

# Terri Friedline

## List of Publications by Year in descending order

Source: <https://exaly.com/author-pdf/11793613/publications.pdf>

Version: 2024-02-01

40  
papers

925  
citations

471509

17  
h-index

501196

28  
g-index

40  
all docs

40  
docs citations

40  
times ranked

576  
citing authors

| #  | ARTICLE                                                                                                                                                                                                                | IF  | CITATIONS |
|----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|-----------|
| 1  | A National Examination on Payday Loan Use and Financial Well-being: a propensity score matching Approach. <i>Journal of Family and Economic Issues</i> , 2022, 43, 678-689.                                            | 2.4 | 2         |
| 2  | Families'™ Financial Stress & Well-Being: The Importance of the Economy and Economic Environments. <i>Journal of Family and Economic Issues</i> , 2021, 42, 34-51.                                                     | 2.4 | 67        |
| 3  | Digital redlining and the fintech marketplace: Evidence from US zip codes. <i>Journal of Consumer Affairs</i> , 2021, 55, 366-388.                                                                                     | 2.3 | 23        |
| 4  | The Racialized Costs of "Traditional" Banking in Segregated America: Evidence from Entry-Level Checking Accounts. <i>Race and Social Problems</i> , 2020, 12, 344-361.                                                 | 2.2 | 15        |
| 5  | The promises and perils of community benefits agreements: evidence from public comments to a large bank merger. <i>Journal of Community Practice</i> , 2020, 28, 337-355.                                              | 1.1 | 0         |
| 6  | Why Do Households Lack Emergency Savings? The Role of Financial Capability. <i>Journal of Family and Economic Issues</i> , 2020, 41, 542-557.                                                                          | 2.4 | 39        |
| 7  | Digital Redlining: Poor Rural Communities'™ Access to Fintech and Implications for Financial Inclusion. <i>Journal of Poverty</i> , 2020, 24, 517-541.                                                                 | 1.1 | 39        |
| 8  | Does the composition of financial services in a community relate to an Individual's™ savings account ownership?. <i>Journal of Community Practice</i> , 2019, 27, 5-30.                                                | 1.1 | 16        |
| 9  | The Financial Services Environment and Schools' Savings Rates in the San Francisco Kindergarten to College Program. <i>Journal of Consumer Affairs</i> , 2019, 53, 1797-1824.                                          | 2.3 | 8         |
| 10 | Do Community Characteristics Relate to Young Adult College Students'™ Credit Card Debt? The Hypothesized Role of Collective Institutional Efficacy. <i>American Journal of Community Psychology</i> , 2017, 59, 80-93. | 2.5 | 9         |
| 11 | Coming Up Short: Family Composition, Income, and Household Savings. <i>Journal of the Society for Social Work and Research</i> , 2017, 8, 355-377.                                                                     | 1.3 | 10        |
| 12 | We're not rich, but we're definitely not poor: Young children's conceptions of social class. <i>Children and Youth Services Review</i> , 2017, 83, 101-111.                                                            | 1.9 | 15        |
| 13 | "They will go like I did": How parents think about college for their children in the context of rising costs. <i>Children and Youth Services Review</i> , 2017, 81, 340-349.                                           | 1.9 | 3         |
| 14 | Financial capability of parents of kindergarteners. <i>Children and Youth Services Review</i> , 2017, 81, 178-187.                                                                                                     | 1.9 | 6         |
| 15 | Does Community Access to Alternative Financial Services Relate to Individuals'™ Use of These Services? Beyond Individual Explanations. <i>Journal of Consumer Policy</i> , 2017, 40, 51-79.                            | 1.3 | 37        |
| 16 | Preventive Policy Strategy for Banking the Unbanked: Savings Accounts for Teenagers?. <i>Journal of Poverty</i> , 2016, 20, 2-33.                                                                                      | 1.1 | 6         |
| 17 | Student debt and hardship: Evidence from a large sample of low- and moderate-income households. <i>Children and Youth Services Review</i> , 2016, 70, 8-18.                                                            | 1.9 | 33        |
| 18 | The Potential for Savings Accounts to Protect Young-Adult Households from Unsecured Debt in Periods of Macroeconomic Stability and Decline. <i>Social Service Review</i> , 2016, 90, 83-129.                           | 0.5 | 10        |

| #  | ARTICLE                                                                                                                                                                                                                      | IF  | CITATIONS |
|----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|-----------|
| 19 | Coming of Age on a Shoestring Budget: Financial Capability and Financial Behaviors of Lower-Income Millennials. <i>Social Work</i> , 2016, 61, 305-312.                                                                      | 1.1 | 32        |
| 20 | Young Adultsâ€™ Race, Wealth, and Entrepreneurship. <i>Race and Social Problems</i> , 2016, 8, 42-63.                                                                                                                        | 2.2 | 6         |
| 21 | Financial Education is not Enough: Millennials May Need Financial Capability to Demonstrate Healthier Financial Behaviors. <i>Journal of Family and Economic Issues</i> , 2016, 37, 649-671.                                 | 2.4 | 72        |
| 22 | Educational and Financial Institutions Partnering to Implement CSAs: Evaluation of Financial Partnersâ€™ Perspectives from the 2011 GEAR UP Invitational Priority. <i>Journal of Community Practice</i> , 2015, 23, 203-237. | 1.1 | 0         |
| 23 | A Developmental Perspective on Children's Economic Agency. <i>Journal of Consumer Affairs</i> , 2015, 49, 39-68.                                                                                                             | 2.3 | 17        |
| 24 | Transforming wealth: Using the inverse hyperbolic sine (IHS) and splines to predict youthâ€™s math achievement. <i>Social Science Research</i> , 2015, 49, 264-287.                                                          | 2.0 | 124       |
| 25 | Savings From Ages 16 to 35: A Test to Inform Child Development Account Policy. <i>Poverty &amp; Public Policy</i> , 2014, 6, 46-70.                                                                                          | 1.0 | 6         |
| 26 | Young People Are the Front Lines of Financial Inclusion: A Review of 45 Years of Research. <i>Journal of Consumer Affairs</i> , 2014, 48, 535-602.                                                                           | 2.3 | 23        |
| 27 | Householdsâ€™ Net Worth Accumulation Patterns and Young Adultsâ€™ Financial Health: Ripple Effects of the Great Recession?. <i>Journal of Family and Economic Issues</i> , 2014, 35, 390-410.                                | 2.4 | 18        |
| 28 | Extending Savings Accounts to Young People: Lessons from Two Decades of Asset Building. , 2014, , 203-225.                                                                                                                   |     | 2         |
| 29 | Probability of living through a period of economic instability. <i>Children and Youth Services Review</i> , 2013, 35, 453-460.                                                                                               | 1.9 | 7         |
| 30 | Family assets, postsecondary education, and students with disabilities: Building on progress and overcoming challenges. <i>Children and Youth Services Review</i> , 2013, 35, 1078-1086.                                     | 1.9 | 11        |
| 31 | Accumulating assets, debts in young adulthood: Children as potential future investors. <i>Children and Youth Services Review</i> , 2013, 35, 1486-1502.                                                                      | 1.9 | 23        |
| 32 | Connections with banking institutions and diverse asset portfolios in young adulthood: Children as potential future investors. <i>Children and Youth Services Review</i> , 2013, 35, 994-1006.                               | 1.9 | 21        |
| 33 | Small-dollar children's saving accounts and children's college outcomes by race. <i>Children and Youth Services Review</i> , 2013, 35, 548-559.                                                                              | 1.9 | 5         |
| 34 | â€œYou pay your share, weâ€™ll pay our shareâ€: The college cost burden and the role of race, income, and college assets. <i>Economics of Education Review</i> , 2013, 33, 134-153.                                         | 1.4 | 32        |
| 35 | Testing an asset-building approach for young people: Early access to savings predicts later savings. <i>Economics of Education Review</i> , 2013, 33, 31-51.                                                                 | 1.4 | 28        |
| 36 | Predicting children's savings: The role of parents' savings for transferring financial advantage and opportunities for financial inclusion. <i>Children and Youth Services Review</i> , 2012, 34, 144-154.                   | 1.9 | 33        |

| #  | ARTICLE                                                                                                                                                                                                                          | IF  | CITATIONS |
|----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|-----------|
| 37 | Predicting savings and mental accounting among adolescents: The case of college. <i>Children and Youth Services Review</i> , 2012, 34, 1884-1895.                                                                                | 1.9 | 12        |
| 38 | Taking stock of ten years of research on the relationship between assets and children's educational outcomes: Implications for theory, policy and intervention. <i>Children and Youth Services Review</i> , 2011, 33, 2312-2328. | 1.9 | 88        |
| 39 | Math Achievement and Children's Savings: Implications for Child Development Accounts. <i>Journal of Family and Economic Issues</i> , 2010, 31, 171-184.                                                                          | 2.4 | 25        |
| 40 | Extending Savings Accounts to Young People. , 0, , .                                                                                                                                                                             |     | 2         |