Cäzilia Loibl

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Education

2002 Ph.D., Household and Nutrition Sciences, Munich University of Technology, Germany
1998 M.S., Household and Nutrition Sciences, Kiel University, Germany
2005 Certified Financial Planner™, CFP® Board of Standards Inc.

Academic Appointments

2023 - Chair of Consumer Sciences Program, Department of Human Sciences, OSU
2016 - Professor, Department of Human Sciences, OSU
2011 - 2020 Associate Professor, Department of Human Sciences, OSU
2014 - 2015 Marie Curie Fellow, Leeds University Business School, United Kingdom
2005 - 2011 Assistant Professor, Department of Consumer Sciences, OSU
2005 - State Extension Specialist, OSU Extension
2003 - 2005 Regional Extension Specialist, University of Missouri Extension
2002 - 2003 Post-doctoral Researcher, Department of Human Development and Family Studies, Iowa State University

Affiliate and Administrative Appointments

2022 - Scientific committee, German Socio-Economic Panel, German Institute for Economic Research, Germany
2022 - Faculty Affiliate, USDA Multistate Research Project NE2249
2021- Faculty Associate, OSU Center on Education and Training for Employment, OSU
2019 - Courtesy Faculty Member, John Glenn College of Public Affairs, OSU
2018 - Certified Financial Planner™ (CFP®) Program Director, OSU
2018 - 2021 State Liaison, Common Indicators, Common Reporting, National Reporting Project
2017 - 2022 Faculty Affiliate, Initiative for Food and AgriCultural Transformation, OSU
2017 - 2019 Faculty Affiliate, Research Methods Center, OSU
2016 - Senior Fellow, Center for Decision Research, Leeds University Business School
2016 - 2021 Faculty Affiliate, Food Innovation Center, OSU
2011 - Faculty Fellow, Center for Financial Security, University of Wisconsin
2011- Faculty Affiliate, Decision Sciences Collaborative, OSU
2011- Faculty Affiliate, Network on Consumer Research, German Federal Department of Justice and Consumer Protection, Germany
2010 - Managing Director, OSU Extension Housing Counseling Services, OSU
2009 - 2012 Faculty Affiliate, USDA Multistate Research Project NC1172
2007 - 2009 Faculty Affiliate, Center for Innovation-Based Enterprise, OSU
2007 - 2008 Member, Ohio Commission on Personal Finance Education

Editorial and Association Positions

2018 -	Book Editor, *Journal of Economic Psychology*
2018 - 2019	Board Member, American Council on Consumer Interests
2017 - 2021	Secretary, *International Association for Research on Economic Psychology*
2015 -	Associate Editor, *Journal of Economic Psychology*
2015 -	Editorial Board, *Journal of Consumer Policy*
2013 - 2014	Nominations Committee, American Council on Consumer Interests
2011 -	Editorial Board, *Journal of Consumer Affairs*
2011 -	Editorial Board, *Journal of Financial Counseling and Planning*
2009 - 2011	Chair of Applied Consumer Economics Award, American Council on Consumer Interests
2007	State Coordinator, Consumer Federation of America, America Saves/Ohio Saves
2006	Education Committee, American Council on Consumer Interests, Education Committee

Peer-Reviewed Articles (Past 10 Years)

Loibl, Cäzilia, Madeleine Drost, Martijn Huisman, Bianca Suanet, Wandi Bruine de Bruin, Simon McNair, and Barbara Summers. 2022. Worry about debt is related to social loneliness in older adults in the Netherlands. Ageing and Society, Volume 42, Issue 12, p. 2869-2891 DOI: 10.1017/S0144686X21000325

Moulton, Stephanie, Alec Rhodes, Donald Haurin, Loibl, Cäzilia. 2022. Managing the onset of a new disease in older age: Housing wealth, mortgage borrowing, and medication adherence. Social Science and Medicine, Volume 314, Issue: December, Article number 115437, DOI: 10.1016/j.socscimed.2022.115437; *CFP Board's ACCI Financial Planning Paper Award*

Loibl, Cäzilia, Alec Rhodes, Stephanie Moulton, Donald Haurin, and Chrisse Edmunds[1]. 2021. Food insecurity among older adults in the U.S.: The role of mortgage borrowing. Applied Economic Perspectives and Policy, Volume 44, Issue 2, p. 549-574, DOI: 10.1002/aepp.13219 *"Featured Article"*

Loibl, Cäzilia, Wändi Bruine de Bruin, Barbara Summers, Simon McNair, and Pieter Verhallen. 2022. Which financial stressors are linked to food insecurity among older adults in the United Kingdom, Germany, and the Netherlands? Food Security, Volume 14, Issue 2, p. 533-556, DOI: 10.1007/s12571-021-01206-3

Moulton, Stephanie, J. Michael Collins, Cäzilia Loibl, Donald Haurin, and Julia Brown[1]. 2022. Property tax compliance and reverse mortgages: Using nudges to improve the market. National Tax Journal, Volume 75, Issue 1, p. 33-59, DOI: 10.1086/717160

Haurin, Donald, Stephanie Moulton, and Cäzilia Loibl. 2022. The relationship of financial stress with the timing of the initial claim of U.S. Social Security retirement income. Journal of the Economics of Ageing, Volume 21, Issue February, Article number 100362. DOI: 10.1016/j.jeoa.2021.100362

Drost, Madeleine, Anastasia Snyder, Michael Betz, and Cäzilia Loibl. 2022. Financial strain and loneliness in older adults. Applied Economics Letters, DOI: 10.1080/13504851.2022.2152421

Loibl, Cäzilia, Stephanie Moulton, Donald Haurin and Chrisse Edmunds. 2022. The role of consumer and mortgage borrowing for financial stress. Aging and Mental Health, Volume 26, Issue 1, p. 116-129. DOI: 10.1080/13607863.2020.1843000

Loibl, Cäzilia, Jodi Letkiewicz, Simon McNair, Barbara Summers, and Wändi Bruine de Bruin[3]. 2021. On the association of debt attitudes with socioeconomic characteristics and financial behaviors. Journal of Consumer Affairs, Volume 55, Issue 3, p. 939-966. DOI: 10.1111/joca.12384

Haurin, Donald, Stephanie Moulton, Cäzilia Loibl, and Julia Brown. 2021. Debt stress and debt illusion: The role of consumer credit, reverse and standard mortgages. The Journals of Gerontology Series B: Psychological Sciences and Social Sciences, Volume 76, Issue 5, p. 986-995. DOI: 10.1093/geronb/gbaa167

Nam, Youngwon and Cäzilia Loibl. 2021. Financial capability and financial planning at the verge of retirement. Journal of Family and Economic Issues, Volume 42, Issue 1, p. 113-150. DOI: 10.1007/s10834-020-09699-4

Popovich, Jack, Cäzilia Loibl, Christopher Zirkle, M. Susie Whittington. 2020 Community College students' response to a financial literacy intervention: An exploratory study. International Review of Economics Education, Volume 34, Issue: June, p. 100182, DOI: 10.1016/j.iree.2020.100182

Loibl, Cäzilia, Donald Haurin, Julia Brown, and Stephanie Moulton. 2020. The relationship between reverse mortgage borrowing, domain and life satisfaction. Journals of Gerontology Series B: Psychological Sciences and Social Sciences, Volume 75, Issue 4, p. 869-878. DOI: 10.1093/geronb/gby096, *"Editor's Choice" paper"*

Loibl, Cäzilia, Coco Congrong Ouyang[1], and Anastasia Snyder. 2020. Professionals' perceptions of food insecurity among their low-income clients. Journal of Social Service Research, Volume 46, Issue 1, p. 110-123. DOI: 10.1080/01488376.2018.1532942

Smith, Rebecca C., Cäzilia Loibl, Khurram Imam and Lauren Jones. 2020. Improving financial behaviors through nudges. Journal of Extension, Volume 58, Issue 1, p. v58-1tt6. Published online: https://www.joe.org/joe/2020february/tt6.php

O'Connor, Genevieve, Casey Newmeyer, Nancy Wong, Julia Bayuk, Laurel Cook, Yuliya Komarova, Cäzilia Loibl, Lin Ong, and Dee Warmath. 2019. Conceptualizing the multiple dimensions of consumer financial vulnerability. Journal of Business Research, Volume 100, July: 421-430. DOI: 10.1016/j.jbusres.2018.12.033

Loibl, Cäzilia, Barbara Summers, Simon McNair, and Wändi Bruine de Bruin. 2019. Pension Freedom Day in the United Kingdom: Early evaluation of consumer response. International Journal of Consumer Studies. Vol. 43, no. 1: 35-45. DOI: 10.1111/ijcs.12481

Liu, Fen, Tansel Yilmazer, Cäzilia Loibl, and Catherine Montalto. 2019. Professional financial advice, self-control and saving behavior. International Journal of Consumer Studies. Vol. 43, no. 1: 23-34. DOI: 10.1111/ijcs.12480

Loibl, Cäzilia, Cass Sunstein, Julius Rauber, and Lucia Reisch. 2018. Which Europeans like nudges? Approval and controversy in four European countries. Journal of Consumer Affairs. Vol. 52, no. 3: 655-688. DOI: 10.1111/joca.12181

Loibl, Cäzilia, Lauren E. Jones and Emily Haisley. 2018. Testing strategies to increase saving in Individual Development Account Programs. Journal of Economic Psychology. Vol. 66: 45-63. DOI: 10.1016/j.joep.2018.04.002

Loibl, Cäzilia, Jim Durham, and Stephanie Moulton. 2018. Rich opportunities from collaboration with a state housing finance agency. Journal of Extension. Vol. 56, no. 7: 7IAW5.

Loibl, Cäzilia, Anastasia Snyder, and Travis Mountain[1]. 2017. Connecting saving and food security: Evidence from an asset-building program for families in poverty. Journal of Consumer Affairs. Vol. 51, no. 3: 659-681. DOI: 10.1111/joca.12137

Moulton, Stephanie, Cäzilia Loibl, and Donald Haurin. 2017. Reverse mortgage motivations and outcomes: Insights from survey data. Cityscape: A Journal of Policy Development and Research. Vol. 19, no. 1: 73-97.

Jones, Lauren E., Cäzilia Loibl, and Sharon Tennyson. 2015. Effects of informational nudges on consumer debt repayment behaviors. Journal of Economic Psychology, Vol. 51: 16-33. DOI: 10.1016/j.joep.2015.06.009

Moulton, Stephanie, J. Michael Collins, Cäzilia Loibl, and Anya Samek. 2015. Effects of monitoring on mortgage delinquency: Evidence from a randomized field study. Journal of Policy Analysis and Management, Vol. 34, no. 1: 184-207. DOI: 10.1002/pam.21809

Hira, Tahira K., Mohamad Fazli Sabri, and Cäzilia Loibl. 2015. Not a black and European-Americans question: How are investor behavior and perceptions related to race and ethnicity? Malaysian Journal of Consumer and Family Economics, Vol. 18: 114-129.

Cho, Soo Hyun, Cäzilia Loibl, Loren V. Geistfeld and Curt Haugtvedt. 2014. Motivation for emergency and retirement saving: An examination of Regulatory Focus Theory, International Journal of Consumer Studies, Vol. 38, no. 6: 701-711. DOI: 10.1111/ijcs.12143

Silvester, Danielle, Cäzilia Loibl, and Jutta Roosen[3]. 2014. Costs, culture and life decisions: Analyzing the factors that influence enrolment in master's level education in Germany, International Journal of Consumer Studies. Vol. 38, no. 3: 307-315. DOI: 10.1111/ijcs.12087

Loibl, Cäzilia. 2014. OSU Extension Housing Counseling Services: A comprehensive program package, Journal of Extension, Vol. 52, no. 3: 3IAW7.

Loibl, Cäzilia and Stephanie Moulton. 2014. OSU Extension Housing Corps - Testing an innovate approach to foreclosure prevention in rural counties, Journal of Extension, Vol. 52, no. 1: 1IAW3.

Manuscripts Under Review & Working Papers

Moulton, Stephanie, Alec Rhodes, Donald Haurin, Joshua Joseph, and Cäzilia Loibl. Housing Wealth, Mortgage Borrowing, and Health Outcomes in Older Age: Evidence from Biomarker Data, Under review; CFP® Board Center for Financial Planning ARC Best Paper Award

Bartosiak, Abbey, Jung Eun Lee, and Cäzilia Loibl. Fear of missing out, social media influencers, and the social, psychological and financial wellbeing of young consumers. Under Review.

Nam, Youngwon, Cäzilia Loibl, and Robert Scharff. Life insurance, mortality risk, and the role of financial knowledge. Under review.

Bartosiak, Abbey, Julie Hillery, and Cäzilia Loibl. Work attire and work productivity of employees while teleworking during the COVID-19 pandemic. Under Review.

Danahy, Rachel, Cäzilia Loibl, Catherine Montalto, and Dean Lillard. Financial Stress among College Students: New data about student loan debt, lack of emergency savings, social and personal resources. Under review.

Bartosiak, Abbey, Cäzilia Loibl, Haotian Zhang, and Stephen Roll. Social media use is linked fear of missing out and financial hardship during the COVID-19 pandemic. Under Review.

Chen, Catherine, Cäzilia Loibl, Stephanie Moulton, Lorraine Whitmarsh, and Hongtao Yi. Self-Affirmed for Energy Efficiency: Intention, Cognition, and Behavior. Under review.

Kluska, Paige, Cäzilia Loibl, Catherine Montalto, and Stephanie Liu. New Insights into the Relationship of Student Loan Borrowing and Financial Stress Among Undergraduate Student Segments. Under review.

Drost, Madeleine, Cäzilia Loibl, Anastasia Snyder, and Michael Betz. Association of financial resources with the mental health of older adults during COVID-19. Working Paper.

Olsen, Eric, Cäzilia Loibl, and Andrew Hanks. Negative home equity: Are military households more exposed and why? Working Paper.

Alvarez Padilla, Yesenia, Cäzilia Loibl, and Barbara Boone. Testing a series of financial literacy modules for parents to increase financial conversations with their middle school children. Working Paper.

Selected Research Grants And Contracts (Past 5 Years)

2022-2024, Huntington National Bank
Title: Improving Access to Home Equity Borrowing for Older Adults, $300,000
Principal Investigator: Stephanie Moulton

2022-2023, Social Security Administration Retirement and Disability Research Consortium at the University of Wisconsin-Madison Center for Financial Security
Title: How Does the Death of a Partner During the COVID-19 Pandemic Affect the Economic Security of the Surviving Older Adult? Evidence From Credit Panel and Labor Force Participation Data (WI23-13) $145,484; Principal Investigator: Stephanie Moulton

2021, OSU Drake Institute for Teaching and Learning Research and Implementation Grant
Title: Can Peer Teaching Increase Students' Interest in a Career in Financial Planning? $6,400
Role: Principal Investigator

2021-2022, Social Security Administration Retirement and Disability Research Consortium at the University of Wisconsin-Madison Center for Financial Security
Title: The COVID-19 Pandemic and Older Adults' Employment and Economic Security: Insights from Earnings and Credit Panel Data (WI22-09) $143,407**;** Principal Investigator: Stephanie Moulton

2021-2023, OSU Department of Human Sciences Kathleen Kelly Seed Funding Opportunity
Title: An assessment of the relationship between financial vulnerability and diabetes: A proposal to merge patient medical records with credit report data, $40,000; Role: Principal Investigator

2020-2021, Social Security Administration Retirement and Disability Research Consortium at the University of Wisconsin-Madison Center for Financial Security
Title: Economic Security in Retirement: Does borrowing from home equity moderate the impact of a health shock on health outcomes? (WI21-07) $121,586**;** Principal Investigator: Stephanie Moulton

2020-2022, Ohio Statewide Family Engagement Center
Title: Money talks in families with children during COVID-19, $58,214; Role: Subcontractor

2020-2021, OSU Drake Institute for Teaching and Learning Research and Implementation Grant
Title: Can Peer Teaching Increase Students' Interest in a Career in Financial Planning? $7,425
Role: Principal Investigator

2020-2021, OSU Decision Sciences Collaborative
Title: Experience sampling of financial and dietary decisions of chronically ill individuals, $3,000
Role: Principal Investigator

2019-2020, Social Security Administration Retirement and Disability Research Consortium at the University of Wisconsin-Madison Center for Financial Security
Title: Housing wealth and economic security in retirement: Does borrowing from home equity increase adherence to prescription drugs (WI20-11) $133,555; Principal Investigator: Stephanie Moulton

2019, U.S. Bureau of Consumer Financial Protection
Title: Reverse mortgage borrowing and financial well-being in older age, $35,000
Role: Principal Investigator

2019-2021, U.S. Department of Agriculture Food and Nutrition Service, University of Kentucky Center for Poverty Research
Title: Impact of financial and housing wealth on food insecurity, $50,000; Role: Principal Investigator

2019-2021, OSU Office of Academic Affairs, Connect and Collaborate grants program ($20,000) and Chronic Brain Injury Discovery Theme ($10,000)
Title: Improving the quality of life of chronically ill individuals through financial coaching; $30,000;
Role: Principal Investigator

2019-2021, OSU Office of Academic Affairs, Opioid Innovation Fund
Title: Increasing treatment adherence among opioid users through financial coaching; $49,391
Role: Principal Investigator

2018-2019, Social Security Administration Retirement and Disability Research Consortium at the University of Wisconsin-Madison Center for Financial Security
Title: Debt Stress and Mortgage Borrowing in Older Age: Implications for Economic Security in Retirement (WI19-06), $134,578; Principal Investigator: Stephanie Moulton

2018-2019, OSU University Institute for Teaching and Learning
Title: Testing near-peer teaching as an approach to learn about the financial risks of student loan borrowing, $2,000; Role: Principal Investigator

2018-2019, College of Education and Human Ecology Strategic Initiatives and International Affairs, International Research Grants
Title: Aging and financial decision making in the international context, $2,000;
Role: Principal Investigator

2018, InFACT 2016-2017 Linkage and Leverage Grant
Title: Food insecurity among older adults: The role of housing costs and home equity, $31,590; Role: Principal Investigator

Teaching, Extension & Training Grants and Contracts (Past 5 Years)

2022, Foundation for Financial Planning
Title: Pro-bono community project: Engaging CFP® professionals, student-planners and students in financial need, $13,410, Principal Investigator: Martina Peng

2022-2023, Charles Schwab Foundation, Texas Tech University Foundation
Title: 2023 Financial Planning Academy at Ohio State, about $100,000, Role: Principal Investigator

2021-2024, Charles Schwab Advisor Services & Charles Schwab Foundation
Title: Undergraduate Financial Planning Community Project, $52\0,000; Role: Principal Investigator

2020-2021, TD Ameritrade Institutional NextGen Grant Programs
Title: How to improve your Financial Planning Degree Program, and the Independent Financial Advisor industry overall? $15,000, Principal Investigator: Martina Peng

2019-2023, Ohio Housing Finance Agency
Title: Homebuyer Education Telephone Counseling, $29,600 in 2018; $49,575 in 2019; $22,191 in 2020; $37,800 in 2021; Role: Principal Investigator

2019-2020, OSU Center on Education and Training for Employment (CETE)
Title: 2019-2020 CETE Faculty Fellowship; supplemental compensation; Role: Faculty Research Fellow

2019-2020, OSU Office of Student Academic Success-Undergraduate Research & Creative Inquiry and Connect and Collaborate Grants Program
Title: Undergraduate opportunity to conduct research projects; $4,500; Role: Principal Investigator

2018-2019, EHE Signature Course grant program
Title: Paying for College and Teaching Your Peers: An Approach for Deeper Learning, $7,221
Role: Principal Investigator

Membership in Academic Associations

American Council on Consumer Interests
Financial Planning Association
International Association for Research on Economic Psychology
National Association of Personal Financial Advisors

Awards for Community Outreach and Extension

2020	"National Winner" of the Extension Housing Outreach Award, National Extension Association of Family & Consumer Sciences (NEAFCS)
2019 - 2022	"Top Counseling Agency" Award, Ohio Housing Finance Agency (4 times)