# TANSEL YILMAZER
**December 2019**

Department of Human Sciences
The Ohio State University
1787 Neil Avenue
115C Campbell Hall
Columbus, Ohio 43210

Phone: (614) 292-4546
Email: yilmazer.2@osu.edu

**EDUCATION**
Ph.D. Economics, University of Texas at Austin, 2002.
M.A. Economics, Boğaziçi University, Istanbul, 1997.
B.A. Business Administration, Boğaziçi University, Istanbul, 1994.

**PROFESSIONAL EMPLOYMENT**
Department of Human Sciences, Ohio State University, Associate Professor, 2015-Present.
Department of Human Sciences, Ohio State University, Assistant Professor, 2012- 2015.
Department of Personal Financial Planning, University of Missouri, Assistant Professor, 2008-2012.
Department of Consumer Sciences and Retailing, Purdue University, Assistant Professor, 2002-2008.

**AFFILIATIONS AND VISITING POSITIONS**
Institute for Population Research, Ohio State University, Faculty Affiliate, January 2013-present.
Decision Sciences Collaborative, Ohio State University, Faculty Affiliate, September 2012-present.
World Bank, Short-term Consultant, January-June 2010.
Department of Business Administration, Soochow University, Taiwan, Visiting Scholar, Summer 2009.
Center on Aging and the Life Course, Purdue University, Faculty Associate, 2006-2008.

**AREAS OF INTEREST**
Household Economics, Household Finance, Health Economics, Small Business Finance, Financial Institutions and Services

**EDITORIAL BOARD**
Co-editor, *Review of Economics of the Household,* 2015-present.
Associate editor, *Family and Consumer Sciences Research Journal*, 2009-2017.
Editorial board, *Journal of Family and Economic Issues*, 2019-present.
Editorial board, *Financial Planning Review*, 2017-present.
Editorial board, *Journal of Consumer Affairs*, 2011-present.
Editorial board, *Journal of Personal Finance*, 2011-present.

**PROFESSIONAL CERTIFICATION**
Certified Financial Planner ™ July 2, 2012.

**FELLOWSHIPS, HONORS AND AWARDS**
Consumer Movement Archives Applied Consumer Economics Award-student paper (ACCI) 2019, Premium Subsidies and Housing Expenditures, with Guangyi Wang and Lauren Jones.
Journal of Consumer Affairs 2014 Best Paper Award. Understanding the Impact of Health Reform on the States: Expansion of Coverage through Medicaid and Exchanges, with Lilliard Richardson.

Emerging Scholar Award, American Association of Family and Consumer Sciences (AAFCS), July 2013.

Best paper award. American Association of Family and Consumer Sciences (AAFCS). The Role of Lending Practices on the Foreclosure Crisis: Evidence from Indiana and Ohio, with Patryk Babiarz and D.E. Kiss, July 2013.

Outstanding Faculty Research Award, College of Human Environmental Sciences, University of Missouri, March 2012.

American Council on Consumer Interests (ACCI) Mid-Career Award, April 2010.

AARP's Financial Service and Older Consumer Award. Spending Patterns of Older Workers, with Deanna Sharpe*,* July 2009.

Academy of Financial Services Best Paper Award. The Impact of College Financial Aid Rules on Household Portfolio Choice, with Patryk Babiarz, October 2008.

CFP Board's American Council on Consumer Interests Financial Planning Best Paper Award. The Impact of College Financial Aid Rules on Household Portfolio Choice, with Patryk Babiarz, July 2008.

Cleo Fitzsimmons Young Faculty Scholar Award, College of Consumer and Family Sciences, Purdue University, November 2007.

CFP Board's ACCI Financial Planning Best Paper Award. How Does Marriage Affect Allocation of Assets in Women's Defined Contribution Plans? with Angela C. Lyons, 2004.

Hale Fellowship, University of Texas at Austin, 2002.

Professional Development Award, University of Texas at Austin, 2000-2001.

Murray S. Johnson Fellowship, University of Texas at Austin, 2000-2001.

FinansBank Scholarship Award, Boğaziçi University, 1992-1994.

**RESEARCH AND SCHOLARSHIP**

**a. Peer Reviewed Journal Publications**

Grossbard, Shoshana, Tansel Yilmazer and Lingrui Zhang. 2019. The Gender Gap in Citations: Lessons from Demographic Economics Journals, *Review of the Economics of the Household,* revised and resubmitted.

Cheung, Cheuk Hee, and Tansel Yilmazer. 2019. Wealth Management While Dealing with Memory Loss, *Journal of Family and Economic Issues*, 40(3), 470-485.

Liu, Fen, Tansel Yilmazer, Caezilia Loibl, and Cathy Montalto. 2019. Professional Financial Advice, Self- control, and Saving Behaviors, *International Journal of Consumer Studies*, 43:23-34.

Slesnick, Natasha, Tansel Yilmazer and Jing Zhang. 2018. Employment and Other Income Sources among Homeless Youth, *Journal of Primary Prevention*, 39(3), 247-262.

Babiarz, Patryk and Tansel Yilmazer. 2017. The Impact of Adverse Health Events on Consumption: Understanding the Mediating Effect of Income Transfers, Wealth and Health Insurance, *Health Economics*, 26(12): 1743-1758.

Yilmazer, Tansel, Patryk Babiarz and Fen Liu. 2015. The Impact of Diminished Housing Wealth on Health: Evidence from the Great Recession, *Social Science and Medicine,* 130: 234-241.

Yilmazer, Tansel and Stephen Lich. 2015. Portfolio Choice and Risk Attitudes: A Household Bargaining Approach. *Review of Economics of the Household*, 13(2): 219-241.

Yilmazer, Tansel and Robert Scharff. 2014. Precautionary Savings against Health Risks: Evidence from the Health and Retirement Study. *Research on Aging*, 36 (2): 180-206.

Babiarz, Patryk, Richard Widdows and Tansel Yilmazer. 2013. Borrowing to Cope with Adverse Health Events: Liquidity Constraints, Insurance Coverage, and Unsecured Debt. *Health Economics*, 22(10):1177-98.

Richardson, Lilliard and Tansel Yilmazer. 2013. Understanding the Impact of Health Reform on the States: Expansion of Coverage through Medicaid and Exchanges. *Journal of Consumer Affairs,* 47(2), 191-218.

Yilmazer, Tansel, Fikret Adaman and Mehmet Kaytaz. 2012. The Impact of Financial Development on Homeownership and Housing in Emerging Economies: Evidence from Turkey. *Review of Middle East Economics and Finance*, 8(2): 1-29.

Yilmazer, Tansel, Patryk Babiarz, and D. E. Kiss. 2012. The Role of Lending Practices on the Foreclosure Crisis: Evidence from Indiana and Ohio. *Family and Consumer Sciences Research Journal,* 40(4): 398-416.

Yilmazer, Tansel and Holly Schrank. 2010. The Use of Household Resources in Small and Family Owned Businesses: Implications for Research Directions. *Journal of Family and Economic Issues,* 31(4): 399-413.

Yilmazer, Tansel and Angela C. Lyons. 2010. Marriage and the Allocation of Assets in Women's Defined Contribution Plans. *Journal of Family and Economic Issues*, 31(2): 121-137.

Babiarz, Patryk and Tansel Yilmazer. 2009. The Impact of College Financial Aid Rules on Household Portfolio Choice. *National Tax Journal*, 62(4): 635-655.

Chakravarty, Sugato and Tansel Yilmazer. 2009. A Multistage Model of Loans and the Role of Relationships. *Financial Management,* 38(4): 781-816.

Bordas, Rebecca Haynes, D. E. Kiss and Tansel Yilmazer. 2008. Effectiveness of Financial Education on Financial Management Behavior and Account Usage: Evidence from a 'Second Chance' Program. *Journal of Family and Economic Issues,* 29(3): 362-390.

Yilmazer, Tansel. 2008. Saving for Children's College Education: An Empirical Analysis of the Trade-off between the Quality and Quantity of Children. *Journal of Family and Economic Issues*, 29(2): 307-324.

Yilmazer, Tansel and Holly Schrank. 2006. Financial Intermingling in Small Family Businesses. *Journal of Business Venturing*, 21(5): 726-751.

Yilmazer, Tansel and Sharon A. DeVaney. 2005. Household Debt over the Life-cycle. *Financial Services Review*, 14(4): 285-304.

Lyons, Angela C. and Tansel Yilmazer. 2005. Health and Financial Strain: Evidence from the Survey of Consumer Finances. *Southern Economic Journal*, 71(4): 873-890.

**b. Work in Progress**

Jones, Lauren Eden, Nancy Wang, and Tansel Yilmazer. The Long-run Effects of Income on Health: Evidence from Earned Income Tax credit.

Babiarz, Patryk and Tansel Yilmazer. Late-Life Disability, Homeownership, Wealth and Mortality.

Xu, Yilan, and Tansel Yilmazer. Timing of Early-life Family Income and Adult Obesity.

**c. Referred Proceedings and Abstracts**

Wang, Guangyi, Lauren Jones, and Tansel Yilmazer. The ACA Premium Subsidies and Household Housing Decisions. *Consumer Interests Annual*, volume 65, online.

Babiarz, Patryk, and Tansel Yilmazer. (2018). Late-life Disability, Homeownership, Wealth and Mortality, *Consumer Interests Annual*, volume 64, online.

Wang, Nancy, and Tansel Yilmazer. (2018). Premium Subsidies and Demand for Marketplace Health Insurance Among Lower Income Households, *Consumer Interests Annual*, volume 64, online.

Liu, Fen, Tansel Yilmazer, Caezilia Loibl, and Cathy Montalto. 2014. Professional Financial Advice, Self- control, and Saving Behaviors. *Consumer Interests Annual*, volume 60, online.

Yilmazer, Tansel, Patryk Babiarz and Fen Liu. 2014. The Impact of Diminished Housing Wealth on Health: Evidence from the Great Recession. *Consumer Interests Annual*. Volume 60, online.

Richardson, Lilliard and Tansel Yilmazer. 2012. Understanding the Impact of Health Reform on the States: Expansion of Coverage through Medicaid and Exchanges. *Consumer Interests Annual,* volume 58, online.

Yilmazer, Tansel. 2011. Portfolio Choice and Risk Attitudes: A Household Bargaining Approach. *Consumer Interests Annual,* volume 57, online.

Babiarz, Patryk, Richard Widdows and Tansel Yilmazer. 2011. Invest in your Future Today so that you do not have a Big Medical Tomorrow: Is this really true? *Consumer Interests Annual,* volume 57, online.

Yilmazer, Tansel and D. E. Kiss 2010. The Role of Lending Practices on the 2007 Foreclosure Crisis: Evidence from Indiana and Ohio. *Consumer Interests Annual,* volume 56, online.

Yilmazer, Tansel and Robert Scharff. 2009. Precautionary Savings against Health Risks: Evidence from the Health and Retirement Study. *Consumer Interests Annual,* volume 55, online.

Babiarz, Patryk, Richard Widdows and Tansel Yilmazer. Borrowing to Cope with Adverse Health Events: Liquidity Constraints and Unsecured Debt. *Consumer Interests Annual,* volume 55, online, 2009.

Yilmazer, Tansel and Robert Scharff. 2008. Uncertain Health Expenditures and Precautionary Savings: Evidence from the Health and Retirement Study. *Consumer Interests Annual,* volume 54, online.

Babiarz, Patryk and Tansel Yilmazer. 2008. The Impact of College Financial Aid Rules on Household Portfolio Choice. Proceedings of 23rd Meeting of Academy of Financial Services, online.

Babiarz, Patryk, and Tansel Yilmazer. 2008. The Impact of College Financial Aid Rules on Household Portfolio Choice. *Consumer Interests Annual,* volume 54, online.

Chakravarty, Sugato and Tansel Yilmazer. 2005. A Reexamination of the Role of "Relationships" in the Loan Granting Process. The Federal Reserve System's Community Affairs Research Conference (Promises and Pitfalls: As Consumer Finance Options Multiply, Who is Being Served and at What Cost?) Proceedings, Federal Reserve Bank of Chicago's research website, CEDRIC, online.

Kim, Byoung-Min, Richard Widdows and Tansel Yilmazer. 2005. The Determinants of Consumers' Adoption of Internet Banking. Consumer Behavior and Payment Choice Proceedings, Federal Reserve Bank of Boston, online.

Lyons, Angela C. and Tansel Yilmazer. 2004. How Does Marriage Affect Allocation of Assets in Women's Defined Contribution Plans? *Consumer Interests Annual*, volume 50, online.

Lyons, Angela C. and Tansel Yilmazer. 2003. Financial Burden and Health: Evidence from the Survey of Consumer Finances. *Consumer Interests Annual*, volume 49, online.

**d. Published Working Papers and Reports**

Grossbard, Shoshana, Tansel Yilmazer and Lingrui Zhang. 2019. The Gender Gap in Citations: Lessons from Demographic Economics Journals. Human Capital and Economic Opportunity (HCEO) Global Working Group, Chicago University.

Yilmazer, Tansel. 2010. The Profile and Determinants of Household Savings in Turkey. Report for the World Bank, June.

Adaman, Fikret, Mehmet Kaytaz and Tansel Yilmazer. 2008. Household Assets and Debt Holdings: A Survey of Consumer Finances in Turkey. Report prepared to the Scientific and Technological Research Council of Turkey. Project # 106K313, 2008.

Bordas, Rebecca Haynes, D. E. Kiss and Tansel Yilmazer. 2007. Improving Relationships with Financial Institutions: Evidence on the Effectiveness of Financial Education from a "Second Chance" Program. Report to Get Checking™ stakeholders, Purdue University.

Lyons, Angela C. and Tansel Yilmazer. 2004. How Does Marriage Affect Allocation of Assets in Women's Defined Contribution Plans? Center for Retirement Research at Boston College, WP#2004-28, online.

**e. Other Writings**

Yilmazer, Tansel. 2011. How can Small Business Owners Overcome a Lack of Credit? Some Suggestions. Ingram Magazine, May.

**RESEARCH FUNDING**

**a. Research Grants**

*Funded*

Slesnick, Natasha and Kelly Kelleher (MPI). Prevention of OUD: The HOME (Housing, Opportunities, Motivation and Engagement) Randomized Trial. UG3/UH3

Exploratory/Developmental Phased Award Cooperative Agreement, NIH- NIDA, $6,446,540.00. Role: Co-I. 20% effort.

Jones, Lauren (PI). The long-term effects of the Earned Income Tax Credit (EITC) on Health Outcomes, EHE Research Grant, $19,928, December 2018. Role: Mentor.

Loibl, Caezilia (PI). Increasing Treatment Adherence Among Opioid Users Through Financial Coaching, OSU Office of Academic Affairs, Opioid Innovation Fund. $48,000, 03/2018. Role: Co-I.

Loibl, Caezilia (PI). Improving the Quality of Life of Chronically Ill Individuals Through Financial Coaching, OSU Office of Academic Affairs, Connect and Collaborate grants program, $20,000. Role: Co-I.

Yilmazer, Tansel (PI), Randi Foraker and Michael Betz. Foreclosures, Neighborhoods and Heart Attacks. Department of Human Sciences Seed Grant, Ohio State University, $25,000, 01/01/2014-12/15/2015.

Yilmazer, Tansel (PI) and Clintin Davis-Stober. Understanding Individuals' Ability to Search, Process and Interpret Financial Information. Research Council, University of Missouri, $7,500, 06/01/2012- 05/30/2014.

Yilmazer, Tansel (PI) and Clintin Davis-Stober. Inference Strategies and Information Search in Financial Decisions. Research Board, University of Missouri, $32,000, 06/01/2012- 05/30/2014.

Yilmazer, Tansel (PI). Understanding Individuals' Ability to Search, Process and Interpret Financial Information. Summer Research Fellowship, University of Missouri, $7,000, 06/01/2012-08/30/2012 (funded; declined).

Yilmazer, Tansel (PI) and Clintin Davis-Stober. The Role of Valuation and Rationality in Financial Decision-making. Margaret Mangel Research Catalyst Fund, College of Human and Environmental Sciences, University of Missouri, $2,500, 06/01/2011-08/30/2011.

Yilmazer, Tansel (PI) and Clintin Davis-Stober. Understanding Decision Strategies and Information Search in the Context of Borrowing. Seeding Interdisciplinary Research Collaborations (SIRC) grant, College of Human and Environmental Sciences, University of Missouri, $1,000, 06/01/2011-08/01/2012.

Yilmazer, Tansel (PI) The Profile and Determinants of Household Savings in Turkey. World Bank, $10,000, 01/01/2010-07/01/2010.

Yilmazer, Tansel (PI). Visiting Scholar, National Science Council, Taiwan, $3,200, 05/01/2009-06/30/2009.

Yilmazer, Tansel (PI). Cleo Fitzsimmons Young Faculty Scholar Award for Research, College of Consumer and Family Sciences, Purdue University, $57,095, 11/01/2007-09/01/2008 (The total was for three years.)

Yilmazer, Tansel (PI). Risk Aversion and Portfolio Choice: A Cohort Analysis of Allocation of Assets within and Outside Retirement Plans. Purdue Research Foundation Research Grant, $18,063, 09/01/2007-05/30/2008.

Adaman, Fikret, Mehmet Kaytaz, and Tansel Yilmazer (Co-I). Household Assets and Debt Holdings: A Survey of Consumer Finances in Turkey. The Scientific and Technological Research Council of Turkey, $93,000, 01/01/2007-12/30/2008, (no indirect costs).

Yilmazer, Tansel (PI). Improving Relationships with Financial Institutions: Evidence on the Effectiveness of Financial Education from a "Second Chance" Program. Summer Faculty Research Grant, College of Consumer and Family Sciences, Purdue University, $2,800, 06/01/2006-7/30/2006.

Yilmazer, Tansel (PI). Improving Relationships with Financial Institutions: Evidence on the Effectiveness of Financial Education from a "Second Chance" Program. Department of Consumer Sciences and Retailing, Purdue University, $2,700,06/01/2006-7/30/2006.

Yilmazer, Tansel (PI). A Reexamination of the Role of "Relationships" in the Loan Granting Process. Purdue Research Foundation Research Grant, $18,063, 09/01/2005-05/30/2006.

Yilmazer, Tansel (PI). Saving for Children's College Education: An Empirical Analysis of the Trade-off between the Quality and Quantity of Children. Summer Faculty Research Grant, College of Consumer and Family Sciences, Purdue University, $5,400, 06/01/2004-7/30/2004.

Yilmazer, Tansel (PI) and Angela C. Lyons. How Does Marriage Affect Allocation of Assets in Women's Retirement Savings Plans? Sandell Grant funded by the Center for Retirement Research at Boston College, $23,375,09/01/2003-05/30/2004.

Yilmazer, Tansel (Co-I). A cooperative partnership with the Illinois Council on Economic Education, the Federal Reserve Bank of Chicago, Bradley University, Illinois State University, Northern Illinois University, Southern Illinois University-Carbondale, University of Illinois at Chicago, University of Illinois at Springfield, University of Illinois at Urbana-Champaign, Western Illinois University, Purdue University, and University of Wisconsin-Madison. A Midwest Study of College Students' Credit Usage, and Financial Education Needs. Funded by the Department of Agricultural and Consumer Economics, University of Illinois, for the period of 01/01/2003-12/30/2003.

**b. Other Funding and Awards**

Consumer Movement Archives Applied Consumer Economics Award-student paper (ACCI) 2019, Premium Subsidies and Housing Expenditures, with Guangyi Wang and Lauren Jones.

Best Paper. Journal of Consumer Affairs. Understanding the Impact of Health Reform on the States: Expansion of Coverage through Medicaid and Exchanges, April 2014.

Emerging Scholar Award, American Association of Family and Consumer Sciences (AAFCS), July 2013.

Best Poster, 2$^{nd}$ place. ACCI. Patterns of Advice-Seeking Behaviors: Evidence from a Panel Study. ACCI meetings. April 2013.

Best Poster, 2$^{nd}$ place. ACCI. Understanding the Impact of Adverse Health Events on Household Food Expenditures. ACCI meetings. April 2012.

Outstanding Faculty Research Award, College of Human Environmental Sciences, University of Missouri. March 2012.

AARP's Financial Service and Older Consumer Award. Spending Patterns of Older Workers. July 2009.

Academy of Financial Services Best Paper Award. The Impact of College Financial Aid Rules on Household Portfolio Choice. October 2008.

CFP Board's American Council on Consumer Interests Financial Planning Best Paper Award. The Impact of College Financial Aid Rules on Household Portfolio Choice. July 2008.

Purdue Research Foundation International Travel Award. Review of Household Financing of Small and Family Businesses. May 2006.

Federal Reserve System's Community Affairs Research Conference (Promises and Pitfalls: As Consumer Finance Options Multiply, Who is Being Served and at What Cost?) Research Award. A Reexamination of the Role of "Relationships" in the Loan Granting Process. April 2005.

CFP Board's American Council on Consumer Interests Financial Planning Best Paper Award. How Does Marriage Affect Allocation of Assets in Women's Defined Contribution Plans? April 2004.

**INVITED PRESENTATIONS AND CONFERENCES**

**a. Invited Lectures, Presentations and Conferences**

Late-Life Disability, Homeownership, Wealth and Mortality.
Center for Financial Security, University of Wisconsin-Madison, Madison, WI, November 2017.
Department of Human Sciences, Ohio State University, OH, August 2017.

Understanding the Impact of Health Reform on the States: Expansion of Coverage through Medicaid and Exchanges.
ACCI Meetings Best Paper Award Luncheon. Milwaukee, WI, April 2014.
Department of Consumer Sciences, Ohio State University, OH, February 2012.

The Impact of Diminished Housing Wealth on Health: Evidence from the Great Recession.
Department of Human Sciences, Ohio State University, OH, September 2013.

Understanding the Impact of Adverse Health Events on Household Consumption, Income and Wealth.
Institute for Population Research, Ohio State University, OH, January 2013.
Department of Consumer Sciences, Ohio State University, OH, November 2012.

The Impact of College Financial Aid Rules on Household Portfolio Choice.
Department of Business Administration, Soochow University, Taipei, Taiwan, May 2009.
Department of Agricultural Economics, Purdue University, West Lafayette, IN, October 2007.

A Multistage Model of Loans and the Role of Relationships.
Department of Economics, National Chengchi University, Taipei, Taiwan, May 2009.
Department of Consumer Sciences, Ohio State University, Columbus, OH, April 2007.

The Federal Reserve System's Community Affairs Research Conference (Promises and Pitfalls: As Consumer Finance Options Multiply, Who is Being Served and at What Cost?), Washington, DC, April 2005.
Boğaziçi University, Istanbul, Turkey, June 2004.

Household Assets and Debt Holdings: A Survey of Consumer Finances in Turkey.
Eurosystem Network (National Central Banks, the ECB, Eurostat, National Statistical Institutes), Frankfurt, Germany, July 2008.

An Initial Analysis of the Data on Consumer Finances in Turkey.
The Central Bank of the Republic of Turkey, Ankara, Turkey, January 2008.

Improving Relationships with Financial Institutions: Evidence on the Effectiveness of Financial Education from a "Second Chance" Program.
Purdue Council on Agriculture, Research, Extension and Teaching (PCARET) conference, Purdue University, West Lafayette, IN, November 2007.
Indianapolis-metro Get Checking™ Stakeholders Annual Meeting, Indianapolis, IN, November 2006.
The Federal Reserve System's Community Affairs and CFED Conference (Closing the Wealth Gap: Building Assets among Low-Income Households), Phoenix, AZ, September 2006.

Data Collection on Consumer Finances in Turkey.
The Central Bank of the Republic of Turkey, Ankara, Turkey, June 2007.

Marriage and the Allocation of Assets in Women's Defined Contribution Plans.
Center on Aging and the Life Course, Purdue University, West Lafayette, IN, May 2007.
Department of Economics, Boğaziçi University, Istanbul, Turkey, March 2007.
Department of Economics, University of Illinois at Urbana-Champaign, Urbana, IL, October 2003

The Determinants of Consumers' Adoption of Internet Banking. Consumer Behavior and Payment Choice.
Federal Reserve Bank of Boston, Boston, MA, October 2005.

**b. Conference Presentations**
The Long-term Impact of the Earned Income Tax Credit on Cognitive Ability.
SEHO 2019 meetings, Lisbon, Portugal.

Timing of Early-life Family Income and Adult Obesity
Academic Research Colloquium for Financial Planning and Related Disciplines, Arlington, VA, February 2019.

The Long-Run Effects of EITC on Cognitive Ability.
American Society for Health Economists meetings, Georgia, GA, June 2018.

Late-life Disability, Homeownership, Wealth and Mortality.
Academic Research Colloquium for Financial Planning and Related Disciplines, Arlington, VA, March 2018.
ACCI meetings, Clearwater Beach, FL, June 2018.

The Influence of Severe Memory Problems on Wealth Management of Older Households.
Academic Research Colloquium for Financial Planning and Related Disciplines, Arlington, VA, March 2017.

Prescription Drug Benefits and Consumption of Non-Medical Goods: Evidence from the Implementation of Medicare Part D.
American Society for Health Economists meetings, Philadelphia, PA, June 2016.

Marriage and Divorce: An Empirical Test of Consumption Smoothing.
ACCI meetings, Arlington, VA, June 2016.

Depression, Earnings and Wealth.
ACCI Meetings, Clearwater Beach, FL, May 2015.

The Impact of Diminished Housing Wealth on Health: Evidence from the Great Recession.
PAA Meetings, Boston, MA, May 2014.
ACCI Milwaukee, MA, April 2014.
ACCI Meetings, Portland, OR, April 2013.

Understanding the Impact of Health Reform on the States: Expansion of Coverage through Medicaid and Exchanges.
ACCI Meetings, Memphis, TN, April 2012.
Association for Public Policy analysis and Management Meetings Washington, DC, November 2011.

Portfolio Choice and Risk Attitudes: A Household Bargaining Approach.
ACCI Meetings, Washington, DC, April 2011.
American Economic Association Meetings (AEA), Atlanta, GA, January 2010.

The Impact of Financial Development on Homeownership and Housing Quality: Evidence from Turkey.
ACCI Meetings, Denver, CO, January 2011.

The Role of Lending Practices on the 2007 Foreclosure Crisis: Evidence from Indiana and Ohio.
ACCI Meetings, Atlanta, GA, April 2010.
Association for Public Policy analysis and Management Meetings, Washington, DC, November 2009.

The Impact of Financial Development on Homeownership and Housing Quality: Evidence from Turkey.
NCCC52 meetings, Jacksonville, FL, October 2009.

Spending Patterns of Older Workers.
American Agricultural Economics Association and ACCI Joint Annual Meetings, Milwaukee, WI, July 2009.

Precautionary Savings against Health Risks: Evidence from the Health and Retirement Study.
American Agricultural Economics Association and ACCI Joint Annual Meetings, Milwaukee, WI, July 2009.

The Impact of College Financial Aid Rules on Household Portfolio Choice.
American Economic Association Meetings, San Francisco, CA, January 2009.
Academy of Financial Services Meetings, Boston, MA, October 2008.
American Agricultural Economics Association and ACCI Joint Annual Meetings, Orlando, FL, July 2008.
Southern Economic Association Meetings, New Orleans, LA, November 2007.

Marriage and the Allocation of Assets in Women's Defined Contribution Plans.
European Economic Association and European Meeting of the Econometric Society Annual Meetings, Budapest, Hungary, August 2007.

Review of Household Financing of Small and Family Businesses.
European Institute for Advanced Studies in Management, Second Workshop on Family Firm Management Research, Nice, France, June 2006.

A Reexamination of the Role of "Relationships" in the Loan Granting Process.
International Conference on Business, Management and Economics in a Changing World, Çesme, Turkey, June 2005.
Midwest Economics Association Annual Meetings, Milwaukee, WI, March 2005.

Saving for Children's College Education.
Midwest Economics Association Annual Meetings, Chicago, IL, March 2004.

How Does Marriage Affect Allocation of Assets in Women's Defined Contribution Plans?
ACCI Annual Meetings, Washington, DC, April 2004.
American Economic Association Meetings, San Diego, CA, January 2004.

Health and Financial Strain: Evidence from the Survey of Consumer Finances.
ACCI Annual Meetings, Atlanta, GA, April 2003.
Midwest Economics Association Annual Meetings, St. Louis, MO, March 2003.

How do Children Affect Household Portfolio Allocation? Evidence from the Survey of Consumer Finances.
Midwest Economics Association Annual Meeting, St. Louis, MO, March 2003.

The Effect of Precautionary Motives on Household Saving and Fertility.
Eastern Economic Association Annual Meetings, New York, NY, February 2001.

**c. Poster Presentations**

Late-life Disability, Homeownership, Wealth and Mortality.
American Society for Health Economists meetings, Georgia, GA, June 2018.

Reconsidering the Crowded Nest: Wealth Accumulation of Young Adults before and after Leaving Parental Home,
APPAM, Miami, FL, November 2015.
ACCI meetings, Clearwater Beach, FL, May 2015.

Portfolio Choice and Risk Attitudes: A Household Bargaining Approach,
2013 Boulder Summer Conference, Boulder, CO, May 2013.

Patterns of Advice-Seeking Behaviors: Evidence from a Panel Study,
ACCI meetings, Portland, OR, April 2013.

Understanding the Impact of Adverse Health Events on Household Food Expenditures.
ACCI meetings, Memphis, MN, April 2012.

**TEACHING EXPERIENCE**

**a. Courses Taught**

**The Ohio State University**

CSCFFS 2260 Family Financial Management (Fall 2012, Spring 2013, Fall 2013, Spring 2014, Spring 2015, Fall 2015, Spring 2016, Fall 2016, Spring 2017, Fall 2017, Fall 2018, Spring 2019, Fall 2019, Spring 2020) Average Student Evaluation of Instructor: 4.3 out of 5.

CSCFFS 3260 Family Financial Management: Theory and Practice (Fall 2013, Fall 2015, Fall 2016, Fall 2017, Fall 2018) Average Student Evaluation of Instructor: 4.1 out of 5.

CONSCI 7240 Theories and Models in Consumer Sciences (Spring 2018). Average Student Evaluation of Instructor: 4.9 out of 5.

CONSCI 8890 The Production and Consumption of Health in the Household Context (Spring 2014).

**University of Missouri-Columbia**

FINPLN 4382 Risk Management and Insurance (Fall 2008, Fall 2009, Fall 2010, Fall 2011)

FINPLN 3287 Consumer and Household Economics I (Spring 2009, Spring 2010, Spring 2011, Spring 2012)

FINPLN 7382 Risk Management and Insurance (Graduate) (Fall 2008, Fall 2009, Fall 2010, Fall 2011)

FINPLN 7382 Risk Management and Insurance (GPIdea Graduate) (Fall 2009, Fall 2010, Fall 2011)

FINPLN 8486 Social Policy and the Family Economics (Graduate) (Spring 2009, Spring 2010, Spring 2011, Spring 2012)

**Purdue University**

CSR 300 Field Experience in Retail Management (Summer 2006)

CSR 307 Field Experience in Sales and Sales Management (Spring 2003)

CSR 386 Risk Management and Insurance (Fall 2002, Fall 2003, Fall 2004, Fall 2005, Fall 2006, Fall 2007)

CSR 480 Internship in Financial Planning (Summer 2003, Summer 2004, Summer 2005, Summer 2006, Summer 2007, Summer 2008)

CSR 485 Case Studies in Financial Planning (Fall 2003, Spring 2004, Fall 2004, Spring 2005, Fall 2005, Spring 2006, Fall 2006, Spring 2007, Fall 2007, Spring 2008)

CSR 681 Consumption Theories (Graduate) (Spring 2004, Spring 2005, Spring 2006, Spring 2007, Spring 2008)

**b. Involvement in the Graduate Research Program**

**Ph.D. Thesis Examining Committee**

*Major Professor for*:

Cheung, Cheuk Hee. Influence of Mental Health on Elderly Portfolio Choice, Ohio State University, May 2016.

Liu, Fen. Professional Financial Advice, Self-control, and Saving Behaviors, Ohio State University, May 2014.

Lu, Iting. The Effect of Old Age Allowance on Savings and Consumption in Taiwan. Co-chair with Rob Weagley, University of Missouri, December 2013.

Babiarz, Patryk. Determinants of Household Portfolio Choice, Savings and Health. Co-chair with Rick Widdows, Purdue University, August 2009.

Oh, Sujin. Customer Experience Management: the Dimensions of Customer Experience and the Effect of Consumers' Channel Choice. Co-chair with Rick Widdows, Purdue University, May 2009.

Committee Member for:

Congrong (Coco) Ouyang, The financial obligations burden of U.S. renter and owner households December 2019

Nancy Wang, expected May 2020.

Dongyue Ying, expected 2021.

Sunwoo Lee, expected 2021.

Eunice Hong. Just Before the Great Recession, Who Could Have Expected a Substantial Income Decrease? Were They Prepared for Emergencies? Ohio State University, May 2015.

Kyoung Tae Kim. The Impact of the 2007 Recession on the Retirement Decisions of U.S. Households: Evidence from the 2007-2009 Survey of Consumer Finances Panel Dataset, Ohio State University, July 2014.

Zhang, Lishu. Which Workers Expect to Retire Late or Never? An Analysis of Couple and Non-Couple Households, Ohio State University, August 2013.

Lim, HanNa, Household Decision on Pension Annuitization: A Marital Bargaining Approach, Ohio State University, August 2013.

Kharusi, Sami Al. The 2008 Financial Crisis and Stock Market Efficiency: Evidence from Muscat Securities Market (MSM), University of Missouri, October 2012.

Yan, Jiahui. Multidisciplinary Study on Juvenile Recidivism and Multilevel Impacts: Risk Factors, Neighborhood Features, and Juvenile Intervention, University of Missouri, May 2009.

Rodriguez-Flores, Alicia. The Effect of Health and Health Risk Factors on Household Wealth. Purdue University, December 2007.

Xu, Wenti. Market Structure of the U.S. Retail Industry: 1984-2003. Purdue University, August 2007.

Chiremba, Sophia. Entrepreneurial Activity and Household Economic Well-being: A Cross Cultural Perspective. Purdue University, August 2006.

**M.S. Thesis Examining Committee**
Major Professor for:

Zhujun Cheng, Risk Tolerance and Stock Holding Behavior After the Great Recession, May 2019.

Kim, Byoung-Min. The Determinants of Consumers' Adoption of Internet Banking: A Cost-Benefit Analysis. Co-chair with Rick Widdows, Purdue University, December 2004.

Committee Member for:
Qiwei Zhang, expected 2019.

Ouyang, Congrong. Children's College as a Saving Goal, Ohio State University, May 2016.

Hao, Shuang. Bootstrapping the Ljung-Box Statistics: A Robust Test of Uncorrelatedness. University of Missouri, May 2011.

Delpechitre, Duleep. Understanding Financial Risk Tolerance and Savings Behavior of Asian Indians in the Context of Financial Services. Purdue University, August 2006.

Jin, Rui. The Impact of Self-Service Technologies on Service Quality Evaluations and Loyalty Intentions. Purdue University, August 2005.

Jeong, Hyewook. Multi-Channel Retailers' Online Store Image: Dimensions and Effect on the Purchase Intention toward the Offline Store. Purdue University, December 2004.

**Academic Advisor**
Cheng, Zhujun, master's student, Ohio State University, August 2017-present.

Zhang, Qiwei master's student, Ohio State University, August 2017-present.

White, Kenneth, second year doctoral student, Ohio State University, December 2012-2014.

**c. Teaching Grants**
Jones, Lauren (PI). Making CONSCI 2910 affordable, The Affordable Learning Exchange (ALX), 21,000. Role: Co-I.

**PROFESSIONAL ACTIVITIES**
**a. Participant**
Duke SIPP Workshop, February-March, 2014.
Research in View training, Ohio State University, October 2012.
InfoEd Spin training, Ohio State University, October 2012.
Interdisciplinary Symposium on Realistic Decision Making, University of Missouri, February 2011.
International Showcase, University of Missouri, November 2010.
NCCC052 meetings, University of Nebraska-Omaha, NE, October 2010.
Global Scholars Program, Brussels: Opportunities for Research and Teaching in Europe's Capitol, June 2010.
Gender Forum, Purdue University, February 2007.
Consumption and Credit in Countries with Developing Credit Markets Conference, European University Institute, Florence, Italy, May 2006.
Multicultural Forum, Purdue University, November 2006.
Grant writing workshop, Purdue University, November 2005.

Committee on the Status of Women in the Economic Profession Mentoring Workshop for Junior Faculty, San Diego, CA, January 2004.
Student Credit Usage and Financial Literacy Meeting, Purdue University, November 2004.

**b. Discussant**
Association for Public Policy Analysis and Management Meeting, 2015.
Midwest Economic Association Annual Meetings, 2013, 2005, 2004 and 2003.
Conference on Banking, Corporate Finance and Intermediation, Financial Intermediation Research Society, Anchorage, AK, June 2008.
Southern Economic Association Annual Meetings, 2007.
Finance and Consumption Conference: Micro Foundations of Credit Contracts, European University Institute, Florence, Italy, 2004.

**c. Committees in Professional Associations**
Chair, American Council on Consumer Interests Dissertation Award Selection Committee, 2018-2019.
Board Member, Society of Household Economics (SEHO), 2017-2018.
Chair, American Council on Consumer Interests Dissertation Award Selection Committee, 2018-present.
Member, American Council on Consumer Interests Dissertation Award Selection Committee, 2015-2017.
Member, American Council on Consumer Interests Midcareer Award Selection Committee, 2015-2016.
Best Paper Selection Committee, Journal of Consumer Affairs, 2015-2017.
Editorial Advisory Board, Behavioral Finance and Investment Strategies: Decision Making in the Financial Industry, 2013-2016.
Board Member, American Council on Consumer Interests, 2012-2015.
Congress Board Member, International Family and Consumer Sciences Congress, Antalya, Turkey, November 2012.
Member, American Council on Consumer Interests, International Committee, 2011-2013.
Sub-chair, Health track, American Council on Consumer Interests, 2012.
Member, American Council on Consumer Interests Nominations and Election Committee, 2009-2011.
Chair, American Council on Consumer Interests Stewart M. Lee Consumer Education Award Selection Committee, 2008-2011.
Member, American Council on Consumer Interests Dissertation Award Selection Committee, 2006-2012.

**d. College and University**
Advisory Board, Office of Research, College of Education and Human Ecology, 2017-present.
Financial Wellness Advisory Board, Student Wellness Center at Ohio State, 2015-present.
Graduate and Awards Fellowship Committee, College of Human and Environmental Studies, University of Missouri, 2009-2012.
Purdue University, Young Faculty Association, President, 2007-2008.
Ad Hoc Committee on Research into Consumer Driven Healthcare Insurance, Regenstrief Center, Discovery Park, Purdue University, November 2006.
Committee on Study Abroad Program, College of Consumer and Family Sciences, Purdue University, 2004-2008.
Mary Mathews Teaching Award Selection Committee, College of Consumer and Family Sciences, Purdue University, 2003-2006.

**e. Department**

Member, DHS Organizational Structure Workgroup, 2019-present.

Subchair for the Consumer and Family Financial Services (CFFS) program, Department of Human Sciences, Ohio State University, 2018-present.

Liaison for the Consumer and Family Financial Services (CFFS) program, Department of Human Sciences, Ohio State University, 2017-2018.

Undergraduate studies coordinator (USC) for the CFFS major, Department of Human Sciences, Ohio State University, 2017-present.

Search Committee for Faculty Position in Consumer Policy, Department of Human Sciences, Ohio State University, 2013-2014.

Committee on Graduate Studies, Department of Human Sciences, Ohio State University, 2013-present.

Committee on Undergraduate Studies, Department of Consumer Sciences, Ohio State University, 2012-2013.

Search Committee for Teaching Assistant Professor, University of Missouri, 2011-2012.

Search Committee for the Director of Financial Success, University of Missouri, 2008-2009.

Search Committee for Retail Management Position, Purdue University, 2006-2007.

Faculty Advisor to Purdue Financial Planning Club, Purdue University, 2003-2006.

**f. Reviewer for the following journals**

*American Journal of Epidemiology; Contemporary Economic Policy; Demography; Economic Inquiry; Family and Consumer Sciences Research Journal; Financial Services Review; Financial Planning Review, Journal of Banking and Finance; Journal of Business Venturing; Journal of Consumer Affairs; Journal of Financial Counseling and Planning; Journal of Economic Education;* Journal of Economic Psychology; *Journal of Family and Economic Issues; Journal of Financial Stability; Journal of Gerontology: Social Sciences*; *Journal of Money, Credit and Banking; Journal of Personal Finance; Journal of Socio-Economics; Industrial Relations; Management Research News; National Tax Journal; Public Health; Review of Development Economics, Review of the Economics of the Household; Review of Middle East Economics and Finance, Small Business Economics; Social Science and Medicine; Social Science Research, Social Science Quarterly; Southern Economic Journal, Review of Income and Wealth*

**g. Reviewer for**

Midwest Health Economics Conference, Organizing Committee Member, 2018.

Personal Finance textbook, Oxford University, 2015, 2017.

Personal Finance textbook, Wiley, 2017.

Society of Household Economics (SEHO), Scientific Review Committee Member, 2017, 2019.

International Health Economics Association, Scientific Review Committee Member, 2014, 2017, 2019.

American Society of Health Economists, Scientific Review Committee Member, 2013.

American Council on Consumer Interests Annual Meetings, 2005, 2006, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019

2012 Eastern Family Economics and Resource Management (EFERMA) Annual Meeting, October 2011.

The Ninth Biennial Conference of the Asian Consumer and Family Association (ACFEA), March 2011.

Financial Decisions across the Lifespan, Doug Lamdin (Editor), 2010.

Handbook of Consumer Finance Research, Jing J. Xiao (Editor), 2007; 2016.

Purdue Research Foundation Research Grants, 2004.

**h. Member of the following professional organizations**
American Council on Consumer Interests
American Economic Association
Association for Public Policy Analysis and Management
American Society for Health Economists
Population Association of America
International Health Economics Association

**i. Media**
Journalist's resources (September 2013); UPI (October 2009); St. Louis Post-Dispatch (October 2009); American Daily Herald (March 2011); Business News Daily (March 2011); Network Marketing Business Journal (May 2011)

Interview: Business Beat, KBIA, April 6th, 2011

## OTHER PREVIOUS POSITIONS

Assistant Instructor, Department of Economics, University of Texas at Austin, 2000-2002.
Supplemental Instructor, American Economics Association Summer Training Program, University of Texas at Austin, Summer 1999, Summer 2000.
Teaching Assistant, Department of Economics, University of Texas at Austin, 1996-2000.
Teaching Assistant, Department of Economics, Boğaziçi University, Istanbul, 1995-1996.
Research Assistant, Center for Economics and Econometrics, Boğaziçi University, Istanbul, 1995-1996.