

Yingying Zeng

Curriculum Vitae

Assistant Professor, School of Social Work, University of Georgia

E-mail: yzeng@uga.edu

EDUCATION

- PhD May 2023, Washington University in St. Louis, Brown School
Dissertation: *Examining Immigrants' Experience 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

ACADEMIC APPOINTMENTS

Aug. 2023 – Present Assistant Professor, School of Social Work, University of Georgia, Athens, GA

RESEARCH GRANTS & FELLOWSHIP

- 2025 **Principal Investigator**
The effects of state-level SNAP expansions during COVID-19 on food insecurity inequalities among children of immigrants
Research Grants in Reducing Equality
\$49,995
William T. Grant Foundation
- 2024 **Principal Investigator**
Pathways to Economic Resilience: Financial Capability among Migrant Workers in Hangzhou, China
Global Collaboration Grant
\$9,920
UGA Office of Global Engagement and Office of Research/UGA School of Social Work
- 2024 **Principal Investigator**
Thriving in Rural Georgia: Understanding and Addressing the Mental Health Needs of Adolescents from Immigrant Families
Rural Engagement Seed Grant
\$8,500
UGA Office of the Vice President for Public Service and Outreach

- 2024 **Research Fellow**
From Theory to Practice: Tailoring Financial Capability Interventions for Refugee Empowerment
 Sarah Moss Fellowship
 \$8,800
 UGA Center for Teaching and Learning
- 2024 **Mentorship Fellow**
 Georgia Clinical & Translational Science Alliance (Georgia CTSA) Fellowship
- 2022 **Research Training Fellow**
Financial Education Expenditure and Use of Alternative Financial Services Among U.S. Young Adults
 NEFE/Knology Financial Education Database Training Fellowship
 \$5,000
 National Endowment for Financial Education (NEFE)

PEER-REVIEWED PUBLICATIONS

Published / Accepted (*Co-first author)

1. Fan, L., & **Zeng, Y.** (accepted). Structural relationships between mandatory financial education and financial outcomes of young adults: An extended financial capability perspective. *International Journal of Consumer Studies*
2. Nam, Y., **Zeng, Y.**, Sherraden, M.S., Huang, J., & Lee, E. (accepted). Financial locus of control, social networks, and financial outcomes among older Asian immigrants. *Journal of the Society for Social Work Research*
3. Naseh, M., Ahn, E., **Zeng, Y.**, Nabunya, P., Safi, M., & Alvarez, V. (2024). Understanding economic integration in immigrant and refugee populations: A scoping review of concepts and metrics in the United States. *Economies*, 12(7), 167, <https://doi.org/10.3390/economies12070167>
4. Naseh, M., **Zeng, Y.**, Ahn, E., Cohen, F., & Rfat, M. (2024). Health implications of forced family separation as the result of migration policies in the United States: A systematic review. *Social Science & Medicine*. <https://doi.org/10.1016/j.socscimed.2024.116995>
5. Fu, L., **Zeng, Y.**, & Kang, X. (2024). 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*, 29(1), 1–11, <https://doi.org/10.1111/cfs.13045>
6. Naseh, M., **Zeng, Y.**, Yoon, H., Rai, A., & Sutherland, I. (2023). Migration integration policies as social determinants of health for highly educated immigrants in the United States. *BMC Public Health*, 23(1), 1358. <https://doi.org/10.1186/s12889-023-16254-x>

7. **Zeng, Y., & Li, Y.** (2023). Understanding the use of digital finance among Chinese older internet users: Evidence from an online convenience sample. *Educational Gerontology*, 49(6), 477–490. <https://doi.org/10.1080/03601277.2022.2126341>
8. Naseh, M., **Zeng, Y., & Yoon, H.** (2023). Highly educated immigrants in US academia and their constrained choices in the social work profession. *British Journal of Social Work*, 53(3), 1711–1718. <https://doi.org/10.1093/bjsw/bcad040>
9. Rfat, M., **Zeng, Y., & Trani, J. F.** (2023). Refugees with disabilities: A reflection on the intersectionality of disability and refugee status. *British Journal of Social Work*, 53(3), 1570–1579. <https://doi.org/10.1093/bjsw/bcad024>
10. Rfat, M., **Zeng, Y.***, 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*, 20(3), 373–403. <https://doi.org/10.1080/26408066.2022.2162357>
11. **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
<http://dx.doi.org/10.1080/15562948.2022.2128497>
12. 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>
13. 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>
14. 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.**, Huang, J., & Sherraden, M. Effects of Child Development Accounts on children’s behavioral problems: Evidence from a longitudinal randomized policy experiment. (under review). *Child and Youth Service Review*
2. **Zeng, Y.**, Li, Y., & Fan, L. Financial Education Expenditure and Use of Alternative Financial Services Among U.S. Young Adults: A Multilevel Analysis (under review). *Journal of Financial Counseling and Planning*

OTHER PUBLICATIONS

Book Chapters

1. **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

1. 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.
2. **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.
3. 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.
4. **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.
5. 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.
6. 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.
7. 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.
8. **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

Roundtable

- 2024 **Zeng, Y.**, Miller, J., & Kang, X. Barriers and facilitators of preventive health care access among immigrants in rural America: A scoping review. (accepted). American Public Health Association (APHA) 2022 Annual Meeting and Expo. Minneapolis, MN, October 27-30, 2024.

Oral Presentations

- 2025 **Zeng, Y.**, Wealth Trajectories of children from immigrant and native-born families: Hierarchical linear models of net worth change from young to mid-adulthood. In Financial Capability and Asset Building Practice for Financially Vulnerable Populations (Symposium). 29th Annual Conference of the Society for Social Work and Research (SSWR): Seattle, WA. January 15-19, 2025.
- 2025 Naseh, M., Lee, J., **Zeng, Y.**, Nabunya, P., & Alvarez, V. Understanding Economic Integration Refugee Populations: A Scoping Review of Concepts and Metrics (Oral Presentation), In Conceptualizing Success and Integration Among Refugees: Perspectives from Research and Practice (Panel). IASFM20: Forced Displacement in an Urbanizing World: Yogyakarta, Indonesia. January 21–23, 2025.
- 2024 **Zeng, Y.**, Li, Y., & Fan, L. Financial education expenditure and use of alternative financial services among U.S. young adults: A multilevel analysis. (accepted). Association for Public Analysis & Management (APPAM) 2024 Annual Conference. National Harbor, Maryland, MD, November 21-23, 2024
- 2024 **Zeng, Y.** Does \$20 per student make a difference? An analysis on financial education, gender, and use of alternative financial services among U.S. young adults. 28th Annual Conference of the Society for Social Work and Research (SSWR): Washington D.C., January 10-14, 2024.
- 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.

- 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.
- 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.
- 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

- 2024 Rfat, M., Yang, Y., **Zeng, Y.**, Cohen, F. Benefits and drawbacks of using community-based and participatory approaches with refugees with disabilities: A scoping review. 28th Annual Conference of the Society for Social Work and Research (SSWR): Washington D.C., January 10–14, 2024.
- 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.
- 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

- 2023 Guest Lecture. *Achieving Financial Success: Financial Capability and Asset Building Among Immigrants in the United States*. Social Work for Immigrants and Refugees. Washington University in St. Louis. (November, 28)
- 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)

AWARDS

- 2023 2023 Disability Manuscript Award Honorable Mention
Council on Social Work Education
- 2023 Grand Challenge Doctoral Award
Grand Challenge for Social Work Initiative
- 2022 2021 Outstanding Article Award

Journal of Financial Counseling and Planning

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| 2022 | Student Scholarship
Association for Financial Counseling & Planning Education Symposium |
| 2022 | Career Enhancement Student Scholarship
American Public Health Association |
| 2020 | National Endowment for Financial Education Paper Award
National Endowment for Financial Education (NEFE) |
| 2020 | Student/Young Professional Conference Scholarship
American Council on Consumer Interest |
| 2014 | Scholarship of Academic Excellence
Fudan University, China |
| 2012 | <i>Wang Xian Jin</i> Alumni Scholarship for Academic Excellence
Zhejiang Gongshang University, China |
| 2012 | Graduation with Honor
Zhejiang Gongshang University, China |
| 2011-2013 | Scholarship for Academic Excellence
Zhejiang Gongshang University, China |

RESEARCH AFFILIATIONS

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|--------------------|---|
| May 2023-Present | Faculty Associate
Center for Social Development, Washington University in St. Louis |
| May 2020-May 2023 | Research Associate
Center for Social Development, Washington University in St. Louis |
| 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
<i>Workforce Financial Stability Initiative (WFSI)</i> |
| Oct 2012- Aug 2015 | Research Assistant
Center for Public Safety Research, Fudan University
The United Nations Development Programme
Supervisor: Wuxiao Teng, Ph.D.
<i>Community-Based Disaster Preparation and Mitigation</i> |

TEACHING EXPERIENCE

Doctoral Level Courses

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| Spring 2022 | Teaching Assistant, Lab Instructor, Washington University in St. Louis
Course: <i>Applied Linear Modeling</i> |
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Master's Level Courses

- Fall 2024 Instructor, University of Georgia
Course: *Human Behavior in the Social Environment*
- Fall 2023 Instructor, University of Georgia
Course: *Human Behavior in the Social Environment*
- 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*

Bachelor's Level Courses

- Spring 2024 Instructor, University of Georgia
Course: *Financial Capability and Asset Building for Vulnerable Households*

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

2024 Ad Hoc Reviewer, *Global Social Welfare, Child and Adolescent Mental Health*
2023 Panel Chair, 45th Annual Conference of the Association for Public Policy Analysis and Management, Atlanta, Georgia
2023 Committee Member, *Journal of Financial Counseling and Planning* Outstanding Paper Nomination Committee
2023 Committee Member, CMA Applied Consumer Economics Award – Student Award Subcommittee
2023 Ad Hoc Reviewer, *Frontiers in Public Health, Global Social Welfare, The British Journal of Social Work*
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

PROFESSIONAL MEMBERSHIPS & AFFILIATIONS

2023 Association for Public Policy Analysis & Management
2022 Society for the Study of Social Problems
2022 Council on Social Work Education
2020 to 2023 American Council on Consumer Interest
2018 to Present Society for Social Work and Research

PROFESSIONAL DEVELOPMENT & TRAINING

2024 Artificial Intelligence Applications for Health Data, Washington University
2024 Mixed Method Research Design, CenterStat
2023 Analyzing Text Data Using Sentiment Analysis Workshop, Statistical Horizons
2022 Growth Curve Modeling Workshop, CenterStat
2020 Survival Analysis Summer Course, Fudan University Summer School, China
2020 Analysis of Complex Survey Data Workshop, Statistical Horizons
2020 Mediation, Moderation, and Conditional Process Workshop, Statistical Horizons
2019 Missing Data Imputation Workshop, Statistical Horizons