

# Patryk Babiarz

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Department of Financial Planning, Housing, and Consumer Economics  
College of Family and Consumer Sciences  
University of Georgia  
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## SCHOLARLY INTERESTS

Consumer and Family Economics/Finance, Health Economics, Public/Consumer Policy

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## EDUCATION

Ph.D.	Family and Consumer Economics, Purdue University, Indiana	2009
M.S.	Computer Science and Econometrics, Cracow University of Economics, Poland (Integrated Bachelor & Master of Science Program)	2001

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## EMPLOYMENT

Associate Professor Department of Financial Planning, Housing, and Consumer Economics University of Georgia	2020-present
Assistant Professor Department of Financial Planning, Housing, and Consumer Economics University of Georgia	2014-2020
Assistant Professor Department of Consumer Sciences University of Alabama	2009-2013
Research and Teaching Assistant Department of Consumer Sciences and Retailing Purdue University	2005-2009
Research Assistant and Instructor Department of Mathematical Economics and E-business University of Information Technology and Management in Rzeszow, Poland	2001-2005

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## RESEARCH

### *Journal Publications*

- 1) Sharma, Muna, and Patryk Babiarz. "Income Shocks, Financial Hardship, and Changes in Depression Symptomatology Among Older Americans During the First Year of the COVID-19 Pandemic." *Journal of Financial Counseling and Planning* 35, no. 2 (2024): 173–187. <https://doi.org/10.1891/JFCP-2022-0085>
- 2) Sharma, Muna, and Patryk Babiarz. "Spending Behavior and Stimulus Transfer Use in Response to Income Shocks Among Older Americans: Evidence from the COVID-19 Pandemic." *Applied Economics Letters* 30, no. 12 (2023): 1680–84. <https://doi.org/10.1080/13504851.2022.2078774>

- 3) Pak, Tae-Young, and Patryk Babiarz. "Relative Deprivation and Prosocial Behavior: Evidence from South Korea." *The Social Science Journal*, December 2022, 1–22.  
<https://doi.org/10.1080/03623319.2022.2151794>
- 4) Heydari Barardehi, Ilyar, Patryk Babiarz, and Teresa Mauldin. "Child Support, Consumption, and Labor Supply Decisions of Single-Mother Families." *Journal of Family and Economic Issues* 41, no. 3 (2020): 530–41. <https://doi.org/10.1007/s10834-020-09690-z>
- 5) Pak, Tae-Young, and Patryk Babiarz. "Asset Allocation of Two-Person Households Under Different Longevity Expectations." *Journal of Consumer Affairs* 53, no. 3 (2019): 1234–54.  
<https://doi.org/10.1111/joca.12225>
- 6) Fan, Lu, and Patryk Babiarz. "The Determinants of Subjective Financial Satisfaction and the Moderating Roles of Gender and Marital Status." *Family and Consumer Sciences Research Journal* 47, no. 3 (2019): 237–59. <https://doi.org/10.1111/fcsr.12297>
- 7) Pak, Tae-Young, and Patryk Babiarz. "Does Cognitive Aging Affect Portfolio Choice?" *Journal of Economic Psychology* 66 (2018): 1–12. <https://doi.org/10.1016/j.joep.2018.03.001>
- 8) Babiarz, Patryk, and Tansel Yilmazer. "The Impact of Adverse Health Events on Consumption: Understanding the Mediating Effect of Income Transfers, Wealth and Health Insurance." *Health Economics* 26, no. 12 (2017): 1743–58. <https://doi.org/10.1002/hec.3496>
- 9) Woodyard, Ann, Cliff A. Robb, Patryk Babiarz, and Ji-Young Jung. "Knowledge and Practice: Implications for Cash and Credit Management Behaviors." *Family and Consumer Sciences Research Journal* 45, no. 3 (2017): 300–314. <https://doi.org/10.1111/fcsr.12202>
- 10) Robb, Cliff A., and Patryk Babiarz. "Financial Sophistication and Consumer Use of Credit Cards." *International Review of Financial Consumers* 1, no. 1 (2016): 25–39.  
[https://www.iafico.org/files/ugd/e9e42a\\_1e9fbae940624f478150cd67f1co8f3a.pdf](https://www.iafico.org/files/ugd/e9e42a_1e9fbae940624f478150cd67f1co8f3a.pdf)
- 11) Carswell, Andrew T., and Patryk Babiarz. "Benefit-Cost Analysis and Optimization Modeling for a Seller/Builder Buydown Mortgage." *Journal of Real Estate Practice and Education* 19, no. 1 (2016): 87–98. <https://doi.org/10.1080/10835547.2016.12091759>
- 12) Robb, Cliff A., Patryk Babiarz, Ann Woodyard, and Martin C. Seay. "Bounded Rationality and Use of Alternative Financial Services." *Journal of Consumer Affairs* 49, no. 2 (2015): 407–35.  
<https://doi.org/10.1111/joca.12071>
- 13) Yilmazer, Tansel, Patryk Babiarz, and Fen Liu. "The Impact of Diminished Housing Wealth on Health in the United States: Evidence from the Great Recession." *Social Science & Medicine* 130 (2015): 234–41. <https://doi.org/10.1016/j.socscimed.2015.02.028>
- 14) Babiarz, Patryk, and Cliff A. Robb. "Financial Literacy and Emergency Savings." *Journal of Family and Economic Issues* 35, no. 1 (2014): 40–50. <https://doi.org/10.1007/s10834-013-9369-9>
- 15) Babiarz, Patryk, Richard Widdows, and Tansel Yilmazer. "Borrowing to Cope with Adverse Health Events: Liquidity Constraints, Health Insurance, and Unsecured Debt." *Health Economics* 22, no. 10 (2013): 1177–98. <https://doi.org/10.1002/hec.2877>
- 16) Robb, Cliff A., Patryk Babiarz, and Ann Woodyard. "The Demand for Financial Professionals' Advice: The Role of Financial Knowledge, Satisfaction, and Confidence." *Financial Services Review* 21, no. 4 (2012): 291–305.  
<https://search.proquest.com/openview/845990047cefa1905140a240ddb225f4>
- 17) Yilmazer, Tansel, Patryk Babiarz, and D. E. Kiss. "The Role of Lending Practices on the Foreclosure Crisis: Evidence from Indiana and Ohio." *Family and Consumer Sciences Research Journal* 40, no. 4 (2012): 398–416. <https://doi.org/10.1111/j.1552-3934.2012.02119.x>
- 18) Babiarz, Patryk, Cliff A. Robb, and Ann Woodyard. "Family Decision Making and Resource Protection Adequacy." *Journal of Consumer Affairs* 46, no. 1 (2012): 1–36.  
<https://doi.org/10.1111/j.1745-6606.2012.01224.x>

- 19) Babiarz, Patryk, and Tansel Yilmazer. "The Impact of College Financial Aid Rules on Household Portfolio Choice." *National Tax Journal* 62, no. 4 (2009): 635–55.  
<https://doi.org/10.17310/ntj.2009.4.03>

*Publications or Abstracts in Proceedings*

- 1) Dhakhwa, Malika, and Patryk Babiarz. "The Effect of Parental Illness on Children's High School GPA." *Consumer Interests Annual* 69, 2023.
- 2) Rusiana, Hofner, and Patryk Babiarz. "The Impact of the Earned Income Tax Credit on Young Adults' Educational Outcomes and Student Debt." *Consumer Interests Annual* 69, 2023.
- 3) Jeong, Danah, and Patryk Babiarz. "Financial Planners, Risk Tolerance and Portfolio Choice: Evidence of Moderating Effects from the Survey of Consumer Finances." *Consumer Interests Annual* 66, 2020.
- 4) Dhakhwa, Malika, and Patryk Babiarz. "Does Family Support Network Influence the Perceived Need for Emergency Savings?" *Consumer Interests Annual* 65, 2019.
- 5) Babiarz, Patryk, and Velma Zahirovic-Herbert. "House Prices and Retirement Saving Behavior." *Consumer Interests Annual* 65, 2019.
- 6) Migala-Warchol, Aldona, Agnieszka Lew, Monika Pasternak-Malicka, and Patryk Babiarz. "The Impact of Government Aid to Families with Dependent Children on Poverty Rates in the European Union." *Consumer Interests Annual* 65, 2019.
- 7) Patryk Babiarz, and Tansel Yilmazer. "Late-life Disability, Homeownership, Wealth and Mortality." *Consumer Interests Annual* 64, 2018.
- 8) Heydari Barardehi, Ilyar, and Patryk Babiarz. "Long-term Impacts of Child Support: A Cohort Study." *Consumer Interests Annual* 64, 2018.
- 9) Heydari Barardehi, Ilyar, Patryk Babiarz, and Teresa Mauldin. "Impacts of Child Support Policy on Single Mothers' Material Well-being and Labor Supply." *Consumer Interests Annual* 63, 2017.
- 10) Chung, Sae Rom, and Patryk Babiarz. "Revolving Credit Card Debt: Do the Determinants Differ Between Bank- and Store-issued Cards?" *Consumer Interests Annual* 63, 2017.
- 11) Kruger, Michelle, Patryk Babiarz, and John E. Grable. "The Effect of Received and Expected Inheritance on Retirement Savings Adequacy." *Proceedings of the Association for Financial Counseling and Planning Education 2016 Annual Research & Training Symposium*, Louisville, KY, 2016.
- 12) Zhao, Haidong, Patryk Babiarz, and Lini Zhang. "Factors Associated with the Use of Financial Planners: Adoption and Termination" *Consumer Interests Annual* 62, 2016.
- 13) Carswell, Andrew. T., Joe Laquatra, and Patryk Babiarz. "Benefit-Cost Analysis and Its Housing Applications: Three Examples from the Production, Consumption and Government Perspectives." *Proceedings of the 2015 Housing Education and Research Association Conference*, Springfield, IL, 2015.
- 14) Babiarz, Patryk. "The Effect of Unexpected Income Loss on Weight: Temporary Unemployment and BMI." *Consumer Interests Annual* 61, 2015.
- 15) Fan, Lu, and Patryk Babiarz "The Relationship between Financial Satisfaction and Marital Status of U.S. Women." *Consumer Interests Annual* 61, 2015.
- 16) Aboagye, Judith, and Patryk Babiarz "Income and Employment Effects on Health Insurance Coverage Type." *Consumer Interests Annual* 61, 2015.
- 17) Rabbani, Abed, and Patryk Babiarz "Savings, Student Loan Debt, and Gainful Employment." *Consumer Interests Annual* 61, 2015.
- 18) Babiarz, Patryk, and Melissa J. Wilmarth. "Social Security Rules and Divorce Decisions." *Consumer Interests Annual* 60, 2014.

- 19) Robb, Cliff A., Patryk Babiarz, Ann Woodyard, and Martin C. Seay. "Risky Business: Not as Endearing Today as it was Thirty Years Ago." *Consumer Interests Annual* 60, 2014.
- 20) Woodyard, Ann, Cliff A. Robb, and Patryk Babiarz. "Knowledge and Practice in Cash and Credit Behaviors." *Consumer Interests Annual* 60, 2014.
- 21) Yilmazer, Tansel, Patryk Babiarz, and Fen Liu. "The Impact of Diminished Housing Wealth on Health: Evidence from the Great Recession." *Consumer Interests Annual* 60, 2014.
- 22) Babiarz, Patryk, Richard Widdows, and Tansel Yilmazer. "Invest in Your Health Today So You Do Not Have a Big Medical Bill Tomorrow: Is This Really True?" *Consumer Interests Annual* 57, 2011.
- 23) Babiarz, Patryk, Richard Widdows, and Tansel Yilmazer. "Medicare and Household Savings." *Consumer Interests Annual* 56, 2010.
- 24) Babiarz, Patryk, Richard Widdows, and Tansel Yilmazer. "Borrowing to Cope with Adverse Health Events: Liquidity Constraints and Unsecured Debt." *Consumer Interests Annual* 55, 2009.
- 25) Babiarz, Patryk, and Tansel Yilmazer. "The Impact of College Financial Aid Rules on Household Portfolio Choice." *Consumer Interests Annual* 55, 2008.
- 26) Babiarz, Patryk, and Tansel Yilmazer. "The Impact of College Financial Aid Rules on Household Portfolio Choice." *Proceedings of the Academy of Financial Services 23rd Annual Meeting*. 2008.
- 27) Babiarz, Patryk, and Sharon A. DeVaney. "Recent Shifts in Determinants of Internet Banking Adopters: Empirical Evidence from 2001 and 2004 SCF." *Consumer Interests Annual* 54, 2007.
- 28) Babiarz, Patryk, Maciej Piotrowski, and Malgorzata Wawrzynkiewicz. "The Application of Service Quality GAP Model to Evaluate the Quality of Blended Learning." *Proceedings of the 2003 IADIS International e-Society Conference*. 2003.
- 29) Babiarz, Patryk, Maciej Piotrowski, and Malgorzata Wawrzynkiewicz. "The Quality of Blended Learning: Customized SERVQUAL Model and Measuring Tools." *The Quality Dialog: Proceedings of the 2003 EDEN Annual Conference*. 2003.
- 30) Babiarz, Patryk, and Malgorzata Wawrzynkiewicz. "Critical Success Factors of the E-learning Program at the University of Information Technology and Management, Rzeszow, Poland." *Open and Distance Learning in Europe and Beyond: Proceedings of the 2003 EDEN Annual Conference*. 2002.

#### *Invited Presentations, Seminars, Speaking Engagements*

- 1) Babiarz, Patryk, and Aditi Routh. "The Effect of Income on Mental Health: Causal Estimations Using Earned Income Tax Credit." Seminar in the Department of Financial Planning, Housing, and Consumer Economics at the University of Georgia, Athens, GA, November 12, 2020.
- 2) Babiarz, Patryk. "The Effect of Unexpected Income Loss on Weight: Temporary Unemployment and BMI." Seminar in the Department of Agricultural and Applied Economics at the University of Georgia, Athens, GA, October 28, 2015.
- 3) Babiarz, Patryk, and Tansel Yilmazer. "Understanding the Impact of Adverse Health Events on Household Consumption, Income and Wealth." Seminar in the Department of Financial Planning, Housing, and Consumer Economics at the University of Georgia, Athens, GA, February 27, 2014.
- 4) Seminar on Health and Retirement Study for doctoral students at Kansas State University's Institute for Personal Financial Planning, Manhattan, KS, August 2013.
- 5) Babiarz, Patryk, Cliff A. Robb, and Ann Woodyard. "Family Decision Making and Resource Protection Adequacy." Presentation at the special conference session for the JCA Best Paper finalists, American Council on Consumer Interests, Portland, OR, April 2013.

### *Conference Presentations and Posters*

*This list comprises research that I presented or co-presented and does not include presentations of work that I co-authored if the presentation was delivered by my co-author(s).*

- 1) Babiarz, Patryk, and Aditi Routh. "The Effect of Income on Mental Health: Causal Estimations Using Earned Income Tax Credit." Presentation at the 10<sup>th</sup> Annual Conference of the American Society of Health Economists, June 2021.
- 2) Babiarz, Patryk, and Velma Zahirovic-Herbert. "House Prices and Retirement Saving Behavior." Presentation at the American Council on Consumer Interests Annual Conference, Washington, DC, May 2019.
- 3) Migala-Warchol, Aldona, Agnieszka Lew, Monika Pasternak-Malicka, and Patryk Babiarz. "The Impact of Government Aid to Families with Dependent Children on Poverty Rates in the European Union." Poster presentation at the American Council on Consumer Interests Annual Conference, Washington, DC, May 2019.
- 4) Babiarz, Patryk, and Velma Zahirovic-Herbert. "House Prices and Retirement Saving Behavior." Presentation at the Symposium on Housing Tenure and Financial Security, Harvard Joint Center for Housing Studies, Cambridge MA, March 2019.
- 5) Babiarz, Patryk, and Tansel Yilmazer. "Late-life Disability, Homeownership, Wealth and Mortality." Poster at the 7<sup>th</sup> Conference of the American Society of Health Economists, Atlanta, GA, June 2018.
- 6) Babiarz, Patryk. "The Effect of Unexpected Income Loss on Weight: Temporary Unemployment and BMI." Presentation at the 6<sup>th</sup> Biennial Conference of the American Society of Health Economists, Philadelphia, PA, June 2016.
- 7) Pak, Tae-Young, and Patryk Babiarz. "Does Cognitive Ability Affect Stock Holding Decision of the Elderly?" Presentation at the American Council on Consumer Interests Annual Conference, Washington, DC, June 2016.
- 8) Babiarz, Patryk, and Jorge Ruiz-Menjivar. "What Explains the Gap Between Retirement Expectations and Realizations? Evidence from the Health and Retirement Study." Presentation at the American Council on Consumer Interests Annual Conference, Washington, DC, June 2016.
- 9) Zhao, Haidong, Patryk Babiarz, and Lini Zhang. "Factors Associated with Use of Financial Advisors: Adoption and Termination." Poster at the American Council on Consumer Interests Annual Conference, Washington, DC, June 2016.
- 10) Park, Heejung, and Patryk Babiarz. "Demand for Life Insurance and the Effect of Risk Tolerance as a Moderator Variable." Poster at the American Council on Consumer Interests Annual Conference, Washington, DC, June 2016.
- 11) Heydari Barardehi, Ilyar, Patryk Babiarz, and Teresa Mauldin. "Impacts of Child Support Policy on Single Mothers' Material Wellbeing." Poster at the American Council on Consumer Interests Annual Conference, Washington, DC, June 2016.
- 12) Babiarz, Patryk. "The Effect of Unexpected Income Loss on Weight: Temporary Unemployment and BMI." Presentation at the American Council on Consumer Interests Annual Conference, Clearwater, FL, May 2015.
- 13) Aboagye, Judith, and Patryk Babiarz. "Income and Employment Effects on Health Insurance Coverage Type." Poster at the American Council on Consumer Interests Annual Conference, Clearwater, FL, May 2015.
- 14) Rabbani, Abed, and Patryk Babiarz. "Savings, Student Loan Debt, and Gainful Employment." Poster at the American Council on Consumer Interests Annual Conference, Clearwater, FL, May 2015.
- 15) Babiarz, Patryk, and Melissa J. Wilmarth. "Social Security Rules and Divorce Decisions." Poster at the American Council on Consumer Interests Annual Conference, Milwaukee, WI, April 2014.

- 16) Yilmazer, Tansel, Patryk Babiarz, and Fen Liu. "The Impact of Diminished Housing Wealth on Health: Evidence from the Great Recession." Presentation at the 5th Biennial Conference of the American Society of Health Economists, Los Angeles, CA, June 2014.
- 17) Babiarz, Patryk, Ann Woodyard, and Tansel Yilmazer. "In Sickness and in Health: The Impact of Adverse Health Events on Entrepreneurial Outcomes of Married Households." Presentation at the American Council on Consumer Interests Annual Conference, Portland, OR, April 2013.
- 18) Babiarz, Patryk, and Cliff A. Robb. "Financial Literacy and Precautionary Saving." Presentation at the American Council on Consumer Interests Annual Conference, Portland, OR, April 2013.
- 19) Babiarz, Patryk, and Tansel Yilmazer. "Understanding the Impact of Adverse Health Events on Household Consumption." Poster at the American Council on Consumer Interests Annual Conference, Memphis, TN, April 2012.
- 20) Babiarz, Patryk, Richard Widdows, and Tansel Yilmazer. "Invest in Your Health Today so You Do Not Have a Big Medical Bill Tomorrow: Is This Really True?" Presentation at the American Council on Consumer Interests Annual Conference, Washington, DC, April 2011.
- 21) Babiarz, Patryk, Richard Widdows, and Tansel Yilmazer. "Medicare and Household Savings." Poster at the American Council on Consumer Interests Annual Conference, Atlanta, GA, April 2010.
- 22) Babiarz, Patryk, Cliff A. Robb, and Ann Woodyard. "Are You Life Confident? Family Decision-making and Income Replacement Adequacy." Poster at the American Council on Consumer Interests Annual Conference, Atlanta, GA, April 2010.
- 23) Babiarz, Patryk, Richard Widdows, and Tansel Yilmazer. "Borrowing to Cope with Adverse Health Events: Liquidity Constraints and Unsecured Debt." Presentation at the Association for Public Policy Analysis and Management Thirty-First Annual Research Conference, Washington, DC, November 2009.
- 24) Babiarz, Patryk, Richard Widdows, and Tansel Yilmazer. "Borrowing to Cope with Adverse Health Events: Liquidity Constraints and Unsecured Debt." Presentation at the Joint Conference of the American Agricultural Economics Association and the American Council on Consumer Interests, Milwaukee, WI, July 2009.
- 25) Babiarz, Patryk, Richard Widdows, and Tansel Yilmazer. "Borrowing to Cope with Adverse Health Events: Liquidity Constraints and Unsecured Debt." Presentation at the Southern Economic Association Annual Conference, Washington, D.C., November 2008.
- 26) Babiarz, Patryk, and Tansel Yilmazer. "The Impact of College Financial Aid Rules on Household Portfolio Choice." Presentation at the Southern Economic Association Annual Conference, New Orleans, LA, November 2007.
- 27) Babiarz, Patryk, and Tansel Yilmazer. "The Impact of College Financial Aid Rules on Household Portfolio Choice." Presentation at the National Tax Association Conference, Columbus, OH, November 2007.
- 28) Babiarz, Patryk, and Sharon A. DeVaney. "Recent Shifts in Determinants of Internet Banking Adopters: Empirical Evidence from 2001 and 2004 SCF." Presentation at the American Council on Consumer Interests Annual Conference, St. Louis, MO, April 2007.
- 29) Babiarz, Patryk, Maciej Piotrowski, and Malgorzata Wawrzynkiewicz. "The Quality of Blended Learning: Customized SERVQUAL Model and Measuring Tools. Presentation at the European Distance Learning and E-learning Network Annual Conference, Rhodes, Greece, June 2003.
- 30) Babiarz, Patryk, Maciej Piotrowski, and Malgorzata Wawrzynkiewicz. "Critical Success Factors of the E-learning Program at the University of Information Technology and Management, Rzeszow, Poland." Presentation at the European Distance Learning and E-learning Network Annual Conference, Granada, Spain, June 2002.



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## AWARDS & HONORS

American Council on Consumer Interests (ACCI) Richard L.D. Morse Mid-Career Award, 2017.

Best paper in housing that was published in *Family & Consumer Sciences Research Journal* in 2012: Yilmazer, Tansel, Patryk Babiarz, and D. E. Kiss. "The Role of Lending Practices on the Foreclosure Crisis: Evidence from Indiana and Ohio." *Family and Consumer Sciences Research Journal* 40, no. 4 (2012): 398-416.

Nominee (one of three nominated papers) for the 2013 *Journal of Consumer Affairs* best paper award: Babiarz, Patryk, Cliff A. Robb, and Ann Woodyard. "Family Decision Making and Resource Protection Adequacy." *Journal of Consumer Affairs* 46, no. 1 (2012): 1-36.

American Council on Consumer Interests (ACCI) poster competition award (2<sup>nd</sup> place): Babiarz, Patryk, and Tansel Yilmazer. "Understanding the Impact of Adverse Health Events on Household Consumption." American Council on Consumer Interests, Memphis, TN, April 2012.

Academy of Financial Services (AFS) best paper award: Babiarz, Patryk, and Tansel Yilmazer. "The Impact of College Financial Aid Rules on Household Portfolio Choice." Academy of Financial Services, Boston, MA, October 2008.

Certified Financial Planner (CFP) Board & American Council on Consumer Interests (ACCI) best paper in financial planning award: Babiarz, Patryk, and Tansel Yilmazer. "The Impact of College Financial Aid Rules on Household Portfolio Choice." American Council on Consumer Interests, Orlando, FL, July 2008.

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## GRANTS & FELLOWSHIPS

University of Georgia Agricultural Experiment Station, 2014-2023 (1/3 salary)

Advancing Analytical Skills in Undergraduate Students Using Current and Real-life Empirical Research Outcomes and Active Learning Opportunities. Sweaney Innovation Fund, November 2020, University of Georgia, Co-Principal Investigator (\$5,000)

The Impact of Mid-life Health Status on the Retirement Standard of Living. Research Grant Committee at University of Alabama, April 2013, Principal Investigator (\$6,000)

Credit Card Spending Habits and Alcohol Consumption Study. Human Environmental Sciences Internal Seed Grant for Pilot Research, University of Alabama, February 2011, Co-investigator (\$2,650)

Active & Collaborative Learning Grant, Office of Institutional Effectiveness, Division of Academic Affairs, University of Alabama, August 2010 (\$750)

Invest in Your Health Today so You Do Not Have a Big Medical Bill Tomorrow: Is This Really True? Research Grant Committee at University of Alabama, April 2010, Principal Investigator (\$5,000)

American Council on Consumer Interests (ACCI) Student & Young Professional Conference Scholarship, Milwaukee, WI, July 2009

Teaching Assistantship, Department of Consumer Sciences and Retailing, Purdue University, 2008-2009  
Conference Travel Award, Department of Consumer Sciences and Retailing, Purdue University, July 2008

Research Assistantship, Purdue Research Foundation, Purdue University, 2006-2008

Fitzsimmons and Zmola Conference Travel Award, Purdue University, November 2007, October 2007, April 2006

Ross Fellowship (Recruitment of Outstanding Ph.D. Students), Purdue University, 2005-2006

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## TEACHING

### *Courses Taught at the University of Georgia*

FHCE 3150	Consumer Economics Theory (formerly Consumer Decision Making) (undergraduate level course), 2017-present
FHCE 5100/7100	Consumer Policy (undergraduate/graduate-level course), 2020-2022
FHCE 5150/7150	Applied Consumer Analytics: Evidence-based Policy (formerly Consumer Policy Analysis) (undergraduate/graduate-level course), 2014-present
FHCE 8025	Research Evaluation and Theory in Financial Planning, Housing and Consumer Economics (graduate-level course), 2021-2022
FHCE 8050	Research Methods in Financial Planning, Housing and Consumer Economics II (graduate-level course), 2014-present
FHCE 8150	Theory of Households, Consumer Economics, and Financial Behavior II (graduate-level course), 2014-present

### *Courses Taught at the University of Alabama*

CSM 381:	Consumer Marketing Management, 2010-2013
CSM 403/550:	Consumer Economics, 2012-2013
CSM 405/505:	Public Policy, 2013-2013
CSM 415/515:	Customer Service Management, 2009-2013
CSM 462:	Professionalism in Consumer Sciences, 2009-2012

### *Courses Taught at Purdue University*

CSR 282:	Customer Relationship Management, spring 2009
CSR 386:	Risk Management (as Teaching Assistant), fall 2008
CSR 282:	Customer Relationship Management (as Teaching Assistant), fall 2008
CSR 600:	Introduction to Research in Consumer Sciences and Retailing (graduate-level course, as Teaching Assistant), fall 2008

### *Courses Taught at the University of Information Technology and Management, Rzeszow, Poland*

Mathematical Economics (undergraduate), 2001-2005  
Operational Research (undergraduate), 2001-2005  
E-business and Electronic Services (undergraduate), 2001-2005  
Summer School on e-Business, summer 2003, summer 2004

### *Other Teaching-Related Activities*

College Teaching Workshop, Center for Instructional Excellence, Purdue University; 2007  
University of Georgia Teaching Academy Fellow, 2015-2016



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## SERVICE & PROFESSIONAL ACTIVITIES

### *University of Georgia*

Member, Search Committee, Assistant Professor of Consumer Analytics, 2021-2022

Member, Search Committee, Department Head (Department of Financial Planning Housing, and Consumer Economics), 2017-2018

Chair, Search Committee, Assistant/Associate Professor of Consumer Economics, 2017-2018

Member, Search Committee, Assistant Professor of Consumer Analytics and Strategic Communication, 2017-2018

Member, University Council, 2015-2019

Member, UGA Human Resources Committee, 2017-2019

Member, FHCE Ph.D. Reading Committee (reviewing doctoral students' qualifying exams), 2014-2020

### *University of Alabama*

Member, Endowed Research Chair Search Committee, College of Human Environmental Sciences, 2013

Member, Assistant Professor of Consumer Sciences Search Committee, 2012-2013

Member, Academic Bankruptcy Committee, 2009-2011

Member, Graduate Studies Committee, 2009-2013

Faculty Co-Advisor to the Capstone Financial and Consumer Education Society, 2012-2013

### *Student Advising & Committee Memberships*

Ph.D. Students, Advisory Committee Chair (or Co-chair):

- 1) Hofner Doydora Rusiana (University of Georgia), 2018-2024

Dissertation: "The Impact of the Earned Income Tax Credit on Young Adults' Educational Outcomes"

Job placement at graduation: Assistant Professor, Department of Family and Consumer Sciences, California State University Long Beach

- 2) Adriana Garcia (University of Georgia), 2019-2023

Dissertation: "Bricks, Bats, and Realty Stats: The Tale of Truist Park and The Battery Atlanta's Impacts on House Prices"

- 3) Malika Dhakhwa (University of Georgia), 2019-2023

Dissertation: "Three Essays on Parental Health Adversities and Children's Educational Outcomes"

Malika's dissertation received the Robert O. Herrmann Outstanding Dissertation Award from the American Council on Consumer Interest in 2024.

- 4) Kaylee Ranck (University of Georgia), 2016-2022

Dissertation: "The Effects of The Affordable Care Act Medicaid Expansion on Mental Health Symptoms"

Job placement at graduation: Research Director, Women's Center, The American College of Financial Services

- 5) Muna Sharma (University of Georgia), 2020-2022

Dissertation: “Behavioral Responses to the Covid-19 Pandemic: Three Essays on Mental Health and Financial Decision Making”

Job placement at graduation: Data Analyst, State Farm Insurance

- 6) Jaeyong Yoo (University of Georgia), 2018-2022  
(Co-chair with Velma Zahirovic-Herbert)

Dissertation: “Predicting U.S. Migration Flows with Online Search Data”

Job placement at graduation: Assistant Professor, Department of Apparel, Housing, and Resource Management, Virginia Polytechnic Institute and State University

- 7) Sae Chung Rom (University of Georgia), 2016-2020

Dissertation: “The Effect of Income on Quality of Life and Survival Expectation Among Older Adults in America: Evidence from The Social Security Notch”

Job placement at graduation: Postdoctoral Research Associate, Economic Evaluation Research Group, College of Public Health, University of Georgia

- 8) Ilyar Heydari Barardehi (University of Georgia), 2014-2017

Dissertation: “Three Essays on the Impacts of Child Support Program on Single Mothers’ Material Well-Being, Labor Supply and Children’s Achievements”

Job placement at graduation: Postdoctoral Fellow, Economic Research Institute, Allameh Tabataba’i University, Teheran, Iran

- 9) Tae-Young Pak (University of Georgia), 2014-2016

Dissertation: “Three Essays on Household Portfolio Choice: The Role of Medical Expenditure Risk, Subjective Lifespan, and Cognitive Abilities”

Job placement at graduation: Assistant Professor, Department of Consumer Sciences, University of Alabama

Ph.D. Students, Advisory Committee Member:

- 1) Jose-Francisco Diaz-Valenzuela, 2021-present
- 2) Dyna Ty (University of Georgia), 2018-2022
- 3) Aditi Routh (University of Georgia), 2020-2022
- 4) Jeffrey Robert (University of Georgia), 2018-2019
- 5) Aman Sunder (University of Georgia), 2016-2018
- 6) Fred Fernatt (Kansas State University), 2013-2016
- 7) Mary Harrison (University of Alabama), 2010-2011

M.S. Students, Advisory Committee Chair:

- 1) Mi Zhou (University of Georgia), 2015-2017 (non-thesis program in consumer analytics)

M.S. Students, Advisory Committee Member:

University of Georgia: Haley de Jong, 2023-2024; Jenny Rice, 2023-2024; Grace Palmer, 2023-2024; Mallie McKenzie, 2023-2024; Anna Torre, 2023-2024; Kaitlyn Westbrook, 2023-2024; Steven Barrios, 2022-2023; Sarah Ferrero, 2022-2023; Ben Kemp, 2022-2023; Mercy Oloo, 2022-

2023; Sofie Wood, 2022-2023; Kyndal Dunbar, 2022-2023; Christopher Craig, 2022-2023; Patrick Kump, 2021-2022; Bethany Jenkins-Henderson, 2021-2022; Camryn Cobb, 2021-2022; Sarah Smith, 2021-2022; Gabrielle Esparza, 2020-2021; Evan Pearre, 2020-2021; Bryan Berger, 2020-2021; Broderick O'Linn, 2020-2021; Katie Ryan, 2020-2021; Camden Cusumano, 2020-2021; Cambrilyn Scofield, 2020-2021; Alyssa Andrews, 2020-2021; Tanner Poltzer, 2020-2021; Kevin White, 2018-2019; Sae Rom Chung, 2014-2015

University of Alabama: John Lovett, 2011-2013

### *Editorial Boards*

Associate Editor, Journal of Consumer Affairs, 2018-2023

Editorial Board Member, Journal of Consumer Affairs, 2013-2024

### *Leadership Positions with Professional Organizations*

Member, Board of Directors of the American Council on Consumer Interests (ACCI), 2015-2018

### *Membership in Professional Organizations (Past and Present)*

American Council on Consumer Interests, American Society of Health Economists, American Economic Association, Southern Economic Association, Association for Public Policy Analysis & Management, National Tax Association

### *Reviewer*

Journals:

*American Journal of Health Economics, Family and Consumer Sciences Research Journal, Finance Research Letters, Financial Services Review, Forum for Family and Consumer Issues, Health Economics, Journal of Behavioral and Experimental Economics, Journal of Consumer Affairs, Journal of Economic Psychology, Journal of Family and Economic Issues, Journal of Family Issues, Journal of Financial Counseling and Planning, Journal of Housing Research, Journal of Personal Finance, Journal of Risk and Insurance, Review of Economics of the Household, Social Science & Medicine*

Grant Proposals Submitted to the University of Georgia Agricultural Experiment Station, 2014

Oak Ridge Associated Universities (ORAU) Ralph E. Powe Junior Faculty Award, 2018, 2020, 2022

American Council on Consumer Interests (ACCI):

Conference submissions, 2010-2022

Small Grants Program, 2021, 2022

Applied Consumer Economics Award, 2012-2015

Master Thesis Award, 2010

Robert O. Hermann Doctoral Dissertation Award, 2015, 2016

### *Other Service to Professional Organizations*

American Council on Consumer Interests (ACCI):

Board Liaison, Publications Committee, 2015-2018

Committee Chair, Small Grants, 2022-2024

Committee Chair, Membership Committee, 2013-2014

Committee Member, International Committee, 2013-2015

Sub-Committee Chair, Richard L. D. Morse Applied Consumer Econ. Award, 2013-2015, 2022-2024

Sub-Committee Chair, Robert O. Hermann Doctoral Dissertation Award, 2015-2016

Discussant and/or Session(s) Presider, Annual Conference, 2013, 2014, 2015, 2016

Referee, Richard L. D. Morse Mid-Career Award, 2018

Southern Economic Association (SEA):

Discussant and/or Session(s) Presider, Annual Conference, 2007, 2008