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Researcher Profile: Kenneth White

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RESEARCHER PROFILE

An Interview with Kenneth White, Ph.D.

Kenneth White, Ph.D., is an assistant professor of financial planning in the Department of Financial Planning, Housing, and Consumer Economics at the University of Georgia. In 2016, he earned his Ph.D. in Consumer Sciences with a focus in Family Resource Management from The Ohio State University. Kenneth also earned a Master of Accountancy from Belmont University, B.A. in Mathematics from Wayne State University, and Certificate in Financial Planning from Boston University. Prior to academia, Kenneth worked as an actuarial analyst, high school math teacher, tax accountant in public accounting, and IRS agent. He joined the University of Georgia faculty in the fall of 2016.

Q. Define what you do professionally.

A. I work as an assistant professor of financial planning at the University of Georgia. My appointment at UGA divides my time equally between teaching and research. I primarily teach retirement planning and tax planning courses in our CFP® Board registered program at the graduate and undergraduate levels. I have also taught undergraduate and graduate introductory financial planning courses and a graduate level research methods course. My research activities involve diversity issues, social signaling, and financial literacy.

Q. What activities encompass your professional responsibilities?

A. As a tenure track assistant professor, my focuses are to publish research, seek external



grants to fund my work, and teach students. Additionally, I mentor students, serve as a peer reviewer for various journals, and I try to present at 1 or 2 conferences each year.

Q. How long have you been engaged in your professional activity?

A. I started at the University of Georgia in August 2016 immediately after completing my Ph.D. at The Ohio State University.

Q. What led you to your professional calling?

A. I recall one day during undergrad, Dr. Steve Kahn, a Wayne State University math professor, saying to me “You should get a Ph.D. and become a professor.” During undergrad, I worked as a math tutor and supplemental instruction leader, which is where I got my start helping others. After earning my bachelor’s degree, I took a winding path through actuarial science, high school math teaching, public accounting, working at an investment company and auditing for the IRS, but I always kept Dr. Kahn’s words in the back of my mind. One Saturday morning while living in Boston I said it’s now or never, so I left my job at the IRS and enrolled full-time in the doctoral program at The Ohio State University.

My research and teaching interests stem from growing up in the city with the largest percentage of African Americans to total population. The city also had wide income and wealth gaps when compared to the larger metropolitan area. Beyond the systemic and structural issues, I wanted to know why the gaps existed and what families could do to improve their financial knowledge and put that knowledge to use in their financial decision making and resource management to improve their financial wellbeing. This has always been my drive and led me to my professional calling.



Q. How are you paid?

A. I am paid a salary from my university and I have received funding from the Robert Woods Johnson Foundation New Connections program to support my work.

Q. Do you work alone or do you have a team?

A. I could not do this work alone. I have an amazing team of researchers, which include Dr. Megan McCoy (Kansas State), Dr. Kimberly Watkins (University of Alabama), Dr. XianYan Chen (University of Georgia), and Dr. John Grable (University of Georgia). Graduate students at the University of Georgia have also been important contributors.

Q. What theoretical framework guides your work when dealing with clients?

A. In my current position I research and teach, not work directly with clients. Theories such as social capital, signaling and the relative income hypothesis, as well as conceptual frameworks such as financial socialization and financial literacy have guided my research work. I have drawn from much of the active learning pedagogy to shape my teaching philosophy.

Q. What needs to happen so that 10 years from now we can say that financial therapy is a respected field of study?

A. The Financial Therapy Association and the *Journal of Financial Therapy* have already laid a solid foundation and has the field on a great trajectory, so this may sound odd, but what needs to happen is just the passage of more time. As more research (empirical, qualitative, and mixed methods) is conducted and published, and as planners and therapists continue to see the value and embrace the field, the respect will continue to grow. Much more marketing and media exposure of the CFT™ designation will help the credential gain in popularity and respect in the profession.

Q. What benefits can the Financial Therapy Association provide to others doing work that is similar to your professional activities?

A. In general, conferences are relatively expensive and cost can become an obstacle for many professionals and researchers to attend. The Financial Therapy Association can benefit the profession by finding innovative ways (beyond the annual conference) to engage members, serve the public, disseminate research and information, facilitate networking, and bring together practitioners and researchers to collaborate on projects. The more accessible the programs, services and offerings provided by the Financial Therapy Association become, the more benefit everyone will derive.

Q. If others are interested in finding out more about you personally and professionally, where can they obtain this information?

Researcher Profile: An Interview with Kenneth White

A. I can be found at the University of Georgia Financial Planning website (www.fcs.uga.edu/financial-planning) and the University of Georgia Department of Financial Planning, Housing, and Consumer Economics website (www.fcs.uga.edu/fhce). I am also on LinkedIn at www.linkedin.com/in/kennethwhitephd.

Q. If you had unlimited resources, what would your dream financial therapy research project look like?

A. I don't know that I have a "dream project" per se, but I am interested in the roles trust, socialization, and social capital play in the financial lives of families, particularly African American families. But honestly, subgroups in the United States are have very different experiences and perspectives. I am always interested in looking at differences by race/ethnicity, gender, sexual orientation, marital status, income/wealth, and political preference of factors related to resource management and financial wellbeing.

Q. Could you give advice to practitioners' wanting to get involved in doing their own research or writing on financial therapy?

A. I would recommend that you read and review as much of the current literature as possible on your topical interests. This will aid you in discovering what has been done already and where the gaps in the literature are in order to build upon what is already known. In addition, it will aid you in learning the structure of journal articles, rules around citations, and stylistic issues surrounding research and writing in financial therapy.

