

## MELODY A. HARVEY

Pardee RAND Graduate School  
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Ph.D., Policy Analysis, Expected March 2018, Pardee RAND Graduate School

*Analytic Concentration:* Economic Analysis

*Policy Area Specialization:* Economically Vulnerable Populations (United States)

*Dissertation:* Financial Education among Financially Vulnerable Populations in the United States

*Committee:* Katherine Carman (Chair), Jeremy Burke, Trey Miller, and Crystal C. Hall (External Reader)

M.P.P., Economics and State & Local Policy, 2012, Pepperdine University, School of Public Policy

B.A., Economics, 2010, Reed College

### RESEARCH INTERESTS

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*Economics:* consumer economics, labor and demographic economics, and micro-based behavioral economics

*Public Policy:* consumer policy, disadvantaged populations, higher education financial aid policy, and social policy

### RESEARCH EXPERIENCE

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|-------------|---|
| 2012 – 2018 | Assistant Policy Researcher, RAND Corporation, Santa Monica, CA   |
| 2015        | Research Consultant: Community Investment Trust Project, Mercy Corps Northwest, Portland, OR  |
| 2011        | Research Assistant, Women Organizing Resources, Knowledge and Services (WORKS), Los Angeles (Highland Park), CA                                       |
| 2011        | Interning Research Assistant, Policy Consulting Associates, Culver City, CA   |
| 2009 – 2013 | Research Assistant, Flintridge Center (formerly Flintridge Operating Foundation), Pasadena, CA  |
| 2009 – 2010 | Survey Researcher: Lents Community REIT Project, Mercy Corps Northwest, Portland, OR  |
| 2008        | Summer Intern (policy research, policy advocacy, and teen violence prevention campaign implementation), Flintridge Operating Foundation, Pasadena, CA |

### TEACHING INTERESTS

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*Economics:* introductory econometrics, introductory microeconomics, and applied microeconomics

*Public Policy:* public policy, policy analysis, consumer policy, and current issues in financial education

### TEACHING EXPERIENCE

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| 2017 | Research Fellow (Foundations-Level Research Methods), AEA Summer Program, Michigan State University, East Lansing, MI |
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2011 – 2012 Teaching Assistant (Research Methods, Macroeconomics, and Advanced Econometrics),  
Pepperdine University, School of Public Policy, Malibu, CA

## PUBLICATIONS

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### *Conference Proceedings*

**Harvey, Melody.** “Are Financial Education Mandates Associated with Use of Alternative Financial Services?” *Consumer Interests Annual* 63 (2017): Forthcoming.

### *Peer-Reviewed RAND Publications*

Hunter, Sarah B., **Melody Harvey**, Matt Cefalu, and Brian Briscoe. *Evaluation of the Housing for Health Permanent Supportive Housing Program*. Research Report, RR-1694-BC. Santa Monica, CA: RAND Corporation, Forthcoming.

Kaufman, Julia H., Susan M. Gates, **Melody Harvey**, Yan Wang, and Mark Barrett. *What it Takes to Operate and Maintain Principal Pipelines: Costs and Other Resources*. Research Report, RR-2149-WF. Santa Monica, CA: RAND Corporation, 2017.

Martin, Laurie T., Nazleen Bharmal, Janice C. Blanchard, **Melody Harvey**, and Malcolm Williams. *Barriers to Enrollment in Health Coverage in Colorado*. Research Report, RR-782-COHF. Santa Monica, CA: RAND Corporation, 2014.

Chinman, Matthew, Sarah Beth Hunter, Jill S. Cannon, M. Rebecca Kilburn, **Melody Harvey**, and Mollie Rudnick. *Process Evaluation of the New Mexico Maternal, Infant, and Early Childhood Home Visiting Competitive Development Grant*. Research Report, RR-639-REC. Santa Monica, CA: RAND Corporation, 2014.

Gates, Susan M., Laura S. Hamilton, Paco Martorell, Susan Burkhauser, Paul Heaton, Ashley Pierson, Matthew Baird, Mirka Vuollo, Jennifer J. Li, Diana Lavery, **Melody Harvey**, and Kun Gu. *Preparing Principals to Raise Student Achievement: Implementation and Effects of New Leaders Program in Ten Districts*. Research Report, RR-507-NL. Santa Monica, CA: RAND Corporation, 2014.

Gates, Susan M., Laura S. Hamilton, Paco Martorell, Susan Burkhauser, Paul Heaton, Ashley Pierson, Matthew Baird, Mirka Vuollo, Jennifer J. Li, Diana Lavery, **Melody Harvey**, and Kun Gu. *Principal Preparation Matters: How Leadership Affects Student Achievement*. Research Brief, RB-9786-NL. Santa Monica, CA: RAND Corporation, 2014.

### *Policy Reviews*

O’Hanlon, Claire and **Melody Harvey**. “How Does Cuba’s Health Care System Do More with Less?” *Georgetown Journal of International Affairs* Online (10/2/2017).  
<https://www.georgetownjournalofinternationalaffairs.org/online-edition/2017/10/2/doing-more-with-less-lessons-from-cubas-healthcare-system>

**Harvey, Melody.** “Egypt Wrestles with Democracy: Expectations versus Realities.” *Pepperdine Policy Review* 5 (2012): 5 – 19.

### *Book Reviews*

**Harvey, Melody.** “Review of Game of Loans, by Beth Akers, Matthew M. Chingos.” *Journal of Policy Analysis and Management* 36, no. 3 (2017): 708 – 712.

*Works in Progress*

**Harvey, Melody**, Jeremy Burke, Joyce Serido, and Soyeon Shim. A Longitudinal Study on the Antecedents and Evolution of Financial Overconfidence among Young Adults.

Hunter, Sarah, **Melody Harvey** and Brian Briscoe. Decomposition Effects of Case Management versus Housing Components of Housing for Health Permanent Supportive Housing Program and Sensitivity Analysis of Costs.

**DISSERTATION ABSTRACT**

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My dissertation examines if young adults who were required to take personal finance courses in high school due to state mandates use fewer alternative financial services and make better postsecondary education decisions. Additionally, I measure recall bias among those who were required to take financial education courses but self-reported not taking such courses. Papers to be published include:

- *Job Market Paper*: "Impact of Financial Education Mandates on Younger Consumers' Use of Alternative Financial Services" (summary published in conference proceedings; currently submitting paper for publication)
- *Work in Progress*: "Impact of Financial Education Mandates on Economically Disadvantaged Students' Postsecondary Decisions" (submitting for publication during Spring 2018)

**GRANTS, FELLOWSHIPS, AND RESEARCH AWARDS**

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| 2017 | APLUS Research Award, University of Wisconsin-Madison, \$10,000 |
| 2015 | PRGS Sidney Stern Memorial Trust External Fellowship, \$4,750   |

**HONORS AND AWARDS**

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| 2017 | Outstanding Research Fellow, AEASP at Michigan State University              |
| 2011 | Pi Alpha Alpha<br>Best and Brightest Scholar, Millennium Momentum Foundation |
| 2010 | "Ten from '10", Reed College   |

**PRESENTATIONS**

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| 2018 | AEA Annual Meetings: CSMGEP Dissertation Session (oral presentation forthcoming)   |
| 2017 | APPAM Fall Research Conference (poster session forthcoming); All-California Labor Economics Conference (poster session); ACCI Annual Conference (oral presentation); RAND Labor and Population Brown Bag Seminar |
| 2016 | APPAM Fall Research Conference (poster session); All-California Labor Economics Conference (poster session); RAND Labor and Population Brown Bag Seminar   |

**PROFESSIONAL MEMBERSHIP**

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American Council on Consumer Interests, Member  
 American Economic Association, Member and AEA Mentoring Program Mentee  
 Association for Public Policy Analysis and Management, Member  
 National Association of Economic Educators, Member of Research Committee  
 National Economic Association, Member