

Curriculum Vitae
Mathieu R. Despard, PhD, MSW

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EDUCATION

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

ACADEMIC APPOINTMENTS

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

- 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

- 2020 – present **Principal Investigator, *Building on Benefits***. Prudential Foundation. (\$400,000; sub-contract for \$35,544 pending with Washington University in St. Louis).
Co-PI: Stephen Roll.
- 2020 – present **Co-Principal Investigator, *Rebuilding from the COVID-19 Crisis***. J. P. Morgan Chase & Co. (\$600,000; sub-contract for \$23,151 pending 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 – present **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 5th 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. 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*. Advance online publication. <https://doi.org/10.1111/joca.12382>
2. **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*. Advance online publication. doi:10.1891/JFCP-19-00081
3. **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*. Advance online publication. <https://doi.org/10.1080/10875549.2021.1925801>
4. **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>
5. **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>
6. **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>
7. 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>
8. Bunger, 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>
9. 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>
10. 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>

11. 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>
12. **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
13. **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>
14. **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>
15. **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>
16. **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>
17. 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
18. **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>
19. 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>
20. **Despard, M.** (2017). Can nonprofit capacity be measured? *Nonprofit and Voluntary Sector Quarterly*, 46, 607-626. <https://doi.org/10.1177/0899764016661425>

21. 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>
22. **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>
23. 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>
24. **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>
25. 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>
26. **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>
27. **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>
28. 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>
29. **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>
30. 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>

31. 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>
32. **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>
33. 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>
34. 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>
35. **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>
36. **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>
37. 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>
38. 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>
39. 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>
40. 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
41. 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
42. 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.**, Roll, S., Grinstein-Weiss, M., Hardy, B., & Oliphant, J. Nudging tax refund saving: The importance of choice architecture and financial incentives. Submitted to *Journal of Behavioral Public Administration*.
2. Jabbari, J., **Despard, M.**, Kondratjeva, O., Gupta, B., & Grinstein-Weiss, M. Nothing to show for it: Financial distress and re-enrollment aspirations for those with non-degreed debt. Submitted to *Research in Higher Education*.
3. Roll, S., Kondratjeva, O., Chun, Y., **Despard, M.**, & Grinstein-Weiss, M. Household spending patterns and hardships during COVID-19: A comparative study of the U.S. and Israel. Submitted to *Journal of Family and Economic Issues*.
4. Hamilton, L., **Despard, M.**, Roll, S., Bellisle, D., Hall, C. A., & Wright, A. Does frequency or amount matter? testing the perceptions of four universal basic income proposals. Submitted to *Basic Income Studies*.
5. Kondratjeva, O., Roll, S., **Despard, M.**, & Grinstein-Weiss, M. The impact of tax refund delays on the experience of hardship and unsecured debt. Submitted to *Journal of Consumer Policy*.

Revise and Resubmit

1. Auguste, D., Roll, S., & **Despard, M.** The precarity of self-employment and gig work among low- and moderate-income households. Submitted to *Social Forces*.
2. Roll, S., & **Despard, M.** COVID-19 job and income loss and financial distress: The protective role of liquid assets. Submitted to *Journal of Consumer Affairs*.
3. Roll, S., **Despard, M.**, Grinstein-Weiss, M. & Bufe, S. Emergency savings among persistently poor households: Evidence from a field experiment. Submitted to *Social Work Research*.

Manuscripts in Preparation

1. **Despard, M.**, & Haggeman S. Medical care financing for frontline workers with high deductible health plans: An exploratory study.
2. Washington, T., & **Despard, M.** Financial challenges among kinship caregivers.
3. Weaver, A., Taing, V., & **Despard, M.** The U.S. nonprofit safety net: Differences in per capita resources by urbanicity and region.

Books & Book Chapters

1. **Despard, M.** (2019). Financial inclusion and social entrepreneurship. In M. Nandan, T. Bent-Goodley, & G. Mandayam, & (Eds.), *Social work entrepreneurship, intrapreneurship, and social value creation*. Washington, DC: NASW Press.
2. **Despard, M.** (2019). Innovative practices in financial inclusion and asset building. In M. Nandan, T. Bent-Goodley, & G. Mandayam, & (Eds.), *Social work entrepreneurship, intrapreneurship, and social value creation*. Washington, DC: NASW Press.
3. Birkenmaier, J., **Despard, M.**, Friedline, T., & Huang, J. (2019). Financial inclusion and financial access. In *Oxford Research Encyclopedia of Social Work*. New York: Oxford University Press. doi:10.1093/acrefore/9780199975839.013.1331
4. Huang, J., Sherraden, M. S., **Despard, M.**, Rothwell, D., Friedline, T., Doran, J.,... McKinney, R. (2018). Grand challenge #11: Build financial capability for all. In R. Fong, J. Lubben, & R. P. Barth (Eds.), *Grand challenges for social work and society*. New York: Oxford University Press.

Referred Conference Proceedings

1. Roll, S., Grinstein-Weiss, M., **Despard, M.** (2019). Long-term impacts of online tax-time savings interventions: Effects among persistently poor and resource-constrained households. *Proceedings of the American Council on Consumer Interests Annual Conference*, 65.
<https://www.consumerinterests.org/assets/docs/CIA/CIA2019/RollCIA19.pdf>

Reports, Working Papers, and Briefs

1. Hamilton, L., **Despard, M.**, Roll, S., Bellisle, D., Hall, C. A., & Wright, A. (2021). Does frequency or amount matter? Testing the perceptions of four universal basic income proposals. [Working Paper]. Social Policy Institute, Washington University in St. Louis. https://openscholarship.wustl.edu/spi_research/45
2. Roll, S. & **Despard, M.** (2021). Income loss and financial distress during COVID-19: The protective role of liquid assets. [Working Paper]. <https://ssrn.com/abstract=3733862>
3. Kondratjeva, O., Roll, S., **Despard, M.**, & Grinstein-Weiss, M. (2020). Household spending patterns and hardships during COVID-19: A comparative study of the U.S. and Israel. [Working Paper]. <http://ssrn.com/abstract=3789304>
4. **Despard, M.**, & Zeng, Y. (2020). *Financing workers' health care cash flow needs: A pilot study* (Research Report 20-03). Social Policy Institute, Washington University in St. Louis. <https://s3.amazonaws.com/cfsi-innovation-files-2018/wp-content/uploads/2021/03/22182422/BriefCover-MedPut-R3-Final.pdf>
5. **Despard, M.**, Zeng, Y., Kondratjeva, O., & Kristensen, K. (2020). *Saving for a rainy day: Making it easier for employees to build emergency savings* (Research Report 20-06).

Social Policy Institute, Washington University in St. Louis.

<https://s3.amazonaws.com/cfsi-innovation-files-2018/wp-content/uploads/2021/03/22182331/BriefCover-Onward-R3-Final.pdf>

6. **Despard, M.** (2020). *Don't cash out or leave them behind: A pilot study of a 401k plan transfer digital platform* (Research Report 20-05). Social Policy Institute, Washington University in St. Louis. <https://s3.amazonaws.com/cfsi-innovation-files-2018/wp-content/uploads/2021/03/22182503/BriefCover-manifest-R3-Final.pdf>
7. Zeng, Y., Kristensen, K., & **Despard, M.** (2020). *From financial struggle to short-term financial relief – An exploratory study of small-dollar lending for low- and moderate-income employees* (Research Report 20-04). Social Policy Institute, Washington University in St. Louis. <https://s3.amazonaws.com/cfsi-innovation-files-2018/wp-content/uploads/2021/03/22182544/BriefCover-honeybee-R3-Final.pdf>
8. Jabbari, J., Kondratjeva, O., **Despard, M.**, & Grinstein-Weiss, M. (2020, August 5). Low-income households falling further behind on student debt due to COVID-19. Brookings Institution. <https://www.brookings.edu/blog/up-front/2020/08/05/low-income-households-falling-further-behind-on-student-debt-due-to-covid-19/>
9. **Despard, M.**, Grinstein-Weiss, M., Chun, Y., & Roll, S. (2020, July 13). COVID-19 job and income loss leading to more hunger and financial hardship. Brookings Institution. <https://www.brookings.edu/blog/up-front/2020/07/13/covid-19-job-and-income-loss-leading-to-more-hunger-and-financial-hardship/>
10. Grinstein-Weiss, M., Gupta, B., Chun, Y., Lee, H., & **Despard, M.** (2020, June 1). Housing hardships reach unprecedented heights during the COVID-19 pandemic. Brookings Institution. <https://www.brookings.edu/blog/up-front/2020/06/01/housing-hardships-reach-unprecedented-heights-during-the-covid-19-pandemic/>
11. Kondratjeva, O., Roll, S., **Despard, M.**, & Grinstein-Weiss, M. (2020). *The impact of tax refund delays on the experience of hardship and unsecured debt*. [Working Paper]. <https://ssrn.com/abstract=3619125>
12. **Despard, M.**, Zeng, Y., & Fox-Dichter, S. (2019). *Financial counseling for low- and moderate-income employees: An assessment of engagement and outcomes*. (SPI Research Brief No. 19-03). St. Louis, MO: Washington University, Social Policy Institute. <https://socialpolicyinstitute.wustl.edu/brief-19-03/>
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2. **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/>
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4. **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
5. **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/>
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Media Mentions

"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).

"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).

"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)

"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)

"Struggling Americans are about to lose cash lifeline." By Ben Hoyle, *The Times (London)*, July 20, 2020 (Cited July 18, 2020 Axios article).

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

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

"How Tech Is Making Banking More Inclusive." By Colin Walsh, *Forbes Magazine*, January 27, 2020.

"List Puts St. Louis in Top 10 Neediest U.S. Cities." By Joe Holleman, *St. Louis Post-Dispatch*, December 16, 2019.

"Making Financial Wellness Approachable...for Employers." By Emily Payne, *BenefitsPro*, May 22, 2019.

"5 Things to Know About Financial Wellness Programs." By John Wasik, *Consumer Reports*, December 12, 2018.

"Q&A with Grinstein-Weiss and Despard: Credit Card Pre-approval Letters and Credit Score." By Offain Gunasekara, *PrimeRates*, March 21, 2018.

"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.

"The Fastest-Growing Category of Student Debtors May Surprise You: Senior Citizens." By Gail Marksjarvis, *Chicago Tribune*, August 24, 2017.

"Banking Deserts' Become a Concern as Branches Dry Up." By Drew Dahl and Michelle Franke, *Regional Economist*, July 25, 2017.

"Post Offices Could Give Low-income Americans Access to Financial Services." By Steven Kutz, *MarketWatch*, April 5, 2017.

"Life in a Banking Desert." By 3BLmedia, *Invest with Values*, March 16, 2016.

"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.

PRESENTATIONS

Refereed Presentations

1. **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).
2. 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).
3. **Despard, M.** (2021, May). Building financial resilience during the fallout of COVID-19. Presentation for the 2021 NASW-NC Virtual Clinical Social Work Institute.

4. **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).
5. 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).
6. 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 42nd Annual Fall Conference of the Association for Public Policy Analysis and Management (virtual).
7. 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).
8. **Despard, M.**, Zeng, Y., & Fox-Dichter, S. (2020, January). *Workplace financial coaching: Credit outcomes among lower-paid, entry-level workers*. Paper presented at the 24th Annual Conference of the Society for Social Work & Research, Washington, DC.
9. 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 41st Annual Fall Conference of the Association for Public Policy Analysis and Management, Denver, CO.
10. 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.
11. 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.
12. **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 23rd Annual Conference of the Society for Social Work & Research, San Francisco, CA.
13. 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 23rd Annual Conference of the Society for Social Work & Research, San Francisco, CA.

14. 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 23rd Annual Conference of the Society for Social Work & Research, San Francisco, CA.
15. Weaver, A., Taing, V., & **Despard, M.** (2019, January). *Holes in the nonprofit safety net? Rural-urban and regional disparities*. Paper presented at the 23rd Annual Conference of the Society for Social Work & Research, San Francisco, CA.
16. 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 23rd Annual Conference of the Society for Social Work & Research, San Francisco, CA.
17. 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 39th Annual Conference of the Society for Judgement and Decision Making, New Orleans, LA.
18. 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 39th Annual Conference of the Society for Judgement and Decision Making, New Orleans, LA.
19. **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 40th Annual Fall Conference of the Association for Public Policy Analysis and Management, Washington, DC.
20. **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 40th Annual Fall Conference of the Association for Public Policy Analysis and Management, Washington, DC.
21. 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 40th Annual Fall Conference of the Association for Public Policy Analysis and Management, Washington, DC.
22. **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.
23. 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.

24. **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.
25. 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.
26. 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.
27. 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.
28. 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 39th Annual Fall Conference of the Association for Public Policy Analysis and Management, Chicago, IL.
29. **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.
30. **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.
31. 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.
32. **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.
33. 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.

34. 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 37th Annual Conference of the Society for Judgement and Decision Making, Boston, MA.
35. 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 38th Annual Fall Conference of the Association for Public Policy Analysis and Management, Washington, DC.
36. 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 38th Annual Fall Conference of the Association for Public Policy Analysis and Management, Washington, DC.
37. Friedline, T., & **Despard, M.** (2016, September). *Community access to financial services*. Paper presented at the Assets Learning Conference, Washington, DC.
38. 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.
39. **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.
40. **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.
41. **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.
42. 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.
43. 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.

44. **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.
45. 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.
46. 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 60th Annual Program Meeting, Tampa, FL.
47. **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.
48. **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.
49. **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.
50. 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.
51. **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.
52. **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.
53. **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.
54. **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 56th Annual Program Meeting, Portland, OR

55. 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.
56. **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 134th Annual Meeting and Exposition of the American Public Health Association, Boston, MA.
57. 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 134th Annual Meeting and Exposition of the American Public Health Association, Boston, MA.
58. 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.
59. 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.
60. **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.
61. **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.** (2021, April). Invited speaker. Emerge Workplace 2021 – FinHealth for Workforces: Learn What Works. Financial Health Network (virtual).
2. **Despard, M.** (2020, September). Discussion moderator. 5th Financial Capability and Asset Building Convening. Center for Social Development, Washington University in St. Louis.
3. **Despard, M.** (2020, August). *The Earned Income Tax Credit and employee financial wellness programs*. EITC Stakeholder Forum, U.S. Chamber of Commerce Foundation.
4. **Despard, M.** (2020, May). *Employee financial wellness programs - Do they work?* Webinar speaker. Employee Loan Solutions, San Diego, CA.

5. **Despard, M.** (2019, December). *Importance of emergency savings*. Webinar speaker. SaverLife, San Francisco, CA.
6. **Despard, M.** (2019, December). *Good jobs and financial wellness*. Roundtable Presentation. Indiana Asset Funders Network, Indianapolis, IN.
7. **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.
8. **Despard, M.** (2019, October). *Evolution of the North Carolina antipoverty movement*. Panel participant at the Pathways to Prosperity Conference. Raleigh, NC.
9. **Despard, M.** (2019, September). *When a job isn't enough: Employee financial wellness and the role of philanthropy*. Webinar speaker. Asset Funders Network.
10. **Despard, M.** (2019, June). *Promoting saving in the workplace: Opportunities and challenges*. Consumer Financial Protection Bureau Emergency Savings Roundtable. St. Louis, MO.
11. **Despard, M.** (2019, May). *Employee emergency: Rescue your employees from a financial free fall*. Webinar speaker. Businessolver.
12. **Despard, M.** (2019, March). *Three behavioral design policy scenarios to promote financial health: Consumption, risk, and perception*. Center for Advanced Hindsight, Duke University.
13. **Despard, M.** (2019, February). *Understanding the financial lives of employees and solutions to increase their financial wellness*. Webinar speaker. National Fund for Workforce Solutions.
14. **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.
15. **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.
16. **Despard, M.** (2017, October). *Rainy day funds: Emergency savings for low- and moderate-income households*. Pathways to Prosperity Conference. Raleigh, NC.
17. **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.

18. **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.
19. **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.
20. 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.
21. **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.
22. **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.
23. **Despard, M.** (2016, December). *Tax-time saving: Theory and evidence*. Presentation to the Financial Stability Coalition of Washtenaw County, Ann Arbor, MI.
24. Huang, J., & **Despard, M.** (2016, November). *Child development accounts in the global context: Development and prospect*. Panel discussant at the 38th Annual Fall Conference of the Association for Public Policy Analysis and Management, Washington, DC.
25. 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.
26. **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.
27. **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.
28. **Despard, M.** (2013, May). *The Ghana YouthSave experiment*. Pre-summit workshop presentation at the Child Youth Finance International 2013 Summit, Istanbul, Turkey.
29. **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.

30. **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.
31. **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.
32. **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.
33. **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.
34. **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.
35. **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.
36. **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.
37. **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.
38. **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.
39. 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.
40. **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.
41. **Despard, M.** (2007, November). *Community health plans*. Presentation at the Durham Health Summit: Listening to the Voices of Durham's Uninsured. Durham, NC.

42. **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.
43. **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.
44. **Despard, M.** & Greenberg, G. (2006, April). *Project Access*. Presentation at the Annual Meeting of the North Carolina Association of Free Clinics, Greensboro, NC.
45. **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.
46. **Despard, M.** (2006, January). *Racial health disparities and lack of health insurance*. Presentation at the Durham Regional Hospital Health Disparities Forum, Durham, NC.
47. **Despard, M.** (2002, March). *Marketing your Head Start program*. Workshop presentation at the Virginia Head Start Association, Virginia Beach, VA.
48. **Despard, M.** (2001, September). *Resource development and board member responsibilities*. Presentation to Southeast Rural Community Assistance Project, Inc. Board Retreat, Charlottesville, VA.
49. **Despard, M.** (2001, November). *Grant proposal writing: The key to getting funded*, Workshop presentation at the Virginia Head Start Association, Roanoke, VA.
50. **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.
51. **Despard, M.** (2000, February). *Fund distribution re-design panel presentation*. United Way of America Staff Leaders Conference, Houston, TX.

TEACHING EXPERIENCE

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

Fall 2020	Instructor SWK 885: 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
to 2015 **Instructor**
MBA 782N: Financial Management of Nonprofit Organizations

Fall 2019, **Instructor**
Fall 2020 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 – Dontaè Roberts
University of North Carolina at Greensboro, 2020 to present

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
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

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

- 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.
- 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

- 2019 – present Joint PhD Program in Social Work Committee
 2019 – 2020 Faculty search committee

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

- 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

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

2020 – present Reviewer, Journal of Economics, Race, and Policy
 2019 – present 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, 2019 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

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 – present 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 – present Member, Student Volunteer Engagement Task Force, Taxpayer Opportunity Network, Prosperity Now, Washington, DC
 2019 – present Adviser, Triple Bottom Line Services, Pune, India
 2018 – present 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