

Yingying Zeng

Curriculum Vitae

Assistant Professor, School of Social Work, University of Georgia

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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

- 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
- 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. Nam, Y., **Zeng, Y.**, Sherraden, M.S., Huang, J., & Lee, Y. (accepted). Financial locus of control, social networks, and financial outcomes among older Asian immigrants. *Journal of the Society for Social Work Research*
2. Naseh, M., Ahn, E., **Zeng, Y.**, Nabunya, P., Safi, M., & Alvarez, V. (2024). Measuring economic integration among immigrants and refugees in the US: A scoping review. *Economies*, 12(7), 167, <https://doi.org/10.3390/economies12070167>
3. 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>
4. 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>
5. 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>
6. **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>
7. 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>
8. 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>

9. 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>
10. **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>
11. 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>
12. 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>
13. 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. 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*
2. **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*
3. **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

- 2024 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
- 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 *Wang Xian Jin* 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

- 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 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 Present 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