

DEBORAH THORNE, Ph.D.

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ACADEMIC POSITIONS

- 2002-present Assistant Professor
Department of Sociology and Anthropology
Ohio University
- 2001-2002 Post-doctoral Fellow and Project Director
Consumer Bankruptcy Project
Harvard University

EDUCATION

- Ph.D. Sociology, Washington State University, 2001
Dissertation: "Personal Bankruptcy through the Eyes of the Stigmatized: Insight into Issues of Shame, Gender, and Marital Discord"
- M.A. Sociology, Washington State University, 1996
- B.A. Sociology, Washington State University, 1994
WSU Honors Program, summa cum laude
Minor: Women's Studies

FELLOWSHIPS, HONORS & AWARDS

- 2004 University Professor, Ohio University (university-wide teaching award)
- 2001-02 Post-doctoral Fellow and Project Director, Consumer Bankruptcy Project, Harvard University
- 1997 Joseph R. DeMartini Excellence in Teaching Award. Department of Sociology, Washington State University.
- 1996 Harriett B. Rigas Award for Outstanding Woman in Graduate Studies. Association for Faculty Women, Washington State University.
- 1994 Phi Beta Kappa

RESEARCH INTERESTS

Social Inequality, Negative Wealth (Debt), Consumer Bankruptcy, Gender

COURSES TAUGHT

Ohio University

- SOC 101: Introductory Sociology
- SOC 331: Stratification & Social Inequality
- SOC 351: Elementary Research Techniques
- SOC 406: Senior Capstone: Consumerism, Credit and Debt
- UP 452S: Bling, Bling Blues: Consumerism, Credit and Debt (special-topics course taught in conjunction with the University Professor award)
- SOC 691: Seminar in Teaching (graduate student teaching internship affiliated with Introduction to Sociology)

Washington State University

- SOC/WST 384: Sociology of Gender
- SOC/WST 150: Marital and Sexual Lifestyles
- SOC 102: Social Problems

PUBLICATIONS

Journal Articles

- 2008 Robert M. Lawless, Angela K. Littwin, Katherine M. Porter, John A. E. Pottow, **Deborah K. Thorne**, and Elizabeth Warren. "Did Bankruptcy Reform Fail? An Empirical Study of Consumer Debtors." *American Bankruptcy Law Journal* 82: 349-405.
- Teresa Sullivan, **Deborah Thorne**, and Elizabeth Warren. "Bankruptcy Ages." *Norton Bankruptcy Law Adviser* 11: 1-5.
- 2007 **Deborah Thorne**. "Personal Bankruptcy and the Credit Report: Conflicting Mechanisms of Social Mobility." *Journal of Poverty: Innovations on Social, Political & Economic Inequalities* 11 (4): 23-43.
- **Deborah Thorne** and Katherine Porter. "Financial Education for Bankrupt Families: Attitudes and Needs." *Journal of Consumer Education* 24: 15-27.
- 2006 Katherine Porter and **Deborah Thorne**. "The Failure of Bankruptcy's Fresh Start." *Cornell Law Review* 92:67-127.
- **Deborah Thorne** and Leon Anderson. "Managing the Stigma of Personal Bankruptcy." *Sociological Focus* 39 (2):77-97.
- **Reprinted in:** Alex Thio, Thomas Calhoun, and Addrain Conyers (eds.), *Readings in Deviant Behavior*, 5th Edition. Boston: Allyn and Bacon, 2007.
- **Reprinted in:** Peter Adler and Patti Adler (eds.), *Constructions of Deviance: Social Power, Context, and Interaction*, 6th Edition. Thomson Wadsworth, forthcoming.

- 2005 David U. Himmelstein, Elizabeth Warren, **Deborah Thorne**, and Steffie Woolhandler. "Illness and Injury as Contributors to Bankruptcy." *Health Affairs: The Policy Journal of the Health Sphere*, Web Exclusive: February 2; w5-63 – w5-75.
Web site: <http://content.healthaffairs.org/cgi/reprint/hlthaff.w5.63v1>.
- **2006:** *Health Affairs* Top Five Most Read Articles (over 100,000 downloads)
 - **2005:** *Health Affairs* Most Read Article
- 2004 **Deborah Thorne**, Ann Tickamyer, and Mark Thorne. "Poverty and Income in Appalachia." *Journal of Appalachian Studies*, Special Issue: "Appalachia Counts: The Region in the 2000 Census" 10 (3): 341-358.
- 2001 Teresa A. Sullivan, **Deborah Thorne**, and Elizabeth Warren. "Young, Old and In Between: Who Files for Bankruptcy?" *Norton Bankruptcy Law Adviser* 9A:1-10.
- 1997 Amy Wharton and **Deborah Thorne**. "When Mothers Matter: The Effects of Social Class and Family Arrangements on African American and White Women's Perceived Relations with Their Mothers." *Gender & Society* 11:656-81.

Book Chapters

- 2008 **Deborah Thorne** and Elizabeth Warren. "Get Sick, Go Broke." In J. S. Hacker (ed.), *Health at Risk: America's Ailing Health System --and How to Heal It*. New York, NY: Columbia University Press.

Other Publications

- 2008 **Deborah Thorne**, Elizabeth Warren, and Teresa Sullivan. "Generations of Struggle." Research report for *American Association of Retired Persons*. Available at: http://assets.aarp.org/rgcenter/consume/2008_11_debt.pdf
- Teresa Sullivan and **Deborah Thorne**. "Debt" plus "Bankruptcy" sidebar. Encyclopedia entry for *Encyclopedia of the Life Course and Human Development*. Farmington Hills, MI: Gale.
- 2006 David U. Himmelstein, Elizabeth Warren, **Deborah Thorne**, and Steffie Woolhandler "Discounting the Debtors Will Not Make Medical Bankruptcy Disappear." *Health Affairs: The Policy Journal of the Health Sphere*, Web Exclusive: March/April; 25 (2): w84 – w88.
Web site: <http://www.healthaffairs.org>.

Published Educational Materials

- 2006 **Deborah Thorne**. "UP 450S: Bling, Bling Blues: Consumerism, Credit and Debt." In *Syllabi and Instructional Resources for Teaching the Sociology of Consumers and Consumption*. Second Edition. American Sociological Association.

Book Reviews

- 2006 **Deborah Thorne**. *Going Public: Feminism and the Shifting Boundaries of the Private Sphere*, edited by Joan W. Scott and Debra Keates. *Contemporary Sociology*. 35:90-91.

FORTHCOMING

Journal Article **Deborah Thorne**, Elizabeth Warren, and Teresa Sullivan. "The Increasing Vulnerability of Older Americans: Evidence from the Bankruptcy Courts." *Harvard Law & Policy Review*.

Katherine Porter and **Deborah Thorne**. "Better Off After Bankruptcy?" *Norton Bankruptcy Law Adviser*.

MANUSCRIPTS SUBMITTED

Journal Article **Deborah Thorne**. "Gendered Division of Economic Labor as an Explanation for Marital Strain in Severely Indebted Families." *Journal of Family and Economic Issues*. Revise and resubmit.

David U. Himmelstein, **Deborah Thorne**, Elizabeth Warren, and Steffie Woolhandler. "Medical Bankruptcy Across America: Health Care Woes Underlie a Larger Share of Bankruptcies." *Health Affairs*. Submitted November 2008.

MANUSCRIPTS IN PROGRESS

Books **Deborah Thorne** and Katherine Porter. *The Damage of Debt: Consequences of Financial Distress*.

Deborah Thorne. *Students Speak: On Consumerism and Debt*. An anthology with students of Sociology 406.

GRANTS & GRANT EXPERIENCE

2007 Federal Deposit Insurance Corporation: \$100,000 (Granted)
Consumer Bankruptcy Project 2007: "Mortgage Crises and Middle Class Families"
Deborah Thorne (co-PI) and Elizabeth Warren

Robert Wood Johnson Foundation: \$463,900 (Granted)
Consumer Bankruptcy Project 2007: "Illness and Healthcare Costs as Contributors to Personal Bankruptcy: A Focus on Middle Class Families."
Steffie Woolhandler, David Himmelstein, **Deborah Thorne (co-PI)**, and Elizabeth Warren

2006 American Association of Retired Persons: \$125,000 (Granted)
"Aging and Consumer Bankruptcy"
Elizabeth Warren and **Deborah Thorne (co-PI)**

2005 College of Arts and Sciences Faculty Development Grant: \$1,164 (Granted)
"Lilly Conference on College Teaching"
Deborah Thorne

SESSIONS ORGANIZED AT PROFESSIONAL MEETINGS

- 2007 Session Organizer: "Teaching Social Problems with Dr. Seuss and Picasso." The Society for the Study of Social Problems annual meeting. New York, New York.
- 2006 Session Organizer: "Debt, Credit and Inequality." The Society for the Study of Social Problems annual meeting. Montreal, Canada.
- 2005 Session Organizer: "The Inequities of Credit, Debt, and Consumption." The Society for the Study of Social Problems annual meeting. Philadelphia, Pennsylvania.
- 2004 Session Organizer: "Bankruptcy, Debt, and Inequality." The Society for the Study of Social Problems annual meeting. San Francisco, California.

PAPERS PRESENTED AT PROFESSIONAL MEETINGS

- 2008 "Gender, Debt, and Consumer Bankruptcy: The Research and Policy Implications." Panel discussant for *Gender & Public Policy: Progress, Stalled Revolution or Backlash?* Pacific Sociological Association annual meeting. Portland, Oregon.
- "Dumped On by the World: Explorations of Debtors' Anger Prior to Filing for Personal Bankruptcy." Paper presented at the Harvard & University of Texas-Austin Joint Conference on Reality in Commercial Law. Cambridge, Massachusetts.
- 2006 "Just Prior to Personal Bankruptcy: Privations of America's Most Indebted Families." Paper presented at The Society for the Study of Social Problems annual meeting. Montreal, Canada.
- 2005 "Chapter 13 Bankruptcy: Families' Final (and often futile) Efforts to Save Their Homes." Paper presented at The Society for the Study of Social Problems annual meeting. Philadelphia, Pennsylvania.
- "Going Broke and Staying Broke: Chapter 7 Bankruptcy and the Realities of the Fresh Start." Joint Harvard-Texas Conference on Commercial Law Realities. Austin, Texas. Paper presented by co-author Katherine Porter.
- 2004 "Just How Clean is the Slate? Reduced Life Chances After Personal Bankruptcy." Paper presented at The Society for the Study of Social Problems annual meeting. San Francisco, California.
- 2003 "Anything But Bureaucratic Procedure: How Bankrupt Debtors Experience the Section 341 Hearing." Paper presented at the Feelings and Memories Conference, Department of Women and Gender Studies, University of Texas at Austin.
- 2002 "When Birds of a Feather Simply Refuse...Tactics Employed by Bankrupt Debtors to Distinguish Themselves and Lessen the Stigma of Financial Insolvency." Paper presented at The Society of the Study of Social Problems annual meeting. Chicago, Illinois.
- "Is Debt a Social Problem? Personal Bankruptcy Across the Lifespan." Paper presented at Society for the Study of Social Problems annual meeting. Chicago, Illinois.

- 2001 “We’re Not Bad People and We’re Not Deadbeats: How Bankrupt Debtors Manage their Stigma and Spoiled Identity.” Paper presented at a special session of the American Sociological Association annual meeting. Anaheim, California
- “Bankruptcy Reform: Curtailing Access, Cultivating Divorce.” Paper presented at the Pacific Sociological Association annual meeting. San Francisco, California.
- 1998 “Paths of Paradox: Consequences of Working-Class Women’s Upward Social Mobility.” Paper presented at American Sociological Association annual meeting. San Francisco, California.
- 1997 “Working-Class Women’s Upward Social Mobility: Consequences for Parental and Sibling Relations.” Paper presented at Pacific Sociological Association annual meeting. San Diego, California.
- 1996 “When Mothers Matter: Gender, Social Origins, and the Reproduction of Social Class.” Paper presented at Pacific Sociological Association annual meeting. Seattle, Washington.

INVITED LECTURES & PRESENTATIONS

- 2008 Invited Panelist, “Is Bankruptcy the Real Answer? Moral and Ethical Issues Attorneys (Should) Face When Deciding if Bankruptcy is in the Client’s Best Interest,” 2008 American Bankruptcy Institute Chicago Consumer Bankruptcy Conference. Chicago, Illinois
- Invited Panelist, “Wealth Creation Beyond Homeownership,” 2008 Community Development Policy Summit of the Federal Reserve Bank of Cleveland, Cleveland, Ohio
- Invited Commentator: “Reality in Commercial Law.” Joint Conference, Harvard University and University of Texas. Cambridge, Massachusetts
- 2007 Invited Commentator: “Credit Scores, Reports, and Working Families.” The Annie E. Casey Foundation, The Brookings Institution, and the Center for Financial Services Innovation. Washington, D.C.
- Invited Commentator: “Economic Transformations of American Families and Businesses.” Joint Conference, Harvard University and University of Texas. Austin, Texas
- “Families in Bankruptcy: Causes and Externalities.” Presentation to the Department of Consumer Science, The Ohio State University. Columbus, Ohio
- “The Relationship Between Personal Bankruptcy and Illness or Injury.” Presentation to Advocates for Healthcare Reform, Ohio University. Athens, Ohio
- 2006 “Students and Credit Card Debt.” Presentation to Ohio University Residential Life In-service, Ohio University. Athens, Ohio
- Invited Commentator: “Empirical Realities in Economic Transformations.” Joint Conference, Harvard University and University of Texas. Cambridge, Massachusetts
- 2005 “The Relationship Between Personal Bankruptcy and Illness or Injury.” Presentation to Ohio University College of Osteopathic Medicine, Ohio University. Athens, Ohio
- “Credit and Debt.” Presentation to Resident’s Life Peer Professional Staff In-service Program, Ohio University. Athens, Ohio

- 2004 “Indebtedness.” Presentation to Resident’s Life Peer Professional Staff In-service Program, Ohio University. Athens, Ohio
- “Reduced Life Chances After Bankruptcy.” Presentation to Honors Tutorial College-Sociology Program, Ohio University. Athens, Ohio
- 2003 “The Research of Personal Bankruptcy.” Presentation to Honors Tutorial College-Sociology Program, Ohio University. Athens, Ohio
- 2002 “The Research of Personal Bankruptcy.” Presentation to Honors Tutorial College-Sociology Program, Ohio University. Athens, Ohio

PUBLIC SOCIOLOGY THROUGH LOCAL, STATE, AND NATIONAL MEDIA

- 2008 Interviews:
 National Public Radio: *Marketplace* (December)
The Seattle Times, Seattle, Washington (November)
Boston Globe, Boston, Massachusetts (October)
 National Public Radio: *Planet Money* (October)
Prime magazine, Spokane, Washington (September)
WSYX ABC News, Columbus, Ohio (August)
The Post, Athens, Ohio (July)
 National Public Radio: *Morning Edition* (July)
The Dispatch, Columbus, Ohio (June)
U.S. News and World Report (June)
Courier Journal, Louisville, Kentucky (May)
Sandusky Register, Sandusky, Ohio (April)
The Athens News, Athens, Ohio (April)
 WOUB-TV, *NewsWatch*, Athens, Ohio (January, March, April)
 WOUB-TV, *Athens MidDay*, Athens, Ohio (January)
- 2007 Interviews:
New York Times (December)
 WOUB-TV *NewsWatch*, Athens, Ohio (November)
CBS Evening News (October)
 MSNBC, Seattle, Washington (August)
Sarasota Herald-Tribune, Sarasota, Florida (July)
The Press-Enterprise, Los Angeles (May)
The Plain Dealer, Cleveland, Ohio (May)
BankRate.Com (April)
USAToday (January)
 WOSU, Columbus, Ohio (January)
- 2006 Interviewed and Filmed for Documentary:
Bully Boys: Empire in the Sand (October)
- Interviews:
San Diego Union Tribune (September)
The Athens Messenger (June)
Chillicothe Gazette (May)

- Atlanta Journal-Constitution* (March)
The Athens News (February)
Perspectives: Research, Scholarship, and Creative Activity at Ohio University (January)
Consumer Reports (January)
Christian Science Monitor (January)
Orlando Sentinel (January)
 “These Days” on KPBS San Diego (January)
 ABC World News Tonight (January)
- 2005 Interviews:
San Antonio Express News (December)
Chicago Magazine (December)
Newsday (November)
US News & World Report (November)
 WOUB2 TV, *Athens Mid-Day News* (October)
Christian Science Monitor (October)
Chattanooga Times and Free Press (October)
The New York Times Magazine (September)
Chicago Tribune (September)
Newsday (September)
Cincinnati Post (September)
 CNN with Lou Dobbs (September)
Newsday (August)
 WOUB TV, Athens OH (August)
The Globe and Mail (June)
 WATH/WXTQ Radio Interview, Athens OH (May)
 Scripps Howard News Service (April)
Baltimore Sun (March)
The New York Times (March)
Orlando Sentinel (March)
 National Public Radio: *Sound Money* (February)
- 2004 Interviews:
Cincinnati Enquirer, Cincinnati, Ohio (June)
The Plain Dealer, Cleveland, Ohio (May)
The Athens News, Athens, Ohio (May)
The Wall Street Journal (April)
People Magazine (April)
SmartMoney.Com (February)
- 2003 Interviews:
Arkansas Democrat Gazette, Little Rock Arkansas (December)
 National Public Radio: *Sound Money* (November)
 ABCNews, *Money Scope* (June)

EXPERT TESTIMONY

- 2005 Expert Testimony for Fact Finding Hearing, “Are Ohio’s Hospitals Living Up to Their Non-profit Status”? Ohio Statehouse, Columbus, Ohio. Invited by Representative Barbara Sykes.
- Expert Analysis for Media Conference, “Bankruptcy in Ohio,” Conference appearance with Senator Marc Dann

TEACHING WORKSHOPS

- 2005 Lilly Conference on College Teaching, Miami University, Oxford, Ohio
- Public Speaking in the Classroom Workshop, Ohio University
- 2004 International Conference on Critical Thinking, Palo Alto, CA
- 2003-05 Critical Thinking Faculty Learning Community, Ohio University
- 2003 Richard Paul Critical Thinking Workshop, Ohio University
- Significant Learning Experience Workshop, Ohio University
- Student Assessment Workshop, Ohio University
- 2002 Richard Paul Critical Thinking Workshop, Ohio University
- College Teaching 101, Ohio University
- The Active Learning Series: *Engaging Learners in the Classroom: Cooperative and Collaborative Learning*, Ohio University
- The Active Learning Series: *Engaging Learners in the Classroom: Problem-Based Instruction*, Ohio University
- The Active Learning Series: *Engaging Learners in the Classroom: Case-Based Instruction*, Ohio University

DEPARTMENT SERVICE

- 2008-09 Sociology Library Committee Representative
- 2005-08 Sociology Undergraduate Advising Coordinator
- 2003-08 Regional Campus Coordinator
- 2002-08 Sociology Curriculum Committee Member
- 2003-08 Technology Committee Member
- 2004-07 Budget and Merit Committee Member
- 2006 Member of Search Committee for faculty position
- 2005 Member of Search Committee for faculty position
- 2003-05 Sociology Undergraduate Advising Co-Coordinator

- 2003-04 Planning and Leaves Committee Member
- 2002 Alternate Chapter Advisor, Alpha Phi Sigma, Criminal Justice Honor Society

COLLEGE SERVICE

- 2004-08 Arts and Sciences Awards Advisory Committee Member

UNIVERSITY SERVICE

- 2007-09 Faculty advisor for University College
- 2006-09 University Judiciaries Hearing Board Member
- 2006-09 Common Reading Project Selection Committee Member
- 2005-09 Affiliated Faculty Member, Women's Studies Program
- 2005 Panelist: "Questions, Concerns & Hopes about being a TA at OHIO," 2005 Ohio University New Teaching Assistant Orientation. Sponsored by Center for Teaching Excellence and the Office of the Associate Provost for Graduate Studies.

PROFESSIONAL MEMBERSHIP AND SERVICE

Society for the Study of Social Problems

- 2006-07 Chairperson, Lee Founders Award Committee. The Society for the Study of Social Problems
- 2006-07 Program Committee Member. The Society for the Study of Social Problems.

COMMUNITY SERVICE

- 2008 Member: Save Our Homes Taskforce, Subcommittee of Fairfield County Housing Coalition, Lancaster, Ohio
- 2005 Guest Lecture: "Bankruptcy and Illness and Injury." Peace and Justice Committee Health Care Forum, Christ the King Catholic Church, Athens, Ohio
- 2000 Instructor: "Credit When Credit Is Due" Debt Management Program. Consumer Credit Counseling Service, Spokane, Washington.
- Matching funds grant for Garfield Dollars for Scholars Foundation, Garfield, Washington. \$2,000.
- 1999 President: Garfield Dollars for Scholars Foundation. Garfield, Washington
- 1998 Organizer: Garfield "Cheesecake for College" Scholarship. Garfield, Washington, \$25,000.