

**Megan Doherty Bea**  
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#### ACADEMIC POSITIONS

2019 - Assistant Professor of Consumer Science, School of Human Ecology, University of Wisconsin-Madison

*University of Wisconsin-Madison Faculty Affiliations*

Department of Sociology; Department of Human Development & Family Studies  
Center for Demography and Ecology; Center for Financial Security; Institute for Research on Poverty

#### EDUCATION

2019 Ph.D. Sociology, Cornell University  
2017 M.A. Sociology, Cornell University  
2008 B.A. Economics and French, Bryn Mawr College

#### PEER REVIEWED PUBLICATIONS

2023. **Bea, Megan Doherty**. “A Life Course Perspective of Community (Non)Investment: Historical Financial Service Trajectories and Community Outcomes.” *Journal of Family and Economic Issues*.
2023. **Bea, Megan Doherty**, Mariana Amorim, and Terri Friedline. “Public Cash Assistance and Spatial Predation: How State Cash-Transfer Environments Shape High-Interest Lender Geography.” *Social Service Review*.
2023. **Bea, Megan Doherty**. “Relational Foundations of an Unequal Consumer Credit Market: Symbiotic Ties between Banks and Payday Lenders.” *Journal of Consumer Affairs*. (doi: 10.1111/joca.12501)
2022. Agnew<sup>†\*</sup>, Megan, **Megan Doherty Bea**<sup>\*</sup>, and Terri Friedline<sup>\*</sup>. “Payday Lenders and Premature Mortality.” *Frontiers in Public Health*. (doi: 10.3389/fpubh.2022.993585)
2022. **Bea, Megan Doherty** and K. Bley<sup>†</sup>. “(Un)Conditional Consumer Protections in High-Cost Lending Regulation: Impacts on Local Lending Geographies.” *Journal of Consumer Affairs*. (doi: 10.1111/joca.12481)
- Spatial Research Award, 2020 Best Student Paper (draft manuscript), IPUMS.
2021. **Bea, Megan Doherty**<sup>\*</sup> and Emily Taylor-Poppe.<sup>\*</sup> “Marginalized Legal Categories: Social Inequality, Family Structure, and Laws of Intestacy.” *Law and Society Review*. (doi: 10.1111/lasr.12553)
- Acknowledgements: Among *Law and Society Review*’s most cited articles (2022); cited in American Sociological Association Presidential Address (2022); featured on *This Week in Sociological Perspective* podcast (2021).

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\* = equal authorship; † = graduate student

2020. Musick, Kelly, **Megan Doherty Bea**, and Pilar Gonalons-Pons. “His and Her Work and Earnings Following Parenthood in the United States, Germany, and the United Kingdom.” *American Sociological Review*. (doi: 10.1177/0003122420934430)
- Nominee; 2021 Kanter Award for Research Excellence in Work and Family.
2019. **Bea, Megan Doherty**. “Racial and Ethnic Differences in Consumers’ Economic Expectations.” *Socius: Sociological Research for a Dynamic World*. (doi: 10.1177/2378023118815270.)
- Robin M. Williams, Jr. Best Graduate Student Paper Award, Cornell University Department of Sociology.
2019. **Bea, Megan Doherty**\* and Youngmin Yi.\* “Leaving the Financial Nest: Connecting Young Adults’ Financial Independence to Financial Security.” *Journal of Marriage and Family*. 81(2): 397 – 414. (doi: 10.1111/jomf.12553.)
2017. York Cornwell, Erin, Emily Taylor Poppe, and **Megan Doherty Bea**. “Networking in the Shadow of the Law: Informal Access to Legal Expertise through Personal Network Ties.” *Law and Society Review*. 51(3): 635 – 668. (doi: 10.1111/lasr.12278.)

#### UNDER REVIEW

Goldman, Alyssa and **Megan Doherty Bea**. “Banking on the Neighborhood? Inequalities in Older Adults’ Access to Local Banking and Neighborhood Perceptions.” Under Review, *Journal of Gerontology: Social Sciences*

#### MANUSCRIPTS

Amorim, Mariana\* and **Megan Doherty Bea**\*. “‘It’s a Last Resort but a First Resort’: the Role of Payday Loans in the Portfolios of American Families”

**Bea, Megan Doherty**, K. Bley<sup>†</sup>, Jacob Faber, and Sewheat Haile<sup>†</sup>. “Local Flood Risks and Racial Inequality in the Mortgage Market”

**Bea, Megan Doherty** and Lauri Luosta<sup>†</sup>. “Minimum Wage Generosity and Racial Disparities in Geographic Access to Financial Services”

Taylor Poppe, Emily and **Megan Doherty Bea**. “Legal Actuation.”

#### OTHER PUBLICATIONS

2022. **Bea, Megan Doherty** and Somalis Chy<sup>†</sup>. “Family Proximity in Retirement: Heterogeneity in Residential Changes Across Older Adults’ Care Contexts.” Center for Financial Security Working Paper No. WI22-03. ([https://cfsrdrc.wisc.edu/files/working-papers/WI22-03\\_Bea\\_Ch\\_y\\_Paper\\_09.22.2022.pdf](https://cfsrdrc.wisc.edu/files/working-papers/WI22-03_Bea_Ch_y_Paper_09.22.2022.pdf).)

- Featured on *Squared Away* blog, Boston College Center for Retirement (2022).

2016. **Bea, Megan Doherty**. “Constructing Legitimacy: Sociological Perspectives of the Politics of Central Banking.” Mario Einaudi Center for International Studies Working Paper Series No. 3-16. (<http://hdl.handle.net/1813/55057>.)

## REPLICATION MATERIALS

2022. **Bea, Megan Doherty**. "Data for: Relational Foundations of an Unequal Consumer Credit Market: Symbiotic Ties between Banks and Payday Lenders." Qualitative Data Repository [distributor]. QDR Main Collection. <https://doi.org/10.5064/F6OTUZMQ>.
2020. **Bea, Megan Doherty**, Gonalons-Pons, Pilar, and Kelly Musick. "Data for: His and Her Earnings Following Parenthood in the United States, Germany, and the United Kingdom." Catalog no. 2839. Ithaca, NY: Cornell Center for Social Sciences | Research Support [distributor]. Version 1. <https://doi.org/10.6077/k3ck-yp20>.

## GRANTS RECEIVED

- 2022 Wisconsin Department of Children and Families (\$233,631). For "Understanding the Neighborhood Contexts of Custodial and Noncustodial Parents in the Child Support System." Co-Principle Investigator, with Judith Bartfeld.
- 2021 Understanding and Reducing Inequalities Initiative (\$96,096), OVCERGE, University of Wisconsin-Madison. For "Using Social Policy to Enhance Financial Inclusion." Principle Investigator.
- Social Security Administration Retirement and Disability Research Consortium (\$89,310). For "Family Proximity and Co-Residence in Retirement: Heterogeneity in Residential Changes Across Older Adults' Care Contexts." Principle Investigator.
- 2020 Seed Grant (\$6,000), Center for Demography and Ecology, University of Wisconsin-Madison. For "Family Well-Being, Predatory Lending, and the American Social Safety Net." Principle Investigator.
- Research Incentive Funds (\$14,535), Center for Financial Security, University of Wisconsin-Madison. For "Intergenerational Financial Support and Implications for Retirement." Principle Investigator.
- 2019 Fall Research Competition (\$24,234), OVCERGE University of Wisconsin-Madison. For "Family Well-Being, Predatory Lending, and the American Social Safety Net," with Mariana Amorim as Collaborator.

## AWARDS AND HONORS

- 2021 Nominee, 2021 Rosabeth Moss Kanter International Award for Research Excellence in Work and Family.
- 2019 Spatial Research Award, Best Student Paper, IPUMS.
- 2017 Robin M. Williams, Jr. Best Graduate Student Paper Award, Cornell University Department of Sociology.
- 2016 Early Career Workshop Award, Society for the Advancement of

## Socioeconomics.

### INVITED TALKS & MEDIA

“Following the Money: What Data Tell Us about the Big Business of Predatory Lending and How to Protect Consumers”

- Bard College, September 27, 2023 (invited).

“Grandparents on the Move? The Timing of Residential Changes and Connections to Family Caregiving”

- Webinar, Center for Financial Security, August 29, 2023. With Somalis Chy.

“From ‘Wanna Split an AirBnB?’ to Bea and Yi 2019”

- Alumni Presentation, PSID User Training Workshop, University of Michigan, June 16, 2022 (virtual). With Youngmin Yi.

“UW-Madison’s Building Financial Assets and Capability Course: Teaching the Next Generation of Practitioners”

- Wisconsin Governor’s Council on Financial Literacy and Capability, December 7, 2021 (virtual).

“Marginalized Legal Categories: Social Inequality, Family Structure, and the Laws of Intestacy”

- *This Week in Sociological Perspective* Podcast, July 2021. With Emily Taylor Poppe, available at <https://twispaudio.com/twisp-2021-m07-thu22-audio>

“Personal Finance for Young Adults: Why It’s Hard and What to Do.”

- DreamBank Community Events, American Family Insurance, Madison WI. May 2021.

“Financial Symbiosis and the Credit Ecosystem: Spatial Consequences of Bank-Payday Lender Network Ties”

- Board of Governors of the Federal Reserve, Consumer and Community Affairs Division, Washington, DC. May 2018.

“Constructing Central Bank Legitimacy: Sociological Perspectives.”

- Conference on the Politics of Central Banking, Cornell University. April 2016.

### REFEREED CONFERENCE PRESENTATIONS

“Grandparents on the Move? The Timing of Residential Changes and Connections to Family Caregiving”

- Association for Public Policy and Management Annual Meeting, Washington, D.C., November 2022

“Can Progressive Social Policy Increase Financial Inclusion?”

- RC28 Summer Workshop, Ann Arbor, Michigan, August 2023.
- Society for the Advancement of Socioeconomics, Amsterdam, Netherlands, July 2022.

“Family Well-Being, Predatory Lending, and the American Social Safety Net”

*Last updated August 2023*

- Association for Public Policy and Management Annual Meeting, Austin, TX, March 2022.

“Do Alternative Financial Services Worsen Communities’ Economic Trajectories?”

- Society for the Advancement of Socioeconomics, Virtual Conference, July 2021.

“Social Safety Nets and Spatial Predation: How State and Local Welfare Environments Shape High-Interest Lender Geography”

- Population Association of America Annual Meeting, Virtual Conference, May 2021
- Society for the Advancement of Socioeconomics, Virtual Conference, July 2020.

“Policy to Protect Financially Vulnerable Populations: A Look at the Military Lending Act”

- Association for Financial Counseling & Planning Education Annual Meeting, Virtual Conference, November 2020
- Society for the Advancement of Socioeconomics, Virtual Conference, July 2020
- American Council for Consumer Interests, Virtual Conference, May 2020.
- Eastern Sociological Society, Baltimore, MD. February 2018.

“Marginalized Legal Categories: Social Inequality, Family Structure, and Laws of Intestacy.”

- Population Association of American Annual Meeting, Virtual Conference, April 2020.
- Law and Society Association Annual Meeting, Washington, DC, June 2019.

“Financial Symbiosis and the Credit Ecosystem: Spatial Consequences of Bank-Payday Lender Network Ties”

- Association for Public Policy and Management Annual Meeting, Washington, DC, November 2018.
- Salzburg Conference in Interdisciplinary Poverty Research, Salzburg, Austria, September 2018.
- American Sociological Association, Philadelphia, PA, August 2018
- Population Association of America (poster), Denver, CO. April 2018.

“Variation in Young Adults’ Transitions to Financial Independence and Implications for Financial Security.”

- American Sociological Association, Montreal QC, Canada. August 2017.
- Population Association of America Annual Meeting (poster), Chicago, IL. April 2017.

“Mind the Gaps: Racial and Ethnic Differences in Consumers’ Economic Expectations.”

- Society for the Advancement of Socio-Economics Annual Meeting, Berkeley, CA. June 2016.

## TEACHING EXPERIENCE

Instructor of Record, Research Methods (Graduate)

Instructor of Record, Advanced Consumer Analytics (Undergraduate)

Instructor of Record, Building Financial Assets and Capability (Undergraduate)  
Instructor of Record, Finances and Families (Undergraduate)

#### SERVICE

- Ongoing – Research Area Co-Director, Spatial and Environmental Demography, Center for Demography and Ecology, UW-Madison;  
Finance and Society Network Co-Organizer, Society for the Advancement of Socio-Economics;  
Steering Committee Member, Center for Financial Security, UW-Madison;  
Consumer Science Graduate Committee Member, UW-Madison;  
Conference Proposal Reviewer, American Council on Consumer Interests
2023. Interim Graduate Program Committee Chair, Consumer Science Department  
Panel Discussant, Population Association of America Annual Meeting;  
Review Committee for Inequality Section Best Graduate Student Paper Award, American Sociological Association
2022. Panel Organizer, Panel Chair, Association for Public Policy and Management Annual Meeting;  
Panel Discussant, Population Association of America Annual Meeting
2021. Panel Organizer, Panel Chair, Poster Judge, Population Association of America Annual Meeting;  
Small Grants Reviewer, American Council on Consumer Interests;  
NIFA Hatch Proposal Reviewer, College of Agricultural and Life Sciences, UW-Madison

Occasional reviewer for: *American Sociological Review*, *American Journal of Sociology*, *Financial Planning Review*, *Journal of Family and Economic Issues*, *Journal of Family Studies*, *Journal of Health and Social Behavior*, *Journal of Nature Human Behavior*, *Law and Social Inquiry*, *Law and Society Review*, *Population Research and Policy Review*, *Race and Social Problems*, *Social Currents*, *Social Forces*, *Socio-Economic Review*, *Sociological Inquiry*, and *Social Problems*.

#### PROFESSIONAL MEMBERSHIPS

American Council on Consumer Interests, American Sociological Association, Association for Public Policy and Management, Population Association of America, Society for the Advancement of Socio-Economics

#### PHD GRADUATE ADVISING

Current – Megan Agnew (Population and Public Health), Asude Aydagul\* (Consumer Science), Somalis Chy\* (Consumer Science), Lauren Giurini (Population and Public Health), Xiangchen Liu\* (Consumer Science), Quinn Kinzer\* (Consumer Science)

Former – Adam Hayes (Sociology PhD), Trisha Chanda (Consumer Science PhD)

\*Indicates committee chair or co-chair

*Last updated August 2023*