

Perceived Financial Socialization of *Ideal* Financial Practices Among Financially Distressed Immigrant Young Adults

Project Summary

Existing literature on individual and household financial practices generally support the importance of parental role in socializing children with complex consumer financial market. It further assumes there is a set of optimal financial practices that define and assist in achieving one's financial wellbeing. However, optimal financial practices for individuals and families might depend on their past, current, and anticipated experiences and social and economic situations. To fill this gap in the literature, the proposed mixed-method study will explore the experience learning about household finance from parents the views on *financial literacy measures* employs and the *American ideal financial practices* among financially distressed immigrant young adults. Using a focus group format, in-depth interview data for the qualitative study will be gathered from immigrants or children of immigrants (n=15). A survey (n=approx. 600) will be used for the quantitative data analyses to supplement the interview data. Through an assessment of our study participants' experiences and perceptions of financial socializing and ideal financial practices in the modern U.S. financial market, first, this study will advance the body of knowledge by identifying mismatch between the existing literature and what the participants find helpful in navigating financial aspect of life and define as ideal financial knowledge and practices. Second, the findings may confirm that the differences in perceptions among our study participants are largely shaped by their social and economic experiences and situations. These influences are anticipated more so than their national or cultural origins.

Motivation

Through the qualitative part of the study, to capture the common essence of the interviewees' voices, we expect a significant contribution to the body of knowledge on financial capability among immigrant young adults. The proposed work inquires the experience learning about finances from parents and the appropriateness of the measurements of two particular constructs: financial literacy and financial practices. The existing literature provides various definitions and measurements of *financial knowledge* or *financial literacy* (Huston, 2010) and *ideal* or *right* financial *behavior* or *practices*. Such judgments come from practitioner and researcher perspectives and, most importantly, may reflect only the experiences of individuals and families with sufficient financial means, as Schmeiser and Seligman (2013) suggested. However, this may not reflect much of our Los Angeles population (35.2% foreign born, U.S. Census Bureau, 2014; poverty rate 17.1%, U.S. Census Bureau, 2014).

Current Knowledge

What follows are our earlier papers and the usage of the financial literacy measure and the limitation of its usage on under-represented populations, to argue that advanced financial knowledge *per se* may reflect the ideal of a certain other segment of the U.S. society and that the optimal financial practices may also be different for different populations. An earlier study (Koonce, Mimura, Mauldin, Rupured, & Jordan, 2008) examined financial information sources, financial practices, and financial knowledge among youth in the Southeastern U.S., who were primarily African American and White. Limited studies exist that examine ethnic minority populations beside African Americans in existing literature.

Our recent survey research (Mimura, Koonce, Plunkett, & Pleskus, 2014) examined how household financial information from various sources, such as parents and personal finance courses in college, has varying bearings on the financial literacy and practices of young adults living in Los Angeles with different parental educational attainment, ethnicity, and immigration status. The survey participants (n=1,249) were undergraduate students at California State University Northridge (Los Angeles County, San Fernando Valley). We identified that the family background did not explain the variations in either financial literacy or financial practices. We confirmed the amount of **information on personal finance the respondents received from their parents** had the most positive and significant association with better financial literacy and practices. Other positive sources of information were other family members and college courses or professors, while learning more about household financial information from friends was associated with lower financial literacy. Given the nature of survey research, we do not know what kind of experiences made the participants to rate that they learned a great deal or a little from their parents.

A widely used measurement of *financial literacy* is "three financial literacy questions Lusardi and Mitchell (2006, 2008) originally designed for the 2004 health and retirement survey [study] (HRS) and that have been added to many surveys in the United States and abroad" (Lusardi, Mitchell, & Curto, 2010, p. 361). Lusardi and Mitchell themselves used the measurement for populations ranging from baby boomers (Lusardi & Mitchell, 2007), older women (Lusardi & Mitchell, 2008), and young adults (Lusardi, et al., 2010), to individuals in several other industrialized countries (Lusardi & Mitchell, 2011). This widely used instrument has not been tested heavily among underrepresented populations. First, the perceived future timeline, purposes, and the means of saving are different among individuals and families with different economic standings (Tufano & Schneider, 2010). Second, not only racial but also ethnic backgrounds may explain variations in the knowledge levels, particularly when what we measure as *literacy* reflects dominant *American* knowledge as American social capital. Here we define social capital as knowledge deemed important by the dominant that, by knowing it, will gain one favor socially and economically (Bourdieu, 1986; Bourdieu, 2000; Bourdieu & Passeron, 1990). Existing studies tend to have participants who are primarily racial and ethnic majorities (Joo, Grable, & Bagwell, 2003;

Peng, et al., 2007), and these studies found being Caucasian was positively associated with better financial literacy (Eitel & Martin, 2009) than being African American or Hispanic (Lusardi & Mitchell, 2011). These findings suggest that what constitutes being financially literate may vary among individuals from cultural backgrounds different from the dominant White culture, not that individuals from ethnic minority backgrounds are any less literate. Third, generally, *immigrants* and children of immigrants are less familiar with the American financial system than non-immigrants. Childhood and current financial experiences explain the variations in financial knowledge measured by investment knowledge (Peng et al., 2007); without prior experience, knowledge of a particular subject may be lacking. A study of community financial literacy educators identified that these educators understood that financial literacy education requires an understanding of the cultural contexts of their students (Tisdell, Taylor, & Forté, 2013).

American ideals of financial literacy and financial practices constitute views of those who have financial means and the expectations of the current political system, such as reflected by school and college offerings that promote Americanization among youth and young adults, thus may not be perceived as ideal among underrepresented populations. Indeed, the theory of planned behavior (Aizen, 1991) explains perceived “norms” individuals develop from those around them, such as parents and close friends, which establishes expected levels of attitudes and behaviors. Government objectives (Maltby, 2013) and the educational system (Bourdieu, 1986, 2000; Bourdieu & Passeron, 1990) can foster such norms as well, and individuals who took personal finance courses in college had better knowledge about investments (Peng et al., 2007). Confirming the theory among first year college students, a survey study supported parental influence explained financial knowledge, attitudes, and behaviors more decisively than other background information (Shim, Barber, Card, Xiao, & Serido, 2010).

Financial practices are measured through a set of questions on money management habits, presence of financial accounts, and anticipation about savings in the future (Koonce et al., 2008). In addition, among Hmong immigrants, the second generation immigrant young adults spend more than their first generation immigrant parents who tend to save more (Solheim & Yang, 2010), in which case *Americanization* might have hindered the individuals and families from acting ideally based on the current American standard. Overall, there is a need to examine how a less studied population of immigrants 1) learn about household finance from parents, and 2) perceive being financially literate, and opinions about what it is to practice ideal financial practices in their context. Policy and practitioner implications include the savings mechanism to encourage steady contribution for future financial security (Beshears, Choi, Laibson, & Madrian, 2013; Sunstein, 2013) that lowers the barriers of being less-Americanized in the household financial market.

Procedures and Methodology

Quantitative study. We hypothesize that financial information sources explain the variations in the amount of household **financial information received from parents, financial literacy**, which explains the variations in **financial practices** among financially distressed immigrant young adults, regardless of their background factors (gender, ethnicity, household composition, and immigration status). A subset of data collected in 2013 (n=approx. 600) will be analyzed through a general linear model and factor analysis.

Qualitative study. Data will be collected from focus group interviews with 15 individuals based on grounded theory. Three separate focus group sessions, with five participants each, will be scheduled in the fall. Participants will be students at California State University Northridge who are either immigrants themselves or children of immigrants and experiencing financial distress. We will recruit them through flyers and word of mouth, using a convenience sampling method to ensure variety of backgrounds. At each focus group meeting, the facilitator will ask open-ended questions including the participant experiences **learning about household finances from parents**, what they perceive as ideal **financial literacy and practices**, and current financial practices. We will ask basic demographic information for descriptive purpose. We will use an audio recorder. Participants will receive a compensation for their time and effort. Interview responses to some open-ended questions regarding broad items, such as financial socialization experiences, financial *literacy*, ideal financial *practices*, and the perception of whether and how family background may have affected these, will be analyzed using Dedoose software. These data will be assessed for common themes and some key phrases and expressions. The process forms a theory about what constitutes helpful learning from parents, necessary financial *knowledge*, the participants' own *ideal* financial practices, which we hypothesize to be influenced by their family backgrounds and cultural contexts.

Team members. My co-researchers are Dr. Joan Koonce, Professor and Financial Planning Specialist, University of Georgia, who specializes in public outreach regarding household finance; Dr. Scott Plunkett, Professor, Department of Psychology at California State University Northridge, with extensive experiences in both quantitative and qualitative research involving young adults; and Stephanie Short, PhD Candidate specializing in Language and Literacy Education at the University of Georgia, who is familiar with the qualitative approach and issues surrounding literacy and culture.

Timeline. Summer 2014 – Hire undergraduate research assistants. Complete the IRB application procedures and prepare for interviews and data analysis. Fall 2014 – Finalize focus group procedures, complete literature review, recruit study participants, and conduct interviews. Analyze the survey data. Prepare and submit a preliminary working paper. Spring 2015 – Analyze the interview data, make the data available to the public with appropriate privacy protection through the university library, and complete a final report.

BUDGET JUSTIFICATION

Total amount requested: \$17,143

Research assistants' wages	\$13,510
Research assistants' fringe benefits	\$1,108
Materials and supplies	\$725
Subject compensation	\$1,800

A. Salaries & Wages

Two undergraduate student research assistants with prior exposure to social science research and possibly to interviewing subjects will help with tasks such as assisting with the extensive library work, preparing the IRB application, preparing for the focus group meetings, leading the focus groups, taking notes when needed, transcribing and clarifying interview data, going over the analysis, and assisting with the manuscript preparation. The budget for two students includes \$13,510 calculated at \$12/hour x 20 hours/week x 4.33 weeks/month x 3 summer months and \$12/hour x 10 hours/week x 4.33 weeks/month x 7 months. This will enhance the research involvement of undergraduate students, who are predominantly first generation college students, ethnic minorities, and immigrants or children of immigrants, which aligns with the institution's priorities. To support this objective, research experience has been ranked as the highest learning practice endorsed by employers (Hart Research Associates, 2013).

B. Fringe Benefits

Fringe benefits of \$1,108 are calculated at the University's federally approved rate of 8.2% for the research assistants' pay.

E. Other Direct Costs

1. Materials & Supplies

A total of \$725 for supplies and materials is requested primarily to prepare for, conduct, and complete interviews. Specifically, I request \$100 for the printing of recruitment flyers and related documents and \$450 for refreshments served for focus group participants. For the entire project, additional printing and paper (\$50) and a toner cartridge (\$125) are needed.

2. Participant Compensation

Each focus group participant will receive compensation (\$60 x 2 interviews each x 15 participants=\$1,800) for the time and effort he/she shares with us on sensitive topics concerning personal and household finances and experiences (\$60) and for a follow up interview to compare the researchers' interpretation of the participant experiences and views with their interpretations (\$60) with money.

*Currently, no funding has been received or applied for from other sources specifically for the preparation and data collection of the qualitative part of the proposed research. In fall semester, I have release *time* from teaching through an internal grant program to engage in a research project examining financial practices among immigrant young adults. The subscription to Dedoose software is supported by NIH Research Infrastructure in Minority Institutions (RIMI) from the National Institute of Minority Health and Health Disparities, P20 MD003938.

*Data sharing: As considered appropriate, interview data will be publicly available to other researchers. *CSUN ScholarWorks* (<http://scholarworks.csun.edu/>) is California State University Northridge's open access institutional repository (IR). Its mission is to organize, distribute and permanently preserve CSUN student and faculty research, publications, and instructional materials. By default, items added to the repository are publicly accessible, but can be restricted to specific users or groups at the file level when needed.

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Curriculum Vitae
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ACADEMIC POSITIONS

Assistant Professor, Consumer Affairs, Department of Family and Consumer Sciences, California State University, Northridge (**Hispanic Serving Institution**), January 2012- present (tenure-track)

Research Professional (untenured classified staff position), Department of Housing and Consumer Economics, University of Georgia, 2002- 2011 (The job title changed from *Research Coordinator* in July 2005)

Research Technician, Department of Housing and Consumer Economics, University of Georgia, 1998 - 2001

EDUCATION

Ph.D. Housing and Consumer Economics, University of Georgia, 2001

M.S. Home Management, Housing, and Consumer Economics, University of Georgia, 1994

Bachelor of Laws, Political Science, Seikei University, Tokyo, Japan, 1991

RESEARCH INTERESTS

My research activities are on the economic wellbeing of individuals and families, with an emphasis on special groups such as immigrants, women, and low-income families. In particular, my current research falls under two main themes: household finance and economic hardship.

TEACHING INTERESTS

Family and consumer economics, family demography, quantitative research methods, mixed-methods, and foundations of family and consumer sciences

REFEREED JOURNAL PUBLICATIONS AND FORTHCOMING PAPERS

Family and Consumer Economics

Mimura, Y. (2014). The relationship between life satisfaction among wives and financial preparedness of households in Japan, *Journal of Family and Economic Issues*. DOI: 10.1007/s10834-014-9390-7 [Forthcoming]

Mimura, Y. (2014). Family characteristics and educational expenditures in Japan and the United States. *The Japanese Political Economy*, 40(1), 1-23. DOI: 10.2753/JES2329-194X400101

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- Mauldin, T.A., **Mimura, Y.**, & Lino, M. (2001). Parental expenditures on children's education. *Journal of Family and Economic Issues, 22*(3), 221-241.

Housing for Special Population

- Mimura, Y.**, Love-Myers, K., Sweaney, A.L., & Leigh, M. (2013). Comparing values of manufactured and equivalent site-built homes in the rural United States. *Housing and Society, 40*(2), 150-169.
- Mimura, Y.**, Sweaney, A.L., Reeves, J.H., & Eaves, C.P. (2010). Consumer perception of manufactured homes: Does knowing they are manufactured homes matter? *International Journal for Housing Science, 34*(4), 275-286.
- Mimura, Y.**, Vanderford, S.E., George, L. & Sweaney, A.L. (2009). Are profiles of 'mobile home' residents in Georgia changing? *Housing and Society, 36*(1), 67-90.
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EXTERNAL GRANTS AWARDED

- Mimura, Y.** (2014). Library work for *Intergenerational transmission of educational expenditures in Japan*. The Japan-United States Friendship Commission and the Northeast Asia Council (NEAC) of the Association for Asian Studies, Research Travel within the USA. Summer 2014. \$1,885
- Mimura, Y.** (2008). *Family expenditures on children's education in Japan and the United States*. The Institute for Research on Household Economics (Japan). 4/1/2008-3/1/2009. \$4,260.
- Mauldin, T.A., **Mimura, Y.**, Koonce, J., & Rupured, A.M. (2006). *Intergenerational transmission of savings behavior and family communications*. Take Charge America Institute for Consumer Financial Education and Research at the University of Arizona, 10/2006-9/2007. \$3,500.

INTERNAL GRANTS AWARDED

- Mimura, Y.** (2014). *Financial practices and financial information sources among immigrant young adults*. 2014-15 CSUN Competition for Research, Scholarship and Creative Activity, CSUN Office of Research and Sponsored Projects. 2014-2015 academic year. Three units of reassigned time.
- Mimura, Y.** (2014). *Exploring the appropriateness of American ideal financial norms among low-income immigrant families*. 2014 CSUN Faculty Scholar Academies, Early Career Academy, CSUN Office of Research and Sponsored Projects. Summer 2014. \$2,500.
- Mimura, Y.** (2013). *Grant Application Support Program*. Research and Graduate Studies. California State University, Northridge. 1-5/2014. Three units of reassigned time.
- Mimura, Y.** (2013). *Tiered Mentor Associate*. NIH-funded Research Infrastructure in Minority Institutions (RIMI) program. California State University, Northridge. 1-5/2014. Three units of reassigned time.
- Mimura, Y.** (2013). *Impact of unexpected life events on savings among Japanese women*. The Probationary Faculty Support Program, Faculty Development, California State University Northridge. 1-6/2013. Three units of reassigned time.

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Okech, D., Mauldin, T., & **Mimura, Y.** (2009). *Asset building among low-income households in Athens: The role of household characteristics and institutional factors*. The Office of the Vice President for Public Service and Outreach at the University of Georgia Poverty and the Economy Faculty Research Grants Program. 1/2009-12/2009. \$25,477

SELECTED CONFERENCE PROCEEDINGS PUBLICATIONS (NOT PUBLISHED IN JOURNALS)

Sweaney, A.L., **Mimura, Y.**, & Starling, D. (2010). Opportunities for Energy Star certified manufactured homes. [Abstract]. In Anacker, K. (Ed.), *Proceedings of the 2010 Annual Conference of Housing Education and Research Association* (pp. 32-38). Portland, OR.

Mauldin, T.A., **Mimura, Y.**, DeVaney, S.A., Moorman D., & Gittens, C. (2010). The impact of the current economic environment on motivation to save: Differences by three age groups. [Abstract]. In Burns, S.A. (Ed.), *Consumer Interests Annual: The Proceedings of the 56th Annual Conference of American Council on Consumer Interests, 56* (p. 98). Atlanta, Georgia.

Casey, M., Starling, D., **Mimura, Y.**, Sweaney, A., & Nielsen, R. (2010). The modern manufactured home next door: Perceived effects on property values. [Abstract]. In Burns, S.A. (Ed.), *Consumer Interests Annual: The Proceedings of the 56th Annual Conference of American Council on Consumer Interests, 56*. Pp. 151-152. Atlanta, Georgia.

Mimura, Y. (2010, March). Exploring family economic hardship in the South: Analysis by poverty status. [Abstract] In Carswell, A.T. & Robb, C. (Eds.). *2010 EFERMA Conference Proceedings* (Eastern Family Economics and Resource Management Association). Chattanooga, TN.

Gutter, M., Mauldin, T., **Mimura, Y.**, Moorman, D., & Okech, D. (2010). Early results from the NC 1172 Regional research project "The complex nature of savings: Psychological and economic factors." [Abstract] In Carswell, A.T. & Robb, C. (Eds.). *2010 EFERMA Conference Proceedings* (Eastern Family Economics and Resource Management Association). Chattanooga, TN.

Tinsley, K., **Mimura, Y.**, & Sweaney, A. (2009). Happiness with housing and desire to move among public employees in rural Georgia. [Abstract] In Earhart, C. (Ed.). *Proceedings of the 2009 Annual Conference of Housing Education and Research Association*. Pp. 10-14. Santa Fe, NM.

Mauldin, T.A., **Mimura, Y.**, & Wilmarth, M.J. (2009). Savings behavior among cohabiting, married, and single persons. [Abstract] In Burns, S.A. (Ed.). *Consumer Interests Annual, The Proceedings of the 55th Annual Conference of the American Council on Consumer Interests, 55*, p. 117. Milwaukee, WI.

Anglyn, A.L., **Mimura, Y.**, & Sweaney, A.L. (2008). Changes in the home modifications among older adults in the United States. [Abstract] In Yust, B.L. (Ed.). *Proceedings of the 2008 Annual Conference of the Housing Education and Research Association*. Pp. 141-145. Indianapolis, IN.

Seligman, J.S., & **Mimura, Y.** (2007). Maternity timing, wealth accumulation, and economic well-being in retirement. In *Population Association of America 2007 Annual Meeting Final Program and Abstracts*. P. 297. Silver Spring, MD: Population Association of America.

Mimura, Y., & Mauldin, T.A. (1997). Retirement and family resource management concerns in Japan. In Godwin, D. (Ed.) *Proceedings Eastern Family Economics and Resource Management Association*, pp. 148-151. Athens, GA: The University of Georgia.

Mimura, Y. (1995). A price comparison between recycled and non-recycled paper products in Finland, Japan, and the United States. In S. M. Smith (Ed.). *Proceedings of the Fifth Symposium on Cross-Cultural Consumer and Business Studies*, pp. 313-316. Provo, UT: Brigham Young University.

BOOK REVIEW

Mimura, Y. (2001). Assembled in Japan: Electrical goods and the making of the Japanese consumer, by Simon Partner. For *The Journal of Consumer Affairs*, 35(1). 209-210.

REPORTS

Mimura, Y., Aronson, J.E., Love-Myers, K. (March 2014). *The onset of illness further disadvantages single women in Japan* [In English]. A final report submitted for the *Institute for Research on Household Economics*, Tokyo, Japan.

Mimura, Y., & Mauldin, T.A. (2011). *Concern about the future, life satisfaction, and financial savings among Japanese women* [In English]. A final report submitted for the *Institute for Research on Household Economics*, Tokyo, Japan.

Mimura, Y. (2009). *Family expenditures on children's education in Japan and the United States* [In Japanese]. A manuscript prepared for the *Institute for Research on Household Economics*, Tokyo, Japan.

University of Georgia Housing and Demographics Research Center. (2004, August). *Affordable Housing Development by Nonprofit Organizations in Georgia: The results of a G-STAND survey*. Prepared for Georgia State Trade Association of Nonprofit Developers. Athens, GA: The University of Georgia, Department of Housing and Consumer Economics. (With A.L. Sweaney & S.E. Vanderford).

Swagler, R., & **Mimura, Y.** (2003). *Patterns in Consumers' Use of Payday Loans: An Empirical Investigation*. A report prepared for the Consumer Federation of America.

REFEREED CONFERENCE PRESENTATIONS, PAPERS, AND POSTERS (PRESENTER)

Mimura, Y., Koonce, J., Plunkett, S., & Pleskus, L. (2014, April). *Financial information sources, knowledge, and behavior among young adults*. Poster presented at the American Council on Consumer Interests 2014 Conference, Milwaukee, WI.

Mimura, Y., Aronson, J.E., & Love-Myers, K. (2013, April). *Unexpected life events and financial preparedness among women in Japan*. Paper presented at the American Council on Consumer Interests 2013 Conference, Portland, OR.

Sweaney, A.L., Mimura, Y., & Leigh, M. (2011, November). *Reexamining property values of manufactured homes in non-MSA United States*. Poster presented at the 2011 Annual Conference of Housing Education and Research Association, Baton Rouge, LA.

Sweaney, A.L., Mimura, Y., & Starling, D. (2010, November). *Opportunities for Energy Star certified manufactured homes*. Poster presented at the 2010 Annual Conference of Housing Education and Research Association, Portland, OR.

Casey, M., Starling, D., **Mimura, Y.**, Sweaney, A., & Nielsen, R. (2010, April). *The modern manufactured home next door: Perceived effects on property values*. Poster presented at the American Council on Consumer Interests 2010 Conference, Atlanta, Georgia.

- Mimura, Y.**, & Mauldin, T.A. (2010, April). *Optimism, economic outlook, and financial savings among women in Japan*. Presented at the American Council on Consumer Interests 2010 Conference, Atlanta, Georgia.
- Mauldin, T.A.**, **Mimura, Y.**, DeVaney, S.A., **Moorman D.**, & Gittens, C. (2010, April). *The impact of the current economic environment on motivation to save: Differences by three age groups*. Presented at the American Council on Consumer Interests 2010 Conference, Atlanta, Georgia.
- Mimura, Y.** (2010, March). *Exploring family economic hardship in the South: Analysis by poverty status*. Research in progress presented at the Eastern Family Economics and Resource Management Association 2010 Conference, Chattanooga, TN.
- Gutter, M.**, **Mauldin, T.**, **Mimura, Y.**, **Moorman, D.**, & Okech, D. (2010). *Early results from the NC 1172 Regional research project "The complex nature of savings: Psychological and economic factors."* Keynote session presented at the Eastern Family Economics and Resource Management Association 2010 Conference, Chattanooga, TN.
- Tinsley, K.**, **Mimura, Y.**, & **Sweaney, A.L.** (2009, November). *Happiness with housing, desire for relocation, and housing characteristics in rural Georgia*. Poster presented at the 2009 Annual Conference of Housing Education and Research Association, Santa Fe, NM.
- Mimura, Y.** (2009, October). *Perceived economic hardship among low-income immigrant families*. Presented at the First Triennial Conference on Latino Education and Immigrant Integration, Athens, GA.
- Mimura, Y.** (2009, July). *Family expenditure on children's education in Japan and the United States*. Paper presented at the Agricultural and Applied Economics and American Council on Consumer Interests (AAEA & ACCI) 2009 Joint Meeting, Milwaukee, WI.
- Mauldin, T.A.**, **Mimura, Y.**, & **Wilmarth, M.J.** (2009, July). *Savings behavior among cohabiting, married, and single persons*. Poster presented at the Agricultural and Applied Economics and American Council on Consumer Interests 2009 Joint Meeting, Milwaukee, WI.
- Anglyn, A.L.**, **Mimura, Y.**, & **Sweaney, A.L.** (2008, October). *Changes in the home modification among older adults in the United States*. Poster presented at the 2008 Annual Conference of the Housing Education and Research Association, Indianapolis, IN.
- Mauldin, T.A.**, **Mimura, Y.**, **Rupured, A.M.**, **Koonce, J.**, & **Kabaci, M.J.** (2008, July). *Communication among parents and youth about savings and investments: Impact of parents' marital status*. Poster presented at the 2008 American Agricultural Economics Association and American Council on Consumer Interests Joint Annual Meeting, Orlando, FL.
- Mimura, Y.** (2008, February-March). *Perceived economic hardship among low-income immigrant families*. Research in progress presented at the Eastern Family Economics and Resource Management Association 2008 Conference, Savannah, GA.
- Mimura, Y.** (2008, February-March). *Retirement savings among immigrant women in childbearing years*. Research in progress presented at the Eastern Family Economics and Resource Management Association 2008 Conference, Savannah, GA.
- Mimura, Y.**, **Sweaney, A.L.**, & **Eaves, C.P.** (2007, October). *Assessing the pride of owning manufactured housing among young adults*. Paper presented at the Housing Education and Research Association 2007 Annual Conference, Charlotte, NC.

- Goetz, J. W., **Mimura, Y.**, Mehta, M., & Cude, B. J. (2007, April). *HOPE or No-HOPE: Merit-based college scholarship status and financial behaviors among college students*. Paper presented at the American Council on Consumer Interests 2007 Annual Conference, St. Louis, MO.
- Seligman, J.S., & **Mimura, Y.** (2007, March). *Maternity timing, wealth accumulation, and economic well-being in retirement*. Paper presented at the Population Association of America 2007 Annual Meeting, New York, NY.
- Vanderford, S.E., **Mimura, Y.**, Linnenbrink, M., & Mauldin, T.A. (2006, November). *Income resources of low-income families with children in the United States: Does cohabitation matter?* Paper presented at the 2006 Association for Public Policy Analysis and Management Fall Research Conference, Madison, WI.
- Vanderford, S.E., **Mimura, Y.**, Carswell, A.T., & Sweaney, A.L. (2005, October). *An analysis of homeownership and type of dwelling by household composition*. Paper presented at the Housing Education and Research Association 2005 Annual Meeting, Denver, CO.
- Mimura, Y.** (2005, March-April). *How housing cost burden and poverty status relate to economic hardship among Black, Hispanic, and White families with children*. Paper presented at the Population Association of America 2005 Annual Meeting, Philadelphia, PA.
- Mimura, Y.**, Vanderford, S.E., George, L., & Sweaney, A.L. (2004, October). *Are profiles of 'mobile home' residents in Georgia changing?* Paper presented at the Southern Demographic Association 2004 Annual Meeting, Hilton Head, SC.
- Vanderford, S.E. **Mimura, Y.**, & Mauldin, T.A. (2004, October). *Financial resources earned and non-earned: A comparison of complicated and biological families*. Poster presented at the 2004 Association for Public Policy Analysis and Management Fall Research Conference, Atlanta, GA.
- Mimura, Y.** (2004, August). *Housing cost burden, poverty status, and economic hardship among Black, Hispanic, and White families with children*. Paper presented at the 20th International Federation of Home Economics World Congress 2004, Kyoto, Japan.
- Mimura, Y.**, & Mauldin, T.A. (2004, January). *Poverty dynamics and changes in marital status among mothers, with special focus on mothers in Georgia*. Poster presented at the 2004 Public Service/Outreach Annual Meeting, Athens, GA.
- Vanderford, S.E., **Mimura, Y.**, & Sweaney, A.L. (2003, June-July). *Investigating manufactured and site-built housing with a hedonic price model*. Paper presented at the American Association of Family and Consumer Sciences 2003 Annual Convention & Exposition: Promoting Family Vitality *jointly with the* Housing Education and Research Association, Washington, DC.
- Swagler, R., & **Mimura, Y.** (2003, April). *Identifying use patterns among payday loan users*. Paper presented at the 49th Annual Conference of American Council on Consumer Interests, Atlanta, GA.
- Mauldin, T.A., & **Mimura, Y.** (2002, May). *Changes in marital status and poverty dynamics among young mothers in the United States*. Paper presented at the Population Association of America 2002 Annual Meeting, Atlanta, GA.
- Mauldin, T.A., & **Mimura, Y.** (2002, July). *Changes in marital status and poverty dynamics among young mothers in the United States*. Paper presented at the International Household & Family Research Conference 2002, Helsinki, Finland.

Mimura, Y., & Mauldin, T.A. (2001, March). *American young adults' rural to urban migration and timing of exits from poverty spells*. Paper presented at the Population Association of America 2001 Annual Meeting, Washington, D.C.

Mimura, Y., & Mauldin, T.A. (2000, March). *Duration in poverty among rural young adults in America*. Paper presented at the Population Association of America 2000 Annual Meeting, Los Angeles, CA.

Mimura, Y. (1997, February). *Retirement and family resource management concerns in Japan*. Poster presented at the Eastern Family Economics and Resource Management Association, Athens, GA.

Mimura, Y. (1995, December). *A price comparison between recycled and non-recycled paper products in Finland, Japan, and the United States*. Paper presented at the Fifth Symposium on Cross-Cultural Consumer and Business Studies, Hong Kong.

OTHER PRESENTATIONS

Mimura, Y., Rainisch, B., & Ainsworth, A. (2014, May). *Large datasets: A training sponsored by NIH-RIMI CSUN-San Fernando Valley Collective to Reduce Health Disparities*, Northridge, CA.

Mimura, Y., Mu, L., & Mauldin, T.A. (2010, September). *Rural-to-urban migration, distance from family, and poverty dynamics among young adults – an integrative socioeconomic and GIS study*, HRS – PSID Workshop on Spatial Distance Between Family Members, Ann Arbor, Michigan.

Mimura, Y. (1999, September). *Japanese women in the labor market*. Audience: *Pilot Club*, professional women's civic organization in Athens, GA.

PROFESSIONAL TRAININGS (SELECTED)

The National Poverty Center summer workshop “Conducting Research Using the Survey of Income and Program Participation (SIPP),” Summer Scholar, University of Michigan, June, 2013. (Selective, travel cost covered by the University of Michigan)

Applied Mixed Models for Professors, 2013 SAS Summer Workshops for Professors participant. SAS Institute, San Diego, CA, June, 2013.

UCLA Summer Methods Institute “Introduction to Multilevel Modeling” workshop participant. Department of Psychology, University of California Los Angeles, August, 2012.

Advanced Business Applications (MIST 7810 University of Georgia), a Management Information Systems course on Excel 2010, focusing on accounting and finance applications such as forecasting, budgeting, cash flow projections, by manipulating and displaying numerical and textual data, Fall 2011.

Summer Program in Quantitative Methods “Causal Inferences in Social Sciences” workshop participant. Inter-university Consortium for Political and Social Research, University of Michigan (Workshop location Berkley, CA), June-July, 2011.

Social and Economic Data (INFO747 Cornell University), a multisite course with a major emphasis on the use of U.S. Census data that are accessible from the Census Bureau's Research Data Centers, auditor, offered at the University of Georgia as ECON8850, Spring 2011.

American Economic Association 2010 Continuing Education Program Lecture, “Behavioral Economics,” participant, Atlanta, Georgia, January, 2010.

The National Poverty Center summer workshop “Analyzing poverty trends using census 2000,” Summer Scholar, University of Michigan, June, 2004. (Selective, travel cost covered by the University of Michigan)

Summer Program in Quantitative Methods “General structural equation (“LISREL”) models: an introduction” course participant, Inter-university Consortium for Political and Social Research, University of Michigan, July, 2003.

Summer Institute of Survey Research Techniques “Statistical analysis with incomplete data” course participant, University of Michigan, July, 2002.

Summer Institute of Survey Research Techniques, “Event history analysis,” “PSID workshop,” and “PSID child development supplement workshop” participant, University of Michigan, June, 1999.

TEACHING EXPERIENCES

Department of Family and Consumer Sciences, CSUN

<u>Semester/Year</u>	<u>Course</u> (number of section if >1)
Spring 2014	FCS 380 Family and Consumer Sciences Foundations and Research
Spring 2014	FCS 496 S Sustainability in Family and Consumer Sciences (co-instructor)
Spring 2014	FCS 681 Research Methods
Fall 2013	FCS 380 Family and Consumer Sciences Foundations and Research
Fall 2013	FCS 681 Research Methods
Fall 2013	FCS 690K Consumer Economics
Spring 2013	FCS 681 Research Methods
Spring 2013	FCS 682 Seminar in Research
Fall 2012	FCS 380 Family and Consumer Sciences Foundations and Research
Fall 2012	FCS 681 Research Methods (2)
Summer 2012	FCS 681 Research Methods
Summer 2012	FCS 682 Seminar in Research
Spring 2012	FCS 380 Family and Consumer Sciences Foundations and Research (2)
Spring 2012	FCS 681 Research Methods

College of Arts and Sciences, University of Georgia, Athens, Georgia

Spring 2011 FRES1020 Family and Consumer Economic Issues in Japan, first-year seminar

Department of Housing and Consumer Economics, University of Georgia, Athens, Georgia

Fall 2004	HACE4100 Family Economic Behavior and Policy
Fall 2003, May 2004, Spring 2005	HACE3150 Consumer Decisions: Household & Market
Fall 1998, Winter 1999	HCE380 Family Resource Management

Community college

ECON206 Principles of Microeconomics, Business Division, Gainesville College (currently University of North Georgia), Oakwood, Georgia, Summer 1998

INTERNAL SUPPORT FOR TEACHING AWARDED

- CSUN Community Engagement Discipline-Based Learning Project and Research Grants for a section of *FCS 380 Family and Consumer Sciences Foundations and Research* to collaborate with *FCS 471/L Draping for Apparel Design*, James Monroe High School in fall 2014. \$4,000.
- CSUN National Institute of Health Research Infrastructure for Minority Institution (NIH RIMI) Health Disparity Course Design support program for *FCS 380 Family and Consumer Sciences Foundations and Research course modification*, 3 units of reassigned time in Fall 2014

AWARDS AND HONORS

- Association for Consumer Research/Sheth Foundation Dissertation Award, August 2001
- Endsley-Piefer Student Research Award, College of Family & Consumer Sciences, University of Georgia, 2001
- Gamma Sigma Delta, Honor Society of Agriculture, 2001
- Creswell Fund, College of Family & Consumer Sciences, University of Georgia, travel assistance, 1999
- Phi Beta Delta, Honor Society for International Scholars, 1998
- H.I.S Travel scholarship, April 1998
- University of Georgia, Graduate School travel assistance, 1995
- Phi Upsilon Omicron, National Honor Society in Family & Consumer Sciences, 1992

MEMBERSHIP IN PROFESSIONAL ASSOCIATIONS

- American Association of Family and Consumer Sciences
- American Council on Consumer Interests
- American Economic Association
- Association for Asian Studies
- Population Association of America

SERVICE TO PROFESSION, UNIVERSITY, AND COMMUNITY

Profession:

Editorial service

- *Journal of Consumer Affairs*, ad hoc reviewer
- *Journal of Family and Economic Issues*, ad hoc reviewer
- Editorial Advisory Board Member, *Journal of Personal Finance*, 2011- present

Professional associations

- Member, California Consumer Affairs Association, 2014-present.

- Proceedings Editor, 2014 Family Economics & Resource Management (FERMA) Biennial Conference, Savannah, Georgia, January 27-29, 2014
- American Council on Consumer Interests
 - International Affairs Committee Member & Japan Subcommittee Chair [appointed], July 2011- present
 - Nominations and Elections Committee Member [elected], 2013- present
- Proceedings Editor, 2012 Eastern Family Economics & Resource Management (EFERMA) Biennial Conference, Charlotte, North Carolina, February 29-March 2, 2012
- Conference Paper Reviewer, *American Association for Family and Consumer Sciences, American Council on Consumer Interests, Asian Consumer and Family Economics Association, Association for Financial Counseling and Planning Education, and Eastern Family Economics and Resource Management Association*

California State University, Northridge:

Department

- Member, Graduate Program Review Committee, 2013-2014
- Advisory Board Member, Consumer Resource Center, 2013- present
- Member, Executive Committee, August, 2012-present
- Reaccreditation of a General Education course FCS 315 Issues in Housing, 2012-2013

GRADUATE STUDENT ADVISING

Committee chair for:

- Chun-I Chen M.S. in Family and Consumer Sciences with an emphasis on Consumer Affairs. In progress (Anticipated graduation December 2014)

Committee member for:

- Diana Michiulis M.A. in Political Science and Family and Consumer Sciences. In progress.
- Ilona Datskovskaya M.S. in Family and Consumer Sciences with an emphasis on Nutrition; chair C. Fajardo-Lila. In progress (Anticipated graduation December 2014)
- Linda Wong M.S. in Family and Consumer Sciences with an emphasis on Nutrition; Thesis in progress (Anticipated graduation December 2014)
- Alma Haboud M.S. in Family and Consumer Sciences with an emphasis on Apparel Design and Merchandising; chair J. Kim. Thesis in progress (Anticipated graduation December 2014)
- Mark Muster M.S. in Family and Consumer Sciences with an emphasis on Nutrition; chair M. Barrack-Gardner. Thesis in progress (Anticipated graduation August 2014)
- Nahathai Stapornkul M.S. in Family and Consumer Sciences with an emphasis on Food Science; chair C. Fajardo-Lila. Thesis in progress (Anticipated graduation August 2014)
- Kityanun Angkinand M.S. in Family and Consumer Sciences with an emphasis on Food Science; chair C. Fajardo-Lila. Thesis in progress (Anticipated graduation August 2014)

- Elisabeth Daniels M.S. in Family and Consumer Sciences with an emphasis on Nutrition; chair M. Barrack-Gardner. Thesis in progress (Anticipated graduation August 2014)
- Panarat Makatan M.S. in Family and Consumer Sciences with an emphasis on Consumer Affairs; chair Y. Cai. In progress (Anticipated graduation December 2014)
- Elyse Johnes M.S. in Family and Consumer Sciences with an emphasis on Nutrition; chair M. Barrack-Gardner. May 2014
- Alexis Brooks M.S. in Family and Consumer Sciences with an emphasis on Nutrition; chair M. Barrack-Gardner. May 2014
- Marissa Podell M.S. in Family and Consumer Sciences with an emphasis on Nutrition; chair M. Barrack-Gardner. May 2014
- Trina Jacobson M.S. in Family and Consumer Sciences with an emphasis on Nutrition; chair S. Torabian-Riasati. December 2013
- Jenifer Kappico M.S. in Family and Consumer Sciences with an emphasis on Nutrition; chair M. Barrack-Gardner. December 2013
- Asama Khanchanawisittaphol M.S. in Family and Consumer Sciences with an emphasis on Family Studies; chair J.A. Harrel-Smith. December 2013
- Elga Zadmoosakhanian M.S. in Family and Consumer Sciences with an emphasis on Nutrition; chair S. Torabian-Riasati. December 2013
- Anabelle Gabbaypour M.S. in Family and Consumer Sciences with an emphasis on Dietetics; chair J. Gilbert. May 2013
- Katherine Goebel M.S. in Family and Consumer Sciences with an emphasis on Nutrition; chair T. Lisagor. May 2013
- Charlotte Golbari M.S. in Family and Consumer Sciences with an emphasis on Nutrition; chair M. Barrack-Gardner. May 2013
- Cassandra Jerrems M.S. in Family and Consumer Sciences with an emphasis on Food Science; chair C. Fajardo-Lila. May 2013
- Katrina Magbitang M.S. in Family and Consumer Sciences with an emphasis on Food Science; chair C. Fajardo-Lila. May 2013

Unless otherwise noted, students took comprehensive examination as the cumulative experience.

College of Health and Human Development

- HHD Faculty Learning Community, member, Spring 2013

The goal of the HHD Faculty Learning Community is to identify pedagogical strategies currently used at CSUN that foster student success, particularly among the Latino student population. The HHD Faculty Learning Community is part of a U.S. Department of Education Title V Grant received by CSUN aimed at improving support and academic success for Latino and low-income students.

University

- Judge, CSUN's 17th Annual Student Research & Creative Works Symposium, February 2013
- Member, CSUN Financial Literacy Affinity Group, 2013-present

University of Georgia:

- Paper Reader, *Georgia Junior Science & Humanities Symposium*, 2010 & 2011
- Mentor for ethnic minority freshmen, *Office of Institutional Diversity*, August, 2009- May, 2010
- Department of Housing and Consumer Economics, Department representative, *College of Family and Consumer Sciences Staff Council*, October, 2008- May, 2010
- Oversight committee, *University of Georgia Statistical Consulting Center*, August, 2008- June, 2011
- Department of Housing and Consumer Economics, Department seminar organization, Fall 2003 fall-Fall 2011
- Internal Revenue Service volunteer, Volunteer Income Tax Assistant (VITA) for non-residents, *Office of International Student Life*, spring 2000.

Community Service in Los Angeles area

- Program evaluator, My Friend's Place, a local non-profit organization in Hollywood, CA, serving homeless youth in Los Angeles, California State University Northridge Research Infrastructure at Minority Institution (RIMI) Community Agency Community Forum, Fall 2012- present
- Advisory board member, Consumer Studies program, Mt. San Antonio College, Walnut, CA, 2013- present