

## Alec P. Rhodes

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### EMPLOYMENT

2025-Present	Assistant Professor of Sociology and Faculty Associate, Center on Aging and the Life Course, Purdue University, West Lafayette, IN
2023-2025	Postdoctoral Scholar, Institute for Research on Poverty, University of Wisconsin–Madison

### EDUCATION

2023	Ph.D., Sociology, The Ohio State University
2020	M.A., Sociology, The Ohio State University
2018	B.A., Sociology, Hobart and William Smith Colleges B.A., Economics, Hobart and William Smith Colleges Phi Beta Kappa, summa cum laude, honors in sociology

### RESEARCH INTERESTS

Inequality, poverty, and mobility; economic sociology; credit, wealth, and debt; work and labor markets; social policy; rural and urban sociology; demography; life course; health and illness.

### PEER-REVIEWED PUBLICATIONS

**Rhodes, Alec P.**, and Tom VanHeuvelen. Forthcoming. “The Right to Work and Economic Dynamism in U.S. Counties, 1946-2019.” *American Sociological Review*

**Rhodes, Alec P.**, Davon Norris, Jason Houle, Rachel Dwyer, Sarah Bruch, and Lawrence Berger. Forthcoming. “Unsecured Credit and the Social Safety Net in U.S. States.” *American Sociological Review*

**Rhodes, Alec P.** 2025. “The Wealth Returns to a Unionized Career.” *Social Forces*, Advance Article, <https://doi.org/10.1093/sf/soaf129>

**Rhodes, Alec. P.** and Rachel E. Dwyer. 2024. “[Labor Unions, Debt, and Financial Advantage in Young Adulthood in the United States.](#)” *Work and Occupations* 52(3):447-488.

- Rhodes, Alec P.**, Rachel E. Dwyer, and Jason Houle. 2024. "[Debt Collection Pressure and Mental Health: Evidence from a Cohort of U.S. Young Adults.](#)" *Journal of Health and Social Behavior* 66(1):38-56.
- Featured in [Yahoo Finance](#)
- Berger, Lawrence, Meta Brown, J. Michael Collins, Rachel E. Dwyer, Jason Houle, Stephanie Moulton, Davon Norris, and **Alec P. Rhodes**. 2024. "[State Unemployment Generosity and High-Cost Borrowing during the COVID Pandemic.](#)" *Nature Human Behaviour* 8:1676-1688.
- Featured in [Ohio State News](#), [AAAS EurekAlert!](#), [Science Magazine](#)
- Phillips, Lora and **Alec P. Rhodes**. 2024. "[Racial-Ethnic Poverty Gaps in Later Life: A Role for Late Career Employment Quality?](#)" *Social Problems*, Online First.
- Rhodes, Alec P.**, Stephanie Moulton, Căzilia Loibl, Donald Haurin, and Joshua Joseph. 2024. "[Housing Wealth, Mortgage Borrowing, and Health Outcomes in Older Age: Evidence from Biomarker Data.](#)" *The Journals of Gerontology Series B* 79(7).
- Editor's Choice, The Journals of Gerontology Series B
  - Academic Research Best Paper Award, Certified Financial Planner Board
  - Featured in [Squared Away Blog](#)
- Rhodes, Alec P.** 2024. "[Labor Market Inequality, Debt, and the Consequences of Sub-Baccalaureate Credentials.](#)" *The Sociological Quarterly* 65(1):11-37.
- Moulton, Stephanie, **Alec P. Rhodes**, Donald Haurin, and Căzilia Loibl. 2022. "[Managing the Onset of a New Disease in Older Age: Housing Wealth, Mortgage Borrowing, and Medication Adherence.](#)" *Social Science & Medicine* 314: 115437.
- Financial Planning Paper Award, American Council on Consumer Interests
  - Featured in [Squared Away Blog](#)
- Loibl, Căzilia, **Alec P. Rhodes**, Stephanie Moulton, Donald Haurin, and Chrisse Edmunds. 2022. "[Food Insecurity among Older Adults in the U.S.: The Role of Mortgage Borrowing.](#)" *Applied Economic Perspectives & Policy* 44(2):549-574.
- Rhodes, Alec P.** 2022. "[Student Debt and Geographic Disadvantage: Disparities by Urban, Suburban, and Rural Background.](#)" *Rural Sociology* 87(1):231-263.
- Olaf Larson Graduate Student Paper Award, Rural Sociological Society
  - Featured in [The Rural Review](#), [The Daily Yonder](#), Consortium for Policy Research in Education's *Research Minutes* podcast

## MANUSCRIPTS IN PROGRESS

“For What Benefit? State Right to Work Laws and Employer-Provided Benefit Coverage”

“Child Tax Credit Expansions, Credit Use, and Debt among Low-Income Mothers” w/  
Lawrence Berger, Trisha Chanda, Rachel E. Dwyer, and Jason Houle

“Debt Trajectories of Divorcing Mothers and Fathers: Divorce as a Dynamic Uncoupling” w/  
Trisha Chanda, Lawrence Berger, Rachel E. Dwyer, and Jason Houle

- Family Demography Poster Award, Population Association of America

“Payday Lending Supply, Demand, and Regulation: Insights from a New Dataset” w/ Megan  
Doherty Bea, Victoria Coan, and Rachel E. Dwyer

“The Peculiar Inequality of Credit Scores and a New Take on the Democracy of Credit” w/  
Davon Norris and Rachel E. Dwyer

“Cash Transfers and Credit: Evidence from the Alaska Permanent Fund” w/ Lawrence  
Berger, Rachel E. Dwyer, and Jason Houle

“Can’t Afford to Retire? Parental Student Loan Borrowing and Delayed Retirement”

## PUBLIC SCHOLARSHIP AND REPORTS

2025                      **Rhodes, Alec P.** (January 12). [“How Unions are Helping Younger Workers Gain a Financial Advantage.”](#) Power at Work.

2022                      Loibl, Căzilia, Donald Haurin, Stephanie Moulton, **Alec P. Rhodes**, and  
Chrisse Edmunds. [“Food Insecurity among Older Adults in the US: The  
Role of Mortgage Borrowing.”](#) *University of Kentucky Center for Poverty  
Research Discussion Paper Series*, DP2022-01.

2021                      **Rhodes, Alec P.** (September 9). [“Geographic Disparities in Student  
Debt by Rural, Suburban, and Urban Background.”](#) Work in Progress:  
Sociology on the Economy, Work and Inequality.

## GRANT FUNDING

2024                      Social Security Administration and Retirement and Disability Research  
Center, University of Wisconsin-Madison, JSIT Research Award.  
Role: Principal Investigator.

Project Title: "Wealth, Parental Student Loans, and Retirement Behaviors of Parents of College-Aged Children."

## AWARDS AND HONORS

2025	Family Demography Poster Award, Population Association of America
2024	Editor's Choice, The Journals of Gerontology Series B.
2023	Aage B. Sørensen Travel Award, RC28 Social Stratification and Mobility, International Sociological Association
2022	Academic Research Best Paper Award, Certified Financial Planner Board Financial Planning Paper Award, American Council on Consumer Interests
2021	Olaf Larson Graduate Student Paper Award, Rural Sociological Society
2020	Graduate Research Fellowship (Honorable Mention), National Science Foundation
2018-2019	University Fellowship, The Ohio State University
2018	Blair C. Currie Prize in Economics, Hobart and William Smith Colleges

## INVITED TALKS

2024	"State Unemployment Insurance Generosity and High-Cost Borrowing." Social Policy Seminar, Joseph R. Biden, Jr. School of Public Policy and Administration, University of Delaware.  "The Wealth Returns to a Unionized Career." Household Finance Seminar, University of Wisconsin–Madison.
2023	"Debt Collection Pressure and Mental Health: Evidence from a Cohort of U.S. Young Adults." Sociology Colloquium Series, University at Buffalo.

## CONFERENCE PRESENTATIONS

2025	<b>Rhodes, Alec P.</b> , Lawrence Berger, Rachel E. Dwyer, and Jason Houle. "Unconditional Cash Transfers and High-Cost Credit Use: Evidence from the Alaska Permanent Fund." Fall Research Conference, Association for Public Policy Analysis and Management, Seattle, WA, Nov. 13-15.  Berger, Lawrence, Trisha Chanda, Rachel E. Dwyer, Jason Houle, and <b>Alec P. Rhodes</b> . "Child Tax Credit Expansions, Credit Use, and Debt among Low-Income Mothers." Annual Meeting of the Population Association of America, Washington, D.C., Apr. 10-13.
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Chanda, Trisha., **Alec P. Rhodes**, Lawrence Berger, Jason Houle, and Rachel E. Dwyer. "Divorce and Debt Holding: Heterogeneity by Parent Gender and Children's Physical Custody Arrangements." RC28 Spring Meeting, Milan, Italy, Mar. 25-27.

2024

Bea, Megan Doherty, Victoria Coan, Rachel E. Dwyer, and **Alec P. Rhodes**. "Payday Lending Supply, Demand, and Regulation: Insights from a New Dataset." Fall Research Conference, Association for Public Policy Analysis and Management, National Harbor, MD, Nov. 21-23.

**Rhodes, Alec P.** and Tom VanHeuvelen. "Do Right-to-Work Laws Lead to Economic Dynamism? Evidence from U.S. Counties, 1946-2019." Annual Meeting of the American Sociological Association, Montreal, Aug. 9-13.

Berger, Lawrence M., Sarah Bruch, Rachel E. Dwyer, Jason Houle, Davon Norris, and **Alec P. Rhodes**. "Does State Safety Net Support Influence Unsecured Consumer Credit? Evidence from National Credit Report Data." Annual Meeting of the Population Association of America, Columbus, OH, April 17-20.

**Rhodes, Alec P.**, Rachel E. Dwyer, and Jason Houle. "Debt Collection Pressure and Mental Health: Evidence from a Cohort of U.S. Young Adults." Annual Meeting of the Population Association of America, Columbus, OH, April 17-20.

2023

**Rhodes, Alec P.** "Right to Work Laws, Marketplace Power, and Worker Compensation in the U.S." Fall Research Conference, Association for Public Policy Analysis and Management, Atlanta, Nov. 9-11.

Berger, Lawrence M., Sarah Bruch, J. Michael Collins, Rachel E. Dwyer, Jason Houle, Stephanie Moulton, and **Alec P. Rhodes**. "Do State Social Welfare Policies Influence Consumer Debt Holdings? Evidence from National Credit Report Data." Fall Research Conference, Association for Public Policy Analysis and Management, Atlanta, Nov. 9-11.

Norris, Davon and **Alec P. Rhodes**, and Rachel E. Dwyer. "Of Distribution and Translation: Credit Scores and Economic Mobility in the U.S." Annual Meeting of the American Sociological Association, Philadelphia, Aug. 17-21.

Berger, Lawrence M., Meta Brown, J. Michael Collins, Rachel E. Dwyer, Jason Houle, Stephanie Moulton, Davon Norris, and **Alec P. Rhodes**. "Inequality in High-Cost Borrowing and Unemployment Generosity in U.S. States during the COVID-19 Pandemic." Annual Meeting of the American Sociological Association, Philadelphia, Aug. 17-21.

**Rhodes, Alec P.** "Labor Unions and Wealth Inequality in the United States, 1985-2016." Annual Meeting of the Population Association of America, New Orleans, Apr. 12-15.

2022

**Rhodes, Alec P.** and Rachel E. Dwyer. "Labor Unions, Debt, and Financial Inclusion in Young Adulthood." Annual Meeting of the American Sociological Association, LA, Aug. 5-9.

**Rhodes, Alec P.** and Simon Kolbeck. "Who Suffers Most from Prison? Heterogeneous Effects of Incarceration on Wage Inequality." Annual Meeting of the American Sociological Association, LA, Aug. 5-9.

Phillips, Lora A. and **Alec P. Rhodes.** "Late Career Precarious Work and Racial-Ethnic Poverty Gaps in Later Life." Annual Meeting of the Population Association of America, Atlanta, Apr. 9-6.

2021

Phillips, Lora A. and **Alec P. Rhodes.** "Precarious Employment and Late Life Poverty among Older Workers." Virtual Engagement Event of the American Sociological Association, Aug. 6-10.

Loibl, Căzilia, **Alec P. Rhodes**, Stephanie Moulton, Donald Haurin, and Chrisse Edmunds. Food insecurity among older adults in the U.S.: The role of mortgage borrowing. 2021 IAREP-SABE Virtual Conference, Jun. 11, <https://sabeconomics.org/iarep-sabe-2021/>

**Rhodes, Alec P.** "Sub-Baccalaureate Credentials and Economic Inequality in Young Adulthood." Virtual Annual Meeting of the Population Association of America, May 5-8.

2020

**Rhodes, Alec P.** "Student Debt and the Reproduction of Geographic Disadvantage: Disparities by Rural, Suburban, and Urban Background." Virtual Engagement Event of the American Sociological Association, Aug. 8-11.

2019

**Rhodes, Alec P.** "Exploring Urban-Suburban-Rural Disparities in Student Debt." Annual Meeting of the Rural Sociological Society, Richmond, VA, Aug. 9.

2018

**Rhodes, Alec P.** and Ervin Kosta. "Local Identity, Global Context: Symbolic Ethnicity and Barriers to Collective Refugee Action." Annual Meeting of the Eastern Sociological Society, Baltimore, MD, Feb. 23.

2017

**Rhodes, Alec P.** "Bolstering Women's Employment and Increasing Men's Care through Parental Leave Policy Reform." Annual Meeting of the New York State Sociological Association, Rochester, NY, Oct. 20.

## RESEARCH AND TRAINEE EXPERIENCE

- 2024 *Retirement and Disability Research Consortium, University of Wisconsin-Madison, Junior Scholar Intensive Training*  
Role: Scholar and Trainee.
- 2023 *Department of Sociology, The Ohio State University*  
Role: Graduate Research Associate  
Team: Rachel Dwyer and Jason Houle  
“Debt and Insecurity among Vulnerable Communities during the COVID-19 Crisis.” Funding agency: National Science Foundation.
- 2021-2022 *Department of Sociology and John Glenn College of Public Affairs, The Ohio State University*  
Role: Graduate Research Associate  
Team: Lawrence Berger, Meta Brown, J. Michael Collins, Rachel Dwyer, Jason Houle, and Stephanie Moulton  
“Inequalities in Financial Coping During the COVID-19 Crisis: New Insights from Linked Credit Report, Alternative Financial Service, and State Administrative Data.” Funding agency: Russell Sage Foundation.
- 2020-2021 *John Glenn College of Public Affairs, The Ohio State University*  
Role: Graduate Research Associate  
Team: Stephanie Moulton, Donald Haurin, Căzilia Loibl, and Joshua Joseph  
“Economic Security in Retirement: Does Borrowing from Home Equity Moderate the Impact of a Health Shock on Health Outcomes?” Funding agency: Social Security Administration Retirement and Disability Consortium, Center for Financial Security, University of Wisconsin-Madison
- 2020 *Ohio Department of Aging and Ohio Association of Gerontology and Education, Ohio Scholars in Aging Program*  
Role: Fellow and Trainee
- 2019-2020 *College of Education and Human Ecology, The Ohio State University*  
Role: Graduate Research Associate  
Team: Căzilia Loibl, Donald Haurin, and Stephanie Moulton  
“Food Insecurity among Older Adults in the U.S.: The Role of Mortgage Borrowing” Funding agency: U.S. Department of Agriculture Food and Nutrition Service, Univ. of Kentucky Center for Poverty Research

## TEACHING AND MENTORING

- 2025 Instructor, "Economic Sociology of Modern Capitalism", Cornerstone for Business Program (SCLA 10200), Purdue University
- 2022-2025 Mentor to junior scholars (graduate and undergraduate), Debt Lab, Department of Sociology, The Ohio State University
- 2020 Teaching Training (Course Design, Learning Assessment, Inclusive Teaching), Drake Institute, The Ohio State University

## DEPARTMENTAL SERVICE

- 2021-2022 President, Sociology Graduate Student Association, The Ohio State University
- 2019-2020 Cohort Representative, Sociology Graduate Student Association, The Ohio State University

## DISCIPLINARY SERVICE

- 2026 Early-Career Review Board Member, *Social Science Research*
- Organizer, Poverty, Hardship, and Public Policy, Annual Meeting of the Population Association of America, St. Louis, MO, May 6-9.
- 2025 Discussant, Beyond the Score: Innovative Approaches to Consumer Debt, Creditworthiness, and Financial Resilience, Fall Research Conference, Association for Public Policy Analysis and Management, Seattle, WA, Nov. 13-15.
- Organizer, Challenging Inequality through Federal, State, and Local Policy Partnerships, Paper Session, Fall Research Conference, Assoc. for Public Policy Analysis and Management, Seattle, WA, Nov. 13-15.
- 2024 Reception Committee, Inequality, Poverty, and Mobility Section, American Sociological Association.
- Organizer, Federal and State Policies and Economic Inequality in the United States, Paper Session, Fall Research Conference, Assoc. for Public Policy Analysis and Administration, National Harbor, MD, Nov. 22.
- Presider of Segregation in the Labor Market, Annual Meeting of the Population Association of America, Columbus, OH, April 17-20.
- 2022 Organizer, Mentoring Committee, Organizations, Occupations, and Work Section, American Sociological Association.



2021                      Presider of Markets, Policy, and Economics Roundtable, BGSU-OSU  
Graduate Student Conference, Columbus, OH, October 29.

## **PROFESSIONAL AFFILIATIONS**

American Sociological Association; Association for Public Policy Analysis and Management;  
Population Association of America; RC28 Social Stratification and Mobility

## **OCCASIONAL REVIEWER**

*American Journal of Preventative Medicine, Journal of Consumer Affairs, Journal of  
Economic Psychology, Educational Researcher, Human Geography, Policy Studies Journal,  
Political Behavior, Qualitative Sociology, Research in Social Stratification and Mobility, Social  
Currents, Sociological Forum, Social Science Research*