

MELODY A. HARVEY

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Citizenship: USA

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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, financial economics, and labor and demographic economics

EMPLOYMENT

Current Position: University of Wisconsin–Madison

2022- Faculty Affiliate, Robert M. La Follette School of Public Affairs
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

Collins, J. Michael, Sarah Halpern-Meekin, **Melody Harvey**, and Jill Hoiting. 2023. "'If I don't have credit, I don't have anything': Perspectives on the Credit Scoring System among Mothers with Low Incomes." *Journal of Consumer Affairs* (forthcoming).

Urban, Carly, and **Melody Harvey**. 2023. "How Confident are Personal Finance Teachers? A Survey of High School Instructors in the United States." *Journal of Financial Counseling and Planning* 34, no. 2: 238-250.

Harvey, Melody, and Carly Urban. 2023. "Does Financial Education Affect Retirement Savings?" *The Journal of the Economics of Ageing* 24: 100446.

Collins, J. Michael, Sarah Halpern-Meekin, **Melody Harvey**, and Jill Hoiting. 2022. "'I Don't Like All Those Fees': Pragmatism about Financial Services among Low-Income Parents." *Journal of Family and Economic Issues* (forthcoming).

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 Briscombe, 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, and Carly Urban. 2022. "Is High School the Right Time to Teach About Retirement?" *Trends and Issues*. New York: TIAA Institute.

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

Other Publications

Opinum, Centre for Economics and Business Research, **Melody Harvey**, and SoLo Funds. 2023. *The 2023 Cash Poor Report: The Total Cost of Living Paycheck to Paycheck*. Los Angeles, CA: SoLo Funds, Inc.

Harvey, Melody. 2022. "Exploring Measurement Issues in Assessing K-12 Financial Education." *Consumer Interests Annual* 68.

Urban, Carly, and **Melody Harvey**. 2022. "High School Financial Education and Downstream Financial Behaviors: What Does the Research Say?" *RetireSecure Blog* (blog). Wharton Pension Research Council, August 18.

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

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

Harvey, Melody. 2017. "Review of Game of Loans, by Beth Akers, Matthew M. Chingos." *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?" *Georgetown Journal of International Affairs Online* (10/2/2017).

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

WORKING PAPERS

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

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. Remembering High School Personal Finance Instruction. *Under review*.

Harvey, Melody, Cliff A. Robb, and Christopher L. Peterson. Enforcement Proxies within Payday Lending Legislation and AFS Use. *Revise and resubmit*.

HONORS AND AWARDS

2023 Dr. Nellie Y. McKay Fellowship, University of Wisconsin–Madison

2022 *Review of Economics and Statistics* Fellowship for NBER Summer Institute, National Bureau of Economic Research

ACCI-NEFE Paper Award, National Endowment for Financial Education

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

ACCI-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

2020	JSIT Small Grant Award, Retirement and Disability Research Center, Center for Financial Security, University of Wisconsin–Madison	\$5,000
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	PI: "Impacts of Parental Health Shocks on Adult Children's Wealth Accumulation"	
	Pension Research Council/TIAA Institute Partnership Grant (with Carly Urban)	\$62,611
	PI: "Does Financial Education Affect Retirement Savings?"	
	BBVA Research Grant, BBVA Center for Financial Capability and Education	€10,000
	PI: "Who Recalls Personal Finance?" (Awarded; unable to accept)	
2019	IWGYP/CFPB Youth Financial Education Award, U.S. Consumer Financial Protection Bureau and U.S. Department of Health and Human Services	\$25,000
	PI: "Does Standardized Testing Enhance Mandate Effectiveness?"	
2017	APLUS Research Award, School of Human Ecology, University of Wisconsin–Madison	\$10,000
	PI: "Antecedents of Financial Overconfidence among Young Adults"	

INVITED SEMINARS

2022	Consumer Sciences Seminar, Department of Human Sciences, The Ohio State University, March 4
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: <i>Building Greater Racial & Social Equity through Financial Education</i> , 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: <i>The Importance of PFL Mandates</i> , 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 Benoliel'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: <i>Defining the Problem</i> 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: <i>Financial Literacy and Education Over the Life Cycle</i> , U.S. Financial Literacy and Education Commission, JCA/FLEC Research Symposium, May 20
	Panelist: <i>What Works? Research Panel</i> , Next Gen Personal Finance, The Road to Financial Capability Summit, April 8
2018	Panelist: <i>Understanding Financial Behavior in America: Insights from the National Financial Capability Study</i> , 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

- 2023 APPAM Fall Research Conference (paper forthcoming); CDE/CDHA Spring Research Retreat (internal presentation: paper)
- 2022 G53 Network Brown Bag Lunch (intragroup presentation: paper); ACCI Annual Conference (paper); Junior Household Finance Brownbag Seminar (intragroup presentation: paper); APPAM Fall Research Conference (paper); TIAA Institute/PRC Fellows Symposium (paper)
- 2021 IRP Seminar (internal presentation: paper); 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: paper); Sadie T.M. Alexander Conference for Economics and Related Fields (poster)
- 2019 APPAM Fall Research Conference (paper); CFS Household Finance Research Seminar (internal presentation: paper); IRP Seminar (internal presentation: paper)
- 2018 RAND Labor and Population Brown Bag Seminar (internal presentation: paper); 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: paper)
- 2016 APPAM Fall Research Conference (poster); All-California Labor Economics Conference (poster); RAND Labor and Population Brown Bag Seminar (internal presentation: paper)

MEDIA

- 2022 PBS Wisconsin, *Here and Now*, "How payday loans in Wisconsin hit borrowers." April 29. WPR, *Central Time*, "What Wisconsin students are learning about financial literacy." April 26.
- 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: FA 2020-SP 2023 (semesterly)

CNSRSCI 579 Consumer Policy Analysis: SP 2021, FA 2021, SP 2022, SP 2023

CNSRSCI 999 Independent Study: SP 2023

PROFESSIONAL SERVICE

Service to the Public

2023 Reviewer: Draft of Wisconsin AB 109 (Relating To: Requiring One-Half Credit of Personal Financial Literacy for High School Graduation). Invited by Representative Francesca Hong (D-WI), April 13-19.

Service to Field

Committees/Events:

2022-2023 ACCI Conference Planning Committee
 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 Consumer Affairs*, *Journal of Economic Education*, *The European Journal of Health Economics*, *Journal of Family and Economic Issues*, *Journal of Financial Counseling and Planning*, *Journal of Financial Literacy and Wellbeing*, *Journal of Policy Analysis and Management*, *Journal of Public Policy and Marketing*

Service to University

2022- UW-Madison Junior Faculty of Color Organizing Committee
 2022- Junior Faculty Sanity Hour Organizing Committee

Service to School/Department

2020-2022 Consumer Science Undergraduate Planning Committee

PROFESSIONAL AFFILIATIONS

Research Affiliations

2023- Faculty Affiliate, Institute for Diversity Science, University of Wisconsin–Madison
 2022- Member, Diversity Scholars Network, National Center for Institutional Diversity, College of Literature, Sciences, and the Arts, University of Michigan
 2021- Research Fellow, G53 Network, Global Financial Literacy Excellence Center, School of Business, George Washington University
 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