

**Yingying Zeng**  
**Curriculum Vitae**

Assistant Professor, School of Social Work, University of Georgia  
E-mail: [yzeng@uga.edu](mailto:yzeng@uga.edu)

**ACADEMIC APPOINTMENTS**

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

**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

**FELLOWSHIP & HONORS & AWARDS**

2024 Rural Research Fellow  
Office of the Vice President for Public Service and Outreach, University of Georgia

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*

2022 NEFE/Knology Financial Education Database Training Fellowship  
National Endowment for Financial Education (NEFE)

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
2017-2021	Doctoral Fellowship (4 years, \$87,000) Brown School of Social Work, Washington University in St. Louis
2014	Scholarship of Academic Excellence Fudan University, China
2013-2015	Graduate Research Fellowship Center for Urban Public Safety Research at 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

## PEER-REVIEWED PUBLICATIONS

### Published / Accepted (\*Co-first author)

1. 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>
2. 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), 1–12. <https://doi.org/10.1186/s12889-023-16254-x>
3. **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>
4. 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>
5. 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>
6. 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>

7. **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>
8. 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>
9. 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>
10. 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. Naseh, M., **Zeng, Y.**, Ahn, E., Cohen, F., & Rfat, M. (revise & resubmit). Health implications of forced family separation as the result of migration policies in the United States: A systematic review. *Social Science & Medicine*
2. 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*
3. Nam, Y., **Zeng, Y.**, Sherraden, M.S., Huang, J., & Lee, Y. (revise & resubmit). Financial locus of control, social networks, and financial outcomes among older Asian immigrants. *Journal of Social Work Research*
4. Naseh, M., Ahn, E., **Zeng, Y.**, Nabunya, P., Safi, M., & Alvarez, V. (under review). Measuring economic integration among immigrants and refugees in the US: A scoping review. *Economies*
5. **Zeng, Y.**, Huang, J., & Sherraden, M. Effects of Child Development Accounts on children’s behavioral problems: Evidence from a longitudinal randomized policy experiment. *Child and Youth Service Review*

#### **In Preparation**

1. Zeng, Y., Li, Y., & Fan, L. Can spending \$20 on each student make a difference? An analysis of financial education, gender, and use of alternative financial services among U.S. young adults.

## 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

### Oral Presentations

- 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. (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. 9<sup>th</sup> 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. (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

- 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)

## RESEARCH AFFILIATIONS

- 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  
*Workforce Financial Stability Initiative (WFSI)*
- Oct 2012- Aug 2015      Research Assistant  
Center for Public Safety Research, Fudan University  
The United Nations Development Programme  
Supervisor: Wuxiao Teng, Ph.D.  
*Community-Based Disaster Preparation and Mitigation*

## TEACHING EXPERIENCE

### Doctoral Level Courses

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

### Master's Level Courses

- 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*

## 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**

- 2023            Panel Chair, 45<sup>th</sup> 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 23<sup>th</sup> Annual Conference

**SERVICE TO THE COMMUNITY**

- 2020 to 2023     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**

- 2023            Association for Public Policy Analysis & Management
- 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

**PROFESSIONAL DEVELOPMENT & TRAINING**

- 2023 Analyzing Text Data Using Sentiment Analysis Workshop  
Statistical Horizons (online)
- 2022 Growth Curve Modeling Workshop  
CenterStat (online)
- 2021 Social Network Analysis Workshop  
*Xueshuzhi* (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 (Mandarin)