

## Curriculum Vitae

### Mathieu R. Despard, PhD, MSW

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

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#### EDUCATION

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

#### ACADEMIC APPOINTMENTS

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

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

## **PROFESSIONAL EMPLOYMENT**

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

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

### GRANTS & RESEARCH EXPERIENCE

- 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 – present      **Principal Investigator, *Evaluation of 5<sup>th</sup> Challenge of the Financial Solutions Lab***. Financial Health Network (\$367,409; sub-contract for \$42,514 with Washington University in St. Louis).
- 2018 – present      **Co-Principal Investigator, *Improving Financial Well-Being through Tax Filing and the Workplace***. JPMorgan Chase Foundation (\$385,000).  
Co-PIs: Michal Grinstein-Weiss, Stephen Roll
- 2018 – 2019      **Co-Principal Investigator, *Research summary on family financial networks and income volatility***, Abt Associates (\$22,000).  
PI: Stephen Roll.
- 2018 – 2019      **Principal Investigator, *Workforce Financial Wellness: Evidence from Existing Programs and Future Directions for Philanthropy***, Asset Funders Network (\$25,000).
- 2017 - 2018      **Principal Investigator, *Research on Financial Coaching Platforms and the Impact of Student Loan Debt on Household Financial Health***. MetLife Foundation (\$250,000).

- 2017 - 2018      **Co-Principal Investigator**, *HUD pre-purchase counseling study*. Abt Associates. (\$30,687).  
PI: Roberto Quercia.
- 2017 - 2019      **Co-Principal Investigator**, *Employer-Based Financial Wellness Programs*. WK Kellogg Foundation (\$750,000; sub-grant for \$30,000 with Washington University in St. Louis).  
PI: Michal Grinstein-Weiss, Washington University in St. Louis.
- 2017 - 2018      **Co-Principal Investigator**, *Employer-Based Financial Wellness Programs*. JP Morgan Chase Foundation (\$400,000; sub-grant for \$30,000 with Washington University in St. Louis).  
PI: Michal Grinstein-Weiss, Washington University in St. Louis.
- 2017              **Co-Principal Investigator**, *Poor, Invisible, and Left Behind: Financial Instability, Material Hardship, and the Availability and Use of Community Resources among Low-Income Rural Households*. Poverty Solutions Initiative, University of Michigan (\$19,968).  
Co-PI: Addie Weaver, University of Michigan.
- 2017              **Co-Investigator**, *University of Michigan Summer Youth Employment Initiative*  
PI: Luke Schaefer, University of Michigan School of Social Work.
- 2016 - 2017      **Co-Principal Investigator**, *Detroit Neighborhoods Initiative*. WK Kellogg Foundation (\$350,000).  
PI: Trina Shanks, University of Michigan.
- 2016 – 2017      **Co-Principal Investigator**, *Mapping Financial Opportunity*. MetLife Foundation (\$350,000; sub-grant for \$36,281 with University of Kansas).  
PI: Terri Friedline, University of Kansas.
- 2015 – 2017      **Co-Principal Investigator**, *Employer-Based Financial Wellness Programs*. Ford Foundation (\$550,000; sub-grant for \$15,000 with Washington University in St. Louis).  
PI: Michal Grinstein-Weiss, Washington University in St. Louis.
- 2015 – 2016      **Co-Principal Investigator**, *Refund-to-Savings*. Ford Foundation (\$500,000; sub-grant for \$15,000 with Washington University in St. Louis).  
PI: Michal Grinstein-Weiss, Washington University in St. Louis.
- 2013 - 2015      **Principal Investigator**, *Capacity Building Needs and Preferences and Financial Challenges of non-governmental organizations in sub Saharan Africa*, School of Social Work, University of North Carolina at Chapel Hill.

- 2013 - 2015      **Co-Investigator**, *Macro Practice Experiences among Recent MSW Alumni: Implications for Student Recruitment and Education*. School of Social Work, University of North Carolina at Chapel Hill.  
PI: Amanda Sheely.
- 2012              **Co-Principal Investigator**, *Employment and Financial Inclusion Youth Project in Kibera*. Armfield-Reeves Innovation Fund, School of Social Work, University of North Carolina at Chapel Hill (\$18,500).  
PI: Gina Chowa.
- 2010 to 2013      **Research Assistant**, YouthSave, Ghana Impact Assessment, Washington University, Center for Social Development.  
PI: Gina Chowa.
- 2009 to 2011      **Co-Investigator**, *Formative Research of Youth Asset Development in Nairobi, Kenya*. School of Social Work, University of North Carolina at Chapel Hill.  
PI: Gina Chowa.
- 2009              **Principal Investigator**, *Assessing the Financial Training Needs and Experiences of Social Workers*. Armfield-Reeves Innovation Fund, School of Social Work, University of North Carolina at Chapel Hill (\$13,500).
- 2004 – 2006      **Project Coordinator**, *HIV Integration Health Outcomes Project Evaluation*. Duke University, Center for Health Policy
- 1993 – 1994      **Research Assistant**, *Durham and Richmond County Community Needs Assessments*. Human Services Research & Design Lab, School of Social Work, University of North Carolina at Chapel Hill.
- 1992 - 1994      **Research Assistant**, *Assessing the Outcomes of Telephone Support Groups for Persons Living with HIV Disease*, School of Social Work, University of North Carolina at Chapel Hill.

## PUBLICATIONS

### Articles in Refereed Journals

1. **Despard, M.**, Frank-Miller, E., Zeng, Y., Fox-Dichter, S., Germain, G., Grinstein-Weiss, M., & Covington, M. Employee financial wellness programs: Promising new benefit for frontline workers? (Accepted). *Compensation and Benefits Review*.
2. **Despard, M.**, Frank-Miller, E., Fox-Dichter, S., Germain, G., & Conan, M. Employee financial wellness programs: Opportunities to promote financial inclusion? Advance online publication. *Journal of Community Practice*.  
<https://doi.org/10.1080/10705422.2020.1796878>

3. **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*. Advance online publication. <https://doi.org/10.1007/s10834-020-09679-8>
4. 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>
5. 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>
6. 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>
7. 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>
8. 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>
9. **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
10. **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>
11. **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>
12. **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>

13. **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>
14. 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
15. **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>
16. 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>
17. **Despard, M.** (2017). Can nonprofit capacity be measured? *Nonprofit and Voluntary Sector Quarterly*, 46, 607-626. <https://doi.org/10.1177/0899764016661425>
18. 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>
19. **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>
20. 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>
21. **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>
22. 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>

23. **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>
24. **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>
25. 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>
26. **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>
27. 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>
28. 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>
29. **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>
30. 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>
31. 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>
32. **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>
33. **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>



34. 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>
35. 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>
36. 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>
37. Lombard, F., DeSanctis, N., Whetten, K. & **Despard, M.** (2005). Utilizing the clinical social work model to foster collaboration among HIV providers in North Carolina. *Journal of HIV/AIDS and Social Services, 4*(1), 39-56. [http://dx.doi.org/10.1300/J187v04n01\\_04](http://dx.doi.org/10.1300/J187v04n01_04)
38. Schopler, J. H., Galinsky, M. J., Davis, L. E. & **Despard, M.** (1997). *The RAP model: Assessing a framework for leading multiracial groups. Social Work with Groups, 19*(3/4), 21-39. [https://doi.org/10.1300/J009v19n03\\_03](https://doi.org/10.1300/J009v19n03_03)
39. 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.**, Taing, V., Weaver, A., Roll, S., & Grinstein-Weiss, M. Material hardship among lower-income households: The role of liquid assets and place. Submitted to *Journal of Poverty*.
2. Roll, S., **Despard, M.**, Bufe, S., & Grinstein-Weiss, M. Do the effects of tax refund savings interventions persist? Evidence from a field experiment. Submitted to *Review of Economics of the Household*.
3. Jabbari, J., **Despard, M.**, Kondratjeva, O., Gupta, B., & Grinstein-Weiss, M. Nothing to show for it: Non-degreed debt and the financial conditions associated with it. Submitted to *Review of Higher Education*.

### Revise and Resubmit

1. **Despard, M.**, Grinstein-Weiss, M., Roll, S., Hardy, B., Perantie, D., & Oliphant, J. Tax-time saving and the Earned Income Tax Credit: Results from online field and survey experiments. Submitted to *National Tax Journal*.

2. **Despard, M.**, Zeng, Y., Fox-Dichter, S., Frank-Miller, E., & Grinstein-Weiss, M. Financial counseling for front-line workers: A pilot study of engagement and outcomes. Submitted to *Journal of Financial Counseling and Planning*.
3. Kondratjeva, O., Roll, S., **Despard, M.**, & Grinstein-Weiss, M. The impact of state Earned Income Tax Credit expansions on material and medical hardships. Submitted to *Journal of Consumer Affairs*.

### Manuscripts in Preparation

1. Kondratjeva, O., Roll, S., **Despard, M.**, & Grinstein-Weiss, M. The impact of tax refund delays on the experience of hardship and unsecured debt.
2. Weaver, A., Taing, V., & **Despard, M.** The U.S. nonprofit safety net: Differences in per capita resources by urbanicity and region.
3. Auguste, D., Roll, S., & **Despard, M.** The precarity of self-employment and gig work among low- and moderate-income households.

### 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. 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/>
2. **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/>
3. 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/>
4. 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>
5. **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/>
6. Zeng, Y. & **Despard, M.** (2019) *Credit-building services for employees: An assessment of engagement and outcomes*. (SPI Research Brief No. 19-07). St. Louis, MO: Washington University, Social Policy Institute. <https://socialpolicyinstitute.wustl.edu/brief-19-07/>
7. Frank-Miller, E., Fox-Dichter, S., Wolter, S., Hampton, J., **Despard, M.**, & Germain, G. (2019). *Employer-sponsored small-dollar loans: An assessment of take-up, engagement, and outcomes*. (SPI Research Brief No. 19-04). St. Louis, MO: Washington University, Social Policy Institute. <https://socialpolicyinstitute.wustl.edu/brief-19-04/>
8. **Despard, M. R.**, & Frank-Miller, E. (2019). *When a job is not enough: Employee financial wellness and the role of philanthropy*. Asset Funders Network. <https://assetfunders.org/resource/when-a-job-is-not-enough-employee-financial-wellness-and-the-role-of-philanthropy/>
9. Sun, S., Kondratjeva, O., Roll, S. P., **Despard, M.**, & Grinstein-Weiss, M. (2018). *Financial well-being in low- and moderate-income households: How does it compare to the general population?* (SPI Research Brief No. 18-03). St. Louis, MO: Washington University, Social Policy Institute. <https://socialpolicyinstitute.wustl.edu/financial-well-being-in-low-and-moderate-income-households-how-does-it-compare-to-the-general-population/>

10. Fox-Dichter, S., Zeng, Y., **Despard, M.**, Frank-Miller, E., & Germain, G. (2018). *Employee financial wellness programs: Differences in reach by financial circumstances* (SPI Research Brief No. 18-02). St. Louis, MO: Washington University, Social Policy Institute. <https://sites.wustl.edu/wfsi/publications/>
11. Fox-Dichter, S., **Despard, M.**, Frank-Miller, E., & Germain, G. (2018). *Employee financial wellness programs: Differences in reach by race and ethnicity* (SPI Research Brief No. 18-01). St. Louis, MO: Washington University, Social Policy Institute. <https://sites.wustl.edu/wfsi/publications/>
12. Freeman, A., **Despard, M.**, Kiviat, B., Fox, J., & Hoffman, C. (2018, October). *Employers' use of credit reports in hiring: What are the disparate impacts on the economically vulnerable and how can they be addressed?* (White Paper submitted to the W. K. Kellogg Foundation). Chapel Hill, NC: Center for Community Capital, University of North Carolina at Chapel Hill.
13. Freeman, A., McDaniel, M., & **Despard, M.** (2018, May). *Assessing and promoting opportunity in low- and moderate-income communities: Findings from New Orleans and San Francisco*. Chapel Hill, NC: Center for Community Capital, University of North Carolina at Chapel Hill. <https://communitycapital.unc.edu/research/hoareport/>
14. Dorrance, J., **Despard, M.**, Barnard, J., Hoffman, C., Goldstein, E., & Stern, M. (2018, April). *Housing and financial capabilities: Integrating and enhancing services for residents*. Chapel Hill, NC: Center for Community Capital, University of North Carolina at Chapel Hill. <https://communitycapital.unc.edu/files/2018/06/FinCap-Report.pdf>
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### Book Reviews

1. **Despard, M.** (1994). Book review: Nasty girls, thugs, and humans like us. *Social Work with Groups*, 17(1/2), 198-201.

### Invited Blog Posts, Articles, and Commentary

1. **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/>
2. **Despard, M.** (2020, April 10). Financial inclusion to help mitigate the economic consequences of COVID-19. [Essay]. American Academy of Social Work and Social Welfare, Grand Challenges for Social Work. <https://grandchallengesforsocialwork.org/publications/financial-inclusion-to-help-mitigate-the-economic-consequences-of-covid-19/>
3. **Despard, M.** (2019, December 11). Changes and challenges experienced by needy groups. [Web log comment]. WalletHub. <https://wallethub.com/edu/cities-with-the-highest-and-lowest-population-in-need/8795/#expert=mathieu-despard>
4. **Despard, M.** (2019, May 13). Employee financial wellness programs: Miracle drug? [Web log comment]. Businessolver. <https://blog.businessolver.com/employee-financial-wellness-programs-miracle-drug>
5. Chan, P., Germain, G., Frank-Miller, E., & **Despard, M.** (2019, April 15). The future of workplace financial wellness: Improving the benefits of benefits. [Web log comment]. Prosperity Now. <https://prosperitynow.org/blog/future-workplace-financial-wellness-improving-benefits-benefits>
6. Chan, P., Germain, G., Frank-Miller, E., & **Despard, M.** (2019, April 2). How to collect and use data to improve workplace financial wellness. [Web log comment]. Prosperity Now. <https://prosperitynow.org/blog/high-touch-servicing-how-invest-employees-financial-futures>



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8. Chan, P., Germain, G., Frank-Miller, E., & **Despard, M.** (2019, February 28). Low-touch servicing: Helping employees in a financial pinch. [Web log comment]. Prosperity Now. <https://prosperitynow.org/blog/low-touch-servicing-helping-employees-financial-pinch>
9. Chan, P., Germain, G., Frank-Miller, E., & **Despard, M.** (2019, March 7). High-touch servicing: How to invest in employees' financial futures. [Web log comment]. Prosperity Now. <https://prosperitynow.org/blog/high-touch-servicing-how-invest-employees-financial-futures>
10. **Despard, M.**, & Friedline, T. (2017, March). Mapping Financial Opportunity: Can post offices increase access to financial services? [Web log comment]. Universal Postal Union. <https://postfi.wordpress.com/2017/03/03/mapping-financial-opportunity-can-post-offices-increase-access-to-financial-services/>
11. **Despard, M.** (2017, March). What tips do you have for a person trying to increase their credit score in a short amount of time? [Web log comment]. WalletHub. <https://wallethub.com/free-credit-score/#mathieu-r-despard>
12. Friedline, T., & **Despard, M.** (2016, March). Struggling to stay nourished in a banking desert. *The Atlantic*. Retrieved from <http://www.theatlantic.com/business/archive/2016/03/banking-desert-ny-fed/473436/>
13. **Despard, M.** (2015, July). How do we get more EITC filers to save their tax refunds? [Web log comment]. Retrieved from [http://cfed.org/blog/inclusiveeconomy/how\\_do\\_we\\_get\\_more\\_eitc\\_filers\\_to\\_save\\_their\\_tax\\_returns/](http://cfed.org/blog/inclusiveeconomy/how_do_we_get_more_eitc_filers_to_save_their_tax_returns/)
14. **Despard, M.** (2006, May). Uninsured need coverage. *Philanthropy Journal*.
15. **Despard, M.** (1996). A test of our humanity: AIDS policy in North Carolina. *The Journal of Common Sense*, 2(3), 4-8.

## Media Mentions

"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.

"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. 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).
2. **Despard, M.**, Zeng, Y., & Fox-Dichter, S. (2020, January). *Workplace financial coaching: Credit outcomes among lower-paid, entry-level workers*. Paper presented at the 24<sup>th</sup> Annual Conference of the Society for Social Work & Research, Washington, DC.
3. Kondratjeva, O., Roll, S., Bufe, S., **Despard, M.**, & Grinstein-Weiss, M. (2019, November). *The impact of tax refund delays on the experience of hardships and incidence of debt in low- and moderate-income households*. Paper presented at the 41<sup>st</sup> Annual Fall Conference of the Association for Public Policy Analysis and Management, Denver, CO.
4. 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.
5. 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.

6. **Despard, M.**, Roll, S., Grinstein-Weiss, M., & Gupta, B. (2019, January). *Refund deferral preferences among Earned Income Tax Credit Recipients: Policy implications*. Paper presented at the 23<sup>rd</sup> Annual Conference of the Society for Social Work & Research, San Francisco, CA.
7. Kondratjeva, O., Roll, S., **Despard, M.**, Grinstein-Weiss, M., & Zeng, Y. (2019, January). *The impact of the state Earned Income Tax Credit expansions on material and medical hardships*. Paper presented at the 23<sup>rd</sup> Annual Conference of the Society for Social Work & Research, San Francisco, CA.
8. Bufe, S., Kondratjeva, O., Roll, S., Grinstein-Weiss, M., & **Despard, M.** (2019, January). *Designing effective financial tips to guide debt repayment: Experimental evidence from tax refund recipients*. Paper presented at the 23<sup>rd</sup> Annual Conference of the Society for Social Work & Research, San Francisco, CA.
9. Weaver, A., Taing, V., & **Despard, M.** (2019, January). *Holes in the nonprofit safety net? Rural-urban and regional disparities*. Paper presented at the 23<sup>rd</sup> Annual Conference of the Society for Social Work & Research, San Francisco, CA.
10. Sun, S., Roll, S., Kondratjeva, O., Grinstein-Weiss, M., & **Despard, M.** (2019, January). *Assessing the stability of financial well-being in a low- and moderate-income population*. Paper presented at the 23<sup>rd</sup> Annual Conference of the Society for Social Work & Research, San Francisco, CA.
11. Roll, S., Kondratjeva, O., Bufe, S., **Despard, M.**, & Grinstein-Weiss, M. (2018, November). *Designing effective financial tips to guide debt repayment: Experimental evidence from tax refund recipients*. Poster presented at the 39<sup>th</sup> Annual Conference of the Society for Judgement and Decision Making, New Orleans, LA.
12. Bufe, S., Roll, S., Kondratjeva, O., **Despard, M.**, & Grinstein-Weiss, M. (2018, November). *Heterogeneous effects of savings on participation in the gig economy*. Poster presented at the 39<sup>th</sup> Annual Conference of the Society for Judgement and Decision Making, New Orleans, LA.
13. **Despard, M.**, Bufe, S., Grinstein-Weiss, M., Roll, S., & (2018, November). *Tax-time saving among EITC recipients: Results of a large-scale experiment informed by behavioral economics*. Paper presented at the 40<sup>th</sup> Annual Fall Conference of the Association for Public Policy Analysis and Management, Washington, DC.
14. **Despard, M.**, Friedline T., & Grinstein-Weiss, M. (2018, November). *Changes in savings account ownership: Effects of an online tax-time intervention*. Paper presented at the 40<sup>th</sup> Annual Fall Conference of the Association for Public Policy Analysis and Management, Washington, DC.
15. Kondratjeva, O., Roll, S., **Despard, M.**, & Grinstein-Weiss, M. (2018, November). *The impact of state earned income tax credit expansions on material and medical hardships*. Paper presented at the 40<sup>th</sup> Annual Fall Conference of the Association for Public Policy Analysis and Management, Washington, DC.

16. **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.
17. 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.
18. **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.
19. 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.
20. 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.
21. 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.
22. Bufe, S., Grinstein-Weiss, M., Roll, S., & **Despard, M.** (2017, November). *How deep in debt? How levels of unsecured debt affect hardship among low- and middle-income households*. Paper presented at the 39<sup>th</sup> Annual Fall Conference of the Association for Public Policy Analysis and Management, Chicago, IL.
23. **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.
24. **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.
25. 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.

26. **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.
27. 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.
28. Cryder, C., Grinstein-Weiss, M., Oliphant, J. E., Perantie, D., Taylor, S., Ariely, D., & **Despard, M.** (2016, November). *Choice architecture and tax refund savings: A large-scale field experiment*. Paper presented at the 37<sup>th</sup> Annual Conference of the Society for Judgement and Decision Making, Boston, MA.
29. Grinstein-Weiss, M., Perantie, D., Oliphant, J. E., **Despard, M.**, & Roll, S. (2016, November). *Refund to Savings 2015: The impact of a large-scale tax-time savings experiment*. Paper presented at the 38<sup>th</sup> Annual Fall Conference of the Association for Public Policy Analysis and Management, Washington, DC.
30. Grinstein-Weiss, M., **Despard, M.**, Guo, S., Russell, B. D., & Taylor, S. H. (2016, November). *Financial shocks, liquid assets, and material hardship: The moderating role of race*. Paper presented at the 38<sup>th</sup> Annual Fall Conference of the Association for Public Policy Analysis and Management, Washington, DC.
31. Friedline, T., & **Despard, M.** (2016, September). *Community access to financial services*. Paper presented at the Assets Learning Conference, Washington, DC.
32. 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.
33. **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.
34. **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.
35. **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.
36. 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.

37. 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.
38. **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.
39. 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.
40. Zerden, L., & **Despard, M.** (2014, October). Finding jobs and using macro skills: Results from recent MSW graduates. Paper presented at the Council on Social Work Education 60<sup>th</sup> Annual Program Meeting, Tampa, FL.
41. **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.
42. **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.
43. **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.
44. 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.
45. **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.
46. **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.

47. **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.
48. **Despard, M.** (2010, October). *Building financial capability for economic justice: Results from an online practitioner survey.* Paper presented at the Council on Social Work Education 56<sup>th</sup> Annual Program Meeting, Portland, OR
49. 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.
50. **Despard, M.,** & Lombard, F. M. (2006, November 4-8). *Specialty care access for uninsured adults: Community dialogue to craft local solutions.* Poster presented at the 134<sup>th</sup> Annual Meeting and Exposition of the American Public Health Association, Boston, MA.
51. Belden, C.A., **Despard, M.,** Proescholdbell, R. J., & Lombard, F. M. (2006, November 4-8). *Interconnecting HIV providers and informing clinical practice: Who to connect? What to exchange?* Panel presentation at the 134<sup>th</sup> Annual Meeting and Exposition of the American Public Health Association, Boston, MA.
52. 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.
53. 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.
54. **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.
55. **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.** (2020, May). *Employee financial wellness programs - Do they work?* Webinar speaker. Employee Loan Solutions, San Diego, CA.
2. **Despard, M.** (2019, December). *Importance of emergency savings.* Webinar speaker. SaverLife, San Francisco, CA.

3. **Despard, M.** (2019, December). *Good jobs and financial wellness*. Roundtable Presentation. Indiana Asset Funders Network, Indianapolis, IN.
4. **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.
5. **Despard, M.** (2019, October). *Evolution of the North Carolina antipoverty movement*. Panel participant at the Pathways to Prosperity Conference. Raleigh, NC.
6. **Despard, M.** (2019, September). *When a job isn't enough: Employee financial wellness and the role of philanthropy*. Webinar speaker. Asset Funders Network.
7. **Despard, M.** (2019, June). *Promoting saving in the workplace: Opportunities and challenges*. Consumer Financial Protection Bureau Emergency Savings Roundtable. St. Louis, MO.
8. **Despard, M.** (2019, May). *Employee emergency: Rescue your employees from a financial free fall*. Webinar speaker. Businessolver.
9. **Despard, M.** (2019, March). *Three behavioral design policy scenarios to promote financial health: Consumption, risk, and perception*. Center for Advanced Hindsight, Duke University.
10. **Despard, M.** (2019, February). *Understanding the financial lives of employees and solutions to increase their financial wellness*. Webinar speaker. National Fund for Workforce Solutions.
11. **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.
12. **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.
13. **Despard, M.** (2017, October). *Rainy day funds: Emergency savings for low- and moderate-income households*. Pathways to Prosperity Conference. Raleigh, NC.
14. **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.
15. **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.



16. **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.
17. 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.
18. **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.
19. **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.
20. **Despard, M.** (2016, December). *Tax-time saving: Theory and evidence*. Presentation to the Financial Stability Coalition of Washtenaw County, Ann Arbor, MI.
21. Huang, J., & **Despard, M.** (2016, November). *Child development accounts in the global context: Development and prospect*. Panel discussant at the 38<sup>th</sup> Annual Fall Conference of the Association for Public Policy Analysis and Management, Washington, DC.
22. 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.
23. **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.
24. **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.
25. **Despard, M.** (2013, May). *The Ghana YouthSave experiment*. Pre-summit workshop presentation at the Child Youth Finance International 2013 Summit, Istanbul, Turkey.
26. **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.
27. **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.

28. **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.
29. **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.
30. **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.
31. **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.
32. **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.
33. **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.
34. **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.
35. **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.
36. 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.
37. **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.
38. **Despard, M.** (2007, November). *Community health plans*. Presentation at the Durham Health Summit: Listening to the Voices of Durham's Uninsured. Durham, NC.
39. **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.

40. **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.
41. **Despard, M.** & Greenberg, G. (2006, April). *Project Access*. Presentation at the Annual Meeting of the North Carolina Association of Free Clinics, Greensboro, NC.
42. **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.
43. **Despard, M.** (2006, January). *Racial health disparities and lack of health insurance*. Presentation at the Durham Regional Hospital Health Disparities Forum, Durham, NC.
44. **Despard, M.** (2002, March). *Marketing your Head Start program*. Workshop presentation at the Virginia Head Start Association, Virginia Beach, VA.
45. **Despard, M.** (2001, September). *Resource development and board member responsibilities*. Presentation to Southeast Rural Community Assistance Project, Inc. Board Retreat, Charlottesville, VA.
46. **Despard, M.** (2001, November). *Grant proposal writing: The key to getting funded*, Workshop presentation at the Virginia Head Start Association, Roanoke, VA.
47. **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.
48. **Despard, M.** (2000, February). *Fund distribution re-design panel presentation*. United Way of America Staff Leaders Conference, Houston, TX.

## TEACHING EXPERIENCE

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

Spring 2020                      **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**  
MBA 866C: Financial Inclusion and Social Innovation

**Additional Teaching and Advising Experience**

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

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- 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

- 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**

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**

- 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

**SOFTWARE AND STATISTICAL SKILLS**

Stata, MPlus, SPSS, Microsoft Office