

## Curriculum Vitae

### Mathieu R. Despard, PhD, MSW

Department of Social Work | University of North Carolina at Greensboro  
Greensboro, NC 27402-6170

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#### EDUCATION

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| 2015 | PhD               | University of North Carolina at Chapel Hill, School of Social Work<br>Dissertation: <i>Evidence-based practice in nonprofit human service organizations</i>      |
| 1994 | MSW               | University of North Carolina at Chapel Hill, School of Social Work<br>Thesis: <i>Measuring social support processes and outcomes in telephone support groups</i> |
| 1990 | B.S.<br>In Honors | Virginia Tech – Blacksburg, VA<br>Major: Psychology Minor: Sociology <i>Summa Cum Laude</i>  |

#### ACADEMIC APPOINTMENTS

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| 2019 – Present | <b>Associate Professor</b><br>Department of Social Work, School of Health and Human Sciences, UNC Greensboro                            |
| 2019 – Present | <b>Visiting Scholar/Faculty Director</b><br>Social Policy Institute, Washington University in St. Louis                                 |
| 2019 – Present | <b>Adjunct Assistant Professor</b><br>Kenan-Flagler Business School, University of North Carolina at Chapel Hill                        |
| 2018 – 2019    | <b>Research Assistant Professor</b><br>Brown School, Social Policy Institute, Washington University in St. Louis                        |
| 2015 - 2017    | <b>Assistant Professor</b><br>School of Social Work, University of Michigan – Ann Arbor   |
| 2015 – Present | <b>Faculty Associate</b> , Center on Assets, Education, and Inclusion, School of Social Work, University of Michigan                    |
| 2015 – Present | <b>Faculty Associate</b> , Center for Social Development, George Warren Brown School of Social Work, Washington University in St. Louis |
| 2012 – 2015    | <b>Clinical Associate Professor</b><br>School of Social Work, University of North Carolina at Chapel Hill                               |

- 2006 – 2012            **Clinical Assistant Professor**  
School of Social Work, University of North Carolina at Chapel Hill
- 2011 – 2015            **Adjunct Instructor**  
Kenan-Flager School of Business, University of North Carolina at Chapel Hill
- 2005                    **Visiting Clinical Instructor**  
School of Social Work, University of North Carolina at Chapel Hill

## **PROFESSIONAL EMPLOYMENT**

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- 2017 – 2018            **Executive Director**  
Center for Community Capital, UNC-Chapel Hill
- Managed and led small research center focused on affordable housing, financial inclusion, and economic mobility.
- 2004 - 2006            **Project Coordinator**  
Center for Health Policy - Health Inequalities Program, Duke University
- Managed a system-based, health information technology intervention of a federally-funded randomized controlled trial that assessed impact on clinical outcomes of persons living with HIV disease.
- 2003 – 2004            **Chief Operating Officer**  
Bradley Free Clinic, Roanoke, VA
- Developed and managed strategic partnerships to improve medical and dental care, initiated cost containment strategies, analyzed data on care delivery and patient outcomes, and supervised volunteer recruitment and management.
- 2001 – 2003            **Associate Director, Research & Development, Head Start**  
Total Action Against Poverty, Roanoke, VA
- Helped manage outcome measurement efforts, developed funding proposals and a new economic empowerment program, and supported special projects focused on social enterprise and community arts for low-income youth.
- 2000 – 2001            **Interim President & CEO**  
United Way of Roanoke Valley, Roanoke, VA
- Supervised resource development and operations, and served as a liaison to the board of directors and community stakeholder organizations during a period of executive transition.

- 1998 – 2001      **Vice President, Community Building**  
United Way of Roanoke Valley, Roanoke, VA
- Managed a community early childhood development initiative, led community impact strategies, and provided training and technical assistance to partner agencies on outcome measurement.
- 1997 – 1998      **Agency Coordinator**  
Center for Health Policy, Duke University
- 1994 – 1997      **Assistant Director**  
Piedmont HIV Health Care Consortium, Durham, NC
- 1992 – 1993      **Student Assistance Counselor**  
Chapel Hill High School, Chapel Hill, NC (MSW field placement)
- 1990 – 1992      **Staff Chemical Dependency Counselor, HIV Case Manager**  
So Others Might Eat (S.O.M.E.), Inc., Washington, DC
- 1990              **Case Manager**  
Carpenter’s Shelter for the Homeless, Alexandria, VA

### GRANTS & RESEARCH EXPERIENCE

- 2023 – present      **Co-Principal Investigator, Workforce Economic Inclusion and Mobility Project: Strengthening economic opportunities for low- and moderate-income workers**, J. P. Morgan Chase & Co. (\$1.6 million; sub-contract for \$105,430 with Washington University in St. Louis).  
PIs: Stephen Roll, Michal Grinstein-Weiss.
- 2023 - present      **Principal Investigator, Employer-Sponsored Small-Dollar Loans: Market Evolution and Opportunities for Promoting Financial Inclusion through the Workplace**. FINRA Investor Education Foundation. (\$165,123; sub-contract for \$71,815 with Filene Research Institute).
- 2022              **Principal Investigator, Benefits Cliff effects on Labor Market Participation**. U.S. Chamber of Commerce Foundation (\$15,000).
- 2021 – present      **Co-Investigator, Employment, Financial and Well-being Effects of the 2021 Expanded Child Tax Credit**. Humanity Forward (\$186,000; sub-contract for \$5,000 with Washington University in St. Louis). Co-PIs: Leah Hamilton and Stephen Roll.
- 2021 – present      **Co-Investigator, Employment, Financial and Well-being Effects of the 2021 Expanded Child Tax Credit**. Annie E. Casey Foundation (\$80,000; sub-contract for \$5,000 with Washington University in St. Louis). PI: Stephen Roll.

- 2021 **Principal Investigator**, *Offering Free Tax Assistance and Promoting the Earned Income Tax Credit through the Workplace: A Pilot Evaluation with Goodwill Industries*. U.S. Chamber of Commerce Foundation (\$11,000).
- 2021 **Principal Investigator**, *What Employers Can do to Promote Employee Financial Well-being*. U.S. Chamber of Commerce Foundation (\$15,000).
- 2020 – 2022 **Principal Investigator**, *Building on Benefits*. Prudential Foundation. (\$400,000; sub-contract for \$35,544 with Washington University in St. Louis).  
Co-PI: Stephen Roll.
- 2020 – 2022 **Co-Principal Investigator**, *Rebuilding from the COVID-19 Crisis*. J. P. Morgan Chase & Co. (\$600,000; sub-contract for \$23,151 with Washington University in St. Louis).  
PI: Michal Grinstein-Weiss.
- 2020 – present **Co-Investigator**, *Economic Impacts of COVID-19 on U.S. Households*.  
Co-PIs: Michal Grinstein-Weiss, Stephen Roll, Washington University in St. Louis.
- 2019 – 2022 **Co-Principal Investigator**, *Common Cents Lab*. Sub-contract with Duke University. (\$1,200,585; sub-contract for \$127,296 with Washington University in St. Louis).  
PI: Michal Grinstein-Weiss.
- 2018 – 2021 **Principal Investigator**, *Evaluation of 5<sup>th</sup> Challenge of the Financial Solutions Lab*. Financial Health Network (\$367,409; sub-contract for \$42,514 with Washington University in St. Louis).
- 2018 – 2020 **Co-Principal Investigator**, *Improving Financial Well-Being through Tax Filing and the Workplace*. JPMorgan Chase Foundation (\$385,000).  
Co-PIs: Michal Grinstein-Weiss, Stephen Roll
- 2018 – 2019 **Co-Principal Investigator**, *Research summary on family financial networks and income volatility*, Abt Associates (\$22,000).  
PI: Stephen Roll.
- 2018 – 2019 **Principal Investigator**, *Workforce Financial Wellness: Evidence from Existing Programs and Future Directions for Philanthropy*, Asset Funders Network (\$25,000).
- 2017 - 2018 **Principal Investigator**, *Research on Financial Coaching Platforms and the Impact of Student Loan Debt on Household Financial Health*. MetLife Foundation (\$250,000).
- 2017 - 2018 **Co-Principal Investigator**, *HUD pre-purchase counseling study*. Abt Associates. (\$30,687).  
PI: Roberto Quercia.

- 2017 - 2019      **Co-Principal Investigator**, *Employer-Based Financial Wellness Programs*. WK Kellogg Foundation (\$750,000; sub-grant for \$30,000 with Washington University in St. Louis).  
PI: Michal Grinstein-Weiss, Washington University in St. Louis.
- 2017 - 2018      **Co-Principal Investigator**, *Employer-Based Financial Wellness Programs*. JP Morgan Chase Foundation (\$400,000; sub-grant for \$30,000 with Washington University in St. Louis).  
PI: Michal Grinstein-Weiss, Washington University in St. Louis.
- 2017              **Co-Principal Investigator**, *Poor, Invisible, and Left Behind: Financial Instability, Material Hardship, and the Availability and Use of Community Resources among Low-Income Rural Households*. Poverty Solutions Initiative, University of Michigan (\$19,968).  
Co-PI: Addie Weaver, University of Michigan.
- 2017              **Co-Investigator**, *University of Michigan Summer Youth Employment Initiative*  
PI: Luke Schaefer, University of Michigan School of Social Work.
- 2016 - 2017      **Co-Principal Investigator**, *Detroit Neighborhoods Initiative*. WK Kellogg Foundation (\$350,000).  
PI: Trina Shanks, University of Michigan.
- 2016 – 2017      **Co-Principal Investigator**, *Mapping Financial Opportunity*. MetLife Foundation (\$350,000; sub-grant for \$36,281 with University of Kansas).  
PI: Terri Friedline, University of Kansas.
- 2015 – 2017      **Co-Principal Investigator**, *Employer-Based Financial Wellness Programs*. Ford Foundation (\$550,000; sub-grant for \$15,000 with Washington University in St. Louis).  
PI: Michal Grinstein-Weiss, Washington University in St. Louis.
- 2015 – 2016      **Co-Principal Investigator**, *Refund-to-Savings*. Ford Foundation (\$500,000; sub-grant for \$15,000 with Washington University in St. Louis).  
PI: Michal Grinstein-Weiss, Washington University in St. Louis.
- 2013 - 2015      **Principal Investigator**, *Capacity Building Needs and Preferences and Financial Challenges of non-governmental organizations in sub Saharan Africa*, School of Social Work, University of North Carolina at Chapel Hill.
- 2013 - 2015      **Co-Investigator**, *Macro Practice Experiences among Recent MSW Alumni: Implications for Student Recruitment and Education*. School of Social Work, University of North Carolina at Chapel Hill.  
PI: Amanda Sheely.

- 2012 **Co-Principal Investigator**, *Employment and Financial Inclusion Youth Project in Kibera*. Armfield-Reeves Innovation Fund, School of Social Work, University of North Carolina at Chapel Hill (\$18,500).  
PI: Gina Chowa.
- 2010 to 2013 **Research Assistant**, YouthSave, Ghana Impact Assessment, Washington University, Center for Social Development.  
PI: Gina Chowa.
- 2009 to 2011 **Co-Investigator**, *Formative Research of Youth Asset Development in Nairobi, Kenya*. School of Social Work, University of North Carolina at Chapel Hill.  
PI: Gina Chowa.
- 2009 **Principal Investigator**, *Assessing the Financial Training Needs and Experiences of Social Workers*. Armfield-Reeves Innovation Fund, School of Social Work, University of North Carolina at Chapel Hill (\$13,500).
- 2004 – 2006 **Project Coordinator**, *HIV Integration Health Outcomes Project Evaluation*. Duke University, Center for Health Policy
- 1993 – 1994 **Research Assistant**, *Durham and Richmond County Community Needs Assessments*. Human Services Research & Design Lab, School of Social Work, University of North Carolina at Chapel Hill.
- 1992 - 1994 **Research Assistant**, *Assessing the Outcomes of Telephone Support Groups for Persons Living with HIV Disease*, School of Social Work, University of North Carolina at Chapel Hill.

## PUBLICATIONS

### Articles in Refereed Journals

1. **Despard, M.** & Roll, S. COVID-19 job and income loss and financial distress: The protective role of emergency savings. (Accepted). *Journal of Financial Counseling and Planning*.
2. **Despard, M.**, Haggeman S., & Ahmad, M. Fintech and medical expenses: What social workers should know. (2023). *Social Work in Health Care*. Advance online publication. <https://doi.org/10.1080/00981389.2023.2191656>
3. **Despard, M.**, Roll, S., Grinstein-Weiss, M., Hardy, B., & Oliphant, J. (2023). Can behavioral nudges and incentives help lower-income households build emergency savings with tax refunds? Evidence from field and survey experiments. *Journal of Consumer Affairs*, 57(1), 245-263. <https://dx.doi.org/10.1111/joca.12498>

4. Hamilton, L., **Despard, M.**, Roll, S., Bellisle, D., Hall, C. A., & Wright, A. (2023). Does frequency or amount matter? Testing the perceptions of four universal basic income proposals. *Social Sciences*. Advance online publication. <https://www.mdpi.com/2076-0760/12/3/133>
5. Roll, S., Constantino, S., Hamilton, L., Miller, S., Bellisle, D., & **Despard, M.** (2023). How would Americans respond to direct cash transfers? Results from two nationally representative surveys. *Social Service Review*. Advance Online Publication. <https://www.journals.uchicago.edu/doi/10.1086/723522>
6. Roll, S., **Despard, M.**, Grinstein-Weiss, M. & Bufe, S. (2023). Emergency savings among persistently poor households: Evidence from a field experiment. *Social Work Research, svac028*. <https://doi.org/10.1093/swr/svac028>
7. Jabbari, J., **Despard, M.**, Kondratjeva, O., Gupta, B., & Grinstein-Weiss, M. (2023). Nothing to show for it: Financial distress and re-enrollment aspirations for those with non-degreed debt. *Research in Higher Education, 64*, 1-32. <https://doi.org/10.1007/s11162-022-09695-7>
8. **Despard, M.**, Miller, S., Kristensen, K., & Utevsky, A (2022). Timely and well-targeted financial help during COVID-19: An employer-community partnership for hotel workers in New Orleans. *Community, Work, and Family*. Advance online publication. <https://doi.org/10.1080/13668803.2022.2081066>
9. **Despard, M.**, Banks A., & Dukes, L. (2022). COVID-19 job and income loss and mental health: The mediating roles of financial assets and well-being and the moderating role of race/ethnicity. *Social Work and Mental Health, 21*(1), 28-45. <http://dx.doi.org/10.1080/15332985.2022.2063042>
10. Kondratjeva, O., Roll, S., **Despard, M.**, & Grinstein-Weiss, M. (2022). The impact of tax refund delays on the experience of hardship and unsecured debt. *Journal of Consumer Policy, 45*, 239-280. <https://doi.org/10.1007/s10603-021-09501-4>
11. Auguste, D., Roll, S., & **Despard, M.** (2022). The precarity of self-employment and gig work among low- and moderate-income households. *Social Forces, 101*(3), 1081-1115. <https://doi.org/10.1093/sf/soab171>
12. Roll, S., Kondratjeva, O., Chun, Y., **Despard, M.**, & Grinstein-Weiss, M. (2022). Household spending patterns and hardships during COVID-19: A comparative study of the U.S. and Israel. *Journal of Family and Economic Issues, 43*, 261–281. <https://link.springer.com/article/10.1007/s10834-021-09814-z>
13. Kondratjeva, O., Roll, S., **Despard, M.**, & Grinstein-Weiss, M. (2021). The impact of state Earned Income Tax Credit expansions on material and medical hardships. *Journal of Consumer Affairs, 55*(3), 872-910. <https://doi.org/10.1111/joca.12382>
14. **Despard, M.**, Zeng, Y., Fox-Dichter, S., Frank-Miller, E., & Grinstein-Weiss, M. (2021). Can workplace financial counseling help lower-income workers improve credit

outcomes? *Journal of Financial Counseling and Planning*, 32(3), 432-448.  
doi:10.1891/JFCP-19-00081

15. **Despard, M.**, Taing, V., Weaver, A., Roll, S., & Grinstein-Weiss, M. (2021). Material hardship among lower-income households: The role of liquid assets and place. *Journal of Poverty*, 26(5), 361-384. <https://doi.org/10.1080/10875549.2021.1925801>
16. **Despard, M.**, Frank-Miller, E., Zeng, Y., Fox-Dichter, S., Germain, G., Grinstein-Weiss, M., & Covington, M. (2020). Employee financial wellness programs: Promising new benefit for frontline workers? *Compensation and Benefits Review*, 52(4), 156-174. <https://doi.org/10.1177%2F0886368720942371>
17. **Despard, M.**, Frank-Miller, E., Fox-Dichter, S., Germain, G., & Conan, M. (2020). Employee financial wellness programs: Opportunities to promote financial inclusion? *Journal of Community Practice*, 28(3), 219-233. <https://doi.org/10.1080/10705422.2020.1796878>
18. **Despard, M.**, Friedline, T., & Martin-West, S. (2020). Why do households lack emergency savings? The role of financial capability. *Journal of Family and Economic Issues*, 41, 542-557. <https://doi.org/10.1007/s10834-020-09679-8>
19. Frank-Miller, E., **Despard, M.**, Germain, G., Grinstein-Weiss, M., & Covington, M. (2019). Financial wellness programs in the workplace: Employer motivations and experiences. *Journal of Workplace Behavioral Health*, 34, 241-264. <https://doi.org/10.1080/15555240.2019.1594851>
20. Bunker, A., **Despard, M.**, Lee, M., & Cao, Y. (2019). The cost of quality: Organizational financial health and program quality. *Journal of Evidence-Based Social Work*, 16, 18-35. <https://doi.org/10.1080/23761407.2018.1536575>
21. Ansong, D., Okumu, M., Kim, Y. K., **Despard, M.**, & Darfo-Oduro, R. (2019). Effects of education savings accounts on student engagement: Instrumental variable analysis. *Global Social Welfare*. Advance online publication. <https://doi.org/10.1007/s40609-019-00142-7>
22. Friedline, T., **Despard, M.**, & West, S. (2019). Does the composition of financial services in a community relate to an individual's savings account ownership? *Journal of Community Practice*, 27, 5-30. <https://doi.org/10.1080/10705422.2019.1580652>
23. Ansong, D., Chowa, G. A., Masa, R., **Despard, M.**, Sherraden, M., Wu, S., & Osei-Akoto, I. (2019). Effects of youth savings accounts on school attendance and academic performance: Evidence from a youth savings experiment. *Journal of Family and Economic Issues*, 40, 269-281. <https://doi.org/10.1007/s10834-018-9604-5>
24. **Despard, M.**, Grinstein-Weiss, M., de Ruyter, A., Guo, S., Oliphant, J., & Friedline, T. (2018). Effects of a randomized tax-time savings intervention on savings account ownership among low- and moderate-income households. *Journal of Financial Counseling and Planning*, 29, 219-233. doi:10.1891/1052-3073.29.2.219



25. **Despard, M.**, Grinstein-Weiss, M., Guo, S., Taylor, S., & Russell, B. (2018). Financial shocks, liquid assets, and material hardship in low- and moderate-income households: Differences by race. *Journal of Economics, Race, and Policy, 1*, 205-216.  
<https://doi.org/10.1007/s41996-018-0011-y>
26. **Despard, M.**, Guo, S., Grinstein-Weiss, M., Russell, B., Oliphant, J., & de Ruyter, A. (2018). The mediating role of assets in explaining hardship risk among households experiencing financial shocks. *Social Work Research, 42*, 147-158.  
<https://doi.org/10.1093/swr/svy012>
27. **Despard, M.**, Ansong, D., Nafziger-Mayegun, R. N., & Adjabeng, B. (2018). Predictors of capacity-building needs among non-governmental organizations in sub-Saharan Africa. *Journal of Community Practice, 26*, 204-224.  
<https://doi.org/10.1080/10705422.2018.1449043>
28. **Despard, M.**, Taylor, S., Ren, C., Russell, B., Grinstein-Weiss, M., & Raghavan, R. (2018). Effects of a tax-time savings experiment on material and health care hardship among low-income filers. *Journal of Poverty, 22*, 156-178.  
<https://doi.org/10.1080/10875549.2017.1348431>
29. Grinstein-Weiss, M., Cryder, C., **Despard, M.**, Perantie, D., Oliphant, J., & Ariely, D. (2018). The role of choice architecture in promoting saving at tax time: Evidence from a large-scale field experiment. *Behavioral Science & Policy, 3*(2), 21-38.  
doi:10.1353/bsp.2017.0011
30. **Despard, M.**, Nafziger-Mayegun, R. N., & Adjabeng, B. (2017). Does revenue diversification predict financial vulnerability among non-governmental organizations in sub-Saharan Africa? *VOLUNTAS: International Journal of Voluntary and Nonprofit Organizations, 28*, 2124-2144. <https://doi.org/10.1007/s11266-017-9835-3>
31. Wu, S., **Despard, M.**, & Chowa, G. A. N. (2017). The role of parents in introducing children to financial services: Evidence from Ghana-YouthSave. *Journal of Family and Economic Issues, 38*, 453-462. <https://doi.org/10.1007/s10834-017-9519-6>
32. **Despard, M.** (2017). Can nonprofit capacity be measured? *Nonprofit and Voluntary Sector Quarterly, 46*, 607-626. <https://doi.org/10.1177/0899764016661425>
33. Cuddeback, G., Blank Wilson, A., **Despard, M.**, Tomar, N., & Chowa, G. (2017). Financial insecurity and risk experiences of justice involved persons with severe mental illnesses. *Social Work in Mental Health, 15*, 615-631.  
<https://doi.org/10.1080/15332985.2016.1267069>
34. **Despard, M.**, Grinstein-Weiss, M., Ren, C., Guo, S., & Raghavan, R. (2017). Effects of a tax-time savings intervention on use of alternative financial services among lower-income households. *Journal of Consumer Affairs, 51*, 355-379.  
<https://doi.org/10.1111/joca.12138>

35. Grinstein-Weiss, M., **Despard, M.**, Guo, S., Russell, B., Key, C., & Raghavan, R. (2016). Do tax-time savings deposits improve financial outcomes and reduce hardship among low-income filers? A propensity score analysis. *Journal of the Society for Social Work and Research*, 7, 707-728. <https://doi.org/10.1086/689357>
36. **Despard, M.**, Perantie, D., Taylor, S., Grinstein-Weiss, M., Friedline, T., & Raghavan, R. (2016). Student debt and hardship: Evidence from a large sample of low- and moderate-income households. *Children and Youth Services Review*, 70, 8-18. <https://doi.org/10.1016/j.childyouth.2016.09.001>
37. Zerden, L., Sheely, A., & **Despard, M.** (2016). Debunking macro myths: Findings from recent graduates about jobs, salaries and skills. *Social Work Education*, 35, 752-766. <https://doi.org/10.1080/02615479.2016.118891>
38. **Despard, M.** (2016). Challenges in implementing evidence-based practices and programs in nonprofit human service organizations. *Journal of Evidence-Informed Social Work*, 13, 505-522. <http://dx.doi.org/10.1080/23761407.2015.1086719>
39. **Despard, M.** (2016). Strengthening evaluation in nonprofit human service organizations: Results of a capacity-building experiment. *Human Service Organizations: Management, Leadership, & Governance*, 40, 352-368. <https://doi.org/10.1080/23303131.2016.1140101>
40. Friedline, T., **Despard, M.**, & Chowa, G. A. N. (2016). Preventive policy strategy for banking the unbanked: Savings accounts for teenagers? *Journal of Poverty*, 20, 2-33. <https://doi.org/10.1080/10875549.2015.1015068>
41. **Despard, M.**, & Chowa, G. A. N. (2014). Testing a measurement model of financial capability among youth in Ghana. *Journal of Consumer Affairs*, 48, 301-322. <https://doi.org/10.1111/joca.12031>
42. Wike, T. L., Bledsoe-Mansori, S. E., Manuel, J. I., **Despard, M.**, Johnson, L. V., Bellamy, J. L., & Killian-Ferrell, C. (2014). Evidence-based practice in social work: Challenges and opportunities for clinicians. *Clinical Social Work Journal*, 42(2), 161-170. <https://doi.org/10.1007/s10615-014-0492-3>
43. Chowa, G., Ansong, D., & **Despard, M.** (2014). Financial capabilities: Multilevel modeling of the impact of internal and external capabilities of rural households. *Social Work Research*, 38, 19-35. <https://doi.org/10.1093/swr/svu002>
44. **Despard, M.** & Chowa, G. A. N. (2013). Training social workers in personal finance: An exploratory study. *Journal of Social Work Education*, 49(4), 689-700. <https://doi.org/10.1080/10437797.2013.812895>
45. Chowa, G. A., & **Despard, M.** (2013). The influence of parental financial socialization on youth's financial behavior: Evidence from Ghana. *Journal of Family and Economic Issues*, 376-389. <https://doi.org/10.1007/s10834-013-9377-9>

46. Grinstein-Weiss, M., Yeo, Y., Manturuk, K., **Despard, M.**, Holub, K., Greeson, J., Quercia, R. (2013). Social capital and homeownership in low-to-moderate income neighborhoods. *Social Work Research*, 37(1), 37-53. <https://doi.org/10.1093/swr/svs035>
47. **Despard, M.**, Chowa, G. A. N., & Hart, L. J. (2011). Personal financial problems: Opportunities for social work interventions? *Journal of Social Service Research*, 38(3). <https://doi.org/10.1080/01488376.2011.638733>
48. **Despard, M.**, & Chowa, G. A. N. (2010). Social workers' interest in building individuals' financial capabilities. *Journal of Financial Therapy*, 1(1), 23-41. <http://dx.doi.org/10.4148/jft.v1i1.257>
49. Grady, M., Powers, J., Naylor, S., & **Despard, M.** (2010). Measuring the implicit curriculum: Initial development and results of an MSW survey. *Journal of Social Work Education*, 47(3), 463-487. <https://doi.org/10.5175/JSWE.2011.200900119>
50. Grinstein-Weiss, M., Yeo, Y., **Despard, M.**, Zhan, M., & Casalotti, A. (2010). Does banking experience matter? Differences of the bank and unbanked in Individual Development Accounts. *Journal of Family and Economic Issues*, 31(2), 212-227. <https://doi.org/10.1007/s10834-010-9184-5>
51. Grinstein-Weiss, M., Greeson, J. K. P., Yeo, Y. H., Birdsong, S. S., **Despard, M.**, & Quercia, R. G. (2009). The impact of low- and moderate-wealth homeownership on parental attitudes and behavior: Evidence from the community advantage panel. *Children & Youth Services Review*, 31, 23-31. <https://doi.org/10.1016/j.childyouth.2008.05.005>
52. Lombard, F., DeSanctis, N., Whetten, K. & **Despard, M.** (2005). Utilizing the clinical social work model to foster collaboration among HIV providers in North Carolina. *Journal of HIV/AIDS and Social Services*, 4(1), 39-56. [http://dx.doi.org/10.1300/J187v04n01\\_04](http://dx.doi.org/10.1300/J187v04n01_04)
53. Schopler, J. H., Galinsky, M. J., Davis, L. E. & **Despard, M.** (1997). *The RAP model: Assessing a framework for leading multiracial groups*. *Social Work with Groups*, 19(3/4), 21-39. [https://doi.org/10.1300/J009v19n03\\_03](https://doi.org/10.1300/J009v19n03_03)
54. Rounds, K. A., Galinsky, M. J. & **Despard, M.** (1995). Evaluation of telephone support groups for persons with HIV disease. *Research on Social Work Practice*, 5(4), 442-459. <https://doi.org/10.1177/104973159500500405>

### Under Review

1. **Despard, M.** More than poverty: Financial well-being, economic justice, and anti-racism. Submitted to *Social Work*.
2. **Despard, M.**, Zheng, H., & Fox-Dichter, S. Access to employer benefits and financial well-being among frontline healthcare workers. Submitted to *Compensation and Benefits Review*.

3. **Despard, M.** Promoting staff financial well-being in human service organizations: The role of benefits. Submitted to *Human Service Organizations: Management, Leadership, & Governance*.
4. Washington, T., & **Despard, M.** Improving African American kinship care families outcomes: The importance of financial stability. Submitted to *Child and Youth Services Review*.
5. **Despard, M.,** & Hageman, S. Financial technology (fintech) as a social protection? A social work response. Submitted to *Journal of Comparative Social Work*.
6. Jabbari, J., Ibrahim, H., & **Despard, M.** Intersectional inequalities in college savings and educational outcomes across race/ethnicity, immigrant status, and gender: A QuantCrit approach. Submitted to *Socio-Economic Review*.

### Revise and Resubmit

1. Auguste, D., Roll, S., & **Despard, M.** Democratizing the economy or introducing economic risk? Gig work during the COVID-19 pandemic. Submitted to *Work and Occupations*.
2. Jabbari, J., Roll, S., **Despard, M.,** Hamilton, L. What difference would it make? Experimental evidence on student loan forgiveness and household behaviors. Submitted to *Socius*.

### Books & Book Chapters

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### Book Reviews

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4. **Despard, M.** (2022, February 2). On charity care, NC hospitals can't have it both ways. [Opinion Article]. Raleigh News & Observer and Charlotte Observer. <https://www.newsobserver.com/opinion/article257892588.html>  
<https://www.charlotteobserver.com/opinion/article257892753.html>
5. Rose-Waters, M. & **Despard, M.** (2021, May 18). NC's Recovery Rebate Act [Opinion Article]. Raleigh News & Observer. <https://www.newsobserver.com/opinion/article251155264.html>
6. **Despard, M.** (2021, April 26). Building an effective employee financial wellness program [5 key insights]. Social Policy Institute, Washington University in St. Louis. <https://socialpolicyinstitute.wustl.edu/building-employee-financial-wellness-program-5-key-insights/>
7. **Despard, M.** (2021, February/March/April). Tax info for social workers. NASW-NC Newsletter.
8. **Despard, M.** (2020, November 16). Best charities to donate to – Ask the expert. [Web log comment]. WalletHub. [https://wallethub.com/edu/best-charities-to-donate-to/28658#expert=Mathieu\\_Despard](https://wallethub.com/edu/best-charities-to-donate-to/28658#expert=Mathieu_Despard)
9. **Despard, M.** (2020, May 12). What COVID-19 is telling us about our “swiss cheese” economy, financial fragility, and public health. [Essay]. American Association of University Professors, UNC Greensboro Chapter. <https://uncgreensboroaaup.wordpress.com/covid-19-essays/mathieu-despard/>
10. **Despard, M.** (2020, April 10). Financial inclusion to help mitigate the economic consequences of COVID-19. [Essay]. American Academy of Social Work and Social Welfare, Grand Challenges for Social Work. <https://grandchallengesforsocialwork.org/publications/financial-inclusion-to-help-mitigate-the-economic-consequences-of-covid-19/>
11. **Despard, M.** (2019, December 11). Changes and challenges experienced by needy groups. [Web log comment]. WalletHub. <https://wallethub.com/edu/cities-with-the-highest-and-lowest-population-in-need/8795/#expert=mathieu-despard>
12. **Despard, M.** (2019, May 13). Employee financial wellness programs: Miracle drug? [Web log comment]. Businessolver. <https://blog.businessolver.com/employee-financial-wellness-programs-miracle-drug>



13. Chan, P., Germain, G., Frank-Miller, E., & **Despard, M.** (2019, April 15). The future of workplace financial wellness: Improving the benefits of benefits. [Web log comment]. Prosperity Now. <https://prosperitynow.org/blog/future-workplace-financial-wellness-improving-benefits-benefits>
14. Chan, P., Germain, G., Frank-Miller, E., & **Despard, M.** (2019, April 2). How to collect and use data to improve workplace financial wellness. [Web log comment]. Prosperity Now. <https://prosperitynow.org/blog/high-touch-servicing-how-invest-employees-financial-futures>
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17. Chan, P., Germain, G., Frank-Miller, E., & **Despard, M.** (2019, March 7). High-touch servicing: How to invest in employees' financial futures. [Web log comment]. Prosperity Now. <https://prosperitynow.org/blog/high-touch-servicing-how-invest-employees-financial-futures>
18. **Despard, M.**, & Friedline, T. (2017, March). Mapping Financial Opportunity: Can post offices increase access to financial services? [Web log comment]. Universal Postal Union. <https://postfi.wordpress.com/2017/03/03/mapping-financial-opportunity-can-post-offices-increase-access-to-financial-services/>
19. **Despard, M.** (2017, March). What tips do you have for a person trying to increase their credit score in a short amount of time? [Web log comment]. WalletHub. <https://wallethub.com/free-credit-score/#mathieu-r-despard>
20. Friedline, T., & **Despard, M.** (2016, March). Struggling to stay nourished in a banking desert. *The Atlantic*. Retrieved from <http://www.theatlantic.com/business/archive/2016/03/banking-desert-ny-fed/473436/>
21. **Despard, M.** (2015, July). How do we get more EITC filers to save their tax refunds? [Web log comment]. Retrieved from [http://cfed.org/blog/inclusiveeconomy/how\\_do\\_we\\_get\\_more\\_eitc\\_filers\\_to\\_save\\_their\\_tax\\_returns/](http://cfed.org/blog/inclusiveeconomy/how_do_we_get_more_eitc_filers_to_save_their_tax_returns/)
22. **Despard, M.** (2006, May). Uninsured need coverage. *Philanthropy Journal*.
23. **Despard, M.** (1996). A test of our humanity: AIDS policy in North Carolina. *The Journal of Common Sense*, 2(3), 4-8.

## PRESENTATIONS

### Refereed Presentations

1. **Despard, M.** (2023, January). Employer benefits and the financial wellbeing of workers during COVID-19. Symposium organizer. 27th Annual Conference of the Society for Social Work & Research, Phoenix, AZ.
2. **Despard, M.**, Zheng, H., Fox-Dichter, S., & Gilbert, K. (2023, January). Benefits and financial security among frontline healthcare workers. 27th Annual Conference of the Society for Social Work & Research, Phoenix, AZ.
3. Kristensen, K., Miller, S., **Despard, M.**, & Utevsky, A. (2023, January). Financial help for hotel workers during the COVID-19 pandemic: Timing Is everything. 27th Annual Conference of the Society for Social Work & Research, Phoenix, AZ.
4. Zheng, H., **Despard, M.**, Roll, S., & Grinstein-Weiss, M. (2023, January). COVID-19 related job loss and early withdrawals from retirement accounts: Mediation by financial hardships and subjective financial wellbeing. 27th Annual Conference of the Society for Social Work & Research, Phoenix, AZ.
5. Hamilton, L., Roll, S., **Despard, M.**, Chun, Y., Brugger, L., & Grinstein-Weiss, M. (2023, January). The impacts of the 2021 Expanded Child Tax Credit on family employment, nutrition, and financial well-being. 27th Annual Conference of the Society for Social Work & Research, Phoenix, AZ.
6. **Despard, M.**, Zheng, H., Fox-Dichter, S., Anderson, G., Borland, O., & Gilbert, K. (2022, November). Access to employer benefits and financial security among frontline healthcare workers. Paper presented at the 44<sup>th</sup> Annual Fall Conference of the Association for Public Policy Analysis and Management, Washington, DC.
7. Auguste, D., Roll, S., & **Despard, M.** (2022, November). Democratizing the economy or introducing economic risk? Gig work during the COVID-19 Pandemic. Paper presented at the 44<sup>th</sup> Annual Fall Conference of the Association for Public Policy Analysis and Management, Washington, DC.
8. Auguste, D., Roll, S., & **Despard, M.** (2022, November). The impacts of the 2021 expanded Child Tax Credit on family employment, nutrition, and financial well-being. Paper presented at the 44<sup>th</sup> Annual Fall Conference of the Association for Public Policy Analysis and Management, Washington, DC.
9. Auguste, D., Roll, S., & **Despard, M.** (2022, August). Democratizing the economy or introducing economic risk? Gig work during the COVID-19 pandemic. 117<sup>th</sup> American Sociological Association Annual Meeting, Los Angeles, CA.
10. Davis, L., **Despard, M.**, & Kilby, D. (2022, May). Earned wage access and direct-to-consumer advances. Smarter Faster Payments 2022 Conference, NACHA, Nashville, TN (virtual presentation).

11. Roll, S., **Despard, M.**, & Brugger, L. (2022, March). COVID-19 job and income loss and financial distress: The protective role of liquid assets. Paper presented at the 43<sup>rd</sup> Annual Fall Conference of the Association for Public Policy Analysis and Management.
12. **Despard, M.** (2022, January). Poverty is not a problem. “Brief and Brilliant” session presented at the 26th Annual Conference of the Society for Social Work & Research (virtual).
13. **Despard, M.**, Roll, S., & Grinstein-Weiss, M. (2022, January). Job loss and financial distress during COVID-19: The protective role of liquid assets (Paper accepted for the 26th Annual Conference of the Society for Social Work & Research but withdrawn due to the Omicron outbreak of COVID-19).
14. **Despard, M.** (2022, January). Financial risk and resilience among U.S. households during COVID-19. Symposium organizer, accepted for the 26th Annual Conference of the Society for Social Work & Research, Washington, DC. (Symposium session accepted but withdrawn due to the Omicron outbreak of COVID-19).
15. Washington, T., **Despard, M.**, Trought, K., Rivers, N., & McKnabb, T. (2022, January). Inequities in child welfare: The financial challenges of kinship caregivers. Paper accepted for the 26th Annual Conference of the Society for Social Work & Research and presented as a virtual poster due to the Omicron outbreak of COVID-19.
16. **Despard, M.** & Roll, S. (2021, May). COVID-19 job and income loss and financial distress: The protective role of liquid assets. Paper presented at the 2021 American Council on Consumer Interests Annual Conference (virtual).
17. Jabbari, J., **Despard, M.**, Kondratjeva, O., Gupta, B., & Grinstein-Weiss, M. (2021, January). Nothing to Show for it: Non-degreed debt and the financial conditions associated with it. Paper presented at the 2021 American Council on Consumer Interests Annual Conference (virtual).
18. **Despard, M.** (2021, May). Building financial resilience during the fallout of COVID-19. Presentation for the 2021 NASW-NC Virtual Clinical Social Work Institute.
19. **Despard, M.**, Frank-Miller, E., Fox-Dichter, S., Zeng, Y., & Grinstein-Weiss, M. (2021, January). Employer-sponsored small-dollar loans: Credit lifeline or quick path to debt? Paper presented at the 25th Annual Conference of the Society for Social Work & Research (virtual).
20. Jabbari, J., **Despard, M.**, Kondratjeva, O., Gupta, B., & Grinstein-Weiss, M. (2021, January). *Nothing to Show for it: Non-degreed debt and the financial conditions associated with it*. Paper presented at the 25th Annual Conference of the Society for Social Work & Research (virtual).
21. Jabbari, J., **Despard, M.**, Kondratjeva, O., Gupta, B., & Grinstein-Weiss, M. (2020, November). *Nothing to Show for it: Non-degreed debt and the financial conditions*



- associated with it.* Paper presented at the 42<sup>nd</sup> Annual Fall Conference of the Association for Public Policy Analysis and Management (virtual).
22. Zeng, Y., **Despard, M.**, & Fox-Dichter, S. (2020, May). *Workplace financial counseling: Credit outcomes among lower-paid, entry-level workers.* Paper presented at the American Council on Consumer Interests Conference (virtual).
  23. **Despard, M.**, Zeng, Y., & Fox-Dichter, S. (2020, January). *Workplace financial coaching: Credit outcomes among lower-paid, entry-level workers.* Paper presented at the 24<sup>th</sup> Annual Conference of the Society for Social Work & Research, Washington, DC.
  24. Kondratjeva, O., Roll, S., Bufe, S., **Despard, M.**, & Grinstein-Weiss, M. (2019, November). *The impact of tax refund delays on the experience of hardships and incidence of debt in low- and moderate-income households.* Paper presented at the 41<sup>st</sup> Annual Fall Conference of the Association for Public Policy Analysis and Management, Denver, CO.
  25. Roll, S., Grinstein-Weiss, M., & **Despard, M.** (2019, May). *Long-term impacts of online tax-time savings interventions: Effects among persistently poor and resource constrained households.* Paper presented at the American Council on Consumer Interests Conference, Washington, DC.
  26. Kondratjeva, O., Roll, S., Bufe, S., **Despard, M.**, & Grinstein-Weiss, M. (2019, May). *Designing effective financial tips to guide debt repayment: Experimental evidence from tax refund recipients.* Paper presented at the American Council on Consumer Interests Conference, Washington, DC.
  27. **Despard, M.**, Roll, S., Grinstein-Weiss, M., & Gupta, B. (2019, January). *Refund deferral preferences among Earned Income Tax Credit Recipients: Policy implications.* Paper presented at the 23<sup>rd</sup> Annual Conference of the Society for Social Work & Research, San Francisco, CA.
  28. Kondratjeva, O., Roll, S., **Despard, M.**, Grinstein-Weiss, M., & Zeng, Y. (2019, January). *The impact of the state Earned Income Tax Credit expansions on material and medical hardships.* Paper presented at the 23<sup>rd</sup> Annual Conference of the Society for Social Work & Research, San Francisco, CA.
  29. Bufe, S., Kondratjeva, O., Roll, S., Grinstein-Weiss, M., & **Despard, M.** (2019, January). *Designing effective financial tips to guide debt repayment: Experimental evidence from tax refund recipients.* Paper presented at the 23<sup>rd</sup> Annual Conference of the Society for Social Work & Research, San Francisco, CA.
  30. Weaver, A., Taing, V., & **Despard, M.** (2019, January). *Holes in the nonprofit safety net? Rural-urban and regional disparities.* Paper presented at the 23<sup>rd</sup> Annual Conference of the Society for Social Work & Research, San Francisco, CA.
  31. Sun, S., Roll, S., Kondratjeva, O., Grinstein-Weiss, M., & **Despard, M.** (2019, January). *Assessing the stability of financial well-being in a low- and moderate-income population.*

Paper presented at the 23<sup>rd</sup> Annual Conference of the Society for Social Work & Research, San Francisco, CA.

32. Roll, S., Kondratjeva, O., Bufe, S., **Despard, M.**, & Grinstein-Weiss, M. (2018, November). *Designing effective financial tips to guide debt repayment: Experimental evidence from tax refund recipients*. Poster presented at the 39<sup>th</sup> Annual Conference of the Society for Judgement and Decision Making, New Orleans, LA.
33. Bufe, S., Roll, S., Kondratjeva, O., **Despard, M.**, & Grinstein-Weiss, M. (2018, November). *Heterogeneous effects of savings on participation in the gig economy*. Poster presented at the 39<sup>th</sup> Annual Conference of the Society for Judgement and Decision Making, New Orleans, LA.
34. **Despard, M.**, Bufe, S., Grinstein-Weiss, M., Roll, S., & (2018, November). *Tax-time saving among EITC recipients: Results of a large-scale experiment informed by behavioral economics*. Paper presented at the 40<sup>th</sup> Annual Fall Conference of the Association for Public Policy Analysis and Management, Washington, DC.
35. **Despard, M.**, Friedline T., & Grinstein-Weiss, M. (2018, November). *Changes in savings account ownership: Effects of an online tax-time intervention*. Paper presented at the 40<sup>th</sup> Annual Fall Conference of the Association for Public Policy Analysis and Management, Washington, DC.
36. Kondratjeva, O., Roll, S., **Despard, M.**, & Grinstein-Weiss, M. (2018, November). *The impact of state earned income tax credit expansions on material and medical hardships*. Paper presented at the 40<sup>th</sup> Annual Fall Conference of the Association for Public Policy Analysis and Management, Washington, DC.
37. **Despard, M.**, Friedline, T., Huang, J., Peters, C., & Rothwell, D. (2018, January). *Policies to promote financial inclusion among vulnerable populations: The role of social work research*. Roundtable presented at the Twenty-Second Annual Conference of the Society for Social Work & Research, Washington, DC.
38. Frank-Miller, E., **Despard, M.**, Covington, M., & Grinstein-Weiss, M. (2018, January). *Can financial capability be built at work?* Paper presented at the Twenty-Second Annual Conference of the Society for Social Work & Research, Washington, DC.
39. **Despard, M.**, & Friedline, T., (2018, January). *Financial capability and asset building for all: The potential of postal banking for under-served low-income, minority, and rural communities*. Paper presented at the Twenty-Second Annual Conference of the Society for Social Work & Research, Washington, DC.
40. Bufe, S., **Despard, M.**, Roll, S., & Grinstein-Weiss, M. (2018, January). *How deep in debt? How levels of unsecured debt affect hardship among low- and middle-income households*. Paper presented at the Twenty-Second Annual Conference of the Society for Social Work & Research, Washington, DC.

41. Roll, S., Taylor, S., Bufe, S., **Despard, M.**, & Grinstein-Weiss, M. (2018, January). *The front lines of financial defense: Managing financial emergencies in low-income households*. Paper presented at the Twenty-Second Annual Conference of the Society for Social Work & Research, Washington, DC.
42. Roll, S. P., Grinstein-Weiss, M., Cryder, C., **Despard, M.** (November, 2017). *Do the effects of a low-touch tax time savings intervention persist? Evidence from the Refund to Savings initiative*. Society for Judgment and Decision Making. Vancouver, Canada.
43. Bufe, S., Grinstein-Weiss, M., Roll, S., & **Despard, M.** (2017, November). *How deep in debt? How levels of unsecured debt affect hardship among low- and middle-income households*. Paper presented at the 39<sup>th</sup> Annual Fall Conference of the Association for Public Policy Analysis and Management, Chicago, IL.
44. **Despard, M.**, Grinstein-Weiss, M., Oliphant, J. E., Perantie, D. C. (2017, January). *Can EITC recipients be encouraged to save at tax time? Findings from a randomized trial*. Paper presented at the Twenty-First Annual Conference of the Society for Social Work & Research, New Orleans, LA.
45. **Despard, M.**, Friedline, T., & West, S. (2017, January). *Rainy day funds: Does financial knowledge or bank account ownership matter more?* Paper presented at the Twenty-First Annual Conference of the Society for Social Work & Research, New Orleans, LA.
46. Bunger, A., **Despard, M.**, Lee, M., & Cao, Y. (2017, January). Quality doesn't come cheap: Financial health among nonprofit human service organizations and program quality. Paper presented at the Twenty-First Annual Conference of the Society for Social Work & Research, New Orleans, LA.
47. **Despard, M.**, Perantie, D.C., Taylor, S.H., Grinstein-Weiss, M., Friedline, T., & Raghavan, R. (2016, December). *Student Debt and Hardship: Evidence from a large sample of low- and moderate-income households*. Poster presentation at the Consumer Financial Protection Bureau Research Conference, Washington, DC.
48. Grinstein-Weiss, M., Cryder, C., **Despard, M.**, Perantie, D. C., Oliphant, J.E., Ariely, A., & Davison, G. (2016, December). *Choice Architecture and Tax Refund Savings: A Large-scale Field Experiment*. Poster presentation at the Consumer Financial Protection Bureau Research Conference, Washington, DC.
49. Cryder, C., Grinstein-Weiss, M., Oliphant, J. E., Perantie, D., Taylor, S., Ariely, D., & **Despard, M.** (2016, November). *Choice architecture and tax refund savings: A large-scale field experiment*. Paper presented at the 37<sup>th</sup> Annual Conference of the Society for Judgement and Decision Making, Boston, MA.
50. Grinstein-Weiss, M., Perantie, D., Oliphant, J. E., **Despard, M.**, & Roll, S. (2016, November). *Refund to Savings 2015: The impact of a large-scale tax-time savings experiment*. Paper presented at the 38<sup>th</sup> Annual Fall Conference of the Association for Public Policy Analysis and Management, Washington, DC.

51. Grinstein-Weiss, M., **Despard, M.**, Guo, S., Russell, B. D., & Taylor, S. H. (2016, November). *Financial shocks, liquid assets, and material hardship: The moderating role of race*. Paper presented at the 38<sup>th</sup> Annual Fall Conference of the Association for Public Policy Analysis and Management, Washington, DC.
52. Friedline, T., & **Despard, M.** (2016, September). *Community access to financial services*. Paper presented at the Assets Learning Conference, Washington, DC.
53. Oliphant, J., & **Despard, M.** (2016, September). *Student debt and hardship: Evidence from a large sample of low- to moderate-income households*. Paper presented at the Assets Learning Conference, Washington, DC.
54. **Despard, M.**, Grinstein-Weiss, M., Oliphant, J. E., & Perantie, D. C. (2016, July). *Encouraging EITC recipients to save: Findings from Refund to Savings*. Poster presentation at the 2016 Research and Evaluation Conference on Self-Sufficiency, Washington, DC.
55. **Despard, M.**, Adjabeng, B., & Nafziger-Mayegun, R. N. (2016, January). Do revenue diversification and income generating activities promote financial sustainability of NGOs in Sub-Saharan Africa? Paper presented at the Twentieth Annual Conference of the Society for Social Work & Research, Washington, DC.
56. **Despard, M.** (2016, January). Assessing psychometric properties of a nonprofit human service organization capacity survey. Paper presented at the Twentieth Annual Conference of the Society for Social Work & Research, Washington, DC.
57. Grinstein-Weiss, M., Perantie, D. C., Russell, B. D., Oliphant, J. E., & **Despard, M.** (2016, January). Expanding eligibility criteria for the Earned Income Tax Credit: Potential impact on low- and moderate-income tax filers with no dependents. Paper presented at the Twentieth Annual Conference of the Society for Social Work & Research, Washington, DC.
58. Grinstein-Weiss, M., & **Despard, M.** (2016, January). Striking the balance between work supports and public assistance to reduce material hardship in families: Holes in the social safety net. Symposium co-organizer at the Twentieth Annual Conference of the Society for Social Work & Research, Washington, DC.
59. Wu, S., **Despard, M.**, & Chowa, G. (2015, April). The influence of parents on youth's access to financial services in Ghana. Paper presented at A Convening on Financial Capability and Asset Building: Advancing Education, Research and Practice in Social Work. St. Louis, MO.
60. **Despard, M.** (2015, January). Effects of a random assignment capacity-building intervention on nonprofits' evaluation capacity using efficacy subset analysis. Paper presented at the Nineteenth Annual Conference of the Society for Social Work & Research, New Orleans, LA.

61. Johnson, L., Wu, S., & **Despard, M.** (2014, November). Does access to financial services for youth promote financial capability for youth in developing countries? Evidence from Colombia, Ghana, Kenya, and Nepal. Paper presented at the Association for Public Policy Analysis and Management Fall 2014 Conference, Albuquerque, NM.
62. Zerden, L., & **Despard, M.** (2014, October). Finding jobs and using macro skills: Results from recent MSW graduates. Paper presented at the Council on Social Work Education 60<sup>th</sup> Annual Program Meeting, Tampa, FL.
63. **Despard, M.**, & Chowa, G. A. N. (2014, January). *Earned income and saving among youth in Ghana*. Paper presented at the Eighteenth Annual Conference of the Society for Social Work & Research, San Antonio, TX.
64. **Despard, M.**, & Chowa, G. A. N. (2013, January). *Parents' influence on youth's money management in Ghana*. Paper presented at the Seventeenth Annual Conference of the Society for Social Work & Research, San Diego, CA.
65. **Despard, M.**, & Chowa, G. A. N. (2013, January). *Testing a measurement model of financial capability among youth in Ghana*. Paper presented at the Seventeenth Annual Conference of the Society for Social Work & Research, San Diego, CA.
66. Chowa, G., **Despard, M.**, & Johnson, L. (2012, September). *Evaluating youth financial capability projects: Lessons from YouthSave*. Workshop presentation at the Global Youth Economic Opportunities Conference, Washington, DC.
67. **Despard, M.** & Chowa, G. A. N. (2012, January). *Financial capability for youth in Ghana: Understanding the developmental and cultural validity of asset building inquiry in a developing country*. Paper presented at the Sixteenth Annual Conference of the Society for Social Work & Research, Washington, DC.
68. **Despard, M.** & Chowa, G. A. N. (2011, September). *How to develop a financial capability project: Building evidence as you go*. Workshop presentation at Global Youth Economic Opportunities Conference, Washington, DC.
69. **Despard, M.** (2011, January). *What intervention methods do social workers use to address clients' financial problems? An exploratory study*. Poster presentation at the Fifteenth Annual Conference of the Society for Social Work & Research, Tampa, FL.
70. **Despard, M.** (2010, October). *Building financial capability for economic justice: Results from an online practitioner survey*. Paper presented at the Council on Social Work Education 56<sup>th</sup> Annual Program Meeting, Portland, OR
71. Grinstein-Weiss, M., Yeo, Y. H., Greeson, J. K. P., & **Despard, M.** (2009, January). *The effects of low- and moderate-income homeownership and neighborhood context on resource generation: A multilevel analysis*. Paper presented at the Thirteenth Annual Conference of the Society for Social Work & Research, New Orleans, LA.

72. **Despard, M.**, & Lombard, F. M. (2006, November 4-8). *Specialty care access for uninsured adults: Community dialogue to craft local solutions*. Poster presented at the 134<sup>th</sup> Annual Meeting and Exposition of the American Public Health Association, Boston, MA.
73. Belden, C.A., **Despard, M.**, Proescholdbell, R. J., & Lombard, F. M. (2006, November 4-8). *Interconnecting HIV providers and informing clinical practice: Who to connect? What to exchange?* Panel presentation at the 134<sup>th</sup> Annual Meeting and Exposition of the American Public Health Association, Boston, MA.
74. Fairchild, P., Block, J., **Despard, M.**, Mangione, T., Sachs, S. (1996, July). *Assessing HIV Service Needs in Hard to Reach Populations*. Poster presentation at the XI International Conference on AIDS, Vancouver, British Columbia.
75. Blanchard, L. & **Despard, M.**, Strauss, R. P., & Sharp, M. C. (1995, July). *Interdisciplinary, community-based training of health professionals: The UNC Health of the Public experience*. Presentation at the Annual National Area Health Education Centers (AHEC) Conference, Chicago, Ill.
76. **Despard, M.**, Rounds, K. A. & Galinsky, M. J. (1994, May). *Measuring Social Support Processes and Outcomes in Telephone Support Groups*, Tenth Annual Symposium for the Empirical Foundations of Group Work, University of Wisconsin at Madison, Madison, WI.
77. **Despard, M.** & Finney, J. W. (1989, November). *Determinants of Mental Health Care Seeking*, Poster presentation at the 23rd Annual Association for the Advancement of Behavior Therapy Convention, Washington, DC.

### Invited Lecturer, Moderator, and Other Presentations

1. **Despard, M.** (2023, March). *Secondary data analysis: Good idea for a dissertation?* Public Health Education PhD Student Seminar, UNC-Greensboro.
2. **Despard, M.** (2023, March). *Work and financial security: Insights to promote better policy and employer practices*. J.P. Morgan Chase & Co., Washington, DC.
3. **Despard, M.** (2022, November). *Medical debt and patient cost share as social determinants of health: A policy-facing research agenda*. Federal Reserve Bank of St. Louis, St. Louis, MO (virtual).
4. **Despard, M.** (2022, November). *Employer and public benefits for lower-wage workers in the U.S.: Implications for financial inclusion*. Academic Research Council, Consumer Financial Protection Bureau, Washington, DC (virtual).
5. **Despard, M.** (2022, October). *Healthcare costs share among lower-income households: Cliffs, coverage gaps, and (un)charitable care* (Household Finance Research Seminar). Center for Financial Security, University of Wisconsin - Madison.

6. **Despard, M.** (2022, October). *The confluence of public and private benefits among low-wage workers in the US: Navigating cliffs, coverage gaps, and financial shocks amidst employment precarity*. Centre on Household Savings and Asset Management, University of Birmingham (UK) (virtual).
7. **Despard, M.** (2022, September). *Benefits cliffs: Effects on worker and the role of employers*. U.S. Chamber of Commerce Foundation (virtual).
8. **Despard, M.** (2022, July). *Upstream drivers of medical debt: Consumer cost share and charity care*. Academic Research Council, Consumer Financial Protection Bureau, Washington, DC.
9. **Despard, M.** (2022, June). Discussant for the Annual Meeting of the Centre on Household Savings and Asset Management, University of Birmingham (UK).
10. **Despard, M.** (2022, May). *Building financial resilience during the fallout of COVID-19*. Presentation for NASW Greenville Local Program Unit (virtual).
11. **Despard, M.** (2022, April). *Conceptual models*. Doctoral Seminar, Department of Public Health Education, UNC-Greensboro (virtual).
12. **Despard, M.** (2022, March). *Promoting employee financial well-being*. St. Louis Area Business Health Coalition (virtual).
13. **Despard, M.** (2021, December). *Building financial resilience during the fallout of COVID-19*. Presentation for NASW Forsyth Local Program Unit (virtual).
14. **Despard, M.** (2021, December). *Financial well-being: No-shame tips and resources*. Presentation for Keeley Companies (virtual).
15. **Despard, M.** (2021, September). *Promoting employee financial well-being*. Purchaser Business Group for Health (virtual).
16. **Despard, M.** (2021, September). Roundtable participant. *Benefits21 roundtable: Examining the role of private benefits in supporting routinely positive cash flow*. Aspen Institute Financial Security Program (virtual).
17. Tyszko, J. A., & **Despard, M.** (2021, August). *Improving access and use of EITC through employer HR benefits and partnerships*. National Alliance of Healthcare Purchaser Coalitions (virtual).
18. **Despard, M.**, & Levy-Culler, R. (2021, August). *Offering free tax assistance and promoting the earned income tax credit through the workplace: A pilot evaluation with Goodwill Industries*. U.S. Chamber of Commerce Foundation (virtual).
19. **Despard, M.** (2021, June). *EITC and VITA in the workplace*. Tax Time Savings Initiative Convening. Consumer Financial Protection Bureau (virtual).

20. **Despard, M.** (2021, April). Invited speaker. Emerge Workplace 2021 – FinHealth for Workforces: Learn What Works. Financial Health Network (virtual).
21. **Despard, M.** (2020, September). Discussion moderator. 5<sup>th</sup> Financial Capability and Asset Building Convening. Center for Social Development, Washington University in St. Louis (virtual).
22. **Despard, M.** (2020, August). *The Earned Income Tax Credit and employee financial wellness programs*. EITC Stakeholder Forum, U.S. Chamber of Commerce Foundation (virtual).
23. **Despard, M.** (2020, May). *Employee financial wellness programs - Do they work?* Webinar speaker. Employee Loan Solutions, San Diego, CA (virtual).
24. **Despard, M.** (2019, December). *Importance of emergency savings*. Webinar speaker. SaverLife, San Francisco, CA.
25. **Despard, M.** (2019, December). *Good jobs and financial wellness*. Roundtable Presentation. Indiana Asset Funders Network, Indianapolis, IN.
26. **Despard, M.** (2019, November). *The wealth gap and the influence of demographics, education, and policy*. Panel participant at the Closing the Wealth Gap Conference, Frank Hawkins Kenan Institute of Private Enterprise, UNC-Chapel Hill.
27. **Despard, M.** (2019, October). *Evolution of the North Carolina antipoverty movement*. Panel participant at the Pathways to Prosperity Conference. Raleigh, NC.
28. **Despard, M.** (2019, September). *When a job isn't enough: Employee financial wellness and the role of philanthropy*. Webinar speaker. Asset Funders Network.
29. **Despard, M.** (2019, June). *Promoting saving in the workplace: Opportunities and challenges*. Consumer Financial Protection Bureau Emergency Savings Roundtable. St. Louis, MO.
30. **Despard, M.** (2019, May). *Employee emergency: Rescue your employees from a financial free fall*. Webinar speaker. Businessolver.
31. **Despard, M.** (2019, March). *Three behavioral design policy scenarios to promote financial health: Consumption, risk, and perception*. Center for Advanced Hindsight, Duke University.
32. **Despard, M.** (2019, February). *Understanding the financial lives of employees and solutions to increase their financial wellness*. Webinar speaker. National Fund for Workforce Solutions.
33. **Despard, M.,** Covington, M., Frank-Miller, E., Hannon, G., & Grinstein-Weiss, M. (2017, December). *Workplace financial wellness programs: Research findings and projects*. Webinar. Prosperity Now, Washington, DC.



34. **Despard, M.**, Covington, M., Frank-Miller, E., Hannon, G., & Grinstein-Weiss, M. (2017, October). *Workplace financial wellness programs: Phase I research findings*. Webinar. US Chamber of Conference Foundation, Washington, DC.
35. **Despard, M.** (2017, October). *Rainy day funds: Emergency savings for low- and moderate-income households*. Pathways to Prosperity Conference. Raleigh, NC.
36. **Despard, M.**, Covington, M., Frank-Miller, E., Hannon, G., & Grinstein-Weiss, M. (2017, September). *Employer financial wellness programs: Research findings and plans*. Catalyzing a Financially Stable Workforce Convening. Center for Social Development, Washington University in St. Louis. St. Louis, MO.
37. **Despard, M.**, Covington, M., Frank-Miller, E., Hannon, G., & Grinstein-Weiss, M. (2017, July). *The benefits of workplace financial wellness programs: How companies can promote household financial security*. PlanSource Eclipse 2017. Park City, UT.
38. **Despard, M.** (2017, June). *Organizational research to solve social problems conceptual, methodological, & practical considerations*. Network for Social Work Management, Doctoral Scholars Institute. New York, NY.
39. Friedline, T., & **Despard, M.** (2017, May). *Mapping Financial Opportunity: An exploration of mainstream and alternative financial services in the U.S.* Federal Deposit Insurance Corporation (FDIC), Division of Depositor and Consumer Protection. Washington, DC.
40. **Despard, M.** (2017, March). *Research on the financial security of low- and moderate-income households*. Center for Community Capital, University of North Carolina at Chapel Hill. Chapel Hill, NC.
41. **Despard, M.** (2017, February). *Mapping Financial Opportunity: Research, policy, and practice for strengthening the financial health of households and communities*. Co-Organizer and Panelist. Kansas City, KS.
42. **Despard, M.** (2016, December). *Tax-time saving: Theory and evidence*. Presentation to the Financial Stability Coalition of Washtenaw County, Ann Arbor, MI.
43. Huang, J., & **Despard, M.** (2016, November). *Child development accounts in the global context: Development and prospect*. Panel discussant at the 38<sup>th</sup> Annual Fall Conference of the Association for Public Policy Analysis and Management, Washington, DC.
44. **Despard, M.** (2014, October). *Understanding nonprofit financial health: What to look for in a funding proposal*. Workshop presentation for the North Carolina Network of Grantmakers, Raleigh, NC.
45. **Despard, M.** (2014, August). *Program evaluation and theory of change*. Moderated discussion at UNC-Chapel Hill Carolina Center for Public Service staff planning retreat. Chapel Hill, NC.

46. **Despard, M.** (2013, May). *The Ghana YouthSave experiment*. Pre-summit workshop presentation at the Child Youth Finance International 2013 Summit, Istanbul, Turkey.
47. **Despard, M.** (2013, January). *Tax time's golden opportunity: Increasing financial security for low-income families*. Symposium discussant at the Seventeenth Annual Conference of the Society for Social Work & Research, San Diego, CA.
48. **Despard, M.** & Harrison, A. (2012, October). *The key to effective project management*. Workshop presentation for the Campus Y Social Innovation Lab, University of North Carolina at Chapel Hill, Chapel Hill, NC.
49. **Despard, M.** (2012, September). *Understanding nonprofit financial health: What to look for in a funding proposal*. Workshop presentation for the North Carolina Network of Grantmakers, Chapel Hill, NC.
50. **Despard, M.** (2012, July). *Nudging youth saving in Ghana*. Presentation at the Youth and their Money: New Insights on the Financial Lives of Youth in Developing Countries forum of the New America Foundation, Washington, DC.
51. **Despard, M.** (2012, May). *Financial social work: Practice tips*. Workshop presentation to alumni of the College of Social Work, University of South Carolina, Columbia, SC.
52. **Despard, M.** (2012, January). *Exploring the potential of assets to increase human capital using randomized experiments*. Symposium discussant at the Sixteenth Annual Conference of the Society for Social Work & Research, Washington, DC.
53. **Despard, M.,** Chowa, G. A. N., Ansong, D., & Masa, R. (2012, January). *Closing the gap between evaluation & practice in youth economic empowerment*. Brown bag session presented at Making Cents International, Washington, DC.
54. **Despard, M.** (2010, May). *Increasing access to medical care for low-income, uninsured adults in Durham County: A community change initiative*. Moderated discussion for the North Carolina Health Disparities Fellowship Program, Duke University Global Health Institute, Durham, NC.
55. **Despard, M.** (2010, February). *The IAF organizing model: Praxis for learning collaborative governance for social workers*. 2010 Meeting of the University Network for Collaborative Governance, Chapel Hill, NC.
56. **Despard, M.** (2009, May). *Increasing access to specialty medical care for low-income, uninsured adults in Durham County: The Project Access experience*. Moderated discussion for Health Inequalities Program Fellows Program, Duke University center for Health Policy, Durham, NC.
57. Grinstein-Weiss, M., **Despard, M.,** & Birdsong, S. S. (2008, April). *Subprime mess: Is there a better way?* Presentation at the University of North Carolina at Chapel Hill, School of Social Work, Chapel Hill, NC.

58. **Despard, M.** (2008, February). *What to do about the uninsured? Are local solutions possible while the state and feds do nothing?* Guest lecture for an introductory undergraduate course in U.S. health policy, Duke University, Durham, NC.
59. **Despard, M.** (2007, November). *Community health plans*. Presentation at the Durham Health Summit: Listening to the Voices of Durham's Uninsured. Durham, NC.
60. **Despard, M.** (2007, November). *Money matters: Helping our clients build financial mastery*. Presentation at the Annual Conference of the National Association of Social Workers, North Carolina Chapter, Asheville, NC.
61. **Despard, M.** (2007, October). *Covering the uninsured: What can be done at the local level?* Presentation at the University of North Carolina at Chapel Hill, School of Social Work, Chapel Hill, NC.
62. **Despard, M.** & Greenberg, G. (2006, April). *Project Access*. Presentation at the Annual Meeting of the North Carolina Association of Free Clinics, Greensboro, NC.
63. **Despard, M.** (2006, February). *Healthcare safety net in the U.S.* Guest lecture for an introductory undergraduate course in U.S. health policy, Duke University, Durham, NC.
64. **Despard, M.** (2006, January). *Racial health disparities and lack of health insurance*. Presentation at the Durham Regional Hospital Health Disparities Forum, Durham, NC.
65. **Despard, M.** (2002, March). *Marketing your Head Start program*. Workshop presentation at the Virginia Head Start Association, Virginia Beach, VA.
66. **Despard, M.** (2001, September). *Resource development and board member responsibilities*. Presentation to Southeast Rural Community Assistance Project, Inc. Board Retreat, Charlottesville, VA.
67. **Despard, M.** (2001, November). *Grant proposal writing: The key to getting funded*, Workshop presentation at the Virginia Head Start Association, Roanoke, VA.
68. **Despard, M.** (2000, June). *Proposal writing: A funder's perspective*. Workshop presentation at a meeting of the National Society for Fund-Raising Executives – Roanoke Valley Chapter, Roanoke, VA.
69. **Despard, M.** (2000, February). *Fund distribution re-design panel presentation*. United Way of America Staff Leaders Conference, Houston, TX.

### **Media Mentions and Other Public Dissemination**

April 2020 white paper (“Nothing to show for it...”) cited by *PolitiFact* (The Poynter Institute) concerning an August 28, 2022 claim made on CNN by Senator Elizabeth Warren <https://www.politifact.com/factchecks/2022/sep/13/elizabeth-warren/40-student-borrowers-lack-4-year-degree/>

June 2022 white paper (“Experimental evidence...student debt forgiveness”) cited by:

“Retirement plans poised to benefit from student loan forgiveness” By Justin Baer, *Wall Street Journal*, August 26, 2022 <https://www.wsj.com/articles/retirement-plans-poised-to-benefit-from-student-loan-forgiveness-11661512874>

April 2022 wave 2 research report on the Expanded Child Tax Credit covered by:

“How government chipped away at child poverty” By Ferrel Guillory, *EducationNC*, September 16, 2022 <https://www.ednc.org/perspective-how-government-chipped-away-at-child-poverty/>

“Pandemic aid cut U.S. poverty to new low in 2021, Census Bureau reports” By Lydia DePillis and Jason DeParle, *New York Times*, September 13, 2022 <https://www.nytimes.com/2022/09/13/business/economy/income-poverty-census-bureau.html>

“Experts wrangle over impact of now-defunct expanded child tax credit” By Lois M. Collins, *Deseret News*, April 20, 2022 <https://www.deseret.com/2022/4/20/23034192/child-tax-credit-brookings-niskanen-child-poverty-work-incentive-joe-manchin-biden>

“Brookings survey discusses tax credit” By Joselyn King, *The Intelligencer. Wheeling News-Register*, April 20, 2022 <https://www.theintelligencer.net/news/community/2022/04/brookings-survey-discusses-tax-credit/>

“New study reveals the sweeping impact of the child tax credit” By Stephen Silver, *The National Interest*, April 20, 2022 <https://nationalinterest.org/blog/politics/new-study-reveals-sweeping-impact-child-tax-credit-201902>

“As the expanded child tax credit draws to a close, yet another study highlights its positive impact” By Samantha Fields, *Marketplace*, April 20, 2022 <https://www.marketplace.org/2022/04/20/as-the-expanded-child-tax-credit-draws-to-a-close-yet-another-study-highlights-its-positive-impact/>

“Child tax credit payments helped parents avoid selling plasma, taking payday loans” By Arthur Delaney. *Huffington Post*, April 13, 2022 [https://www.huffpost.com/entry/child-tax-credit-bills\\_n\\_6256d6ebe4b06c2ea325a5c9](https://www.huffpost.com/entry/child-tax-credit-bills_n_6256d6ebe4b06c2ea325a5c9)

“Calculate how much should you have in an emergency fund,” by Krista Baum, MyBankTracker.com, January 12, 2022 <https://www.mybanktracker.com/savings/faq/how-much-keep-emergency-fund-275238>

September 2021 wave 1 research report on Expanded Child Tax Credit cited in written and oral testimony by Dr. William McBride, Tax Foundation Vice President of Federal Tax and Economic Policy, prepared for a U.S. Senate Joint Economic Committee hearing on October 6, 2021, titled, “Building Back Better: Raising Revenue to Invest in Shared Prosperity.”

[https://www.jec.senate.gov/public/\\_cache/files/c923e518-57e7-4423-8549-a4160e1c5a5f/william-mcbride-testimony.pdf](https://www.jec.senate.gov/public/_cache/files/c923e518-57e7-4423-8549-a4160e1c5a5f/william-mcbride-testimony.pdf)

September 2021 wave 1 research report on Expanded Child Tax Credit cited by Human Rights Watch in its January 2023 submission to the Office of the United Nations High Commissioner for Human Rights on the Rights of the Child and Social Protection regarding Human Rights Council Resolution 49/20 <https://www.hrw.org/news/2023/01/18/submission-office-united-nations-high-commissioner-human-rights-rights-child-and>

September 2021 wave 1 research report on the Expanded Child Tax Credit covered by:

“Put partisan politics aside – The Child Tax Credit must be renewed immediately.” By Ben McAdams and Dennis Ross. *The Hill*, January 22, 2022 <https://thehill.com/blogs/congress-blog/politics/590885-put-partisan-politics-aside-the-child-tax-credit-must-be-renewed/>

“Democrats are pushing for permanent monthly child tax credit payments. They might have to settle for a one-year extension.” By Jack Turman and Sarah Ewall-Wice. *CBS News*, October 21, 2021 <https://www.cbsnews.com/news/child-tax-credit-payments-permanent-monthly-democrats-push/>

“Immigrant parents are less aware of child tax credit than US-born parents and more likely to plan to use it to invest in education, fill gaps in child care and health care.” By Elaine Maag. *Forbes Magazine*, October 7, 2021 <https://www.forbes.com/sites/elainemaag/2021/10/07/immigrant-parents-are-less-aware-of-child-tax-credit-than-us-born-parents-and-more-likely-to-plan-to-use-it-to-invest-in-education-fill-gaps-in-child-care-and-health-care/>

“How families are spending the expanded child tax credit.” By Neil Schoenherr, *Futurity*, October 7, 2021 <https://www.futurity.org/expanded-child-tax-credit-families-2639042-2/>

“How expanded child tax credits help families.” By Kate Winslet, *Florida News Times*, October 5, 2021 <https://floridanewstimes.com/how-expanded-child-tax-credits-help-families/353869/>

“Child Tax Credit payments are helping families cope with the child care crisis.” By Ana Lucia Murillo, *Money*, September 24, 2021 <https://money.com/child-tax-credits-child-care-crisis/>

“The Child Tax Credit encourages parents to work, study finds.” By Carmen Reinicke, *CNBC*, September 23, 2021 <https://www.cNBC.com/2021/09/23/the-child-tax-credit-encourages-parents-to-work-study-finds.html>

“Boosted Child Tax Credit may be getting more parents back to work.” By Maurie Backman, *Motley Fool*, September 25, 2021 <https://www.fool.com/the-ascent/personal-finance/articles/boosted-child-tax-credit-may-be-getting-more-parents-back-to-work/>

"The expanded child tax credit is working. Let's make it permanent." By Michelle Singletary, *Washington Post*, September 28, 2021

<https://www.washingtonpost.com/business/2021/09/28/child-tax-credit-permanent/>

"94% of parents say Child Tax Credit payments allow them to work more, study shows." By

Andrew Trunsky, *Tampa Free Press*, September 24, 2021 <https://www.tampafp.com/94-of-parents-say-child-tax-credit-payments-allow-them-to-work-more-study-shows/>

"Child Tax Credit payments are helping families cope with the child care crisis." By Ana Lucia Murillo, *St. Louis Post-Dispatch*, September 24, 2021

[https://www.stltoday.com/business/investment/personal-finance/child-tax-credit-payments-are-helping-families-cope-with-the-child-care-crisis/article\\_802a3a2c-74ff-55ed-8405-6b1b59b7de2e.html](https://www.stltoday.com/business/investment/personal-finance/child-tax-credit-payments-are-helping-families-cope-with-the-child-care-crisis/article_802a3a2c-74ff-55ed-8405-6b1b59b7de2e.html)

"Rewriting the social contract." By Tammy Worth, *Leader's Edge*, July 20, 2021.

<https://www.leadersedge.com/healthcare/rewriting-the-social-contract>

"Guest opinion: How to help your employees avoid the perils of payday loans." By David Lander and Kim Zachritz, *St. Louis Business Journal*, November 20, 2020 (Cited an October 2019

research brief). <https://www.bizjournals.com/stlouis/news/2020/11/20/payday-loan-op-ed.html>

"Sustainable finance addresses social justice as COVID-19 raises the stakes." By Lori Shapiro, Neesha-ann Longdon, and Dimitri Henry, *S&P Global Ratings*, November 10, 2020 (Cited June 2020 Brookings Institution brief on housing hardships).

<https://www.spglobal.com/ratings/en/research/articles/201110-sustainable-finance-addresses-social-justice-as-covid-19-raises-the-stakes-11715625>

"A long road ahead: Economists weigh in on Austin's recovery prospects as pandemic lingers."

By Mike Cronin, *Austin Business Journal*, July 30, 2020 (Cited July 18, 2020 Axios article).

<https://www.bizjournals.com/austin/news/2020/07/30/dark-days-could-be-on-the-austin-economic-horizon.html>

"There's bipartisan support for pandemic relief, but can the federal government roll it out in time?" By Sarah Feldman, *Ipsos*, July 24, 2020 (Cited July 18, 2020 Axios article).

<https://www.ipsos.com/en-us/theres-bipartisan-support-pandemic-relief-can-federal-government-roll-it-out-time>

"Struggling Americans are about to lose cash lifeline." By Ben Hoyle, *The Times (London)*, July 20, 2020 (Cited July 18, 2020 Axios article). <https://www.thetimes.co.uk/article/struggling-americans-are-about-to-lose-cash-lifeline-ljpgv8sr9>

"It's about to get a lot worse." By Erica Pandey, *Axios*, July 18, 2020.

<https://www.axios.com/coronavirus-pain-getting-worse-cd329f4c-9962-4f40-b401-7a7ac1a393cf.html>

"In our view: Pandemic boosts urgency of housing instability." By Editorial Board, *The Columbian*, July 19, 2020 (Cited June 1, 2020 Brookings Institution brief).

<https://www.columbian.com/news/2020/jul/19/in-our-view-pandemic-boosts-urgency-of-housing-instability/>

"How Tech Is Making Banking More Inclusive." By Colin Walsh, *Forbes Magazine*, January 27, 2020. <https://www.forbes.com/sites/forbesfinancecouncil/2020/01/27/how-tech-is-making-banking-more-inclusive/?sh=413442142df1>

"List Puts St. Louis in Top 10 Neediest U.S. Cities." By Joe Holleman, *St. Louis Post-Dispatch*, December 16, 2019. [https://www.stltoday.com/news/local/columns/joe-holleman/list-puts-st-louis-in-top-10-of-neediest-u-s-cities/article\\_06e3aa2c-a1f7-5728-b002-9aa6f344e240.html](https://www.stltoday.com/news/local/columns/joe-holleman/list-puts-st-louis-in-top-10-of-neediest-u-s-cities/article_06e3aa2c-a1f7-5728-b002-9aa6f344e240.html)

"Making Financial Wellness Approachable...for Employers." By Emily Payne, *BenefitsPro*, May 22, 2019. <https://www.benefitspro.com/2019/05/22/making-financial-wellness-approachable-for-employers/?slreturn=20210823145708>

"5 Things to Know About Financial Wellness Programs." By John Wasik, *Consumer Reports*, December 12, 2018. <https://www.consumerreports.org/financial-planning/things-to-know-about-financial-wellness-programs/>

"Q&A with Grinstein-Weiss and Despard: Credit Card Pre-approval Letters and Credit Score." By Offain Gunasekara, *PrimeRates*, March 21, 2018. <https://www.primerrates.com/news-and-advice/qa-grinstein-weiss-despard-credit-card-pre-approval-letters-credit-score>

"Washington University in St. Louis Researchers Explore a Rising Trend of Employer-Based Employee Financial Wellness Programs." By Kristine Crane, *BadCredit.org*, November 28, 2017. <https://www.badcredit.org/news/wustl-researchers-explore-a-rising-trend-of-employee-financial-wellness-programs/>

"The Fastest-Growing Category of Student Debtors May Surprise You: Senior Citizens." By Gail Marksjarvis, *Chicago Tribune*, August 24, 2017. <https://www.chicagotribune.com/business/ct-seniors-college-debt-marksjarvis-column-0827-biz-20170824-column.html>

"Banking Deserts' Become a Concern as Branches Dry Up." By Drew Dahl and Michelle Franke, *Regional Economist*, July 25, 2017. <https://www.stlouisfed.org/publications/regional-economist/second-quarter-2017/banking-deserts-become-a-concern-as-branches-dry-up#:~:text=In%20areas%20without%20branches%E2%80%94commonly,maintaining%20banking%20relationships%20are%20exacerbated>

"Post Offices Could Give Low-income Americans Access to Financial Services." By Steven Kutz, *MarketWatch*, April 5, 2017. <https://www.marketwatch.com/story/would-you-bank-at-the-post-office-2017-04-05>

"Life in a Banking Desert." By 3BLmedia, *Invest with Values*, March 16, 2016. <https://www.3blmedia.com/News/Life-Banking-Desert>

"Financial Social Work Education: In the Field and the Classroom." By Sue Coyle, *Social Work Today*, Volume 16 No. 5 p. 10, September/October 2016. <https://www.socialworktoday.com/archive/092116p10.shtml>

## **TEACHING EXPERIENCE**

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### **Courses Taught at the University of North Carolina at Greensboro/North Carolina A & T State University**

Fall 2020, 2021, 2022      **Instructor**  
SWK 886: Intervention Strategies to Eliminate Disparities and Promote Social Justice (PhD course)

Spring 2020, 2021      **Instructor**  
SWK 644: Organizational Context of Clinical Social Work Practice

### **Courses Taught at the University of Michigan School of Social Work**

Fall 2017      **Co-Instructor**  
SW 510: Show Me the Money: Why Financial Capability Matters in Social Work

Fall, Winter 2016      **Instructor**  
SW 560: Introduction to Community Organization, Management and Policy/Evaluation Practice

Winter 2016, 2017      **Instructor**  
SW 651: Planning for Organizational and Community Change

### **Courses Taught at the University of North Carolina at Chapel Hill School of Social Work**

Fall 2018      **Instructor**  
SOWO 570: Social Work Practice with Communities and Organizations

Fall 2006 to 2014      **Instructor**  
SOWO 570: Social Work Practice with Communities and Organizations

Spring 2007 to 2015      **Instructor**  
SOWO 884: Leadership in Nonprofit Organizations

Spring 2007 to 2015      **Instructor**  
SOWO 885/PUBA 757: Financial Management of Nonprofit Organizations

Spring 2012 to 2015      **Instructor**  
SOWO 793: Asset Development Policy and Practice

Spring 2009, 2010      **Instructor**  
SOWO 517: Integrated Social Work Practice



Fall 2007, 2008      **Instructor**  
SOWO 882: Citizen Participation and Voluntary Action

Fall 2006 to 2009      **Instructor**  
SOWO 530: Foundations of Social Welfare and Social Work

Fall 2005      **Instructor**  
SOWO 249: Management and Community Practice

**Courses Taught at the University of North Carolina at Chapel Hill Kenan-Flagler Business School**

Spring 2011      **Instructor**  
to 2015      MBA 782N: Financial Management of Nonprofit Organizations

Fall 2019, 2020,      **Instructor**  
2021, 2022      MBA 866C: Financial Inclusion and Social Innovation

**Additional Teaching and Advising Experience**

Dissertation Chair – sal ryman  
University of North Carolina at Greensboro, 2021 to present

Dissertation Chair – Lubaba Gallatin-Mitchell  
University of North Carolina at Greensboro, 2021 to present

Dissertation Chair – Lyneisha Dukes  
University of North Carolina at Greensboro, 2021 to present

Dissertation Chair – Dontaè Roberts  
University of North Carolina at Greensboro, 2020 to present

Dissertation Chair – Rehaana Herbert  
University of North Carolina at Greensboro, 2022 to present

Dissertation Chair – Maudia Ahmad  
University of North Carolina at Greensboro, 2022 to present

Dissertation Committee Member – Francis Ndinya  
University of North Carolina at Greensboro, 2022 to present

Dissertation Committee Member – Zenobia Fennell  
University of North Carolina at Greensboro, 2022 to present

Dissertation Committee Member – Neema Olagbemi  
University of North Carolina at Greensboro, 2022 to present

Dissertation Committee Member – Leigh Norwood  
University of North Carolina at Greensboro, 2021 to present

Dissertation Committee Member – Michael Pearson  
University of North Carolina at Greensboro, 2020 to present

Dissertation Committee Member – Jeffrey Anvari-Clark  
University of Maryland - Baltimore, School of Social Work, 2021

Dissertation Committee Member – Elizabeth Armstrong  
University of Michigan, School of Social Work and Department of Sociology, 2017

PhD Research Practicum Second Reader  
University of Michigan, School of Social Work and Department of Political Science, 2016

Independent Study Supervisor  
UNC Greensboro (5 PhD students), 2022  
UNC Greensboro (1 PhD student), 2021  
UNC Greensboro (1 PhD student), 2020  
University of Michigan (2 MSW students), 2016  
University of Michigan (3 MSW students), 2017

Faculty Advisor, University of Michigan Dow Sustainability Fellows Distinguished Awards for Interdisciplinary Sustainability, Driving Hope project (Mary Mattson, student team lead, School of Social Work)

Teaching Mentor, SOWO 941 - Doctoral Student Teaching Practicum, University of North Carolina at Chapel Hill (6 PhD students) Fall 2007, 2008, 2009, 2010, 2013; Spring 2008.

University of North Carolina at Chapel Hill (10 MSW students, 1 MPH student, 1 Continuing Studies student), 2006-2015.

MSW Field Supervisor  
University of North Carolina at Chapel Hill, School of Social Work: 1996-97; 2005-06; 2006-07; 2007-08; 2009; 2013-14

MPH Master's Paper Second Reader  
University of North Carolina at Chapel Hill, Gillings School of Global Public Health: 2015

MPH Capstone Second Reader  
University of North Carolina at Chapel Hill, Gillings School of Global Public Health: 2014

MPA Capstone Committee Member  
University of North Carolina at Chapel Hill, School of Government: 2010

Faculty Mentor  
University of North Carolina at Chapel Hill, Robert E. Bryan Summer Fellowship Program: 2007

Faculty Mentor

University of North Carolina at Chapel Hill, Carolina Challenge, 2007

MSW Field Supervisor  
Radford University, Radford, VA: 2003

BSW Field Supervisor  
Radford University, Radford, VA: 2002

Teaching Assistant, Health Policy Analysis (Capstone Course)  
Duke University, Durham, NC: Spring 2005

## **CONSULTING AND TRAINING EXPERIENCE**

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2021	<b>Consultant</b> Purchaser Business Group on Health
2021	<b>Consultant</b> Consumer Financial Protection Bureau
2020 – 2021	<b>Evaluation Consultant</b> U.S. Chamber of Commerce Foundation, EITC Outreach Project
2017	<b>Workshop Presenter – Financial Social Work</b> University of Michigan School of Social Work
2016, November	<b>Consulting Reviewer</b> Pew Charitable Trusts, Washington, DC
2015 to 2017	<b>Consultant</b> MST Services, Charleston, SC
2010 to 2015	<b>Application Reviewer</b> Triangle Community Foundation, GSK Impact Awards program
2009 to 2015	<b>Trainer</b> UNC Chapel Hill Kenan-Flager School of Business – Nonprofit Board Fellows Program
2012, May	<b>Consultant, Financial Social Work</b> College of Social Work, University of South Carolina, Columbia, SC
2006	<b>Consultant, HIV Needs Assessment</b> Western North Carolina HIV/AIDS Consortium
2003 – 2004	<b>Course Instructor</b> Radford University Non-Profit Management Program, Radford and Roanoke, VA

2000 – 2003                    **Consultant, Outcome-Focused Planning**  
 United Way of America, various local United Ways

### **HONORS, AWARDS & FELLOWSHIPS**

- 2023                    *Fellow, Society for Social Work and Research (Class of 2022)*
- 2022                    *2022 AFCPE Outstanding Journal Article Award, Association for Financial Counseling & Planning Education, for Workplace financial counseling: Credit outcomes among lower-paid, entry-level workers.*
- 2022                    *International Visiting Research Fellowship Scheme, Centre on Household Assets and Savings Management, University of Birmingham (UK).*
- 2021                    *Faculty Excellence in Research and Creative Activity Honoree, University of North Carolina at Greensboro*
- 2021                    *CFP Board ACCI Financial Planning Paper Award, for COVID-19 job and income loss and financial distress: The protective role of liquid assets presented at the American Council for Consumer Interests conference.*
- 2020                    *National Endowment for Financial Education Paper Award, for Workplace financial counseling: Credit outcomes among lower-paid, entry-level workers presented at the American Council for Consumer Interests conference.*
- 2020                    *Teaching Excellence Award Nominee, School of Health and Human Sciences, University of North Carolina at Greensboro*
- 2017                    *Association of Public Data Users (APDU) Data Viz Award (Best in Researchers and Students category), for Mapping Financial Opportunity interactive map developed with New America*
- 2017                    *Slavin-Patti Award for Practice Research, Human Service Organizations: Management, Leadership & Governance Journal*
- 2016                    *Emerging Scholars Travel Award, Office of Planning, Research, and Evaluation, Administration for Children and Families, Research and Evaluation Conference on Self-Sufficiency.*
- 2016                    *Special Service to the School of Social Work, UNC School of Social Work Student Organization*
- 2014                    *Dean's Recognition of Teaching Excellence, UNC School of Social Work*
- 2014                    *Most Innovative Faculty Member, UNC School of Social Work Student Organization*
- 2013                    *Dean's Recognition of Teaching Excellence, UNC School of Social Work*

- 2012 *Most Innovative Faculty Member*, UNC School of Social Work Student Organization
- 2012 *Dean's Recognition of Teaching Excellence*, UNC School of Social Work
- 2011 *Most Innovative Faculty Member*, UNC School of Social Work Student Organization
- 2010 *Dean's Recognition of Teaching Excellence*, UNC School of Social Work
- 2010 *Most Innovative Faculty Member*, UNC School of Social Work Student Organization
- 2008 *Dean's Recognition of Teaching Excellence*, UNC School of Social Work
- 2009 *Most Innovative Faculty Member*, UNC School of Social Work Student Organization, 2008-2009
- 2007 *Dean's Recognition of Teaching Excellence*, UNC School of Social Work
- 2008 *Most Innovative and Creative Faculty Member*, UNC School of Social Work Student Organization
- 2007 *Most Supportive Faculty Member*, UNC School of Social Work Student Organization
- 2006 *Dean's Recognition of Teaching Excellence*, UNC School of Social Work
- 2003 "20 Under 40" promising young professionals, special focus section of the April 7, 2003 Blue Ridge Business Journal
- 1998 National Finalist, Cardinal Bernardin New Leadership Award, Catholic Campaign for Human Development
- 1994 Jane Curtis Parker Scholarship Award, UNC School of Social Work
- 1990 Phi Beta Kappa

### **SERVICE**

#### **Service to the Department of Social Work, University of North Carolina - Greensboro**

- 2022 – present Department Chair search committee
- 2019 – present Joint PhD Program in Social Work Committee
- 2021 – present Chair, Curriculum Committee, Joint PhD Program
- 2019 – 2020 Faculty search committee
- 2021 – 2022 Strategic Planning committee

**Service to the School of Health and Human Sciences, University of North Carolina Greensboro**

2022 – present Graduate Education task force  
2021 – present Promotion and Tenure Committee

**Service to the University of North Carolina Greensboro**

2022 – present Faculty Senate  
2020 – present Recording Secretary, Phi Beta Kappa Epsilon Chapter

**Service to the School of Social Work, University of Michigan**

2016 – 2017 Lecturer Annual Review Committee  
2016 – 2017 Office of Global Activities, Advisory Board  
2015 – 2016 Academic Concerns Committee

**Service to the School of Social Work, University of North Carolina - Chapel Hill**

2018 – 2019 Advisory Board, Social Entrepreneurship and Innovation Lab  
2018 Strategic Planning Advisory Council  
2013 Academic strategic planning subcommittee  
2012 – 2015 Committee on Students  
2012 – 2015 Committee on Faculty Mentoring, Advising & Teaching Awards  
2007 – 2015 Lead Teacher, SOWO 570  
2009 – 2015 Foundation Curriculum Committee  
2007 – 2015 Teaching liaison (various courses)  
2006 – 2015 Community, Management, and Policy Practice Concentration Committee  
2007 – 2010 Curriculum Committee  
2008 – 2009 Lead Teacher, SOWO 530  
2008 – 2009 Integrated Social Work Practice Course Team  
2007 – 2008 Committee on Students  
2007 Advanced Curriculum Investment Team

**Service to the University of North Carolina - Chapel Hill**

2017 – 2018 Mentor, Graduate Fellowship Program, Center for Community Capital  
2014 – 2015 Operations Committee, Center for Sustainable Enterprise, Kenan-Flagler Business School  
2012 – 2015 Advisory Board, Creating University Born Entrepreneurs (CUBE), Campus Y  
2007 – 2015 Coordinator, Nonprofit Leadership Certificate  
2009 – 2015 Faculty adviser, Kenan-Flagler School of Business, Nonprofit Board Fellows Program  
2007 – 2013 Faculty adviser, Student Health Action Coalition  
2007 Faculty adviser, Millennium Promise, 2007

**Other Academic Service**

2023 – present Reviewer, Journal of Health Care for the Poor and Underserved  
2023 – present Reviewer, Journal of Social Work and Mental Health  
2022 – present Reviewer, Journal of Comparative Economics  
2022 – present Reviewer, Health Affairs  
2022 – present Reviewer, Economic Change and Restructuring  
2020 – present Reviewer, Journal of Economics, Race, and Policy

2021	Reviewer, American Council on Consumer Interests annual conference
2020	Reviewer, Administration and Society
2020	Reviewer, Journal of Public and Nonprofit Affairs
2019	Reviewer, Applied Economics
2019 – present	Reviewer, Nonprofit and Voluntary Sector Quarterly
2018 – present	Reviewer, Social Service Review
2017 – present	Reviewer, Journal of Financial Counseling and Planning
2016 – 2017	Reviewer, Family Relations
2016 – present	Consulting Editor, Social Work Research
2015 – present	Reviewer, Journal of Community Practice
2015 – present	Reviewer, Journal of the Society for Social Work and Research
2015 – present	Reviewer, Journal of Financial Therapy
2013 – present	Reviewer, Journal of Consumer Affairs
2011	Chapter reviewer, Oxford University Press
2010	Book prospectus reviewer, Oxford University Press

### **Service to the Profession**

2023 – present	Chair, Academic Research Council, Consumer Financial Protection Bureau
2021 – 2023	Academic Research Council, Consumer Financial Protection Bureau
2018 – present	Leadership Council, Center for Excellence in Financial Counseling, University of Missouri-St. Louis
2017	Content Contributor, Council on Social Work Education Economic Well-Being Curricular Guide
2016 – 2019	Policy Task Force, Financial Capability and Asset Building for All, Grand Challenges Initiative, American Academy of Social Work and Social Welfare

### **Service to the Community**

2021	Member, Student Volunteer Engagement Task Force, Taxpayer Opportunity Network, Prosperity Now, Washington, DC
2019	Adviser, Triple Bottom Line Services, Pune, India
2018 – 2019	Adviser, Community Empowerment Fund, Chapel Hill, NC
2017	Strategic Planning Committee, Nonprofit Enterprise at Work, Ann Arbor, MI
2008 – present	Adviser, FEJ-USA, Delray Beach, Florida
2008 – present	Adviser, Fondation Enfant Jesus, Lamardelle, Haiti
2014 – 2015	Faculty Advisory Council, Community Empowerment Fund, Chapel Hill, NC
2012 – 2015	Academic Working Group, Child Youth Finance International, Amsterdam, Netherlands
2011 – 2013	Evaluation Committee, Durham Partnership for Children, Durham, NC
2005 – 2008	Durham Congregations, Associations and Neighborhoods, Durham, NC
2005 – 2006	Durham Health Partners, Specialty Access Committee, Durham, NC
2004 – 2006	Partnership for a Healthy Durham, Access to Care Committee, Durham, NC
2005 – 2006	Board of Directors, AIDS Community Residence Association, Durham, NC
2004 – 2006	Community Advisory Board, Duke AIDS Research & Treatment Center, Durham, NC
2002 – 2004	Board of Directors, Downtown Music Lab, Roanoke, VA
2002 – 2003	Board of Directors, Grandin Theatre Foundation, Roanoke, VA
2001 – 2002	Vice President, Greater Raleigh Court Civic League, Roanoke VA
1996 – 1997	Advisory Board Member, Campaign for Human Development, Raleigh, NC

- 1989 – 1990      Sexual Assault Victim Education & Support (SAVES) Committee, Virginia Tech, Blacksburg, VA  
1989 – 1990      Founder, Students Against Poverty, Virginia Tech, Blacksburg, VA

### **PROFESSIONAL AFFILIATIONS**

American Council on Consumer Interests  
Association for Community Organization and Social Administration  
Association for Public Policy, Analysis, and Management  
Council on Social Work Education  
Financial Social Work Scholarly Network  
National Association of Social Workers  
Network for Social Work Management  
Society for Social Work Research