

MELODY A. HARVEY

University of Wisconsin–Madison
School of Human Ecology
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Citizenship: USA

EDUCATION

- 2018 Ph.D., Policy Analysis, Pardee RAND Graduate School
Analytic Concentration: Economic Analysis
- 2012 M.P.P., Economics and State and Local Policy, Pepperdine University
- 2010 B.A., Economics, Reed College

RESEARCH INTERESTS

Public Policy: consumer policy, social policy, and curricula in state education policy

Economics: household behavior and family economics, labor and demographic economics, and law and economics

EMPLOYMENT

Current Position: University of Wisconsin–Madison

- 2020- Assistant Professor, Department of Consumer Science, School of Human Ecology
- 2020 Visiting Professor, School of Human Ecology
- 2018-2020 Postdoctoral Fellow, National Poverty Fellows Program, Institute for Research on Poverty, College of Letters & Science

Previous Positions

- 2018-2020 National Poverty Fellow, Institute for Research on Poverty, University of Wisconsin–Madison, Madison, WI
In residence: Office of Planning, Research and Evaluation, Administration for Children and Families, U.S. Department of Health and Human Services, Washington, DC
- 2012-2018 Assistant Policy Researcher, RAND Corporation, Santa Monica, CA
- 2017 Research Fellow (Foundations-Level Research Methods), AEA Summer Program, Michigan State University, East Lansing, MI
- 2015 Research Consultant: Community Investment Trust Project, Mercy Corps Northwest, Portland, OR
- 2011-2012 Teaching Assistant (Research Methods, Macroeconomics, and Advanced Econometrics), School of Public Policy, Pepperdine University, Malibu, CA
- 2011 Research Assistant, Women Organizing Resources, Knowledge and Services (WORKS), Los Angeles (Highland Park), CA
- 2011 Interning Research Assistant, Policy Consulting Associates, Culver City, CA
- 2009-2013 Research Assistant, Flintridge Center, Pasadena, CA
- 2009-2010 Survey Researcher: Lents Community REIT Project, Mercy Corps Northwest, Portland, OR
- 2008 Summer Intern, Flintridge Operating Foundation, Pasadena, CA

PUBLICATIONS

Peer-Reviewed Articles

Harvey, Melody. 2019. "Impact of Financial Education Mandates on Younger Consumers' Use of Alternative Financial Services." *Journal of Consumer Affairs* 53, no. 3: 731-769.

Peer-Reviewed Reports

Hunter, Sarah B., **Melody Harvey**, Brian Briscoombe, and Matt Cefalu. 2017. *Evaluation of the Housing for Health Permanent Supportive Housing Program*. Research Report, RR-1694-BC. Santa Monica, CA: RAND Corporation.

Kaufman, Julia H., Susan M. Gates, **Melody Harvey**, Yan Wang, and Mark Barrett. 2017. *What it Takes to Operate and Maintain Principal Pipelines: Costs and Other Resources*. Research Report, RR-2149-WF. Santa Monica, CA: RAND Corporation.

Martin, Laurie T., Nazleen Bharmal, Janice C. Blanchard, **Melody Harvey**, and Malcolm Williams. 2014. *Barriers to Enrollment in Health Coverage in Colorado*. Research Report, RR-782-COHF. Santa Monica, CA: RAND Corporation.

Chinman, Matthew, Sarah Beth Hunter, Jill S. Cannon, M. Rebecca Kilburn, **Melody Harvey**, and Mollie Rudnick. 2014. *Process Evaluation of the New Mexico Maternal, Infant, and Early Childhood Home Visiting Competitive Development Grant*. Research Report, RR-639-REC. Santa Monica, CA: RAND Corporation.

Gates, Susan M., Laura S. Hamilton, Paco Martorell, Susan Burkhauser, Paul Heaton, Ashley Pierson, Matthew Baird, Mirka Vuollo, Jennifer J. Li, Diana Lavery, **Melody Harvey**, and Kun Gu. 2014. *Preparing Principals to Raise Student Achievement: Implementation and Effects of New Leaders Program in Ten Districts*. Research Report, RR-507-NL. Santa Monica, CA: RAND Corporation.

Issue Briefs

Harvey, Melody. 2019. "Does State-Mandated Financial Education Affect High-Cost Borrowing?" *Insights: Financial Capability*. Washington, DC: FINRA Investor Education Foundation.

Other Publications

Harvey, Melody, Jeremy Burke, Joyce Serido, and Soyeon Shim. 2018. "What Drives Financial Overconfidence among Young Adults?" [Conference Proceeding.] *Consumer Interests Annual* 64.

Harvey, Melody. 2017. "Are Financial Education Mandates Associated with Use of Alternative Financial Services?" [Conference Proceeding.] *Consumer Interests Annual* 63.

Harvey, Melody. 2017. "Review of Game of Loans, by Beth Akers, Matthew M. Chingos." [Book Review.] *Journal of Policy Analysis and Management* 36, no. 3: 708-712.

O'Hanlon, Claire E., and **Melody Harvey.** 2017. "How Does Cuba's Health Care System Do More with Less?" [Commentary.] *Georgetown Journal of International Affairs Online* (10/2/2017).

Harvey, Melody. 2012. "Egypt Wrestles with Democracy: Expectations versus Realities." [Commentary.] *Pepperdine Policy Review* 5: 5-19.

WORKING PAPERS

Harvey, Melody. Do Standardized Testing Requirements Enhance the Effectiveness of Financial Education Mandates? *Revise and resubmit.*

Harvey, Melody. Does State-Mandated High School Financial Education Affect Savings among Young Low-Income Households?

Harvey, Melody. Impacts of Parental Health Shocks on Adult Children's Wealth Accumulation. CFS RDRC Working Paper No. JSIT20-02, October 2021.

Harvey, Melody, and Carly Urban. Does Financial Education in High School Affect Retirement Savings in Adulthood?

Harvey, Melody, Cliff A. Robb, and Christopher L. Peterson. Law and Order? Associations between Payday Lending Legislation and AFS Use by Degree of Enforcement. *Reject and resubmit.*

Hunter, Sarah B., **Melody Harvey**, Ryan McBain, Brian Briscoombe, Enrico G. Castillo, and Corrin Buchanan. Housing for Health Program: Evaluating a Multimodal Intervention in Los Angeles County.

Urban, Carly, and **Melody Harvey**. How Confident are Potential Personal Finance Teachers? *Under review.*

HONORS AND AWARDS

- 2020 JSIT Scholar, Center for Financial Security, University of Wisconsin–Madison
UW-Madison’s Day at the Capitol’s Research and the Wisconsin Idea Showcase Presenter,
Office of State Relations, University of Wisconsin–Madison
2019-2020 Research Scholar, The Sadie Collective
- 2018 NFCS Research Award, FINRA Investor Education Foundation
NEFE Paper Award, National Endowment for Financial Education
- 2017 Outstanding Research Fellow, AEA Summer Program, Michigan State University
- 2011 Pi Alpha Alpha Honor Society (Pepperdine University Chapter), National Association of Schools
of Public Affairs and Administration
Best and Brightest Scholar, Millennium Momentum Foundation
- 2010 “Ten from ‘10”, Reed College

RESEARCH FUNDING

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|------|---|-------------------------|
| 2020 | Pension Research Council/TIAA Institute Partnership Grant (with Carly Urban)
PI: “Does Financial Education Affect Retirement Savings?”
BBVA Research Grant, BBVA Center for Financial Capability and Education
PI: “Who Recalls Personal Finance?” | \$62,611

€10,000 |
| 2019 | IWGYP/CFPB Youth Financial Education Award, U.S. Consumer Financial Protection
Bureau and U.S. Department of Health and Human Services
PI: “Does Standardized Testing Enhance Mandate Effectiveness?” | \$25,000 |
| 2017 | APLUS Research Award, School of Human Ecology, University of Wisconsin–Madison
PI: “Antecedents of Financial Overconfidence among Young Adults” | \$10,000 |

INVITED SEMINARS

- 2021 ECO Seminar Series, Department of Economics, University of Wisconsin–La Crosse, December 10
Orman-Harris Lecture Series, College of Human and Environmental Sciences, The University of Alabama, March 23
- 2019 Krause Economics Lecture Series, Department of Economics, Reed College, December 3
FDIC Research Seminar, Division of Depositor and Consumer Protection, Federal Deposit Insurance Corporation, July 31
- 2018 Household Finance Research Seminar, Center for Financial Security, University of Wisconsin–Madison, April 19

INVITED PRESENTATIONS

- 2021 Panelist: *Building Greater Racial & Social Equity through Financial Education*, Treasury Management Training Symposium, National Association of State Treasurers, June 2
Panelist: “Systemic Barriers in the Financial System” Tweet Chat, University of Chicago Financial Education Initiative, March 30
- 2020 Discussant: Chen and Friedline’s “Making the Invisible Underbanked Visible: Who Are the Underbanked?,” *JFCP & FINRA Foundation Workshop, AFCPE Virtual Conference*, November 16
Panelist: *The Importance of PFL Mandates*, Colorado Department of Education, “MoneyWi\$er: Personal Finance and How to Teach It” Workshop, Multi-day (June 2, June 6, and June 18)
Discussant: Becher and Benoiel’s “‘Sneak in’ Contracts: An Empirical Analysis,” Berkeley Center for Consumer Law and Economic Justice, UC Berkeley School of Law, Consumer Law Scholars Conference, March 6
- 2019 Panelist: *Defining the Problem* in “Addressing the Financial Literacy Crisis,” U.S. House of Representatives Congressional Briefing. Hosted by Representatives Madeleine Dean (D-PA), David Scott (D-GA), and Steve Stivers (R-OH) in conjunction with the House Financial and Economic Literacy Caucus, October 23
Panelist: *Financial Literacy and Education Over the Life Cycle*, U.S. Financial Literacy and Education Commission, JCA/FLEC Research Symposium, May 20
Panelist: *What Works? Research Panel*, Next Gen Personal Finance, The Road to Financial Capability Summit, April 8
- 2018 Panelist: *Understanding Financial Behavior in America: Insights from the National Financial Capability Study*, FINRA Investor Education Foundation, ACCI Annual Conference, May 17
Guest: “Tim Talks To Financial Education Researcher Melody Harvey,” Next Gen Personal Finance, “Tim Talks To...” Podcast, April 27
Panelist: *What’s New in Econ and Personal Finance Ed Research?*, California Council on Economic Education, NAAE Professional Development Conference, March 1

PRESENTATIONS

- 2022 APPAM Fall Research Conference (paper forthcoming); TIAA Institute/PRC Fellows Symposium (paper forthcoming)
- 2021 IRP Seminar (internal presentation forthcoming); WEAI Annual Conference (discussant); ASSA/AEA Virtual Annual Meetings (paper)
- 2020 APPAM Virtual Fall Research Conference (paper); CFPB Youth Financial Education Research Virtual Convening (paper); CFS Household Finance Research Seminar (internal presentation); Sadie T.M. Alexander Conference for Economics and Related Fields (poster)
- 2019 APPAM Fall Research Conference (paper); CFS Household Finance Research Seminar (internal presentation); IRP Seminar (internal presentation)
- 2018 RAND Labor and Population Brown Bag Seminar (internal presentation); ACCI Annual Conference (paper); Cherry Blossom Financial Education Institute (paper); ASSA/AEA Annual Meetings (paper)
- 2017 APPAM Fall Research Conference (poster); All-California Labor Economics Conference (poster); ACCI Annual Conference (paper); RAND Labor and Population Brown Bag Seminar (internal presentation)
- 2016 APPAM Fall Research Conference (poster); All-California Labor Economics Conference (poster); RAND Labor and Population Brown Bag Seminar (internal presentation)

MEDIA

- 2020 *Journalist's Resource*, "Alternative financial services in the time of coronavirus: What you need to know." May 19.
TFA.org, "Closing the Financial Literacy Gap." April 23.
CNBC, "How each US state is shaping the personal finance IQ of its students." February 5.
- 2019 CNBC, "A threat for payday lenders: Personal finance classes." April 5.

COURSES TAUGHT

- CNSRSCI 275 Consumer Finance: semesterly, Fall 2020 -
CNSRSCI 579 Consumer Policy Analysis: semesterly, Spring 2021 -

PROFESSIONAL SERVICE

Service to Field

Events:

- 2021 Initiation Speaker (Invited), Phi Upsilon Omicron Honor Society, Nu Chapter, University of Wisconsin–Madison
2020 Faculty Research Mentor, AEA Summer Program, Michigan State University
2019 NEFE Paper Award Subcommittee, ACCI Annual Conference
2018 *Navigating the Ph.D. Job Market* (Panelist), AEA Summer Mentoring Pipeline Conference

Scholarly Reviews: *Journal of Behavioral and Experimental Finance*, *Journal of Economic Education*, *Journal of Public Policy and Marketing*

Service to School/Department

- 2020- Consumer Science Undergraduate Planning Committee

PROFESSIONAL AFFILIATIONS

Faculty Affiliations

- 2020- Faculty Affiliate, Institute for Research on Poverty, University of Wisconsin–Madison
2020- Faculty Affiliate, Center for Demography and Ecology, University of Wisconsin–Madison
2020- Research Affiliate, Center for Financial Security, University of Wisconsin–Madison

Memberships

Association for Public Policy Analysis and Management, American Council on Consumer Interests, American Economic Association, National Association of Economic Educators