

MELODY A. HARVEY

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EDUCATION

- 2018 Ph.D., Policy Analysis, Pardee RAND Graduate School
Analytic Concentration: Economic Analysis
- 2012 M.P.P., 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

PUBLICATIONS

Peer-Reviewed Articles

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 Briscoe, 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.

HONORS AND AWARDS

- 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

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| 2020 | JSIT Small Grant Award, Retirement and Disability Research Center, Center for Financial Security, University of Wisconsin–Madison
PI: "Impacts of Parental Health Shocks on Adult Children's Wealth Accumulation" | \$5,000 |
| | Pension Research Council/TIAA Institute Partnership Grant (with Carly Urban)
PI: "Does Financial Education Affect Retirement Savings?" | \$62,611 |
| | BBVA Research Grant, BBVA Center for Financial Capability and Education
PI: "Who Recalls Personal Finance?" (<i>Awarded; unable to accept</i>) | €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

- 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: *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 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: *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

- 2023 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)

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 Coordinating Committee
- 2022-2023 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