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**What challenges do you believe women face in the work place, more specifically, in the financial services industry?**

Well first, I have to express gratitude to the women who have gone before me that have made my path and the path of my daughters much easier. This includes the women founders of WHF.

In terms of challenges that women continue to face, ironically some of the observations of challenges I see for women today stem from other women in the work place. Let me explain. For so long I think women felt there were only one or two spots for women at the “leadership table” with men in the workplace (and unfortunately for too long, perception was reality). Because of this, there has been little incentive to help bring other women along into leadership positions for fear there wasn’t enough room. You have a situation where we can be our own worst enemies.

I am encouraged that some significant women leaders are acknowledging this issue and are working to change the mindset and trend, which is incredibly important. The second part of that equation however, is that to change the perception you have to change the reality. Dominance in male leadership continues to exist in specific areas of the financial services and housing industries, and more work has to be done to encourage women to pursue leadership positions and promote change in these industries. While financial services is making considerable strides I think we, as women leaders in our industry, have a responsibility to bring new, young women into this culture, encourage them to be bold and strive toward leadership positions, and then help them attain these positions.

**How long have you been a member of WHF? How has your involvement in WHF added value to your career?**

I have been a member of WHF for nine years. I joined WHF because of a specific WHF accounting taskforce focused on issues I needed to educate myself on for work. Within a few months the opportunity came up to co-lead that taskforce which was perfect because then I was able to be part of setting the programming for speakers and topics for our group. I began to really understand and appreciate the value of WHF—the educational and networking opportunities available to members.

I also was the direct benefactor of WHF’s mission—educating and promoting women in the areas of housing and financial services. Back to my earlier comments about needing more women to encourage other women in leadership positions—WHF is truly the exception. WHF Board members encouraged me to participate in other WHF functions and asked me to join the Board of Directors, where I served two years. I then served on the Board of the WHF Foundation. Among the several amazing groups that the

WHF Foundation supports, I developed a relationship with a group called Hope and a Home—which helps at-risk homeless women and families find and keep homes. From my involvement with this group I met a little girl that I have mentored for the last several years. I feel like WHF is truly a full circle organization—you can get so much out of it professionally and personally, but you also have numerous opportunities to give back to the organization and the communities where we live.

**What are you most excited about in your new role at USMI?**

This role is really an amazing opportunity to do so many of the things I love in my professional life, including strategy development, collaboration, as well as executing to get results. As the President of U.S. Mortgage Insurers, I've had the opportunity to work with the leadership of USMI member companies to define and develop our organization's vision, develop the objectives and tactics to meet the vision, and lead people in our industry to execute to meet the goals of our industry.

I am also very fortunate to be able to work alongside the individuals that are part of USMI's member companies—these are the smartest individuals in this industry space and they are passionate about what we do and eager to work together toward effectuating positive change. There is a true “team” atmosphere at USMI—we achieve a lot more and we have a lot more fun this way.

**I've read countless articles about how to make your work day more productive. Are there tips you can share with WHF members that help you make the most of your work day?**

Some of the most successful leaders have suggested that they're most productive when they can focus on one task—a meeting, writing, or other task—and then do things such as email in blocks of time. I agree that when I can be disciplined enough to focus on one thing that has to get done, cross it off my list and move on rather than flipping back and forth between things, I am far more productive.

**What advice would you give someone who wants to change or move forward in their careers?**

First, be prepared. Look for and be open to opportunities. Second, be curious. Never grow complacent. Finally, be authentic.

**What is your favorite book and why?**

Well, I read a lot more Dr. Seuss these days with my three kids. It's very difficult to name my favorite book, so my short list includes:

1. *Mere Christianity* by C.S. Lewis;
2. *To Kill a Mockingbird* by Harper Lee;
3. *Daring Greatly* by Brené Brown.

While the first two are probably on a lot of people's favorite list, *Daring Greatly* is a great read where Dr. Brown uses analytical research to demonstrate how vulnerability is not weakness but “the clearest path to courage, engagement and meaningful connection.” Her book illuminates how, just as in personal life, in your professional life you have to find courage to embrace vulnerability—to take the risk to speak up during the meeting if you have something to contribute; to present to an audience that has years of experience beyond yours; and to be open to the highest accomplishments as well as open to the failure that sometimes comes with daring greatly.