

Yingying Zeng Curriculum Vitae

Washington University in St. Louis
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St. Louis, MO 63130
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PROFESSIONAL SUMMARY

Passionate and dedicated social work scholar driven to seek innovative policy solutions to advance the economic and health wellbeing of marginalized, oppressed communities. Committed to conducting impactful research through collaborations with academic and community partners. Adept in analyzing large-scale survey and administrative data, preparing various types of research deliverables, and sharing with a wider group of stakeholders. Consistently strive to create an engaging and inclusive learning environment in which students achieve their academic and career goals.

EDUCATION

- PhD May 2023, Washington University in St. Louis, Brown School
Dissertation: *Examining Immigrant Experiences of Asset Building: Implications for Asset-Based Policies*
Committee: Michael Sherraden (chair), Shenyang Guo, Jin Huang, Yunju Nam, Ariela Schachter, Margaret Sherraden
- MSP May 2016, Washington University in St. Louis, Brown School
- MSW May 2015, Fudan University, China
- BA May 2012, Zhejiang Gongshang University, China

AREAS OF RESEARCH

Social Policy; Poverty and Socio-Economic Mobility; Asset Building; Minority Financial Services; Wealth Inequality; Immigrant Integration; Immigration Policies as Social Determinants of Health; Global Social Work; Advanced Statistical Methods; Digital Inequality.

FELLOWSHIP & HONORS & AWARDS

- 2023 Grand Challenge Doctoral Award (\$3,000)
- 2022 2021 Outstanding Article Award
Journal of Financial Counseling and Planning
- 2022 NEFE/Knology Financial Education Database Training Fellowship (\$5,000)

	National Endowment for Financial Education (NEFE) & Knology
2022	Student Scholarship (\$1,000) Association for Financial Counseling & Planning Education Symposium
2022	Career Enhancement Student Scholarship (\$500) American Public Health Association
2020	National Endowment for Financial Education Paper Award (\$1,000) National Endowment for Financial Education (NEFE)
2020	Student/Young Professional Conference Scholarship (\$300) American Council on Consumer Interest
2017-2021	Doctoral Fellowship (4 years, \$87,000) Brown School of Social Work, Washington University in St. Louis
2014	Scholarship of Academic Excellence (¥1,000) Fudan University, China (¥1,000)
2013-2015	Graduate Research Fellowship (2 years, ¥20,000) Center for Urban Public Safety Research at Fudan University, China
2012	<i>Wang Xian Jin</i> Alumni Scholarship for Academic Excellence (¥1,800) Zhejiang Gongshang University, China
2012	Graduation with Honor Zhejiang Gongshang University, China
2011-2013	Scholarship for Academic Excellence (¥800) Zhejiang Gongshang University, China

PEER-REVIEWED PUBLICATIONS

Published / Accepted

1. **Zeng, Y.**, Rfat, M., Yang, Y., Adhikari, K., & Zhu, Y. (2023). A Scoping review of needs and barriers to achieving a livable life among refugees with disabilities: Implications for future research, practice, and policy. *Journal of Evidence-Based Social Work*. 1–31
2. Naseh, M., **Zeng, Y.**, & Yoon, H. Highly educated immigrants in the U.S. academia and their constrained choices in the social work profession. (accepted). *British Journal of Social Work*.
3. Rfat, M., **Zeng, Y.**, & Trani, J. F. (accepted). Refugees with disabilities: A reflection on the intersectionality of disability and refugee status. *British Journal of Social Work*.
4. **Zeng, Y.** (2022). Asset building among U.S. lawful permanent residents: The role of initial legal status. *Journal of Immigrant and Refugee Studies*. 1–20
5. <http://dx.doi.org/10.1080/15562948.2022.2128497>

6. **Zeng, Y., & Li, Y.** (2022). Understanding the use of digital finance among Chinese older internet users: Evidence from an online convenience sample. *Educational Gerontology*.
<https://doi.org/10.1080/03601277.2022.2126341>
7. Nam, Y., Richard-Desai, S., & **Zeng, Y.** (2021). Household language barrier, community language resources, and asset ownership among immigrants and refugees in Western New York. *Family in Society: The Journal of Contemporary Social Services*, 103(1), 37–48.
<https://doi.org/10.1177/10443894211023442>
8. Despard, M., **Zeng, Y.**, Fox-Dichter, S., Frank-Miller, E., & Grinstein-Weiss, M. (2021). Can workplace financial counseling help lower-income workers improve credit outcomes? *Journal of Financial Counseling and Planning*, 32(3), 432–448. <http://dx.doi.org/10.1891/JFCP-19-00081>
9. Despard, M., Frank-Miller, E., **Zeng, Y.**, Fox-Dichter, S., Germain, G., Grinstein-Weiss, M., & Covington, M. (2020). Employee financial wellness programs: Promising new benefit for frontline workers? *Compensation and Benefits Review*, 52(4), 156–174.
<http://dx.doi.org/10.1177/0886368720942371>

Under Review / Revise & Resubmit

1. **Zeng, Y.** (revise & resubmit). Does Financial Improve Asset Building Among Immigrants? A Propensity Score Analysis. *Journal of Consumer Affairs*.
2. Fu, L., **Zeng, Y.**, & Kang, X. (revise & resubmit). Bridging the urban-rural gap: A qualitative examination of perceived access, barriers, risks, and opportunities of children’s digital learning during the COVID-19 pandemic. *Child & Family Social Work*.
3. Fan, L., & **Zeng, Y.** (revise & resubmit). "Structural Relationships Between Mandatory Financial Education and Financial Outcomes of Young Adults: An Extended Financial Capability Perspective. *International Journal of Consumer Studies*.
4. Naseh, M., **Zeng, Y.**, Yoon, H., Rai, A., & Sutherland, I. (under review) Health implications of migration integration policies for highly-educated immigrants in the United States. *American Journal of Community Psychology*.
5. **Zeng, Y.**, Huang, J., Beverly, S., Schreiner, M., & Sherraden, M. (under review). Effects of Child Development Accounts on children’s behavioral problems: Evidence from a longitudinal randomized policy experiment. *Journal of Adolescent Health*.

In Preparation

1. Naseh, M., **Zeng, Y.**, Rfat, M., Suvanvej, N., & Sutherland, I. Health implications of forced family separation as the result of migration policies in the United States: A systematic review. To be submitted to *Children and Youth Services Review*. May. 2023.
2. **Zeng, Y.**, Li, Y., & Fan, L. Financial education, gender, and use of alternative financial services among U.S. young adults: A multilevel approach. To be submitted to *Journal of Policy Analysis and Management*. May. 2023.

- Nam, Y., **Zeng, Y.**, Sherraden, M.S., Huang, J., & Lee, Y. Financial locus of control, social networks, and financial outcomes among older Asian immigrants. To be submitted to *Journal of Immigrant and Refugee Studies*. Jan. 2023.

OTHER PUBLICATIONS

Book Chapters

- Zeng, Y.**, & Wang, H., Ding, Y. Listening: A case study of working with older adults in community setting. In Ma, L., & Yip, S. (Eds.). (2011). *Social Work Practicum Education and Development—An Indigenous Perspective* (pp. 221-233). Beijing: Social Sciences Academic Press (In Chinese)

Research Briefs

- Despard, M., **Zeng, Y.**, Kondratjeva, O., & Kristensen, K. (2020). Saving for a rainy day: Making it easier for employees to build emergency savings. (SPI Research Report No. 20-06). St. Louis, MO: Washington University, Social Policy Institute.
- Zeng, Y.**, Kristensen, K., & Despard, M. (2020). From financial struggle to short-term financial relief: An exploratory study on small-dollar lending for low-and moderate-income employees. (SPI Research Report No. 20-04). St. Louis, MO: Washington University, Social Policy Institute.
- Despard, M., & **Zeng, Y.** (2020). Financial workers' health care cash flow needs: A pilot study. (SPI Research Report No. 20-03). St. Louis, MO: Washington University, Social Policy Institute.
- Zeng, Y.**, & Despard, M. (2020). Credit-building services for employees: An assessment of engagement and outcomes (SPI Research Brief No. 19-07). St. Louis, MO: Washington University, Social Policy Institute.
- Despard, M., **Zeng, Y.**, & Fox-Dichter, S. (2020). Financial counseling for low- and moderate – income employees: An assessment of engagement and outcomes (SPI Research Brief No. 19-03). St. Louis, MO: Washington University, Social Policy Institute.
- Frank-Miller, E., Fox-Dichter, S., Wolter, S., Hampton, J., & **Zeng, Y.** (2019). Workplace credit-building counseling at a Midwest employer: An assessment of take-up, engagement, and outcomes. (SPI Research Brief No. 19-06). St. Louis, MO: Washington University, Social Policy Institute.
- Fox-Dichter, S., **Zeng, Y.**, Despard, M., Frank-Miller, E., & Germain, G. (2018). Employee financial wellness programs: Differences in reach by financial circumstances (SPI Research Brief No. 18-02). St. Louis, MO: Washington University, Social Policy Institute.
- Zeng, Y.**, Wang, H., Wan, S., & Teng, W. (2014). Report for Community Risk Assessment of Jingyuan Community. Prepared for United Nations Development Programme (In Chinese)

Op-Eds

1. **Zeng, Y.** (2020). Undocumented workers are hit harder by COVID-19 but getting less help. *The Source*. Washington University in St. Louis, MO.
<https://source.wustl.edu/2020/06/undocumented-workers-are-hit-harder-by-covid-19-but-getting-less-help/>

CONFERENCE ACTIVITY

Oral Presentations

- 2023 **Zeng, Y.** (symposium organizer). Does banking experience improve asset building among immigrants? A propensity score analysis. In *Reducing Financial Precariousness and Promoting Long-Term Financial Security (Symposium)*. 27th Annual Conference of the Society for Social Work and Research (SSWR): Phoenix, AZ. January 11–15, 2023.
- 2023 **Zeng, Y.** Starting Points: Divergent trajectories of asset building among U.S. lawful permanent residents. 27th Annual Conference of the Society for Social Work and Research (SSWR): Phoenix, AZ. January 11–15, 2023.
- 2023 **Zeng, Y.**, Huang, J., Schreiner, M., Clancy, M., Sherraden, M. Effects of Child Development Accounts on children’s behavior problems: Evidence from a longitudinal randomized policy experiment. In *Long-Term Impacts of Universal Child Development Accounts: Testing a Strategy to Reduce Inequality (Symposium)*. 27th Annual Conference of the Society for Social Work and Research (SSWR): Phoenix, AZ. January 11–15, 2023.
- 2023 Naseh, M., Suvanvej, N., & **Zeng, Y.** Migration Policies As Social Determinants of Health: A Systematic Review of Family Separation in the U.S. In *Migration Policy: Examining Impact, Scope, Modalities and Histories with a Global Lens (Symposium)*. 27th Annual Conference of the Society for Social Work and Research (SSWR): Phoenix, AZ. January 11–15, 2023.
- 2023 Fu, L., **Zeng, Y.**, & Kang, X. Bridging the urban-rural gap: A qualitative examination of perceived access, barriers, risks, and opportunities of children’s digital learning in China during the COVID-19 pandemic. In *Improving Policy Implementation and Program Access: Lessons from the COVID-19 Pandemic (Symposium)*. 27th Annual Conference of the Society for Social Work and Research (SSWR): Phoenix, AZ. January 11–15, 2023.
- 2022 **Zeng, Y.** Does financial access improve asset building among immigrants? A propensity score analysis. 2022 Association for Financial Counseling & Planning Education (AFCPE) Symposium, Orlando, FL, November 16-18. (accepted)
- 2022 **Zeng, Y.** Does financial access improve asset building among immigrants? A propensity score analysis. Council on Social Work Education (CSWE), Anaheim, CA, November 10-13. (accepted)

- 2022 **Zeng, Y.**, & Li, Y. Understanding the use of digital finance among Chinese older internet users: Evidence from an online convenience sample. American Council on Consumer Interest (ACCI), Clearwater, FL, May 19-21.
- 2021 Despard, M., Frank-Miller, E., Fox-Dichter, S., & **Zeng, Y.** Employer-sponsored small-dollar loans: Credit lifeline or quick path to debt? Society for Social Work and Research (SSWR), virtual, January 19-22.
- 2021 Nam, Y., Richard-Desai, S., & **Zeng, Y.** Household language barrier, community language resources, and asset ownership among immigrants and refugees in Western New York. The Financial Capability and Asset Building: Achievements, Challenges and Next Steps (2020-2025) Convening, virtual, September 24.
- 2021 **Zeng, Y.**, Despard, M., & Fox-Dichter, S. Workplace financial counseling: Credit outcomes among lower-paid, entry-level workers. The American Council on Consumer Interests Annual (ACCI), virtual, May 19-21.
- 2020 Despard, M., **Zeng, Y.**, & Fox-Dichter, S. Workplace financial counseling: Credit outcomes among lower-paid, entry-level workers. Society for Social Work and Research (SSWR). Washington D.C., January 15-19.
- 2020 Nam, Y., Richard-Desai, S., & **Zeng, Y.** Language resources and asset ownership among immigrants in Western New York. Society for Social Work and Research (SSWR). Washington D.C., January 15-19.
- 2019 Kondratjeva, O., Roll, S., Despard, M., & **Zeng, Y.** The impact of State Earned Income Tax Credit Expansions on material and medical hardships. Society for Social Work and Research (SSWR). San Francisco, CA, January 16-20.
- 2018 Bufe, S., Kondratjeva, O., **Zeng, Y.**, Davison G., & Grinstein-Weiss, M. Asset building through ABLE accounts in low-and-moderate income households with disabilities. Association for Public Policy Analysis and Management (APPAM). Washington, D.C., November 8-10.
- 2014 **Zeng, Y.**, & Wang, H. Research on community risks for new type community during urbanization—based on a case study of risk assessment of *Xiaobanqiao* community. 9th Asia Studies Association of Hong Kong Conference, China. March 14-15.
- 2010 **Zeng, Y.** Listening: A case study of working with an elderly client. Social Work Education and Internship Convening, Hangzhou, China, November 13-15.

Posters

- 2023 **Zeng, Y.**, Rfat, M., Yang, Y., Adhikari, K., & Zhu, Y. Needs of and barriers to achieving a livable life among refugees with disabilities: A scoping review. 27th Annual Conference of the Society for Social Work and Research (SSWR): Phoenix, AZ. January 11–15, 2023.
- 2022 **Zeng, Y.**, Rfat, M., Yang, Y., Adhikari, K., & Zhu, Y. Needs of and barriers to achieving a livable life among refugees with disabilities: A scoping review. American

Public Health Association (APHA) 2022 Annual Meeting and Expo. Boston, MA. November 6-9. (accepted).

- 2022 **Zeng, Y., & Li, Y.** Understanding perceived usefulness and ease of financial technology among Chinese older adults. Society for Social Work and Research (SSWR). Washington, D.C., January 12-16.
- 2022 Fu, L., **Zeng, Y.**, Kang, X. Perceived access, opportunities, and risks of online learning for rural children in China: A qualitative study in YY county. Society for Social Work and Research (SSWR), Washington, D.C., January 12-16.
- 2021 **Zeng, Y.** Educational aspiration among children of immigrants. Society for Social Work and Research (SSWR), virtual, January 19-22.

INVITED PRESENTATIONS

- 2022 Guest Lecture. *Poverty and Social Work Responses*. Introduction to Social Work. Saint Louis University. (September 15)
- 2021 Guest Lecture with Dr. Sarah Moreland-Russell. *Common Social Policy Issues and Reforms in China and the U.S.: Policies Promoting Education and Healthcare Equity*. Renmin University Social Policy Summer School, China (Online) (July 13)
- 2020 Invited Speaker. *Workplace Financial Wellness for Lower Income and Entry-Level Workers in the United States: Evidence from Empirical Studies*. Fudan University Social Policy Summer School, China (Online) (July 20)
- 2019 Invited Speaker. *Financial Social Work in the U.S. and Implications for Social Work Practice in China*. Zhejiang Gongshang University, Hangzhou, China. (May 29)

RESEARCH EXPERIENCE

- May 2022-Present Research Fellow
NEFE/Knology Financial Education Database Training Fellowship
- Jan 2022-Present Collaborator
PI: Mitra Naseh, Ph.D.
Washington University in St. Louis
U.S. Immigration Policy, Family Separation, and Impacts on Health
- May 2020-Present Research Associate
Director: Michael Sherraden, Ph.D.
Center for Social Development, Washington University in St. Louis
The SEED OK Child Development Accounts Project
- Jul 2018-Sep 2020 Doctoral Research Assistant
Co-PIs: Michal Grinstein-Weiss, Ph.D. Mathieu Despard, Ph.D.
Social Policy Institute, Washington University in St. Louis
Workforce Financial Stability Initiative (WFSI)

- Feb 2018-Jun 2018 Doctoral Research Assistant
PI: Michal Grinstein-Weiss, Ph.D.
Center for Social Development, Washington University in St. Louis
Asset Building through ABLE Accounts in Low- and Moderate-Income Households with Disabilities
- Mar 2013- Apr 2014 Research Assistant
The United Nations Development Programme
Supervisor: Yi Pan, M.A. Wuxiao Teng, Ph.D.
Community-Based Disaster Preparation and Mitigation
- Oct 2012-Aug 2015 Research Assistant
PI: Wuxiao Teng, Ph.D.
Center for Public Safety Research, Fudan University
Disaster Response and Contingency Plan of Shanghai (2011-2015)

TEACHING EXPERIENCE

Doctoral Level Courses

- Spring 2022 Teaching Assistant, Lab Instructor
Washington University in St. Louis
Course: *Applied Linear Modeling*

Master's Level Courses

- Spring 2022 Teaching Assistant
Washington University in St. Louis
Course: *Teaching for Young Afghans: Bio Statistics*
- Fall 2021 Teaching Assistant
Washington University in St. Louis
Course: *Social Welfare and Social Services*
- Fall 2020 Co-Instructor
Washington University in St. Louis
Course: *Data and Statistics for Policy Practice*
- Fall 2019 Teaching Assistant
Washington University in St. Louis
Course: *Research Methods with Statistical Applications*
- Fall 2018 Teaching Assistant
Washington University in St. Louis
Course: *Community Development Practice: Basic Concepts and Methods*
- Spring 2018 Teaching Assistant
Washington University in St. Louis
Course: *Community Development Practice: Basic Concepts and Methods*
- Fall 2017 Teaching Assistant
Washington University in St. Louis

Course: *Policy Analysis & Evaluation*

PROFESSIONAL EXPERIENCE

- 2016-2017 Social Service Provider, Covenant Place– St. Louis, MO
 Assisted clients in obtaining housing in the HUD Section 8-subsidized housing program;
 Conducted needs assessment on health-related services among Chinese older immigrants;
 Assisted older immigrants to apply for social benefits such as Medicaid and Medicare.
- 2016 Project Assistant, Refugee Individual Development Accounts, International Institute of
 St. Louis, MO
 Assisted with management of 50+ client accounts for refugee Individual Development
 Accounts (IDA) program; Designed and conducted four focus groups for IDA program
 evaluation; Facilitated financial aid deposits into immigrant children’s Child Saving
 Accounts (CSAs) held by the St. Louis Treasurer's Office; Designed and conducted
 financial needs assessment of newly arrived refugees.
- 2010 Social Work Intern, Civil Affairs Bureau– Jiaxing, Zhejiang, China
 Conducted healthcare needs assessment of older adults; drafted and implemented service
 plans; Co-authored book chapters of *Social Work Practicum Education and
 Development—An Indigenous Perspective—An Indigenous Perspective*; Provided
 volunteer training for community events.

ACADEMIC & PROFESSIONAL SERVICE

- 2022 Ad Hoc Reviewer, Council of Social Work Education Annual Conference
- 2021, 2022 Ad Hoc Reviewer, *Journal of Families in Society: The Journal of Contemporary
 Social Services*
- 2020-2022 Ad Hoc Reviewer, American Council on Consumer Interests Annual
 Conference
- 2020 Volunteer & Discussion moderator, The Financial Capability and Asset Building:
 Achievements, Challenges and Next Steps (2020-2025) Convening
- 2019 Volunteer, Society for Social Work and Research 23th Annual Conference

SERVICE TO THE COMMUNITY

- 2020 to Present Member of Young Friends (volunteer group helping immigrants and refugees in
 St. Louis area), International Institute in St. Louis
- 2017-2019 Volunteered in community events and gardening in North St. Louis
 neighborhoods

PROFESSIONAL MEMBERSHIPS & AFFILIATIONS

2022	Society for the Study of Social Problems
2022	Council on Social Work Education
2020 to Present	American Council on Consumer Interest
2018 to Present	Society for Social Work and Research

CONTINUING EDUCATION & PROFESSIONAL DEVELOPMENT

2021	Social Network Analysis Workshop <i>Xueshuzhi</i> (Chinese; online)
2021	Facilitating Engaging Discussions Workshop Teaching Center, Washington University in St. Louis
2021	Lessons We Learn from Teaching During the Pandemic Webinar Washington University in St. Louis
2020	Survival Analysis Summer Course Fudan University Social Policy Summer School, China (Online)
2020	Analysis of Complex Survey Data Workshop Statistical Horizons (online)
2020	Mediation, Moderation, and Conditional Process Workshop Statistical Horizons (online)
2019	Missing Data Imputation Workshop Statistical Horizons (online)

SKILLS

IT Skills: STATA, Mplus, Nvivo, ArcGIS

Language: English, Chinese