

Curriculum Vitae

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Yoon G. Lee, PhD

Contact Information

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Current Position and Title

Professor, Department of Human Development and Family Studies, Utah State University.

Education

- 1995 Ph.D. Consumer and Family Economics, University of Missouri-Columbia.
1990 M.S. Family Ecology, University of Utah.
1983 B.S. Household Resource Management, Kookmin University, Seoul, Korea.

Professional Experience

- 2018 - Professor, Department of Human Development and Family Studies, Utah State University. Logan, Utah.
2006 - 2018 Associate Professor, Department of Family, Consumer, and Human Development, Utah State University. Logan, Utah.
2002 - 2006 Assistant Professor, Department of Family, Consumer, and Human Development, Utah State University. Logan, Utah.
2000 - 2002 Research Assistant Professor, Department of Family, Consumer, and Human Development, Utah State University. Logan, Utah.
2008 (Aug - Dec) Visiting Scholar, Korea Consumer Agency, South Korea.

- 1996 - 1999 Instructor, Kookmin University, Department of Home Economics Education, South Korea.
- 1991 - 1995 Graduate Research Assistant, University of Missouri-Columbia.
- 1991 - 1995 Graduate Teaching Assistant, University of Missouri-Columbia.
- 1989 - 1990 Graduate Teaching Assistant, University of Utah.

Awards and Honors

- 2023 Poster Award, Association for Financial Counseling and Planning Education.
- 2021 HDFS Faculty University Service Award.
- 2019 CEHS Undergraduate Research Mentor of the Year.
- 2018-2021 Elected to the American Council on Consumer Interests Board of Directors
- 2016 Researcher of the Year, Department of Family, Consumer, and Human Development.
- 2010 Poster Award, American Council on Consumer Interests.
- 2004 Researcher of the Year, Department of Family, Consumer, and Human Development.
- 2001 Northeastern Regional Agricultural Experiment Station Directors Award for Excellence.
- 1997 Dissertation Award, American Council on Consumer Interests.
- 1995 Winner of the 12nd Annual Research & Creative Activity Forum in the Division of Behavioral Science, University of Missouri-Columbia.
- 1995 Adline Hoffman Scholarship, University of Missouri-Columbia.
- 1995 Professional Travel Scholarship, University of Missouri-Columbia.
- 1994 Florence Harrison Scholarship, University of Missouri-Columbia.
- 1991 Alumni Scholarship, University of Missouri-Columbia.

Professional Affiliations

- 1993 - Present American Council on Consumer Interests
- 2000 - Present Association for Financial Counseling and Planning Education
- 2014 - Present Korean Academic Society of Financial Planning
- 2013 - Present Korean Academy of Financial Consumers

Research and Scholarship

* Asterisks denote co-authored with graduate students.

Refereed Journal Publications

1. Wiatt, R., Marshall, M., & Lee, Y. (in print). Love of work or love and work: Does a business owner's compulsion to work pay off? *Journal of Family and Economic Issues*.
2. Wiatt, R., Marshall, M. I., Haynes, G., & Lee, Y. (2024). In the depths of despair: Lost income and recovery for small businesses during COVID-19. *International Journal of Disaster Risk Reduction*, 101, 104251. <https://doi.org/10.1016/j.ijdrr.2024.104251>
3. *Lee, Y. & Kelley, H. (2023). Financial perceptions and financial behaviors across marital status and gender. *Family and Consumer Sciences Research Journal*, 52(2), 86-101. <https://doi.org/10.1111/fcsr.12493>
4. *Lee, Y., Kelley, H., & Lee, J. (2023). Untying financial stress and financial anxiety: Implications for research and financial practitioners. *Journal of Financial Therapy*, 14(1), 41-65. <https://doi.org/10.4148/1944-9771.1293>
5. *Lee, Y., Kelley, H., Wiatt, R., & Marshall, M. (2023). Work-family balance and business and profitability among copreneurial and noncopreneurial small business owners. *Journal of Family and Economic Issue*, 45(1), 1-12. <https://doi.org/10.1007/s10834-023-09897-w>
6. *Lee, Y., Hales, E., & Kelley, H. (2023). Financial behaviors, government assistance, and financial satisfaction. *Social Indicators Research*, 166(1), 85-103. <https://doi.org/10.1007/s11205-022-03051-z>
7. Choi, S. & Lee, Y. (2023). Financial hardship and change in emotional well-being before to during the COVID-19 Pandemic among middle-aged and older Americans: Moderating effects of internal coping resources. *Social Science & Medicine*, 317, 115572. <https://doi.org/10.1016/j.socscimed.2022.115572>
8. *Lee, Y., Lopez, P., & Kelley, H. (2022). Associations between financial stressors and financial behaviors: Does race/ethnicity matter? *Journal of Financial Planning and Counseling*. *Journal of Financial Counseling and Planning*, 33(3), 358-375. <https://doi.org/10.1891/JFCP-2021-0040>
9. *Kelley, H. H., Lee, Y., LeBaron-Black, A. B., Dollahite, D. C., James, S., Marks, L. D., & Hall, T. (2022). Change in financial stress and relational wellbeing during COVID-19: Exacerbating and alleviating influences. *Journal of Family and Economic Issues*. 44, 34-52. <https://doi.org/10.1007/s10834-022-09822-7>.
10. Lee, Y. (2021). Guest editor's introduction to the special issue on financial counseling, coaching, and education: Linking research to practice. *Journal of Financial Counseling and Planning*, 32(3), 365-367. <https://doi.org/10.1891/JFCP-2021-0013>.

11. Delgadillo, L. & Lee, Y. (2021). Association between financial education, affective and cognitive financial knowledge, and financial behavior. *Family and Consumer Sciences Research Journal*, 50(1), 59-75. <https://doi.org/10.1111/fcsr.12414>
12. Lee, J. & Lee, Y. (2021). Multidimensional credit attitude and credit card debt behavior in the United States. *Review of Behavioral Finance*. <https://doi.org/10.1108/RBF-09-2020-0239>.
13. *Lee, Y. & Dustin, L. (2021). Explaining financial satisfaction in marriage: The role of financial stress, financial knowledge, and financial behavior. *Marriage and Family Review*. 57(5), 397-421. <https://doi.org/10.1080/01494929.2020.1865229>.
14. Haynes, G., Marshall, M., Lee, Y., Zuiker, V.S. Jasper, Sydnor, S., Valdivia, C., Masuo, D., Niehm, L., & Wiatt, R. (2021). Family business research: Reviewing the past, contemplating the future. *Journal of Family and Economic Issues*, 42(Suppl), 570-583. <https://doi.org/10.1007/s10834-020-09732-6>
15. Wiatt, R.D., Lee, Y., Marshall, M., and Zuiker, V.S. (2021). The effect of cash flow problems and resource intermingling on small business recovery and resilience after a natural disaster. *Journal of Family and Economic Issues*, 42, 203-214. <https://doi.org/10.1007/s10834-020-09710-y>.
16. Jorgensen, J. J., Masuo, D., Manikowske, L., Lee, Y. (2020). The reciprocal involvement of family business owners and community business success. *Sustainability*. 12(10), 4048. <https://doi.org/10.3390/su12104048>.
17. *Liu, Y., Dokos, M., Fauth, E., Lee, Y., & Zarit, S. (2019). Financial strain, employment, and role captivity and overload over time among dementia family caregivers. *The Gerontologist*, 59(5), e512-e520. <https://doi.org/10.1093/geront/gnzz099>.
18. Yeo, J., & Lee, Y. (2019). Understanding the association between perceived financial well-being and life satisfaction among older adults: Does social capital play a role? *Journal of Family and Economic Issues*, 40(1), 1-17. <https://doi.org/10.1007/s10834-019-09634-2>
19. Lee, J., Lee, Y., & Kim, S. (2019). Loan type and debt delinquency among millennial and non-millennial households. *Family and Consumer Sciences Research Journal*, 47(1), 342-358. <https://doi.org/10.1111/fcsr.12315>
20. *Lee, Y. & Jensen, H. (2019). Health, wealth, and well-being among American retirees *Journal of Asian Association for Home Economics*, 26(1), 7-18.
21. Kim, S., Lee, Y., & Lee, J. (2019). Household's debt characteristics and debt delinquency of income quintiles. *Journal of Korean Home Management Association*, 37(1), 197-212.
22. Lee, Y. & Lee, M. (2019). The impact of business ownership motives and goals on success in immigrant-owned family businesses. *Management Issue – Problemy Zarządzania*, 17(1), 25-49. <https://doi.org/10.7172/1644-9684.81.1>
23. Kim, M., Lee, Y., & Kim, S. (2018). The influence of household types on food and grocery store choices. *Journal of Rural Development*, 41 (Special Issue), 89-121.

24. Haynes, G., Danes, S., Schrank, H., & Lee, Y. (2018). Survival and success of family-owned small businesses after Hurricane Katrina: Impact of disaster assistance and adaptive capacity. *Journal of Contingencies and Crisis Management*, 26(3), 1-15. <https://doi.org/10.1111/1468-5973.12245>
25. Lee, Y. (2018). Financial status and body mass index of middle-aged and older men and women. *Journal of Financial Counseling and Planning*, 29(1), 19-35.
26. *Lee, Y. & Stowe, A. (2018). The association between unsecured debt and mental health among older single women. *Journal of Asian Association for Home Economics*, 25(1), 1-10.
27. Stewart, R., Dew, J. & Lee, Y. (2017). The association between employment- and housing-related financial stressors and marital outcomes during the 2007-2009 recession. *Journal of Financial Therapy*, 8(1), 43-61.
28. Lee, Y. & Kim, S. (2017). Gender and risk-bearing portfolio choices among older single workers: The role of human capital. *Family and Consumer Sciences Research Journal*, 45(4), 406-421. <https://doi.org/10.1111/fcsr.12219>
29. Kim, S. & Lee, Y. (2017). Gender and influence of human capital difference in having risky asset among Baby Boomers: A case study of Korea and the U.S. *Journal of Financial Consumers*, 6(2), 5-27.
30. Sydnor, S., Niehm, L., Lee, Y., Marshall, M., & Schrank H. (2017). Analysis of post-disaster damage and disruptive impacts on the operating status of small businesses after Hurricane Katrina. *Natural Hazards*. <https://doi.org/10.1007/s11069-016-2652-y>
31. Lee, Y. (2016). Factors associated with preventive health behaviors among older adults in the U.S. *Journal of Asian Association for Home Economics*, 23(3), 1-12.
32. Lee, Y. & Kim, S. (2016). Gender effect on financial literacy, risk tolerance, and financial inclusion. *Financial Planning Review*, 9(3), 23-50.
33. Lee, Y. (2016). Illicit drug abuse in rural communities. *Rural Connections*, 10(1), 17-20.
34. Fitzgerald, M., Muske, G., Haynes, G., & Lee, Y. (2016). Opportunities and challenges in energy-related boomtowns: Implications for FCS professionals. *Family and Consumer Science Research Journal*, 44(1), 1-18.
35. Lee, Y., Fitzgerald, M., & Bartkus, K. (2015). Adjustment strategy use in minority family businesses: Differences across gender. *Journal of Family and Economic Issues*, 36(4), 1-17. <https://doi.org/10.1007/s10834-012-9329-9>
36. Lee, Y., Fitzgerald, M., Bartkus, K., & Lee, M. (2015). Ethnic differences in the use of adjustment strategies and associations with perceived success in minority-owned family firms. *New England Journal of Entrepreneurship*, 18(1), 9-26.
37. Lee, Y., Bartkus, K., & Lee, M. (2015). The diversity of legacy motivation: Succession planning of African-American, Mexican-American, and Korean-American business owners. *American Journal of Entrepreneurship*, 8(1), 71-93.

38. *Lee, Y., Jackson, M., & Nelson, S. (2015). Retirement preparedness of core and leading boomers. *Journal of Asian Association for Home Economics*, 22(1), 1-12.
39. Lee, Y., Baek, B., & Lown, J. (2015). Predictors of credit card use among university students: Utilizing the theory of planned behavior. *Journal of Consumer Studies*, 26(1), 101-121.
40. *Lee, Y. & Dunn, C. R. (2014). Factors associated with using study drugs among young adults. *Journal of Consumer Education*, 30, 74-86. <http://www.cefe.illinois.edu/JCE/archives/vol30.html>
41. Lee, S., Sohn, S., Lee, E., Lee, Y., & Zan, H. (2014). Consumption patterns and economic status of older households in the United States. *Monthly Labor Review*, 137(8). <http://www.bls.gov/opub/mlr/2014/article>.
42. *Lee, Y., Brown, S., & Nelson, S. (2013). Mortgages and home equity debt in the U.S.: A comparison of 1998 and 2008 near-retirees. *Journal of Asian Association for Home Economics*, 20(4), 159-168.
43. Lee, Y. & Marshall, M. (2013). Goal orientation and performance of family businesses. *Journal of Family and Economic Issues*, 34(3), 1-10. <https://doi.org/10.1007/s10834-012-9329-9>
44. Lee, Y. & Lown, J. (2012). Effects of financial education and impulsive buying on saving behavior of Korean college students. *International Journal of Human Ecology*, 13(1), 159-169. <http://doi.org/10.6115/ijhe.2012.13.1001>
45. *Lee, Y. & Ingersoll, D. (2012). The effects of holding consumer debt on wealth levels among low-income American families nearing retirement. *Journal of Asian Association for Home Economics*, 19(1), 22-31.
46. *Lee, Y., Shin, E., Skogrand, L., & Harris, V.W. (2011). Black-White differences in assets and net worth among Americans nearing retirement. *Journal of Asian Association for Home Economics*, 18(3), 49-58.
47. *Lee, Y., Marshall, M., & Robb, D. (2010). Factors influencing IRA and 401(k) holdings among minority workers aged 51-64. *Journal of Asian Association for Home Economics*, 17(3), 84-93.
48. Lee, Y., Jasper, C., & Fitzgerald, M. (2010). Gender differences in perceived business success and profit growth among family business managers. *Journal of Family and Economic Issues*, 31(4), 458-474. <https://doi.org/10.1007/s10834-010-9226-z>.
49. *Lee, Y. & Brown, S. (2010). Net worth of older black women: A comparison to older black men, older white women, and older white men. *Journal of Consumer Studies*, 21(1), 83-106.
50. *Lee, Y. & Brown, S. (2010). Chronic health problems and depressive symptoms among older women. *Hallym International Journal of Aging*, 12(1), 11-26.
51. Baek, B. & Lee, Y. (2009). Determinants of consumer complaint behaviors in Korea and the U.S. *Journal of Consumer Studies*, 20(3), 75-98.

52. *Lee, Y. & Brown, S. (2009). Effects of human capital on the likelihood of working in later life. *Hallym International Journal of Aging*, 11(2), 155-172.
53. *Lee, Y. & Rowley, M. (2009). Retirement preparedness in non-married women near retirement. *Journal of Family and Consumer Sciences*, 101(2), 53-61.
54. Lee, Y., Malroux, L., & Masuo, D. (2009). An examination of income sources and asset holdings of retired Americans aged 55 or older. *Journal of Asian Association for Home Economics*, 16(1), 1-10.
55. Haynes, G., Onochie, J., & Lee, Y. (2008). Influence of family's social relationships on the debt structure of Mexican-and Korean-American small businesses. *Journal of Developmental Entrepreneurship*, 13(3), 1-19.
56. *Lee, Y. & Brown, S. (2007). Financial distress and depressive symptoms: How do older women and men differ? *Hallym International Journal of Aging*, 9(2), 125-146.
57. Lee, Y. (2007). Retirement preparedness and investment asset ownership among near-retirees in the U.S. *Journal of Asian Association for Home Economics*, 14(4), 1-12.
58. *Lee, Y. & Steele, B. (2007). Determinants of housing down payment sources among baby boomer households in the U.S. *International Journal of Human Ecology*, 8(2), 17-28.
59. Lee, Y., Lown, J., & Sharpe, D. (2007). Predictors of holding consumer and mortgage debt among older Americans. *Journal of Family and Economic Issues*, 28(2), 305-320.
60. Lee, Y. (2006). Time use for work and the division of labor in married households. *Journal of Asian Association for Home Economics*, 13(4), 240-248.
61. Lee, Y., Danes, S., & Shelley, M. (2006). Work roles, management and perceived well-being for married women within family businesses. *Journal of Family and Economic Issues*, 27(3), 523-541.
62. Lee, Y., Hong, G., & Rowe, B. (2006). Third shift women in business-owning families. *Journal of Family and Economic Issues*, 27(1), 72-91.
63. Lee, Y., Lim, S., Teng, H., & Gallo, W. (2005). Older workers: Who are the working poor in the U.S.? *Hallym International Journal of Aging*, 7(2), 117-135.
64. Lee, Y. (2005). Baby boomers and home equity borrowing. *Financial Counseling and Planning*. 16(2), 49-61.
65. *Lee, Y., & Evans, D. (2005). Home equity borrowing in the United States. *Journal of Asian Association for Home Economics*, 12(3), 157-166.
66. Lee, Y., & Horioka, C. (2004). The strength and nature of bequest motives in the United States. *Econometric Society 2004 Far Eastern Meetings*. Paper 675.
67. Lee, Y., & Abdel-Ghany, M. (2004). American youth consumption of licit and illicit substances. *International Journal of Consumer Studies*, 28(5), 454-465.

68. **Lee, Y., & Huh, E.** (2004). Consumption and saving behavior of older and younger baby boomers in Korea. *Journal of Family and Economic Issues*, 25(4), 507-526.
69. **Lee, Y.** (2004). Financial status of older Americans aged 70 and above: A comparison of successive age cohorts. *Hallym International Journal of Aging*, 6(1), 37-55.
70. **Danes, S., & Lee, Y.** (2004). Tensions generated by business issues in farm business-owning couples. *Family Relations*, 53(3), 357-366.
71. ***Lee, Y., & Bhargava, V.** (2004). Leisure time: Do married and single individuals spend it differently? *Family and Consumer Sciences Research Journal*, 32(3), 254-274.
72. **Lee, Y., & Sharpe, D.** (2003). Spending patterns of Korean women aged 60 and older. *Asian Women*, 17, 87-104.
73. **Lee, Y., Jasper, C., & Goebel, K.** (2003). A profile of succession planning among family business owners. *Financial Counseling and Planning*, 14(2), 31-41.
74. **Lee, Y.** (2003). Single parents' time use in children's human capital development. *Journal of the Utah Association of Family and Consumer Sciences*, 9(1), 24-28.
75. **Zuiker, V., Lee, Y., Olson, P., Danes, S., Van Guilder Dik, A. & Katras, M. J.** (2002). Business, family, and resource intermingling characteristics as predictors of cash flow problems in family-owned businesses. *Financial Counseling and Planning*, 13(2), 65-81.
76. **Lee, Y.S., Lee, K.Y., Kim, O.S., Cho, H.K., Ju, I.S., Zick, C., & Lee, Y.** (2002). A comparison of time use between Korean and the USA families. *Journal of Korea Home Management Association*, 20(3), 139-156.
77. **Lee, Y.** (2002). Consumption patterns of elderly households in Korea: Are they different between younger and older elderly? *Hallym International Journal of Aging*, 4(1), 67-82.
78. **Paulin, G., & Lee, Y.** (2002). Expenditures of single parents: How does gender figure in? *Monthly Labor Review*, 125 (7), 16-37.
79. **Fan, J., Abdel-Ghany, M., & Lee, Y.** (2002). Level of income and its distribution as determinants of Korean expenditures patterns. *Family and Consumer Sciences Research Journal*, 30(4), 526-539.
80. **Lee, Y., & Yang, S.** (1999). Income and consumption expenditures: A comparison of two-parent and single-mother families. *Journal of Consumer Studies*, 11(4), 52-72.
81. **Lee, Y.** (1999). Food consumption expenditures and their determinants: A comparison of employed & non-employed elderly households. *Journal of the Korean Home Management Association*, 17(4), 19-32.
82. **Lee, Y., & Lee, N.** (1999). The propensity of conspicuous consumption of college students and its determinants. *Journal of Korean Home Economics Association*, 37(5), 19-29.
83. **Lee, Y., & Seo, B.** (1999). An analysis of consciousness toward wedding ritual: A comparison of the old and the young. *Journal of Korean Home Economics Association*, 37(4), 111-124.

84. **Lee, Y.** & Yang, S. (1999). An analysis of food consumption expenditures for urban household in Korea. *Journal of Consumption Culture*, 6(1), 101-115.
85. ***Lee, Y.**, Kim, J., & Cho, H. (1998). A study on credit card uses and debt burden of multiple credit card holders. *Journal of Korean Home Economics Association*, 36(11), 219-230.
86. **Lee, Y.** (1998). An analysis of household expenditures for wedding, funeral, ancestor worship, and 60th birthday anniversary. *Journal of Korean Home Economics Association*, 36(9), 35-47.
87. Yang, S., & **Lee, Y.** (1997). An analysis of the influence on monetary investment in human capital. *Journal of Consumer Studies*, 8(2), 81-101.
88. **Lee, Y.** (1997). Human capital investment expenditures. *Journal of Korean Home Economics Association*, 35(3), 85-97.
89. **Lee, Y.** (1997). Household expenditures on reading/education: Are they different between female-headed and married-couple households? *American Studies*, 17, 69-91.
90. **Jang, Y. Lee** (1995). Expenditures on education for female-headed and married-couple households. *Journal of the Family Economics and Resource Management*, Division of AAFCS, 1, 45-50. [Jang = former surname]
91. Israelsen, C., & Jang, **Y. Lee** (1994). Assessing family interaction and parental roles through pictures. *Family Perspective*, 23(1), 1-13.

Manuscripts Under Review

1. Marshall, M., **Lee, Y.**, & Wiatt, R. (Submitted, April 10, 2023). Does socioemotional wealth impact exit intention? The case of small businesses in the U.S. *Small Business Economics*.

Book Chapters

1. Lee, Y., & Hales, E. (In Press). College and Student Loans in Emerging Adulthood. In H. Kelley, A. LeBaron-Black, & A. Sorgente (eds.), *Flourishing and Floundering Financially in Emerging Adulthood: A Handbook*. Oxford University Press.

Invited Publications

1. **Lee, Y.** (2023). Work-family balance and business success: How are copreneurial and noncopreneurial small business owners different? Purdue Institute for Family Businesses [PIFB]. (2023 Summer). PIFB Quarterly Newsletter Special Issue. [Quarterly Newsletters]. <https://ag.purdue.edu/agecon/fambiz>
2. Wiatt, R.D., Marshall, M., and **Lee, Y.** (2022). Pros and cons of being a workaholic: Purdue Institute for Family Businesses [PIFB]. (2022 Fall). PIFB Quarterly Newsletter: 2022 Fall Edition. [Quarterly Newsletters]. <https://ag.purdue.edu/agecon/fambiz>

3. **Lee, Y.,** Kelley, H., Wiatt, R.D., and Marshall, M. (2022). Succession planning expectations among women-owned small businesses. Purdue Institute for Family Businesses [PIFB]. (2022 Summer). PIFB Quarterly Newsletter: 2022 Summer Edition (Special Research Edition). [Quarterly Newsletters]. <https://ag.purdue.edu/agecon/fambiz/>
4. **Lee, Y.,** Kelley, H., Wiatt, R.D., and Marshall, M. (2022). Social media use and business profitability among small businesses. Purdue Institute for Family Businesses [PIFB]. (2022 Summer). PIFB Quarterly Newsletter: 2022 Summer Edition (Special Research Edition). [Quarterly Newsletters]. <https://ag.purdue.edu/agecon/fambiz/>
5. Jorgensen, J.J., Masuo, D., Manikowske, L., & **Lee, Y.** (2020). The reciprocal involvement of family business owners and communities in business success. Purdue Institute for Family Businesses [PIFB]. (2020, Summer). PIFB Quarterly Newsletter: 2020 Summer Edition (Special Research Edition). [Quarterly Newsletters]. <https://ag.purdue.edu/agecon/fambiz/>
6. **Lee, Y.** & Haynes, G. (2020). Small firm success after a natural disaster: Do individuals and aggregate community capital matter? Purdue Institute for Family Businesses [PIFB]. Quarterly Newsletter: 2020 Summer Edition (Special Research Edition). <https://ag.purdue.edu/agecon/fambiz/>
7. Wiatt, R.D., **Lee, Y.,** Marshall, M., and Zuiker, V.S. (2020). Cash flow problems and resource intermingling: Do they affect small business recovery and resilience in the wake of a natural disaster? Purdue Institute for Family Businesses [PIFB]. (2020 Fall). PIFB Quarterly Newsletter: 2020 Fall Edition (Special Research Edition). [Quarterly Newsletters]. <https://ag.purdue.edu/agecon/fambiz/>
8. Wiatt, R.D., **Lee, Y.,** Marshall, M., and Zuiker, V.S. (2020). The effect of cash flow problems and resource intermingling on small business recovery and resilience after a natural disaster. Purdue Agricultural Economics Report. <https://ag.purdue.edu/commercialag/home/paer-article/cash-flow-problems-and-resource-intermingling-do-they-affect-small-business-recovery-and-resilience-in-the-wake-of-a-natural-disaster/>
9. **Jang, Y. Lee** (1996). Spending patterns for education: Female-headed and married-couple households' spending is compared, *Ideas for Better Living*, 9(9), 4.

Refereed Proceedings - National

* Asterisks denote co-presented with graduate students.

** Asterisks denote co-presented with undergraduate students.

1. Marshall, M., Wiatt, R., **Lee, Y.,** Fitzgerald, M., Cheang, M., & Mukembo, S. (2024). Mixing business and pleasure: Socioemotional wealth and income levels among copreneurs and business-owning couples. Work-life issue among copreneurs section for the 2024 Work and Family Researchers Network (WFRN) Conference. <https://wfrn.org/wfrn-2024-conference>
2. Fitzgerald, M., **Lee, Y.,** Marshall, M., Wiatt, R., Cheang, M., & Mukembo, S. (2024). Copreneurs and their use of adjustment strategies: A comparison to other forms of family businesses. Work-life issue among copreneurs section for the 2024 Work and Family Researchers Network (WFRN) Conference. <https://wfrn.org/wfrn-2024-conference>

3. Marshall, M., Fitzgerald, M., **Lee, Y.**, Wiatt, R., Cheang, M., & Mukembo, S. (2024). Socioemotional wealth among business owning couples. Emerging Research Papers section for the 2024 USASBE Conference.
4. Marshall, M., Wiatt, R., **Lee, Y.**, Cheang, M., Valdivia, C., Haynes, G., & Doty, K. (2023). Use of family business adjustment strategies during COVID: A comparison between homebased and non-homebased businesses. Emerging Research Papers section for the 2023 USASBE Conference.
5. Wiatt, R., Marshall, M., Haynes, G., & **Lee, Y.** (2023). Small businesses during COVID-19: Funding strategies expedite recovery and minimize income loss? Emerging Research Papers section for the 2023 USASBE Conference.
6. *Whitley, J. & **Lee, Y.** Financial perceptions, financial literacy, and financial behaviors among young adults aged 18-34. *Proceedings of the Association for Financial Counseling and Planning Education Annual Conference*, 68. <http://www.afcpe.org/symposium>
7. * **Lee, Y.**, Ralphs, J., Whiteley, J., & Kelley, H. (2023). Impact of homeownership status and debt on financial satisfaction among young adults. *Proceedings of the American Council on Consumer Interests Annual Conference*, 69. <http://www.consumerinterests.org/public/articles>
8. ***Lee, Y.**, Hansen, E., & Kelley, H. (2022). Renting, homeownership, home equity borrowing, and financial well-being among older Americans. *Proceedings of the Association for Financial Counseling and Planning Education Annual Conference*, 67. <http://www.afcpe.org/symposium>
9. Stokes, C., Hansen, E., & **Lee, Y.** (2022). Housing affordability and first-homebuyer education. *Proceedings of the Association for Financial Counseling and Planning Education Annual Conference*, 67. <http://www.afcpe.org/symposium>
10. Wiatt, R., Marshall, M., & **Lee, Y.** (2022). Love of work or love and work? Predicting workaholism among small business owners in the United States. Proceedings of the 2022 Work and Family Researchers Network Conference. <https://wfrn.org/wfrn-2022-conference>
11. Marshall, M., Wiatt, R., & **Lee, Y.** (2022). Give, sell, or liquidate: The effect of socioemotional wealth on small business owner exit intentions. Proceedings of the Small Business Institute 2022 Conference. <https://smallbusinessinstitute.wildapricot.org>
12. ***Lee, Y.** & Kelley, H. (2022). Predictors of holding student loans and receiving government assistance Proceedings of the American Council on Consumer Interests Annual Conference, 68. <http://www.consumerinterests.org/public/articles>
13. Renee, W., Marshall, M., & **Lee, Y.** (2022). Predicting workaholism among small business owners in the United States. Proceedings of the 2022 Work and Family Researchers Network (WFRN) Conference. <https://wfrn.org/wfrn-2022-conference>
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150. **Jang, Y. Lee** (1995). Factors affecting human capital expenditures of female-headed households. *Proceedings of the American Council on Consumer Interests Annual Conference*, 41, 55-61. [Jang = former surname]
151. **Jang, Y. Lee** (1994). U.S. clothing expenditures (1929-1990): Evidence from vector autoregression model. *Proceedings of the American Council on Consumer Interests Annual Conference*, 40, 361-362. [Jang = former surname]

Invited Presentations

1. **Lee, Y.** (2006, June). Consumer education for elderly consumers in the U.S. Presented at the Korea Consumer Protection Board, Seoul, Korea.

2. **Lee, Y.** (1999, October). A guideline of spending on wedding expenditures for the young generation. Presented at the Cheju National University, Cheju City, Korea.
3. **Lee, Y.** (1999, June). A model of the Korean households wedding ceremony. Presented at the Hanseo University, Hapduck, Korea.
4. **Lee, Y.** (1998, November). Today's wedding culture: Problems and suggestions. Presented at the Chonju National University, Chonju, Korea.
5. **Lee, Y.** (1998, September). Traditional ceremony in Korea. Presented at the Family Culture Symposium, Seoul, Korea.
6. **Lee, Y.** (1997, October). What's the matter with today's wedding culture? Presented at the 2nd Symposium of Korean Family Life Improvement Institution, Seoul, Korea.

Current Research

1. Gender difference in work-family interface and business success among small business owners. This research will be worked on with other members of the NC1030 group (Michael Cheang, Cynthia Jasper, Renee Wiatt, and Maria Marshall) and will be submitted to *Journal of Family and Economic Issues* in fall 2024.
2. Use of adjustment strategies: A comparison of copreneurs, couple-owned, and non-couple owned family businesses. This research will be worked on with other members of the NC1030 group (Margaret Fitzgerald, Marial Marshall, Renee Wiatt, Michael Cheang, and Stephen Mukembo) and will be submitted to a journal in summer 2024.
3. Intertwining relationship between personal and business lives among copreneurs: The role of socioemotional wealth and income. This research will be worked on with other members of the NC1030 group (Marial Marshall, Renee Wiatt, Margaret Fitzgerald, Michael Cheang, and Stephen Mukembo) and will be submitted to a journal in summer 2024.
4. Exit intentions of BIPOC small business owners. This research will be worked on with other members of the NC1030 group (Maria Marshall and Renee Wiatt) and will be submitted to *Journal of Family and Economic Issues* in summer 2024.
5. Exploring the association between the types of debt and financial satisfaction. This research will be worked on with Loryn Law and will be submitted in summer 2024.
6. Perceptions of debt across age. This research will be worked on with Loryn Law and will be submitted in summer 2024.
7. Age differences in mortgage delinquency and financial satisfaction. This research will be worked on with Ellie Hansen and Loryn Law and will be submitted in summer 2024.
8. Financial worries and financial behaviors among young adults during the COVID-19 pandemic. This research will be worked on with Jennifer Whiteley and will be submitted in fall 2024.

9. Determinants of the poor credit card behavior and financial satisfaction among emerging adults during the COVID-19 pandemic. This research will be worked on with Jessica Ralph and will be submitted in fall 2024.
10. Gender, race/ethnicity, and banking ownership: The role of financial literacy. This research will be worked on with Dan Horne and KT Kim will be submitted to *Journal of Behavioral and Experimental Finance* in fall 2024.

Grant Activities Funded

2023-2024	State Project Leader, Agricultural Experiment Station (AES) Research Grant, FY23-24, “Sustainable and Resilient Systems: Transformative Response to Disruptions by Families, Businesses, and Communities,” \$10,000.
2022-2023	State Project Leader, Agricultural Experiment Station (AES) Research Grant, FY22-23, “Sustainable and Resilient Systems: Transformative Response to Disruptions by Families, Businesses, and Communities,” \$10,000.
2021-2022	State Project Leader, Agricultural Experiment Station (AES) Research Grant, FY21-22, “Sustainable and Resilient Systems: Transformative Response to Disruptions by Families, Businesses, and Communities,” \$10,000.
2020-2021	State Project Leader, Agricultural Experiment Station (AES) Research Grant, FY20-21, “Sustainable Families, Firms and Communities in Times of Changes,” \$10,000.
2019-2020	State Project Leader, Agricultural Experiment Station (AES) Research Grant, FY19-20, “Sustainable Families, Firms and Communities in Times of Changes,” \$10,000.
2018-2019	State Project Leader, Agricultural Experiment Station (AES) Research Grant, FY18-19, “Sustainable Families, Firms and Communities in Times of Changes,” \$10,000.
2017-2018	State Project Leader, Agricultural Experiment Station (AES) Research Grant, FY17-18, “Sustainable Families, Firms and Communities in Times of Changes,” \$10,000.
2016-2017	State Project Leader, Agricultural Experiment Station (AES) Research Grant, FY16-17, “Sustainable Families, Firms and Communities in Times of Changes,” \$10,000.
2015-2016	State Project Leader, Agricultural Experiment Station (AES) Research Grant, FY15-16, “Family Firms and Policy in Times of Disruption,” \$10,000.
2014-2015	State Project Leader, Agricultural Experiment Station (AES) Research Grant, FY14-15, “Family Firms and Policy in Times of Disruption,” \$10,000.
2013-2014	State Project Leader, Agricultural Experiment Station (AES) Research Grant, FY13-14, “Family Firms and Policy in Times of Disruption,” \$10,000.
2012-2013	State Project Leader, Agricultural Experiment Station (AES) Research Grant, FY12-13, “Family Firms and Policy in Times of Disruption,” \$10,000.

- 2011-2012 State Project Leader, Agricultural Experiment Station (AES) Research Grant, FY11-12, "Family Firms and Policy in Times of Disruption," \$10,000.
- 2010-2011 State Project Leader, Agricultural Experiment Station (AES) Research Grant, FY10-11, "Family Firms and Policy," \$10,000.
- 2009-2010 State Project Leader, Agricultural Experiment Station (AES) Research Grant, FY09-10, "Family Firms and Policy," \$10,000.
- 2008-2009 State Project Leader, Agricultural Experiment Station (AES) Research Grant, FY08-09, "Family Firms and Policy," \$10,000.
- 2007-2008 State Project Leader, Agricultural Experiment Station (AES) Research Grant, FY07-08, "Family Firms and Policy," \$10,000.
- 2006-2007 State Project Leader, Agricultural Experiment Station (AES) Research Grant, FY06-07, "Family Firms and Policy," \$10,000.
- 2005-2006 Principal Investigator, Agricultural Experiment Station (AES) Research Grant, FY05-06, "Baby Boomers and Their Economic Well-being in Later Life," \$11,350.
- 2004-2005 Principal Investigator, Agricultural Experiment Station (AES) Research Grant, FY04-05, "Business Success in Family-Owned Businesses," \$10,327.
- 2002-2003 Principal Investigator, Community/University Research Initiative (CURI) Award, FY02-03, "Financial Security of Single Older Women," \$5,886.
- 2001-2002 Principal Investigator, New Faculty Research Grant, FY01-02, "Family Business Viability in Economically Vulnerable Communities," \$12,450.
- 2001 (Jan-Dec) Cooperating Scientist, a grant from USDA Rural Development, "Increasing the Professionalism of Craft Cooperatives," \$45,027.

Grant Activities
Unfunded

- 2016 Principal Investigator, Utah Agricultural Experiment Station Seed Grant Program, "Childhood Obesity in Rural Communities: Promoting Healthful Diets, Encouraging Physical Activity, and Developing Health and Nutrition Education," \$25,857.
- 2007 Principal Investigator, Sandell Grant Program at the Center for Retirement Research at Boston College, "The Effects of Work-Life and Marital Transitions on Retirement Wealth among Older Women," \$30,000.
- 2006-2007 Co-Principal Investigator, ADVANCE's Collaborative Grant Support Program. "Convenience Goods, Brand Choices, and Consumer Inertia," \$6,000 - \$8,000.
- 2004 Co-Principal Investigator, Korea Research Foundation (KRF) Grant, FY05-06, "Bequest Motives and Wealth Accumulation in Korea," \$18,182.

- 2005-2006 Principal Investigator, Community/University Research Initiative (CURI), FY05-06, "Bequest Motives and Wealth Accumulation," \$27,777.
- 2003-2004 Principal Investigator, Community/University Research Initiative (CURI), FY03-04, "Use of Home Equity: Will baby boomers be financial secure in old age?" \$19,770.
- 2002-2003 Principal Investigator, Sandell Grant Program at the Center for Retirement Research at Boston College, "Assessing the Financial Security of Single Older Women: Retirement Income, Assets, and Health Care Expenses," \$25,000.

Travel Grants Received

- 2005 Women and Gender Research Institute, Utah State University, travel grant to present a paper at the Gerontological Society of America 58th Annual Scientific Meeting, \$500.
- 2004 Women and Gender Research Institute, Utah State University, travel grant to present a paper at the Gerontological Society of America 57th Annual Scientific Meeting, \$700.
- 2004 Agricultural Experiment Station (AES), travel grant to attend the Far Eastern Meeting of the Econometric Society, \$275.
- 2003 Family, Consumer, and Human Development Department, Utah State University, travel grant to attend 2003 HRS Summer Workshop at the University of Michigan, \$1,000.
- 2002 Women and Gender Research Institute, Utah State University, travel grant to present a paper at the Gerontological Society of America 55th Annual Scientific Meeting, \$1,000.

Teaching

Graduate Courses:

HENV 6280 Research Methods
 HENV 6330 Consumer Problems
 HENV 6360 Family Resource Management
 FCHD 6040/7040 Survey of Family Economics Research
 FCHD 6050/7050 Consumer Science Theories
 FCHD 6410/7410 Family Financial Problems
 FCHD 6430/7430 Topical Seminar: Economics of Aging
 FCHD 6900/7900 Interdisciplinary Topical Seminar in Aging: Aging Well,
 Personally, Financially and Socially
 HDFS 6040/7040 Survey of Family Economics Research
 HDFS 6050/7050 Family Economics across the Lifespan

Undergraduate Courses:

HDFS 2450 Consumer and Family Economic Issues
HDFS 2450 (Online) Consumer and Family Economic Issues
HDFS 3280 Economic Issues for Individuals and Families
HDFS 3450 Consumer Credit Problems
HDFS 3450 (Online) Consumer Credit Problems
HDFS 4350 Advanced Family Finance
HDFS 4350 (Online) Advanced Family Finance
HDFS 5460 (Online) Financial Counseling Certification

Student Mentoring and Advising

Ph.D./Master's Major Advisor

1. Jessica Ralph (2024), MS student; Title: The Credit Card Behaviors and Financial Satisfaction Among Emerging Adults During the COVID-19 Pandemic
2. Jennifer Whiteley (2024), MS student; Title: Financial Perceptions and Financial Behaviors Among Young Adults Ages 18-34 During the COVID-19 Pandemic
3. Loryn Law (2024), MS student; Title: Types of Debt and Financial Satisfaction Across Age During the COVID-19 Pandemic
4. Ellie Hansen (2022), MS. student; Thesis Title: Who is More Likely to Be Delinquent In Their Mortgage Payments Among Homeowners? The Role of Financial Literacy
5. Paula Lopez (2021), MS. student; Thesis Title: Factors Associated with Financial Stressors, Financial Stress, and Financial Behaviors
6. Emily Hales (2021), MS student; Thesis Title: Determinants of the Student Loan Decision and Financial Well-being: The Role of Financial Education, Financial Education, and Student Loan Characteristics
7. Susan Brown (2011), Ph.D. student; Dissertation Title: Debt and Negative Net Worth Among Near Retirees
8. Eun-hyei Shin (2011), MS student; Thesis Title: Ethnic Differences in Asset Ownership Among Near Retirees
9. Jeff Wallace (2010), MS student; Thesis Title: Factors Associated with Business Success and Performance in Small Family-Owned Businesses
10. Katrina Nye (2008), MS student; Thesis Title: Retirement Savings and Types of Investment Assets among Near-Retirees Aged 51-64: How Do Women Invest Differently Than Men?
11. Miguel Fernandez (2007), MS student; Thesis Title: The Role of Multifamily Real Estate Investments in Retirement Planning
12. Fay Belnap (2007), MS student; Thesis Title: Premarital Preparation and Marital Satisfaction: What Utah Individuals Are Doing to Prepare for Marriage and How Premarital Preparation Can Enhance Marital Satisfaction
13. Tawna Wayment (2002), MS student; Thesis Title: Analyses of Consumers' Perceptions and Attitudes Towards Services and Products Offered by a Craft Cooperative in Rural Utah

Ph.D./Master's Committee Member

1. Mark Ferguson (2024), Ph.D. student
2. Malinda Dokos (2019), MS student
3. Krista Gurko (2017), Ph.D. student
4. Travis Parry (2016), Ph.D. student
5. Robert Stewart (2015), Ph.D. student
6. Jeng Hyun Ok (2007), MS student
7. JaNae Elise Campbell (2006), MS student

Graduate Student Mentorship: Publications and Presentations (2006-2023)

1. **Jennifer Whitely**, MS student: Research Project Title: Financial perceptions, financial literacy, and financial behaviors among young adults aged 18-34. Presented at 2023 Association for Financial Counseling and Planning Education Annual Symposium. Research Project Title: Impact of homeownership status and debt on financial satisfaction among young adults. Presented at the 2023 American Council on Consumer Interests Annual Conference.
2. **Jessica Ralph**, MS student: Research Project Title: Impact of homeownership status and debt on financial satisfaction among young adults. Presented at the 2023 American Council on Consumer Interests Annual Conference.
3. **Loryn, Laws**, MS student: Research Project Title: The effect of debt type on financial anxiety across age. Presented at 2022 Association for Financial Counseling and Planning Education Annual Symposium.
4. **Emily Hales**, MS student; Research Project Title: The “unbanked” and “underbanked” in the US: Who are they and how are they different? Presented at the 2021 American Council on Consumer Interests Annual Conference. Research Project Title: The influence of consumer debt on financial distress among student loan holders. Presented at the 2021 American Council on Consumer Interests Annual Conference. Research Project Title: Student loan borrowers: Do student loans make the grade? The relationship between student loans and GPA. Presented at the 2020 Association for Financial Counseling and Planning Education Annual Symposium. Research Project Title: How can I say no? The determinants of the student loan decision. Will present at 2021 Association for Financial Counseling and Planning Education Annual Symposium.
5. **Paula Lopez**, MS student; Research Project Title: Financial stress and financial behavior among millennials: Racial differences. Presented at 2020 Association for Financial Counseling and Planning Education Annual Symposium. Research Project Title: The effect of debt type on financial anxiety across age. Will present at 2021 Association for Financial Counseling and Planning Education Annual Symposium.
6. **Ellie Hansen**, MS student; Research Project Title: Mortgage delinquents and its determinants. Presented at 2020 Association for Financial Counseling and Planning Education Annual Symposium.
7. **Kelsey McFarlane**, MS student: Research Project Title: Age differences in credit card behavior among young adults. Presented at 2020 Association for Financial Counseling and Planning Education Annual Symposium.
8. **Lesli Dustin**, MS student; Research Project Title: Financial stress and financial well-being among married individuals. Presented at the 2020 American Council on Consumer Interests Annual Conference.
9. **Ellie Hansen and Alana Stow**, MS students; Research Project Title: Financial knowledge and financial behavior among millennials. Presented at the 2019 Association for Financial Counseling and Planning Education Annual Symposium.

10. **Alana Stowe**, MS student; Research Project Title: Effect of unsecured debt on mental and physical health among middle-aged and older unmarried women. **Presented** at the 2017 American Council on Consumer Interests Annual Conference.
11. **Haley Jensen**, MS student; Research Project Title: Healthy, wealthy, and retirement satisfaction among retirees. **Presented** at the 2017 American Council on Consumer Interests Annual Conference.
12. **Su-Jung Park**, Ph.D. student; Research Project Title: The mediating effect of parenting on the association between family stressors and child behavior problems. **Presented** at the 2015 Rocky Mountain Psychological Association Convention. Research Project Title: The mediating effect of harsh parenting on the association between family poverty and child academic achievement. **Presented** at the USU 2015 Spring Research Symposium. Research Project Title: The mediating effect of harsh parenting on the associations between family stressors and child behavior problems. **Presented** at the Society for Research in Human Development (SRHD) Bi-Annual Conference, Denver, CO.
13. **Mark Jackson**, Ph.D. student; Research Project Title: Retirement preparedness of core and leading boomers. **Published** in the 2015 Journal of Asian Association for Home Economics. Research Title: Adjustment strategies and business success in minority women-owned family firms. **Presented** at the USU 2015 Spring Research Symposium.
14. **Susan Brown**, Ph.D. student; Research Project Title: Mortgages and home equity debt in the U.S.: A comparison of 1998 and 2008 near-retirees. **Published** in the 2013 Journal of Asian Association for Home Economics. Research Project Title: Net worth of older black women: A comparison to older black men, older white women, and older white men. **Published** in the 2010 Journal of Consumer Studies. Research Project Title: Effects of human capital on the likelihood of working in later life. **Published** in the 2009 Hallym International Journal of Aging. Research Project Title: Correlates of physical health conditions and depressive symptoms among elderly women. **Presented** at the 2009 AAEA-ACCI Joint Conference. Research Project Title: How does human capital affect the decision to work in later life? How does human capital affect the decision to work in later life? **Presented** at the 2008 AAEA (Agricultural & Applied Economic Association)-ACCI (American Council on Consumer Interests) Joint Conference; Research Project Title: Financial strains and depression among elderly women. Research Project Title: **Published** in the 2007 Hallym International Journal of Aging. Research Project Title: Financial strains and depression among elderly women. **Presented** at the 2007 American Council on Consumer Interests Annual Conference.
15. **Samantha Nelson**, MS student; Research Project Title: Retirement preparedness of core and leading boomers. **Published** in the 2015 Journal of Asian Association for Home Economics. Research Project Title: Mortgages and home equity debt in the U.S.: A comparison of 1998 and 2008 near-retirees. **Published** in the 2013 Journal of Asian Association for Home Economics. Research Project Title: Retirement savings and the Baby Boomers aged 51 to 60. **Presented** at the 2010 American Council on Consumer Interests Conference.
16. **Ashley Kelly**, MS student; Research Project Title: Preventative health behaviors of Americans age 51 and older. **Presented** at the USU 2015 Spring Research Symposium.

17. **C. Ryan Dunn**, Ph.D. student; Research Project Title: Factors associated with using study drugs among young adults. **Published** in the 2014 *Journal of Consumer Education*. Research Project Title: Long-term legacy: Long term care insurance and bequest expectations among older Americans. **Presented** at the 2014 American Council on Consumer Interests Annual Conference. Research Project Title: Nonmedical use of drugs among young adults: Who's using prescription stimulants? **Presented** at the 2013 American Council on Consumer Interests Annual Conference. Research Project Title: Divorce experiences and financial outlook: Comparing currently married and single older women. **Presented** at the 2012 American Council on Consumer Interests Annual Conference.
18. **David Ingersoll**, MS student; Research Project Title: The effects of holding consumer debt on wealth levels among low-income American families nearing retirement. **Published** in the 2012 *Journal of Asian Association for Home Economics*. Research Project Title: Financial well-being of older adults: Relationship with BMI, overweight, and obesity. **Presented** at the 2012 American Council on Consumer Interests Annual Conference.
19. **Eun-hyei Shin**, MS student; Research Project Title: Black-White differences in assets and net worth among Americans nearing retirement. **Published** in the 2011 *Journal of Asian Association for Home Economics*. Research Project Title: Determinants of retirement savings among black Americans nearing retirement. **Presented** at the 2010 American Council on Consumer Interests Annual Conference.
20. **Devon Robb**, MS student; Research Project Title: Factors influencing IRA and 401(k) holdings among minority workers aged 51-64. **Published** in the 2010 *Journal of Asian Association for Home Economics*.
21. **Daley Bradford**, Ph.D. student; Research Project Title: The impact of wealth on chronic illness among older Americans. **Presented** at the 2010 the 63rd Annual Scientific Meeting of the Gerontological Society of America.
22. **Jeff Wallace**, MS student; Research Project Title: Wealth holdings: Impact of Bequest Motives and Receiving Inheritance. **Presented** at the 2010 American Council on Consumer Interests Annual Conference.
23. **Jennifer Jenkins**, MS student; Research Project Title: Factors predicting retirement well-being of single older women aged 65 and older. **Presented** at the 2010 American Council on Consumer Interests Annual Conference.
24. **Diane Burk**, MS student; Research Project Title: Preventive health behavior of Baby Boomers: Who are they? **Presented** at the 2010 American Council on Consumer Interests Annual Conference.
25. **Katrina Nye**, MS student; Research Project Title: Financial problems and marital well-being for newly-wed individuals. **Presented** at the 2006 American Council on Consumer Interests Annual Conference. Research Project Title: Retirement savings and types of investment assets among near-retirees: How do women save and invest differently than men? **Presented** at the 2009 AAEEA-ACCI Joint Conference.

26. **Megan Rowley**, MS student; Research Project Title: How do single non-married women save for retirement? **Presented** at the 2007 American Council on Consumer Interests Annual Conference; Research Project Title: Retirement preparedness in non-married women near retirement. **Published** in the 2009 *Journal of Family and Consumer Sciences*.
27. **Bonny Steele**, MS student; Research Project Title: Determinants of housing down payment sources among baby boomer households in the U.S. **Published** in the 2007 *International Journal of Human Ecology*.
28. **Cindy Stokes**, MS student; Research Project Title: The levels of first mortgage and second mortgage debt amount near-retirees. **Presented** at the 2007 American Council on Consumer Interests Annual Conference.
29. **Tiffany Smith**, MS student; Research Project Title: How are asset holdings different between non-homeowners and homeowners among near-retirees? **Presented** at the 2007 American Council on Consumer Interests Annual Conference.
30. **Leslie Green**, MS student; Research Project Title: Retirement preparedness of pre-retirees aged 52-64. **Presented** at the 2006 American Council on Consumer Interests Annual Conference.
31. **Jessica Johnson**, MS student; Research Project Title: Self-employed near-retirees and financial retirement preparation. **Presented** at the 2006 American Council on Consumer Interests Annual Conference.

Undergraduate Student Mentorship: Publications and Presentations (2006-2023)

1. **Olyessa Carter**. Undergraduate student; Research Project Title: What are the implications of carrying over a credit card balance for emerging adults during COVID? Will present at the Spring 2024 USU Student Research Symposium.
2. **Sue Rasmussen, Shelby Hawes, Emily Pugmire, and Ann Sorenson**. Undergraduate students Research Project Title: Does Financial Education Matter for Taking Out a Student Loan? Presented at the Fall 2023 USU Student Research Symposium.
3. **Matalyn Weaver, Rachel Booth, and Brooke Edelmayer**. Undergraduate students: Research Project Title: What does holding a student loan mean for financial satisfaction? Presented at the Fall 2023 USU Student Research Symposium.
4. **Emily Hales**, Undergraduate student; Research Project Title, Student Loan Borrowers: Who Figured Out Student Loan Monthly Payments Prior to Taking out Student Loans? Presented at the USU 2020 Spring HDFS Student Research Showcase on February 21, 2020. Research Project Title, The Relationship between Methods of Paying College Tuition and Academic Performance. Presented at the Spring 2020 USU Student Research Symposium.
5. **Kelsey McFarlane**, Undergraduate student; Research Project Title, Financial Knowledge and Financial Behavior among Millennials. Presented at the USU 2020 Spring HDFS Student Research Showcase on February 21, 2020. Research Project Title, Age

Difference in Poor Credit Card Management Behaviors of Young Adults. Presented at the Spring 2020 USU Student Research Symposium.

6. **Sierra Walters**, Undergraduate student; Research Project Title, The Association between Student Financial Well-Being and Life Management Skills at Utah State University. This study was conducted with funding from a USU Undergraduate Research and Creative Opportunity (URCO) Grant. Presented at the USU Student Research Symposium on February 7, 2020.
7. **MaryKate Fitzgerald**, Undergraduate student; Research Project Title, The relationship between student loan debt and financial well-being. Presented at the USU 2019 Fall Undergraduate Research Symposium.
8. **Rakel Mendoza**, Undergraduate student; Research Project Title, Student loan debt: Who holds it? Presented at the USU 2019 Fall Undergraduate Research Symposium.
9. **Emily Shaffer**, Undergraduate research assistant; Student loan borrowers: who figured out student loan monthly payments prior to taking out student loans? Poster was presented at the Association for Financial Counseling and Planning Education Annual Symposium, November 2019. Presented at the USU the Spring Student Research Symposium, April 3, 2019. Emily received an Award of Best Oral Presenter in the Division of Social Sciences and Education.
10. **Rachel May**, Undergraduate research assistant; Equity ownership of older workers across income levels. Poster was presented at the Association for Financial Counseling and Planning Education Annual Conference, November 2018.
11. **Talin Larson**, Undergraduate research assistant; Equity ownership of older workers across income levels. Poster was presented at the Association for Financial Counseling and Planning Education Annual Conference, November 2018.
12. **Danielle Schirner**, Undergraduate research assistant; Research Project Title: Profile of Renters during 2002-2012. **Presented** at the Association for Financial Counseling and Planning Education Annual Conference, November 2017. Research Project Title: Rise of the renters: Implications for economic well-being among low-income families. **Presented** at the USU 2016 Fall Undergraduate Research Symposium.
13. **Rebekah Thomson**, Undergraduate research assistant; Research Project Title: Profile of Renters during 2002-2012. **Presented** at the Association for Financial Counseling and Planning Education Annual Conference, November 2017.
14. **Katee Hansen**, Undergraduate student; Research Project Title: Rise of the renters: Implications for economic well-being among low-income families. **Presented** at the USU 2016 Fall Undergraduate Research Symposium.
15. **Kaisha Wray**, Undergraduate research assistant; Research Project Title: Rise of the renters: Implications for economic well-being among low-income families **Presented** at the USU 2016 Fall Undergraduate Research Symposium. Research Project Title: Healthy, wealthy, and wise: The effect of obesity and health problems on financial condition. **Presented** at the USU 2015 Fall Undergraduate Research Symposium.

16. **Karlee Edwards**, Undergraduate research assistant; Research Project Title: Adjustment Strategies and Business Success in Minority Women-Owned Family Firms. **Presented** at the USU 2015 Spring Research Symposium.
17. **Melanie Anderson**, Undergraduate research assistant; Research Project Title: A profile of debt-burdened older adults. **Presented** at the USU 2015 Spring Research Symposium. Research Project Title: Marital status and portfolio framework among Baby Boomers women. **Presented** at the USU 2015 Fall Undergraduate Research Symposium. Research Project Title: Marital status, gender, and wealth holdings among near-retirees. **Presented** at the Association for Financial Counseling and Planning Education Annual Symposium.
18. **Loryn Law**, Undergraduate research assistant; Research Project Title: Wealth and the Influence of marriage. **Presented** at the USU 2015 Spring Research Symposium. Research Project Title: The structure of debts and assets among low income near retirees: Implications for financial educators. **Presented** at the 2014 Association for Financial Counseling and Planning Education Annual Conference.
19. **Sammy Bosshardt**, Undergraduate student; Research Project Title: The structure of debts and assets among low income near retirees: Implications for financial educators. **Presented** at the 2014 Association for Financial Counseling and Planning Education Annual Conference.
20. **Jonathan Wilkey**, Undergraduate research assistant; Research Project Title: Illicit drug use among adolescents and young adults. **Presented** at the 2013 Utah Conference on Undergraduate Research.
21. **Kayli Hicken**, Undergraduate research assistant; Research Project Title: Illicit drug use among adolescents and young adults. **Presented** at the 2013 Utah Conference on Undergraduate Research.
22. **Jenny Lyon**, Undergraduate research assistant; Research Project Title: Gender difference in risk aversion. [Summer 2016]
23. **Kayli Mayombe**, Undergraduate research assistant; Research Project Title: Housing debt and Home Affordable Modification Programs (HAMP). [Spring 2016]
24. **Jeremy Winn**, Undergraduate Thesis, Title: Young adults and Marijuana abuse. [Spring 2010]

Undergraduate Teaching Fellows (UTF):

1. Tiffany Peckham (Spring 2022)
2. Jennifer Thornton (Fall 2021)
3. Alicia Bell (Fall 2020)
4. Kelsey McFarlane (Fall 2019, Spring 2020)
5. Emily Shaffer-Hales (Fall 2019, Fall 2020)
6. Jessica Lacy (Fall 2018)
7. Rebekah Thomson (Fall 2017)
8. Talin Larson (Fall 2017, Spring 2018, Fall 2018, Spring 2019)

9. Danielle Schirner (Spring 2017)
10. Jenny Lyon (Fall 2016)
11. Kaisha Wray (Fall 2016)
12. Melanie Anderson (Fall 2015, Spring 2016)
13. Karlee Edwards (Spring 2015)
14. Alyssa Brady (Fall 2013, Spring 2014)
15. Jonathan Wilkey (Fall 2012, Spring 2013)
16. Robert Olson (Fall 2011, Spring 2012)
17. Kayli Hicken (Fall 2011)

Service

Professional Service International

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|--------------|--------------------------------------------------------------------------------------------------------------------|
| 2014-Present | Editorial Board Member, <i>Journal of Financial Consumers (JFC)</i> |
| 2011-Present | Editorial Board Member, <i>Journal of Asian Regional Association for Home Economics (JARAHE)</i> |
| 2003-Present | Editorial Board Member, <i>International Journal of Human Ecology (IJHE)</i> |
| 2007 | Proceedings Co-Editor, 9 th Asian Consumer and Family Economics Association (ACFEA) Biennial Conference |
| 2003 | Chairperson, Poster Program, Asian Consumer and Family Economics Association (ACFEA) Biennial Conference |
| 2003 | Session Chair, Asian Consumer and Family Economics Association (ACFEA) Biennial Conference. |
| 1999-2005 | Reviewer, Asian Consumer and Family Economics Association (ACFEA) Biennial Conference, 1999, 2001, 2003, & 2005 |
| 1997 | Session Chair, Asian Consumer and Family Economics Association (ACFEA) Biennial Conference |

Professional Service National

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| 2022-2023 | Guest Editor, Special Issue: Novel Approaches to Financial Education, <i>Journal of Financial Counseling and Planning (JFCP)</i> |
| 2021-Present | Editorial Board Member, <i>Journal of Consumer Affairs (JCA)</i> |
| 2018-Present | <i>Associate Editor, Journal of Financial Counseling and Planning (JFCP)</i> |

2019-2020 Guest Editor, Special Issue: Financial Counseling, Coaching, and Education, *Journal of Financial Counseling and Planning (JFCP)*

2018-2021 Board Member, *American Council on Consumer Interests (ACCI)*

2019-2021 Co-Chair, Bridging the Gap Task Force, *Association for Financial Counseling and Planning Education (AFCPE)*

2016-Present Editorial Board Member, *Journal of Financial Counseling and Planning (JFCP)*

2016-2017 Committee Member, NEFE Paper Award Committee, *American Council on Consumer Interests (ACCI)*

2015-Present Editorial Board Member, *Journal of Consumer Education (JCE)*

2014-Present Ad-Hoc Reviewer, *Journal of Consumer Affairs (JCA)*

2014-Present Ad-Hoc Reviewer, *Family Relations (FR)*

2014-Present Ad-Hoc Reviewer, *Family and Consumer Science Research Journal (FCSRJ)*

2014-Present Ad-Hoc Reviewer, *Research on Aging (ROA)*

2001-Present Ad-Hoc Reviewer, *Journal of Family and Economic Issues (JFEI)*

2003-Present Ad-Hoc Reviewer, *American Council on Consumer Interests (ACCI)* Annual Conference

2004-2007 Ad-Hoc Reviewer, *Journal of the Financial Counseling and Planning (JFCP)*

2007-2009 Committee Chair, International Consumer Affairs Committee, *American Council on Consumer Interests (ACCI)*

2005, 2008 Ad-Hoc Reviewer, *Journal of Small Business Management (JSBM)*

2002-2006 Web Editor, NE-167 Technical Committee (Northeastern Family Business Research Group)

2005 Poster Program Chair, *American Council on Consumer Interests (ACCI)* Annual Conference

2005 Reviewer, *Association for Financial Counseling and Planning Education (AFCPE)* Annual Conference

2002-2004 Committee Chair, *Western Family Economics Association (WFEA)* Research Award Committee

2002, 2005 Ad-hoc Reviewer, *Journal of Business Venturing (JBV)*

2001 Committee Member, *Western Family Economics Association (WFEA)* Research Award Committee

2000 Reviewer, *Association for Financial Counseling and Planning Education (AFCPE)* Annual Conference

State Out-Reach

2001 Training Sessions for the Board of Directors (2001) – “Assessing the Professionalism of the Sanpete Trade Association,” March 24, Ephraim, Utah.

University Service University/College/Community

2021-Present Member, CEHS Curriculum Committee

2019-Present CEHS Faculty Senate Executive Committee

2019-Present Faculty Senate, Utah State University

2019-2021 Member, University Undergraduate Research Advisory Board

2016-2017 Co-Chair, NC-1030 (North Central-1030) Technical Committee, “Sustainable Families, Firms and Communities in Times of Change”

2013-2016 Co-Chair, NC-1030 (North Central-1030) Technical Committee, “Family Firms and Policy in Times of Disruption”

2006-2022 Utah State Project Leader, Multi-state Regional Project: NC-1030 (North Central), Family Business Research Group

2006-2008 Secretary, Multi-state Regional Project: NC-1030 (North Central-1030), “Family Firms and Policy”

2009-2010 Faculty Senate, Utah State University

2003-2006 Web Editor, Multi-state Regional Project: NE-167 (Northeastern-167), “Family Business Viability in Economically Vulnerable Communities”

2000-2006 Utah State Project Leader, Multi-state Regional Project: NE-167 (Northeastern-167), “Family Business Viability in Economically Vulnerable Communities”

2005-2006 Advisor of Korean Student Association (KSA) at Utah State University

2003 Judge, Sterling Scholar Awards, the Family & Consumer Science category in the North Region Semi-final judging

HDFS Department

2019-Present	HDFS Faculty Senator
2021-Present	Chair, Award Committee
2015-Present	Member, Graduate Programs Committee
2023	Chair, Search Committee for Family Finance Position
2022	Member, Search Committee for Child Development Position
2017-2020	Member, Award Committee
2013-2022	HDFS Honors Advisor
2016-2017	Member, Search Committee for Gerontology Position
2015 -2016	Member, Search Committee for Family Relations Position
2015 -2016	Member, Search Committee for Family Finance Lecturer Position
2012-2014	Member, Undergraduate Testing Committee
2009-2012	Member, Assessment Committee
2009-2010	Member, Graduate Admissions Committee
2009-2010	Member, Search Committee for Family Resource Management & Consumer Sciences Extension Specialist
2009-2010	Member, Graduate Programs Committee
2007-2009	Chair, Consumer Sciences Ph.D. Comprehensive Exam Committee
2007-2008	Library Representatives
2005-2008	Member, Graduate Programs Committee
2007-2008	Member, Search Committee for Program Coordinator – Family Life Studies Online Degree
2004-2007	Member, Assessment Committee
2003-2008	Member, Ph.D. Comprehensive Exam Committee for Research Methods Section
2003-2005	Member, Graduate Admissions Committee
2003-2004	Member, Search Committee for Department Head Position
2002-2003	Member, Search Committee for 2 Lecturer Positions

2001-2003 Advisor of Family Finance Club in the Family and Consumer Sciences Major

2000-2002 Academic Advisor for Family Finance Emphasis in the Family and Consumer
Sciences Major