

Kyoung Tae Kim, Ph.D.

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College of Human Environmental Sciences
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EMPLOYMENT

Assistant professor in the Department of Consumer Sciences August 2014 -
University of Alabama, Tuscaloosa, AL Present

Graduate associate in the Department of Human Sciences August 2011 -
The Ohio State University, Columbus, OH Spring 2013

EDUCATION

Doctor of Philosophy in Human Ecology September 2010 -
The Ohio State University, Columbus, OH August 2014

- » Major in Family Resource Management, Personal finance
- » Minor in Statistics (Department of Statistics)
- » Dissertation: The Impact of the 2007 Recession on the Retirement Decisions of U.S. Households: Evidence from the 2007-2009 Survey of Consumer Finances Panel Dataset

Master of Science in Economics, Krannert school of Business August 2008 -
Purdue University, West Lafayette, IN December 2009

- » Area of Research Specialization: Industrial Organization

Bachelor of Art in Economics , College of Art and Science August 2004 -
The Ohio State University, Columbus, OH June 2007

- » Graduated Magna Cum Laude

TEACHING EXPERIENCE

Teaching history, University of Alabama

CSM 403 Consumer Economics (SOI: 4.0/5.0)	Au-2014
CSM 403 Consumer Economics (SOI: 4.6/5.0)	Au-2015
CSM 403 Consumer Economics	Au-2016
CSM 400/CSM 500 Personal Insurance Planning and Management (SOI: 5.0/5.0)	Au-2015
CSM 400/CSM 500 Personal Insurance Planning and Management	Au-2016
CSM 454/CSM 554 Personal Income Tax Management Planning (SOI: 4.2/5.0)	Sp-2015
CSM 454/CSM 554 Personal Income Tax Management Planning	Sp-2016

CSM 460/CSM 560 Personal Finance Planning Course Technique (Capstone) (SOI: 4.7/5.0)	Sp-2015
CSM 460/CSM 560 Personal Finance Planning Course Technique (Capstone)	Sp-2016

Teaching history, The Ohio State University

Co-Instructor: CSCFMFNS 5260 Family Financial Management Application (Capstone)	August 2011 -
- Student Evaluation of Instruction: 4.4/5.0 (Au-2012), 4.3/5.0 (Sp-2013)	Spring 2013
Co-Instructor: CSCFMFNS 660 Family Financial Management Application (Capstone)	
- Student Evaluation of Instruction: 4.4/5.0 (Sp-2012)	
Teaching Assistant: CSCFMFNS 360 Family Financial Management II	
- Student Evaluation of Instruction: 4.2/5.0 (Au-2011), 4.2/5.0 (Wi-2012)	
Lecture for CONSCI 8891 Special Topic Seminar: Family Finance	
Lecture for CONSCI 8250 Normative Approaches to Consumer Sciences	

RESEARCH PUBLICATIONS

Peer-Reviewed Journal	Published (n=8)
1. Kim, K., Seay, M., & Smith, H. (in press). After the Great Recession: Financial sophistication and housing leverage. <i>Applied Economics Letters</i> (Indexed in SSCI)	
2. Kim, K., Wilmarth, M., & Choi, S. (in press). Credit use of U.S. households after the Great Recession: The role of credit constraints. <i>Family & Consumer Sciences Research Journal</i>	
3. Lee, J., & Kim, K*. (in press). Assessing economic security of low income households in the United States. <i>Journal of Poverty</i>	* Corresponding author (equally contributed)
4. Kim, K., & Hanna, S. D. (2016). The severity of the impact of the stock market crash of 2008-2009 on the wealth of U.S. workers. <i>Journal of Financial Planning</i> , 29(2), 54-60.	
5. Kim, K., & Hanna, S. D. (2015). Do U.S. households perceive their retirement preparedness realistically? <i>Financial Services Review</i> 24(2), 139-155	
6. Kim, K., & Hanna, S. D. (2015). Does financial sophistication matter in retirement preparedness? <i>Journal of Personal Finance</i> , 14(2), 9-20	
7. Kim, K., Hanna, S. D. & Chen, S. C. (2014). Consideration of retirement income stages in planning for retirement, <i>Journal of Personal Finance</i> , 13(1), 52-64	
8. Hanna, S. D., & Kim, K. (2014). Time preference assumptions in normative analyses of household financial decisions, <i>Applied Economics Letters</i> , 21(9), 609-612 (Indexed in SSCI)	

Book chapter	Published (n=1)
9. Hanna, S. D., Kim, K., & Chen, S. C. -C. (in press). Retirement savings, in J. Xiao, <i>Handbook of Consumer Finance Research</i> , Springer Publishing.	

Conference Proceedings/E-Journal	(proceedings (n=15), e-journal (n=1))
1. Hanna, S.D., & Kim, K. (2015). Household Ratio Guidelines for the Amount of Investments, <i>Proceedings of the Academy of Financial Services</i>	
2. Kim, K., & Wilmarth, M. (2015). The Role of Government Subsidies on Debt Management in Low Income Households, <i>Consumer Interests Annual</i> , Vol. 61	

3. Shin, S., & **Kim, K.** (2015). Income Dynamics and Household Savings during the Great Recession, *Consumer Interests Annual*, Vol. 61
4. Shin, S., & **Kim, K.** (2015). Did greater income uncertainty reduce stock ownership? Evidence from the 2007-2009 Survey of Consumer Finances panel dataset, *Consumer Interests Annual*, Vol. 61
5. Lee, J., & **Kim, K.** (2015). Propensity to Plan for Financial Decisions in the Survey of Consumer Finances, *Consumer Interests Annual*, Vol. 61
6. Choi, S., Wilmarth, M. & **Kim, K.** (2015). The Impacts of Household Characteristics on Private Pension Deduction: New Evidence from the 2013 Consumer Expenditure Survey, *Consumer Interests Annual*, Vol. 61
7. **Kim, K.** (2014). Which U.S. households changed risk tolerance during the Great Recession? Evidence from the 2007-2009 SCF panel dataset, *Consumer Interests Annual*, Vol. 60.
8. **Kim, K.**, Lee, J., & Hong, O. E. (2014). Assessing the effect of self-control on retirement preparedness of U.S households, *Household Finance eJournal*, 5(5).
9. **Kim, K.**, & Hanna, S. D. (2013). Do U.S. households perceive their retirement preparedness 'rationally'? *Proceedings of the Academy of Financial Services*.
10. Lee, J., & **Kim, K.** (2013). Assessing economic security of low income households in the United States, *Proceedings of the Academy of Financial Services*.
11. Hong, O. E., Hanna, S. D. & **Kim, K.** (2013). Which household have adequate emergency funds after the Great Recession: Estimates based on an income measure and a spending measure, *Proceedings of the Academy of Financial Services*.
12. **Kim, K.** (2013). How do U.S households perceive their preparedness for retirement? Perception versus objective retirement adequacy of U.S households, *Consumer Interests Annual*, Vol. 59.
13. **Kim, K.**, & Hanna, S. D. (2013). Does financial sophistication matter in retirement preparedness of U.S households? Evidence from the 2010 Survey of Consumer Finances, *Consumer Interests Annual*, Vol. 59.
14. **Kim, K.**, Lee, J., & Hong, E. (2013). Assessing the effect of self-control on retirement preparedness of U.S households, *Consumer Interests Annual*, Vol. 59.
15. **Kim, K.**, Chen, S. C., & Hanna, S. D. (2012). Does greater complexity reduce retirement adequacy? Evidence from Survey of Consumer Finances, 1995-2007, *Consumer Interests Annual*, Vol. 58.
16. Hanna, S. D., **Kim, K.**, & Liu, F. (2012). Parameter assumptions in normative analyses of household financial decisions, *Proceedings of the Academy of Financial Services*.

RESEARCH PRESENTATIONS

National Conference Presentation (n=12)

1. **Kim, K.**, Seay, M., & Smith, H. (2015). After the Great Recession: Financial sophistication and housing leverage among middle aged households. Presented at the Annual Conference of the Academy of Finance Services (AFS), Orlando, Florida. October, 2015.

2. **Kim, K., & Wilmarth, M.** (2015). The Role of Government Subsidies on Debt Management in Low Income Households, Presented at the Annual Conference of the American Council on Consumer Interests (ACCI), Clearwater, Florida. May, 2015.
3. Shin, S., & **Kim, K.** (2015). Income Dynamics and Household Savings during the Great Recession, Presented at the Annual Conference of the American Council on Consumer Interests (ACCI), Clearwater, Florida. May, 2015.
4. Lee, J., & **Kim, K.** (2015). Propensity to Plan for Financial Decisions in the Survey of Consumer Finances, Presented at the Annual Conference of the American Council on Consumer Interests (ACCI), Clearwater, Florida. May, 2015.
5. **Kim, K., & Hanna, S. D.** (2014). Changes in retirement expectations of U.S. households during the Great Recession: Evidence from the 2007-2009 Survey of Consumer Finances panel dataset, Presented at the Annual Conference of the American Council on Consumer Interests (ACCI), Milwaukee, Wisconsin. April, 2014.
6. **Kim, K.** (2014). Which U.S. households changed risk tolerance during the Great Recession? Evidence from the 2007-2009 SCF panel dataset, Presented at the Annual Conference of the American Council on Consumer Interests (ACCI), Milwaukee, Wisconsin. April, 2014.
7. **Kim, K., & Hanna, S. D.** (2013). Do U.S. households perceive their retirement preparedness rationally? Presented at the Annual Conference of the Academy of Financial Services (AFS), Chicago, IL. Oct, 2013.
8. Lee, J., & **Kim, K.** (2013). Assessing economic security of low income households in the United States, Presented at the Annual Conference of the Academy of Financial Services (AFS), Chicago, IL. Oct, 2013.
9. **Kim, K.** (2013). How do U.S households perceive their preparedness for retirement? Perception versus objective retirement adequacy of U.S households, Presented at the Annual Conference of the American Council on Consumer Interests (ACCI), Portland, Oregon. April, 2013.
10. **Kim, K., & Lee, J.** (2013). Assessing the effect of self-control on retirement preparedness of U.S households, Presented at the Annual Conference of the American Council on Consumer Interests (ACCI), Portland, Oregon. April, 2013.
11. **Kim, K., & Hanna, S. D.** (2013). Does financial sophistication matter in retirement preparedness of U.S households? Evidence from the 2010 Survey of Consumer Finances. Presented at the Annual Conference of the American Council on Consumer Interests (ACCI), Portland, Oregon. April, 2013.
12. **Kim, K., Chen, S. C. & Hanna, S. D.** (2012). Does greater complexity reduce retirement adequacy? Evidence from Survey of Consumer Finances, 1995-2007. Presented at the Annual Conference of the American Council on Consumer Interests (ACCI), Memphis, Tennessee. April, 2012.

Other Presentations (n=4)

- Kim, K.** (2015). Do U.S. households perceive their retirement preparedness realistically? Presented at Alabama Research Institute on Aging (ARIA), August, 2015.
- Kim, K.** (2015). Research seminar for Survey of Consumer Finances (SCF) Presented at Alabama Research Institute on Aging (ARIA), April, 2015.
- Wood, C. W. & **Kim, K.** (2015). Which households seek comprehensive financial advice? Presented at the 2015 undergrad research and creative activities conference, April, 2015

Kidwell, S., **Kim, K.** & Wilmarth, M. (2016). Generation Gaps: Generational Differences in Financial Behaviors. Presented at the 2016 undergrad research and creative activities conference, March, 2016

RESEARCH GRANT

Grant activities

Kim, K. (2015). Financial Behaviors and Attitudes of low income households in the U.S. Research Grants Committee at University of Alabama, PI, \$6,000 (**Funded**)

Research Assistant for National Institute on Aging (NIA) in 2012: Economics of Retirement (R03) grant proposal. Grant Title: Improving Estimates of Retirement Adequacy (**Not funded**)

NEWS (MEDIA) CITATION

- | | |
|---|---------------|
| 1. Fool.com | Oct 2015 |
| http://www.fool.com/investing/general/2015/10/31/less-than-half-of-americans-are-ready-for-retireme.aspx | |
| 2. Investment and Retirement Service Group (IRSG) | April 2015 |
| http://www.irsg.net/04/are-you-unprepared-for-retirement/ | |
| 3. Time.com | April 2015 |
| http://time.com/money/3764455/retirement-readiness/ | |
| 4. Real Deal Retirement | April 2015 |
| http://realdealretirement.com/3-ways-to-be-sure-youre-not-fooling-yourself-about-your-retirement-readiness/ | |
| 5. Plan Adviser | February 2015 |
| http://www.planadviser.com/Assessing_Who_Has_a_Realistic_View_of_Retirement_Readiness.aspx | |
| 6. Think Advisor (Summit Professional Networks) | March 2014 |
| http://www.thinkadvisor.com/2014/03/31/are-boomers-headed-for-retirement-disaster | |
| 7. Retirement Weekly (affiliated with Wall Street Journal) | Jan 2014 |
| http://www.marketwatch.com/story/dont-put-off-saving-for-retirement-2014-01-18 | |

ACADEMIC SERVICE

Service history University of Alabama

- Graduate faculty in Department of Consumer Sciences, University of Alabama 2014-present
- Productive Research and Scholarly Activity Research Committee, University of Alabama 2014-present
- Faculty Associate in the Alabama Research Institute on Aging (ARIA), University of Alabama 2014-present
- Searching Committee at Department of Consumer Sciences, University of Alabama 2014-2015
- Searching Committee at Department of Consumer Sciences, University of Alabama (2 positions) 2015-present

Service history The Ohio State University

- 2012 Certified Financial Planner Board Registration, The Ohio State University
- Co-chair in Forum Planning Committee: EHE 4th Annual Student Research Forum

Service history Academic journal/organization

- Ad Hoc Journal Reviewer:
 - Applied Economics
 - Journal of Financial Counseling and Planning (JFCP)

- Family & Consumer Sciences Research Journal (FCSRJ)
- Journal of Family and Economic Issue (JFEI)
- Journal of Poverty (JP)
- American Council on Consumer Interests (ACCI):
 - Reviewer, conference papers for the 2013, 2014, 2015 & 2016 ACCI conference
 - Stewart M. Lee Consumer Education Award Committee in 2015 ACCI conference
- Academy of Finance Services (AFS)
 - Reviewer, conference papers for the 2015 AFS conference

STUDENT ADVISING/MENTORING

	University of Alabama
• Faculty advisor for the Capstone Financial Planning Association (FPA)	2015-present
• Undergrad student advising	2015-present
• Undergrad/Graduate student research	2015-present

PROFESSIONAL MEMBERSHIP

• Academy of Financial Services (AFS)	2013-present
• American Council for Consumer Interest (ACCI)	2012-present
• Financial Planning Association (FPA)	2015-present
• Korean Society of Consumer Studies (KSCS)	2013-present
• National Research Foundation of Korea (NRF)	2015-present

HONORS and AWARDS

Fellowship and Scholarship

• Dissertation Fellowship, College of Education and Human Ecology	2013-2014
• Graduate Assistantship, Department of Consumer Sciences, The Ohio State University	2011-2013
• The Ruth Jane Yauger Scholarship, College of Education and Human Ecology	2013-2014
• The Joseph & Nina Mae MATTUS Scholarship, College of Education and Human Ecology	2012-2013
• University Fellowship, The Ohio State University	2010-2011
• Lucile and Roland Kennedy Scholarship, College of Education and Human Ecology	2010

Awards

• CFP Board Financial Planning Paper Award, 2016 ACCI conference	2016
• Graduate Student Outstanding Research Award, Department of Human Sciences	2014
• Macro Risk Analytic Best Paper Award, 2013 The Academy of Financial Services	2013
• Graduate Student Research Award, Department of Consumer Sciences	2013
• Student Young Professional Conference Scholarship, 2013 ACCI conference	2013
• Best Poster Award: 3 rd place, 2013 The American Council on Consumer Interests	2013
• Student Young Professional Conference Scholarship, 2012 ACCI conference	2012
• Student Travel Awards, Department of Consumer Sciences, The Ohio State University	2012, 2013
• 8 times Dean's list, The Ohio State University	2004-2007

COMPUTER SKILL & DATA

Computer Skill

- Statistical Packages: SAS (main), STATA, MATLAB, SPSS
- Course Management Systems: Blackboard, Carmen (designed by the Ohio State University)
- Microsoft Office Suite: MS Word, MS Excel, MS PowerPoint, MS Access

Data

- 1995-2013 Surveys of Consumer Finances (SCF)
- 2007-2009 Survey of Consumer Finances (SCF) panel
- 2006, 2009, 2012 Current Population Survey (CPS)
- 2010, 2012 National Longitudinal Survey of Youth (NLSY) 1997
- 2010, 2012 National Longitudinal Survey of Youth (NLSY) 1979