.

What inspired you to pursue a career in structured finance?

I think more important than what inspired me to pursue a career in structured finance is what has kept me in this industry for over twenty years. Without a doubt, the people I work with on a day-to-day basis make the stressful days easier to deal with. On my Agency RMBS team, I am so fortunate to work alongside another amazing woman and we complement each other very well in our styles. If I didn't enjoy who I worked with, it wouldn't matter what I was doing. In addition, the further I've gone in my career at EY, the more I enjoy empowering the younger generations. I am very proud that as more women continue to join the EY Structured Finance practice, they will see that women currently account for more than 50% of our Senior Managers, Managing Directors, and Partners. Additionally, I know that I am able to teach our younger professionals all about structured finance, but they also have a wealth of knowledge and ideas when it comes to enhancing our technology and how we can continue to improve our processes.

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How do you support WiS initiatives at your organization?

I am currently located in EY's Houston office, where the Structured Finance leaders are both women. They are very supportive of hosting events for the surprisingly large number of women in the broader securitization industry in Houston. We started hosting an annual client event during the holidays, where we purchased a table at a local holiday event. We enjoy lunch, a fashion show, and shopping. It is such a fun event that allows us to get to know many of the women in our industry on a more personal level. EY is also sponsoring the WiS event in Houston this year, as we've done in prior years as well. The annual WiS Week events typically have great attendance and provide a wonderful opportunity to meet and network with some amazing women in our area. Since my husband is also in the same industry, I leverage those relationships to encourage attendance at the WiS events. Finally, I am very passionate about mentoring and developing other women in my practice and supporting our working parents' initiative.

What advice do you have for other women in securitization?

At every stage of my career, I've had a buddy. Most of the time, it has been another woman, but not always. Together, we work to accomplish our personal and professional goals. When I first had kids, my buddy was another working mother. During busy times, we would coordinate when we left the office to pick up our kids. This way, the transactions we were working on could continue to progress while still being able to care for our children. My advice is to find someone at your level who can cover for you so you can prioritize what's important to you—whether it's fitting in a workout, walking your dog, getting a pedicure, or attending an appointment. Everyone has something important to them outside of the office, especially when work gets busy!

What is your favorite out-of-office activity?

Besides spending time with my family, which mainly entails watching my son play high school baseball or my daughter playing volleyball, I've really started to enjoy gardening. In a profession where the hours can be long and demanding at times, I'm able to reset even by just spending fifteen minutes tending to my garden. There's something about being outside in nature where I am able to decompress quickly. My family also enjoys going outside to gather everything we need for a salad. My goal is to add at least one new thing to my garden every year. This year, I'm trying out pickles, and my strawberries are finally coming in and have been delicious!

This interview has been edited for clarity.