

## Madeline L'Esperance

The University of Alabama  
Department of Consumer Sciences  
305 Adams Hall  
Tuscaloosa, AL 35487

Phone: (205) 348-4071  
Email: [mlesperance@ua.edu](mailto:mlesperance@ua.edu)  
Homepage: <http://mlesperance.people.ua.edu/>

## Academic Employment

The University of Alabama	Tuscaloosa, AL
Assistant Professor, Department of Consumer Sciences	2019-present
Faculty Affiliate, Alabama Research Institute on Aging	2020-present

## Education

University of Wisconsin-Madison	Madison, WI
Ph.D., Consumer Behavior and Family Economics	2019
Loyola University Chicago	Chicago, IL
B.B.A., Economics and Finance, <i>magna cum laude</i>	2014

## Publications

### *Journal Articles*

L'Esperance, Madeline, Jevay Grooms, and Timothy M. Smeeding. "Patterns of Advance Child Tax Credit Receipt and Spending among Children with Retired or Disabled Household Members." *Social Service Review* 98, no. 1 (2024): 000-000. DOI: 10.1086/728114

L'Esperance, Madeline. "Nudging credit union members to check their credit: Evidence from a field experiment." *Journal of Behavioral and Experimental Finance* 37 (2023): 100775. DOI: 10.1016/j.jbef.2022.100775

Collins, J. Michael, and Madeline L'Esperance. "What do students gain from banks in schools? A field study." *Review of Economics of the Household* (2022): 1-24. DOI: 10.1007/s11150-022-09611-z

L'Esperance, Madeline. "Does responsibility for financial tasks influence credit knowledge and behavior?: Evidence from a panel of US couples." *Journal of Family and Economic Issues* 41, no. 2 (2020): 377-387. DOI: 10.1007/s10834-019-09641-3

### *Working Papers*

The Effect of High School Personal Finance Education on Responsibility for Finances in Young Adulthood *with J. Michael Collins and Cliff Robb*. (Revise and resubmit)

Youth Employment and Financial Behavior: Does Work in High School Build Financial Capability? (Revise and resubmit)

Social Security Interactions with the Child Tax Credit Expansion *with Jevay Grooms and Tim Smeeding*

Effects of Income Payment Timing on Financial Shortfalls for Retirees and People with Disabilities

Short-term disabilities, return to work, and transitions to long-term disability benefits *with Adibah Abdulhadi and J. Michael Collins* (Revise and resubmit)

Disability and Wealth: Exploring the Liquid Asset Trajectories of Social Security Disability Program Applicants (Under review)

## Grants and Awards

"Social Security Administration's Growing Interest in the Child Tax Credit and Other Child Driven Income Support Programs" Co-PIs Timothy Smeeding, Jevay Grooms, and Shogher Ohannessian

UW-Madison Retirement and Disability Research Center (\$157,837) 2022–2023

"Social Security Interactions with Child Tax Credit Expansion" Co-PIs Timothy Smeeding and Jevay Grooms

UW-Madison Retirement and Disability Research Center (\$129,830) 2021–2022

Extramural Mentored Social Policy Fellowship

UW-Madison Retirement and Disability Research Center (\$40,800) 2021–2022

"Disability, Disability Programs, and Wealth"

UW-Madison Retirement and Disability Research Center JSIT Small Grant (\$5000) 2019–2020

"Youth Employment and Financial Well-being"

Consumer Financial Protection Bureau (\$21,800) 2019–2020

Junior Scholar in Training

UW-Madison Retirement and Disability Research Center 2019

Schurch Thomson Graduate Research Excellence Award

UW-Madison School of Human Ecology 2019

Behavioral Research Insights Through Experiments (BRITE) Lab Small Grant

UW-Madison BRITE Lab 2019

## Presentations

### 2023 (including scheduled)

APPAM Annual Research Conference; UW-Madison Household Finance Seminar; Social Security Administration Work In Progress Seminar; Atlanta Workshop on Public Policy and Child Well-Being; ACCI Annual Research Conference

### 2022

UW-Madison Retirement and Disability Research Center (RDRC) Annual Meeting; APPAM Annual Research Conference; ACCI Annual Research Conference; UW-Madison Household Finance Seminar

### 2021

Southern Economic Association Annual Meeting; Population Association of America (PAA) Annual Meeting; University of Alabama-Birmingham Personal Finance Symposium (*Presenter; Discussant*); ACCI Annual Research Conference

**2020**

Association for Public Policy Analysis & Management (APPAM) Annual Fall Research Conference; Southern Economic Association Annual Meeting (*Presenter; Discussant*); CFPB Youth Financial Education Research Convening; UW-Madison Household Finance Seminar; American Council on Consumer Interests (ACCI) Annual Research Conference

**2019**

Center for Financial Security Webinar Series; CFP Board Academic Research Colloquium

## Teaching and Mentoring

### *Teaching*

Financial Capability The University of Alabama	Fall 2022, 2023
Personal Finance The University of Alabama	Fall 2021, 2022, 2023
Research Methods The University of Alabama	Spring 2022, 2023
Introduction to Consumer Economics The University of Alabama	Spring 2023
Consumer Economics ( <i>Intermediate Microeconomics</i> ) The University of Alabama	Spring 2022, Fall 2021, Spring 2021, Fall 2020, Spring 2020
Analysis in Quality Control The University of Alabama	Spring 2021
Public Policy The University of Alabama	Fall 2019, Spring 2020

### *Mentoring*

Master's Thesis Committee Chair: Ellie Cochran (2020)  
Master's Thesis Committee Member: Genevieve Smith (2020)

## Service

### *Referee*

Editorial Review Board, Journal of Consumer Affairs	2023 –
Junior Editorial Review Board, Journal of Consumer Affairs	2021 – 2023
Journal of Consumer Affairs; Journal of Family Economic Issues; Social Service Review; Journal of Economic Education; Journal of Behavioral and Experimental Finance; Financial Planning Review; Managerial Finance; Journal of Financial Planning and Counseling	

*Professional Memberships*

Southern Economic Association	2020 – Present
Association for Public Policy Analysis and Management	2015 – Present
American Council on Consumer Interests	2015 – Present

*Committees*

College of Human Environmental Sciences Research Committee	2020 – Present
Graduate Admissions Committee	2020 – Present
Faculty Senate (Alternate)	2022 – Present
Tenure Track Faculty Search Committee	2020 – 2021

Last updated: February 24, 2024