

# Yiling Zhang

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## EMPLOYMENT

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**University of Alabama**, Tuscaloosa, AL Aug. 2024 — Current  
Assistant Professor of Consumer Science, College of Human Environmental Sciences

## EDUCATION

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**University of Wisconsin-Madison**, Madison, WI May 2024  
Doctor of Philosophy, Consumer Behavior and Family Economics  
Doctoral Minor: Educational Psychology  
Committee: Cliff Robb and Yiwei Zhang (co-chairs), Lydia Ashton, Evan Polman  
Dissertation: Expense-tracking Behavior Within the Context of Financial Self-regulation

**Cornell University**, Ithaca, NY May 2018  
Master of Public Administration, Cornell Institute for Public Affairs  
Concentration on Economic and Financial Policy  
Fellowship Award \$ 3,000 annually

**Fudan University**, Shanghai, China June 2016  
Bachelor of Law  
International Politics  
Outstanding Student Scholarship (2012-2016), Qinglian Fellowship  
Exchange program: University at Albany State University of New York Aug.-Dec. 2014

## WORKING PAPERS

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*The Impact of SNAP Work Requirements on the Food Spending*  
Working Paper Available on SSRN

*Financial Self-regulation: How Does Expense-Tracking Inform Financial Behaviors*

*How Do Individuals Keep Tabs on Personal Spending*

*The Fresh Start Effect: How Temporal Landmarks Promote Expense-tracking Behavior*  
Under Review

## PUBLISHED ARTICLES (\*peer-reviewed)

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Addo, F. R., & Zhang, Y. (2019). *The Emerging Millennial Wealth Gap*. New America.

**Abstract:** Wealth inequality among different racial and ethnic groups has been a defining feature of American society. However, new dynamics are emerging with the rise of the Millennial generation that will likely impact the extent of future divides. In this chapter, we examine racial wealth inequality among Millennial young adults. Along with summarizing wealth profiles of young Millennials of color, we explore wealth inequality within the context of historical legacies of Black-White wealth inequality, the proliferation of debt—specifically student loan debt—and the ongoing marital retreat. We also examine how the association of income and education with wealth varies significantly by race and ethnicity and contributes to pre-existing/intergenerational wealth gaps. If the trends we describe continue—and are ignored by policymakers—dramatic levels of inequality according to race and ethnicity will endure for decades to come.

## RESEARCH EXPERIENCE

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**Using Online Shopping to Improve WIC Redemption and Retention**, Madison, WI May — Aug. 2021  
Research Assistant for Prof. Lydia Ashton (lashton@wisc.edu)

**Impact of Student Loans on Health**, Madison, WI Sep. 2018 — Aug. 2019  
Project Assistant for Prof. Fenaba Addo (faddo@email.unc.edu)

**Florida's Bad Faith Liability and Increasing in Insurance Payments**, Ithaca, U.S.A. June 2017 — Nov. 2017

Research Assistant for Prof. Sharon Tennyson (sharon.tennyson@cornell.edu)

Using Firework Laws to Capture State's Risk Preference, Ithaca, U.S.A.

July 2017 — Dec. 2017

Research Assistant for Prof. Donald S. Kenkel (dsk10@cornell.edu) and Prof. Rick Geddes (rrg24@cornell.edu)

## TEACHING EXPERIENCE

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**Assistant Professor, CSM 204 Intro to Financial Planning (In-person)**, Tuscaloosa, AL Jan. 2025 — Current

**Course Description and Objectives:** The course presents financial planning within the context of the family life cycle and the consumer decision-making framework. It provides an overview of topics such as family financial goal setting, budgeting, risk management, savings, and investments.

**Assistant Professor, CSM 401/501 Consumer Protection (In-person)**, Tuscaloosa, AL Aug. 2024 — Current

**Course Description and Objectives:** The Consumer Protection course examines the legal and regulatory environment affecting consumer well-being. Students will review the economic theory underlying consumer problems, identify the entities involved in consumer protection, and analyze current issues such as unsafe products and anti-competitive practices. The course covers sources of consumer information, major consumer protection laws and agencies, and the history and forces shaping the consumer movement. Writing proficiency is required, as students will demonstrate the ability to discuss these topics in coherent, logical, and carefully edited prose.

**Lead Lecturer, CNSR SCI 201 Consumer Insights (In-person)**, Madison, WI Jan. 2024 — May 2024

**Lead Lecturer, CNSR SCI 201 Consumer Insights (Online)**, Madison, WI Aug. 2023 — Dec. 2023

**Lead Lecturer, CNSR SCI 201 Consumer Insights (In-person)**, Madison, WI Aug. 2022 — May 2023

**Course Description and Objectives:** The Consumer Insights course provides essential training in research methods. It is structured around four key phases of research: problem definition, data collection, data analysis, and communication of results, with a focus on real-world decision-making. Throughout the course, students will delve into primary and secondary research methods, exploring both qualitative and quantitative analytical techniques, particularly emphasizing descriptive and inferential statistics. Students will acquire practical skills essential for extracting meaningful insights from data to inform strategic decision-making in various professional domains.

**Teaching Assistant, CNSR SCI 201 Consumer Research & Analysis**, Madison, WI Aug. 2021 — May 2022

**Course Description and Objectives:** The Consumer Research & Analysis course provides essential training in research methods. It is structured around four key phases of research: problem definition, data collection, data analysis, and communication of results, with a focus on real-world decision-making. Throughout the course, students will delve into primary and secondary research methods, exploring both qualitative and quantitative analytical techniques, particularly emphasizing descriptive and inferential statistics. Students will acquire practical skills essential for extracting meaningful insights from data to inform strategic decision-making in various professional domains.

**Teaching Assistant, CNSR SCI 657 Consumer Behavior**, Madison, WI Aug. 2019 — May 2021

**Course Description and Objectives:** The Consumer Behavior course provides an in-depth exploration into the "why" behind consumer actions, integrating perspectives from marketing, economics, psychology, sociology, and anthropology. Students will gain a comprehensive understanding of various viewpoints on consumption, delve into techniques employed by marketers to shape consumer desires and analyze the impact of consumer actions on their daily lives. The course also focuses on developing an understanding of consumer behavior that would help improve overall consumer welfare.

## SERVICE

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Reviewer, Family & Consumer Sciences Research Journal Sept. 2024

Conference Proposal Reviewer, American Council on Consumer Interests 2024 2023 2021

## PEER-REVIEWED CONFERENCE PRESENTATION (\*presenter)

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\*Yiling Zhang and Katie Fitzpatrick, American Council on Consumer Interest (ACCI) Annual Conference *The Impact of SNAP Work Requirements on Food Spending*, U.S.A April 2025

\*Yiling Zhang and Katie Fitzpatrick, Association for Public Policy & Management (APPAM) *The Impact of SNAP Work Requirements on Food Spending*, U.S.A Nov. 2024

\*Yiling Zhang, Global Forum for Financial Consumers *Financial Self-regulation: How Does Expense-tracking Inform Financial Behaviors?*, U.S.A Aug. 2024

- \*Yiling Zhang, American Council on Consumer Interest (ACCI) Annual Conference 2024 *How Do Individuals Keep Tabs on Personal Spending?*, U.S.A May 2024
- \*Yiling Zhang and Nancy Wong, AMA Summer Conference, *Why, How and When Individuals Track Expenses, and Implications for Financial Outcomes*, American Marketing Association, U.S.A Aug. 2023
- \*Yiling Zhang, American Council on Consumer Interest (ACCI) Annual Conference 2021, *Financial Self-regulation: How Does Expense-tracking Inform Financial Behaviors?*, U.S.A May 2023
- \*Yiling Zhang and Nancy Wong, AMA Winter Conference, *Financial self-regulation in the FinTech era: The Role of Expense-tracking*, American Marketing Association, U.S.A Feb. 2023
- Yiling Zhang and \*Nancy Wong, ANZMAC 2022 Conference, *Financial Self-regulation: Budgeting versus Tracking*, The University of Western Australia & Curtin University, Australia Dec. 2022
- Yiling Zhang and \*Nancy Wong, 2022 Society for Consumer Psychology Boutique Conference on The Global Consumer: Consumer Insights from Cross-Cultural Research, *Cultural Influence on Financial Self-Regulation: Budgeting and Expense Tracking*, Society for Consumer Psychology, Singapore July 2022
- \*Yiling Zhang, American Council on Consumer Interest (ACCI) Annual Conference 2021, *When Do Individuals Budget? The Impact of Fresh Start Effect on Setting Up, Implementing and Attaining Expense-Tracking Goals*, Online May 2021
- \*Fenaba R. Addo, Sharon Sassler and Yiling Zhang, Population Association of America Annual Conference 2021, *Early Cohabitation and Educational Attainment in Young Adulthood*, Online May 2021
- \*Fenaba R. Addo, Sharon Sassler and Yiling Zhang, 2020 APPAM- Research Across the Policy Lifecycle, *Early Cohabitation and Educational Attainment in Young Adulthood*, Online Nov. 2020

### PEER-REVIEWED CONFERENCE POSTER (\*presenter)

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- \*Yiling Zhang and Nancy Wong, 2022 AMA Marketing + Public Policy Conference, *Keeping Tabs on Myself: Tracking as Self-Regulation in Financial Goal Attainment*, Online June 2022
- \*Yiling Zhang and Nancy Wong, 2021 Association for Consumer Research (ACR) Conference, *Keeping Tabs on Myself: Tracking as Self-Regulation in Financial Goal Attainment*, Online Oct. 2021

### FELLOWSHIP, FUNDING AND AWARDS

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- Best Paper Award (\$500)** , Global Forum for Financial Consumers Aug. 2024
- Student/Young Professional Conference Scholarship Award (\$600)**, ACCI May 2024
- Schurch Thomson Graduate Research Excellence Award (\$3,500)**, UW-Madison March 2024
- Job Market Grant (\$1,000)**, UW-Madison Oct. 2023
- Conference Travel Scholarship (\$1,675)**, UW-Madison May 2023
- PhD Dissertation Award (\$3,300)**, UW-Madison March 2023
- Steenbock Trust Fund Award (\$950)**, UW-Madison March 2023
- Conference Travel Scholarship (\$1,300)**, UW-Madison Feb. 2023
- PhD Dissertation Award (\$1,210)**, UW-Madison March 2022
- Robin A. Douthitt Teaching Fellowship (\$184,500)**, UW-Madison Sept.2021 — May 2022
- Summer Time Academic Research Award (\$1,800)**, UW-Madison June 2020

### PROFESSIONAL EXPERIENCE

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- beBit**, Shanghai, China May — July 2016  
Consultant Assistant and recognized and highly praised by general manager
- Uber**, Shanghai, China March — May 2016

Operation Team Intern and received excellent feedback on SOPs in regular meetings

**Shanghai World Trade Organization (WTO) Affairs Consultation Center**, Shanghai, China    Jan. — March 2015  
Research Department Intern and received reference from the director of the research department

## PROGRAMMING AND LANGUAGES

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**Programming:** Stata (proficient), R, SPSS, SAS,  $\LaTeX$

**Languages:** English (proficient), Mandarin (native)

## PROFESSIONAL MEMBERSHIPS

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American Council on Consumer Interests (ACCI)

Association for Public Policy Analysis & Management (APPAM)

International Academy of Financial Consumers (IAFICO)