

## Curriculum Vitae

### **MICHAEL SHERRADEN**

George Warren Brown Distinguished University Professor  
Director, Center for Social Development & Director, Next Age Institute  
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### **Formal Education**

High School Degree, Junction City High School, Junction City, Kansas 1966  
AB (Social Relations), *cum laude*, Harvard University, Cambridge, Massachusetts 1970  
MSW (Social Administration), University of Michigan, Ann Arbor, Michigan 1976  
PhD in Social Work and Social Science, University of Michigan, Ann Arbor, Michigan 1979

### **Academic Positions at Washington University in St. Louis**

Assistant Professor of Social Work, 1979-85  
Associate Professor of Social Work, 1985-92  
Benjamin E. Youngdahl Professor of Social Development, 1992-2013  
Founding Director, Center for Social Development (testing social innovations), 1994-present  
George Warren Brown Distinguished University Professor, 2013-present  
Founding Director, Next Age Institute (university partnerships in social innovation), 2014-present

### **Visiting and Honorary Professorships and Doctorates**

Visiting Professor, National Autonomous University of Mexico, 1987-88  
Visiting Professor, Hebrew University of Jerusalem, 1988-89  
Fulbright Research Professor, National University of Singapore, 1992-93  
Zellerbach Professor, University of California, Berkeley, 2003-04  
Honorary Professor, Shandong University, Jinan, China, 2005  
Distinguished Scholar, Chaired Professor, Hong Kong Polytechnic University, 2008-16.  
Honorary Doctor of Philosophy, Hebrew University of Jerusalem, 2016.  
S.R. Nathan Professor (inaugural appointment), National University of Singapore, 2013-2017

### **Books, Research Monographs, Edited Volumes**

Huang, J., Zou, Li, & Sherraden, M. (Eds.) (2020). *Inclusive child development accounts: Toward universality and progressivity*. Oxford, UK: Routledge. A previous version of this book was published as a special issue of the *Asia Pacific Journal of Social Work and Development*, 29(1), 2019.

Sherraden, M., Zou, L., Deng, S., Ku, H.B., & Wang, S. (Eds.). (2014). *Asset-building policies and innovations in Asia*. London, England: Routledge. This book also published in Chinese: Beijing: Peking University Press, 2014. Both based in part on a special issue of *China Journal of Social Work*, 6, no. 2, 2013.

Crain, M. G., & Sherraden, M. (Eds.). (2014). *Working and living in the shadow of economic fragility*. New York, NY: Oxford University Press.

Elliott, W., & Sherraden, M. (Eds.). (2013). Assets and educational attainment: Theory and evidence [Special issue]. *Economics of Education Review*, 33.

Sherraden, M., & Stevens, J. (Eds.). (2010). *Lessons from SEED: A national demonstration of Child Development Accounts* [research and demonstration synthesis]. St. Louis, MO: Washington University, Center for Social Development.

Sherraden, M., Kim, Y., & Loke, V. (Eds.). (2010). Child Development Accounts: Evidence, policy, and potential [Special issue]. *Children and Youth Services Review*, 32(11).

McKernan, S.M., & Sherraden, M. (Eds.). (2008). *Asset building and low-income families*. Washington, DC: Urban Institute Press.

McBride, A.M., & Sherraden, M. (Eds.). (2007). *Civic service worldwide: Impacts and inquiry*. Armonk, NY: M. E. Sharpe.

Schreiner, M., & Sherraden, M. (2007). *Can the poor save? Savings and asset building in Individual Development Accounts* [research monograph]. New Brunswick, NJ: Transaction. Also published in Chinese (2017), Beijing: Commercial Press.

Sherraden, M., & McBride, A.M. (Eds.). (2004–2007). *Social Development Issues* [editor of peer-reviewed journal for four years].

- Sherraden, M. (Ed.). (2005). *Inclusion in the American Dream: Assets, poverty, and public policy*. New York, NY: Oxford University Press.
- McBride, A.M., & Sherraden, M. (Eds.). (2004). *Civic service: Toward a global research agenda* [Special issue]. *Nonprofit and Voluntary Sector Quarterly*, 33(4).
- Sherraden, M.S., Sanders C., & Sherraden M. (2004). *Kitchen capitalism: Microenterprise in low-income households*. Albany, NY: State University of New York Press.
- Perold, H., Stroud, S., & Sherraden, M. (Eds.). (2003). *Service enquiry: Civic service and voluntarism in the 21<sup>st</sup> century*, first edition. Johannesburg: Volunteer and Service Enquiry Southern Africa. Also published in Spanish (2003). Johannesburg: Volunteer and Service Enquiry Southern Africa.
- Sherraden, M. (Ed.) (2003). *Asset building and social development and social development: Engaged scholarship* [Special double issue]. *Social Development Issues*, 25(1–2).
- Morrow-Howell, N., Hinterlong, J., & Sherraden, M. (Eds.). (2001). *Productive aging: Concepts and controversies*. Baltimore, MD: Johns Hopkins University Press.
- Midgley, J., & Sherraden, M. (Eds.). (1997). *Alternatives to social security: An international inquiry*. Westport, CT: Auburn House.
- Sherraden, M., Page-Adams, D., Emerson, S., Beverly, S., Scanlon, E., Cheng, L., Sherraden, M.S., & Edwards, K. (1995). *IDA evaluation handbook*. St. Louis, MO: Washington University, Center for Social Development.
- Sherraden, M. (1992). *Community-based youth services in international perspective*. Washington, DC: Carnegie Council on Adolescent Development and W.T. Grant Foundation Commission on Youth and America's Future.
- Sherraden, M. (1991). *Assets and the poor: A new American welfare policy*. Armonk, NY: M. E. Sharpe. Also published in Chinese (2005), Beijing: Commercial Press. Published in Bahasa Indonesian (2006), Jakarta: Rajawali Press.
- Sherraden, M., & Sherraden, M.S. (Eds.). (1991). Social services and adolescents [Special issue]. *Children and Youth Services Review*, 13(3).
- Eberly, D., & Sherraden, M. (Eds.). (1990). *The moral equivalent of war? A study of non-military service in nine nations*. New York, NY: Greenwood Press.
- Sherraden, M., & Eberly, D. (Eds.). (1982). *National service: Social, economic, and military impacts*. New York, NY: Pergamon Press.
- Sherraden, M. (1979). *The Civilian Conservation Corps: Effectiveness of the camps* (PhD dissertation). University of Michigan, Ann Arbor.

### **Selected Journal Articles, Book Chapters, Conference Proceedings, Essays**

- Shanks, T.R., Sherraden, M., et al. (forthcoming). Assets for all: Toward universal, progressive, lifelong policy, *Encyclopedia of Social Work*. New York: Oxford University Press.
- Shanks, T.R., Huang, J., Elliott, W. III, Zheng, H., Clancy, M., & Sherraden, M. (forthcoming). A policy platform to deliver Black reparations: Building on evidence from Child Development Accounts. In W. Darity Jr., D.R. Berry, T. Craemer, & D.V. Francis, *Black Reparations: Insights from the Social Sciences*, special issue, *Russell Sage Journal of the Social Sciences*,
- Huang, J., Beverly, S., Clancy, M., & Sherraden M. (2023). Parental views on universal asset-building policy for all children, *Child and Family Social Work*
- Barth, R.P. & Sherraden, M. (2023). Rosemary Sarri, *Encyclopedia of Social Work*, New York: Oxford University Press.
- Flynn, M.L., Barth, R.P., Uehara, E., & Sherraden, M. (2023). Grand Challenges for Social Work. In D. Bailey & T. Mizrahi (Eds.). *The Macro Encyclopedia of Social Work*. NY and Washington, DC: Oxford University Press and the National Association of Social Workers.
- Ansong, D., et al. (2023). Financial capability and asset building: Innovations in social protection and development. In L. Patel et al., *Handbook of social protection*.
- Johnson, L., Butts, S.C., Manderscheid, R., Sherraden, M., & Lewis, C.E. (2022). Commentary. In R.P. Barth, J.T. Messing, T.R. Shanks, & J.H. Williams. J.H. (Eds.), *Grand Challenges for Social Work and Society* (2nd ed., pp. 406–414). New York: Oxford University Press.
- Barth, R.P., Silk, K., Flynn, M.L., Uehara, E. Messing, J.T., Shanks, T.R., Sherraden, M., & Williams, J.H., (2022). Conclusions and looking forward. In R.P. Barth, J.T. Messing, T.R. Shanks, & J.H. Williams (Eds.), *Grand Challenges for Social Work and Society* (2nd ed., pp. 389–405). New York: Oxford University Press.
- Huang, J., Sherraden, M., Sherraden, M. S., & Johnson, L. (2022). Effective finance to increase financial well-being for low-income families: Empirical examination and policy implications. *Journal of Consumer Affairs*, 56(4), 1638–1657. <http://doi.org/10.1111/joca.12484>

- Henley, J. et al. (2022). Reducing extreme economic inequality, 279-309. In Barth, R. et al., *Grand Challenge for Social Work and Society*. New York: Oxford University Press.
- Sherraden, M., & Clancy M. (2021). Transform 529 college savings plans: Grow assets for everyone, grow the country, 251-258. In R. Boshara & I. Radamacher (Eds.), *The Future of Building Wealth*. St. Louis and Aspen: Federal Reserve Bank of St. Louis & Aspen Institute.
- Huang, J. Sherraden, M. and Sherraden, M.S. (2021). We have clean water and clean air: Why not clean finance too? A vision for inclusion and equity, 83-90. In R. Boshara & I. Radamacher (Eds.), *The Future of Building Wealth*. St. Louis and Aspen: Federal Reserve Bank of St. Louis & Aspen Institute.
- Huang, J., Sherraden, M.S., Sherraden, M., & Johnson, L. (2021). Experimental Effects of Child Development Accounts on Financial Capability of Young Mothers. *Journal of Family and Economic Issues*. <https://doi.org/10.1007/s10834-021-09774-4>
- Sherraden, M., et al. (2021) Asset building: Toward inclusive policy, *Encyclopedia of Social Work*. New York: Oxford University Press.
- Ansong, D., Okumu, M., Otchere, F., Koomson, I., & Sherraden, M. (2021). Addressing the burden of education financing in low and lower middle income countries: The role of savings accounts, cash transfers, and other income sources. *Journal of Family and Economic Issues*. <https://doi.org/10.1007/s10834-021-09757-5>
- Huang, J., Sherraden, M., Clancy, M., Beverly, S., Williams Shanks, T., Kim, Y. (2021). Asset building and child development: A policy model for inclusive child development accounts, *The Russell Sage Foundation Journal of the Social Sciences*. <https://doi.org/10.7758/RSF.2021.7.3.08>
- Pitzer, K. McClendon, G. G., & Sherraden, M. (2021). Voting infrastructure and process: Another form of voter suppression? *Social Service Review*, 95(2), 175–209. <https://doi.org/10.1086/714491>
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- Sun, S., Huang, J., Hudson, D., & Sherraden, M. (2021). Cash transfers and health. *Annual Review of Public Health*, 42. <https://doi.org/10.1146/annurev-publhealth-090419-102442>
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- Huang, J., Beverly, S. G., Kim, Y., Clancy, M., & Sherraden, M. (2019). Exploring a model for integrating Child Development Accounts with social services for vulnerable families. *Journal of Consumer Affairs*, 53(3), 770–795.
- Sherraden, M., Lough, B. J., Sherraden, M. S., Williams Shanks, T. R., & Huang, J. (2019). Applied social research: Aiming for impact. *Journal of the Society for Social Work and Research*, 10(4), 545–570. <https://doi.org/10.1086/706153>
- Huang, J., Sherraden, M.S., & Sherraden, M. (2019). Financial social work: Development in the United States. *Social Construction* 2, 19-22 (in Chinese).
- Huang, J., Beverly, S. G., Kim, Y., Clancy, M. M., & Sherraden, M. (2019). Exploring a model for integrating Child Development Accounts with social services for vulnerable families. *Journal of Consumer Affairs*, 53(3), 770–795. <https://doi.org/10.1111/joca.12239>
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- Sherraden, M. (2018). Challenges in asset building in Singapore, 1-19. In S. Vasoo & B. Singh (Eds.), *Critical issues in asset building in Singapore's Development*. Singapore: World Scientific.
- Sherraden, M. (2018). Foreword. In M. W. Metzger & H. S. Webber (Eds.), *Facing segregation: Housing policy solutions for a stronger society* (pp. ix–xi). New York, NY: Oxford University Press.
- Sherraden, M. (2018). Foreword. In L. R. Mason & J. Rigg (Eds.), *People and climate change: Vulnerability, adaptation, and social justice* (pp. vii–xi). New Oxford University Press.
- Johnson, E. et al. (2018). School banking as a strategy for strengthening youth economic participation in developing countries: Lessons from YouthSave, *Global Social Welfare* XX, 1-11. doi: 10.1007/s40609-017-0109-1
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- Lee, Y. S., Johnson, L., Ansong, D., Osei-Akoto, I., Masa, R., Chowa, G., & Sherraden, M. (2017). "Taking the bank to the youth": Impacts on savings from the Ghana YouthSave experiment. *Journal of International Development*, 29(7), 936–947. doi:10.1002/jid.3315
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- Sherraden, M. (2017). Foreword. In M. Epperson & C. Pettus-Davis (Eds.) *Smart decarceration*. New York: Oxford University Press.
- Nam, Y. et al. (2017). Program knowledge and racial disparities in savings outcomes in a Child Development Account experiment, *Journal of Family and Economic Issues*, xx, 1-18. doi: 10.1007/s10834-017-9544-5
- Clancy, M. M., Beverly, S. G., Sherraden, M., & Huang, J. (2016). Testing universal Child Development Accounts: Financial impacts in a large social experiment. *Social Service Review*, 90(4), 683–708. doi:10.1086/689756
- Sherraden, M., Cheng, L.-C., Ssewamala, F. M., Kim, Y., Loke, V., Zou, L., Chowa, G., Ansong, D., Johnson, L., Lee, Y., Grinstein-Weiss, M., Clancy, M. M., Huang, J., Beverly, S. G., Nam, Y., & Han, C.-K. (2018). International Child Development Accounts. In C. Franklin et al. (Eds.), *Encyclopedia of Social Work*. <https://doi.org/10.1093/acrefore/9780199975839.013.1261>
- Kim, Y., Huang, J., Sherraden, M., & Clancy, M. (2018). Child Development Accounts and saving for college: Mediated by parental educational expectations? *Social Science Quarterly*, 99(3), 1105–1118.
- Huang, J., Nam, Y., Sherraden, M., & Clancy, M. M. (2016). Improved financial capability can reduce material hardship among mothers. *Social Work*, 61(4), 313–320. doi:10.1093/sw/sww052
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- Rohe, W. M., Key, C., Grinstein-Weiss, M., Schreiner, M., & Sherraden, M. (2017). The impacts of Individual Development Accounts, assets, and debt on future orientation and psychological depression. *Journal of Policy Practice*, 16(1), 24-45. doi:10.1080/15588742.2015.1125329
- Huang, J, Kim, Y., Sherraden, M, & Clancy, M. (2017). Unmarried mothers and children's social-emotional development: The role of Child Development Accounts, *Journal of Child and Family Studies*, 26(1), 234–247. doi:10.1007/s10826-016-0551-1
- Huang, J., Kim, Y., & Sherraden M. (2017). Material hardship and children’s social-emotional development: Testing mitigating effects of Child Development Accounts in a randomized experiment. *Child Care, Health and Development*, 43(1), 89-96. doi:10.1111/cch.12385
- Nam, Y., Lee, Y.S., McMahon, S., & Sherraden, M. (2016). New measures of economic security and development: Savings goals for short-term and long-term economic needs. *Journal of Consumer Affairs*, 50(3), 611–637. doi:10.1111/joca.12078
- Huang, J., Lombe, M., Putnam, M., Grinstein-Weiss, M., Sherraden, M. (2015). Individual Development Accounts and homeownership among low-income adults with disabilities: Evidence from a randomized experiment, *Journal of Applied Social Science: Association for Applied and Clinical Science*, <https://doi.org/10.1177%2F1936724415596365>
- Sherraden, M, & Sherraden, M.S. (2015). Toward productive research agendas in financial inclusion, security, and development, 355-369. In L. Choi et al. (Eds.), *What It's Worth: Strengthening the financial future of families, communities, and the nation*. San Francisco: Federal Reserve Bank and CFED.
- Sherraden, M., Clancy, M., Nam, Y., Huang, J., Kim, Y., Beverly, S. G. Mason, L. R., Wikoff, N. E., Schreiner, M., & Purnell, J. Q. (2015). Universal accounts at birth: Building knowledge to inform policy. *Journal of the Society for Social Work and Research*, 6(4), 541-564. doi:10.1086/684139
- Grinstein-Weiss, M., et al. (2015). Effects of an Individual Development Account Program on Retirement Saving: Follow-up Evidence from a Randomized Experiment. *Journal of Gerontological Social Work*, 58:6, 572-589.

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- Beverly, S.G., Kim, Y., Sherraden, M., Nam, Y., & Clancy, M. (2015). Can Child Development Accounts be inclusive? Early evidence from a statewide experiment. *Children and Youth Services Review, 53*, 92–104. doi:10.1016/j.childyouth.2015.03.003
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- Huang, J., Nam, Y., Sherraden, M., & Clancy, M. (2015). Financial capability and asset accumulation for children's education: Evidence from an experiment of Child Development Accounts. *Journal of Consumer Affairs, 49* (1), 127–155. doi:10.1111/joca.12054
- Nam, Y., Wikoff, N., & Sherraden, M. (2015). Racial and ethnic differences in parenting stress: Evidence from a statewide sample of new mothers. *Journal of Child and Family Studies, 24*(2), 278–288. doi:10.1007/s10826-013-9833-z
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- Sherraden, M., Stuart, P., Barth, R.P., Kemp, S., Lubben, J., Hawkins, J.D., ... Catalano, R.). (2015). *Grand accomplishments in social work* (Grand Challenges for Social Work Initiative Working Paper No. 2). Baltimore, MD: American Academy of Social Work and Social Welfare.
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### National and International Conferences Organized

- “Social Work and Social Research: Financial Capability and Asset Building,” co-sponsor and co-organizer for conference at University of Azerbaijan, Baku, November 2023.
- “Financial Capability and Asset Building,” co-sponsor and co-organizer of two conferences in mainland China at Universities for Finance and Economics, Beijing and Chengdu, 2019.
- “Race at the Forefront: Sharpening a Focus on Race in Applied Research,” conference organized by the Center for Social Development with support from the Ford Foundation, Grand Challenges for Social Work, and Washington University in St. Louis partners: Brown School, Institute for Public Health, Office of the Provost, Clark-Fox Policy Institute, Office of the Vice Provost for Faculty Advancement and Institutional Diversity, and the Sociology Department, March 2019.
- “Child Development Account Policy for Azerbaijan,” conference organized with the Azerbaijan Social Workers Union, Center for Social Development, and others, Baku, Azerbaijan, November 2018.
- “Universal Child Development Accounts: Toward Universality and Progressivity,” with National University of Singapore, December 2017.
- “Financial Diaries: How Americans Cope in a World of Uncertainty,” co-hosted by Center for Social Development at Washington University in St. Louis and Federal Reserve Bank of St. Louis, October 2017 (with Ray Boshara and others).
- “People and Climate Change: Vulnerability, Adaptation, Social Justice,” co-hosted by Center for Social Development and Interdisciplinary Center for Alternative and Renewable Energy, Washington University in St. Louis, November 2016 (with Jonathan Rigg, National University of Singapore, and Lisa Reyes Mason, University of Tennessee).
- “Social Innovation for America’s Renewal,” the Grand Challenges in Social Work Policy Conference,” Washington University in St. Louis, September 2016 (with American Academy of Social Work and Social Welfare).
- “Inclusive Housing and Social Equity,” international conference sponsored by Washington University and National University of Singapore (Next Age Institute), Duke University, and Brookings Institution (host), Washington, DC, November 2015, (with Sandy Darity and Richard Reeves).
- “Inclusive Housing,” organized by Center for Social Development, sponsored with Provost’s Office, Dean’s Office, and other Washington University supporters, October 2015 (led by Molly Metzger and Hank Webber).
- “From Mass Incarceration to Effective and Sustainable Decarceration,” organized and sponsored by Center for Social Development, with support from Provost’s Office and others, Washington University in St. Louis, September 2015 (led by Carrie Pettus-Davis and Matthew Epperson).
- “Financial Capability and Asset Building,” conference sponsored by Center for Social Development, Washington University in St. Louis, and the Financial Social Work Initiative, University of Maryland, in Washington, DC, April 2015 (with Margaret Sherraden, Julie Birkenmaier, Mike Rochelle, Gena McClendon, and others).
- “Older Adults in Community: Capacities and Engagement for Aging in Place,” sponsored by Next Age Institute, National University of Singapore and Washington University in St. Louis, Singapore, March 2015 (with Corinne Ghoh and Chia Ngee Choon).
- “Balance Sheets of Younger Americans: Is the American Dream at Risk?” sponsored by the St. Louis Federal Reserve Bank and Center for Social Development at Washington University in St. Louis, May 2014 (with Ray Boshara).
- “Social Innovation and Engagement: Social Challenges, Policy Practice, and Professional Training of Social Workers,” sponsored by the Center for Social Development, Washington University in St. Louis, and Hebrew University in Jerusalem, St. Louis, April 2014 (with John Gal and Idit Weiss-Gal).
- “Generation Debt: the Promise, Perils, and Future of Student Loans,” sponsored by the St. Louis Federal Reserve Bank and Center for Social Development at Washington University in St. Louis, November 2013 (with Ray Boshara).
- “Restoring Household Financial Stability after the Great Recession: Why Household Balance Sheets Matter,” sponsored by the St. Louis Federal Reserve Bank and Center for Social Development at Washington University in St. Louis, February 2013 (with Ray Boshara).
- “Lifelong Asset Building: Strategies and Innovations in Asia,” sponsored by Levi Strauss Foundation, organized by Center for Social Development, Washington University in St. Louis, in partnership with Peking University, Hong Polytechnic University, and others, Beijing, November 2012 (with Li Zou, Deng Suo, and others).
- “Financial Capability across the Life Course,” sponsored by the Atlantic Philanthropies, Center for Social Development, Washington University in St. Louis, October 2012 (organized with Nancy Morrow-Howell and Margaret Sherraden).
- “Symposium on International Research and Innovation,” sponsored by MasterCard Foundation, Center for Social Development, Washington University in St. Louis, April 2012.

- “Savings and Educational Attainment”, sponsored by the Ford Foundation, CS Mott Foundation, and others, University of Kansas School of Social Welfare and Center for Social Development, Washington University in St. Louis, Lawrence, March 2012 (organized with William Elliott).
- “Work and Livable Lives,” sponsored by Washington University and New America Foundation, St. Louis, February 2012 (organized with Marion Crain and others).
- “Productive Aging in China: Toward Evidence-based Policy and Practice,” sponsored by the Tin Ka Ping Foundation, ZeShan Foundation, and several additional Chinese partners, Beijing, August 2011 (organized with Nancy Morrow-Howell, Du Peng, Wang Sibin, Ada Mui, Li Zou, and others).
- “Singapore’s Social Policies: History, Development, Assessment, and Outlook,” sponsored by the Centre for Social Development (Asia) at National University of Singapore, and the Center for Social Development at Washington University, Singapore, June 2010 (organized with Sudha Nair).
- “Productive Aging: International Perspectives and Implications for China,” sponsored by Washington University, Center for Social Development, Shandong University, National University of Singapore, and Chinese Academy of Social Sciences, in Jinan, China, July 2009, with follow-up conference at Washington University in St. Louis, May 2010 (organized with Nancy Morrow-Howell, Li Zou, Jing Tang, Gao Jianguo, and Yang Tuan, and Ada Mui).
- “Child Development Accounts: Research and Policy Symposium,” sponsored by the Center for Social Development, New America Foundation, and the Federal Reserve Banks of St. Louis, New York, and San Francisco, in St. Louis, November 2008.
- “Saving, Assets, and Access to Financial Services,” global symposium sponsored by Citigroup Foundation, organized by Center for Social Development, New America Foundation, and National University of Singapore, Singapore, June 2007 (organized with Leslie Meek, Ray Boshara, and Sudha Nair).
- “Taking the Measure of the American Dream Demonstration,” research conference organized by the Center for Social Development, St. Louis, April 2005 (organized with Lissa Johnson).
- “Research Conferences on Civic Service,” a series of five international conferences supported by the Ford Foundation and others, organized by the Global Service Institute (GSI) at the Center for Social Development: Buenos Aires, September 2002; St. Louis, September, 2003; Accra, Ghana, August 2004; London, May 2005; St. Louis, February 2007 (organized by Amanda Moore McBride and GSI staff).
- “State Assets Policy and Research,” a series of six conferences with state policy leaders and researchers), organized by the Center for Social Development, St. Louis, November 2001, November 2003, April 2005, June 2006, November 2007 (organized by Karen Edwards and Gena Gunn).
- “Asset Building and Social Development,” organized by Shandong University, the Center for Social Development, and the Chinese Academy of Social Sciences, Jinan, Shandong Province, China, September 2004 (organized with Gao Jianguo).
- “Individual Development Account and Asset Building Learning Conferences,” a series of eight national and international conferences, organized by the Corporation for Enterprise Development (now known as CFED) and the Center for Social Development (research sections of the conferences). Chicago, April 1995; Chicago, March 1998; Oakland, March 1999; Austin, March 2000; Washington, April 2001; Windsor, Ontario, Canada, April 2002; New Orleans, September 2004; Phoenix, September 2006.
- “Asset-Based Social Policy: From Welfare State to Investment State,” organized by the World Economic Forum (Geneva), New America Foundation (Washington), and Center for Social Development, Geneva, Switzerland, November 2003 (organized with Ray Boshara).
- “Asset-Based Welfare – An International Debate,” organized by the Institute for Public Policy Research (London) and the Center for Social Development, London, January 2001.
- “Social Work and Family Economics: First National Meeting across the Two Professions,” academic and professional meeting, organized by the Center for Social Development and the National Endowment for Financial Education, Denver, October 2000.
- “Children’s Savings Accounts,” policy symposium, sponsored by the Corporation for Enterprise Development and the Center for Social Development, Washington, DC, October 2000.
- “Inclusion in Asset Building: Research and Policy Symposium,” organized by the Center for Social Development, funded by the Ford Foundation, September 2000 (organized with Lisa Morris).
- “Worldwide Workshop on Youth Involvement as a Strategy for Social, Economic, and Democratic Development,” policy and academic conference, sponsored by the Ford Foundation, San Jose, Costa Rica, January 2000 (organized with Susan Stroud).
- “Universal Savings Accounts,” policy symposium, sponsored by the Corporation for Enterprise Development and the Center for Social Development, Washington, DC, January 1999.

“Perspectives on Productive Aging: Toward a Knowledge-Building Agenda,” academic conference, sponsored by the Center for Social Development and the National Institute on Aging, St. Louis, December 1998 (organized with Nancy Morrow-Howell and James Hinterlong).

### **PhD Students Trained (Advisor and Chair of Dissertation Committee), Current Positions**

Haotian Zheng, estimated 2025, Research Associate, Washington University  
Yuanyuan Yang, estimated 2024, Research Associate, Washington University  
Yingying Zeng, 2023, Assistant Professor, University of Georgia.  
Kyle Pitzer, 2022, Research Faculty, Washington University School of Medicine  
Aytakin Huseynli, 2022, Post-Doctoral Fellow, Washington University  
Sicong Sun, 2021, Assistant Professor, University of Kansas  
Jessica Black, 2017, Assistant Professor, University of Alaska  
Shanondora Billiot, 2017, Assistant Professor, Arizona State University  
Nora Wikoff, 2015, Associate Professor, University of Nottingham, United Kingdom  
Amy Locklear Hertel, 2015, Vice-Provost, University of North Carolina  
Minchao Jin, 2014, Assistant Professor, New York University and NYU program in Shanghai  
David Ansong, 2013, Associate Professor, University of North Carolina  
Kristen Wagner, 2011, Oklahoma Native Assets Coalition  
Jin Huang, 2011, Professor, St. Louis University, and Research Professor, Washington University in St. Louis  
Youngmi Kim, 2010, Associate Professor, Virginia Commonwealth University  
Vernon Loke, 2009, Associate Professor, Eastern Washington University  
Gina Chowa, 2008, Professor and Dir. of Global Social Development Innovations, U. North Carolina  
William Elliott, 2008, Professor and Director of Assets and Education Institute, University of Michigan  
Chang-keun Han, 2007, Associate Professor, Sung Kyun Kwan University, Korea  
Michal Grinstein-Weiss, 2004, Chaired Professor and Director of Social Policy Institute, Washington University  
Jami Curley, 2004, Dean of Social Sciences, Lourdes University, Ohio  
Trina Williams Shanks, 2003, Chaired Prof. and Dir. of Center for Equitable Well-being, Univ. of Michigan  
Amanda Moore McBride, 2003, Dean and Professor, School of Social Work, University of Denver  
Fred Ssewamala, 2003, Chaired Prof. and Dir. Int'l Center for Child Health and Development, Wash. Univ.  
Min Zhan, 2001, Professor, University of Illinois, Champaign-Urbana  
Yin-Nei Cho, 2001, Assistant Professor, Baptist University of Hong Kong  
Cynthia Sanders, 2000, Associate Professor, University of Utah  
Sondra Beverly, 1999, Senior Scholar, Center for Social Development, Washington University in St. Louis  
Deborah Adams, 1995, Associate Professor Emerita, University of Kansas  
Suzanne Shepard, 1995, retired, community volunteer, St. Louis  
Rashid Saad Albaz, 1992, Professor, Imam Muhammad Ibn Saud Islamic University, Saudi Arabia  
Hann-Jong Chueh, 1992, Associate Professor, Soo-chow University, Taiwan  
Grace Poertner, 1991, retired, President, Wellness Research, St. Charles, Missouri  
Alice K. Johnson Butterfield, 1990, Professor, University of Illinois, Chicago

The training of doctoral students is probably my most important—and certainly most satisfying—contribution. These scholars are diverse racially and in national origin. Most have gone on to remarkable careers as professors in the United States and abroad. At least three are chaired professors; five direct research centers of their own; three have been inducted into the American Academy of Social Work and Social Welfare; two have become deans of important schools of social work; and others hold administrative positions at the school or university level. CSD maintains productive partnerships with many of these scholars. It is a great joy to see their collective impacts far exceed my own.

### **Selected Presentations, Invited Speeches, Testimony**

“Social Innovation, Research, and Policy Impacts,” keynote speech at Third Annual Conference on Financial Social Work, Southwest University of Finance and Economics, Chengdu, China (December 2023).  
“Social Innovation, Research, and Policy Impacts: The Example of Child Development Accounts,” plenary speech, Conference on Social Work and Social Research: Financial Capability and Asset Building, University of Azerbaijan, Baku (November 2023).  
“Child Development Accounts: Social Innovation for Global Impact,” Global Research Symposium, McDonnell Scholars Academy, Washington University in St. Louis, October 2023 (with Jin Huang, Li Zou, and Suo Deng).

“Child Development Accounts: Planning, Implementation, and Impacts of a Large Social Experiment,” public seminar hosted by National University of Singapore, October 2023 (with Jin Huang and Li Zou).

“Social Finance and International Partnership,” keynote speech at a conferences on New Development of Financial Social Work and Social Finance, Financial Social Work Commission of the China Association of Social Work Education, Beijing, December 2022

“Global Child Development Accounts,” invited presentation at the General Assembly of Catalyst2030, October 2022.

“Economic Security and Development: A Large View of Income and Asset-Building Policies” conference framing and concluding assessment, University of Michigan, May 2022.

“Toward a Federal Child Development Account Policy,” panel chair at a conference on Children’s Savings Accounts: Building Assets for America’s Future, Washington, DC, May 2022.

“Financial Capability and Asset Building and Financial Social Work,” keynote speech at conference on Financial Social Work in China, Shanghai, January 2022.

“Financial Capability and Asset Building in Africa,” opening remarks at the inaugural conference on FCAB Africa, Johannesburg, June 2021.

“Local, State, and National Social Policy,” annual conference of Society for Social Work and Research, panel presentation, January 2021.

“Policies to Reduce Extreme Economic Inequality,” annual conference of Society for Social Work and Research, panel presentation, January 2021.

“Asset Building for All,” keynote speech at conference on 10<sup>th</sup> Anniversary of Asset Building Policy in Korea, November 2020.

“Financial Capability and Asset Building for All: A Social Work Strategy,” speeches at Chinese Universities of Finance and Economics, Beijing and Chengdu, 2019.

“One Strategy for Financial Capability and Asset Building: Child Development Accounts, invited lecture, Peking University, Beijing, November 2019.

“Child Development Accounts: Toward Asset Building for All,” keynote speech at conference on Child Savings Accounts, University of Michigan, May 2019.

“International Context of Child Development Accounts,” keynote speech at conference on Innovations and Evaluation of Anti-Poverty Initiatives, National Taiwan University, Taipei, April 2019.

“Assets from Birth: Singapore’s Universal and Progressive Child Development Accounts for Economic and Social Empowerment,” Conference on Innovations and Evaluation of Anti-Poverty Initiatives, National Taiwan University, Taipei, April 2019.

“Child Development Accounts: Building Assets from Birth,” keynote speech at National Press Club event on Child Development Accounts, Washington, DC, March 2019.

“Grand Challenges for Social Work Roundtable: Vision, Mission, Principles, and Guideposts for Action,” Society for Social Work and Research annual meeting, San Francisco, January 2019 (with Karina Walters, Charles Lewis, and others).

“Inclusive Child Development Accounts in the Global Context: Toward Universality and Progressivity,” Society for Social Work and Research annual meeting, San Francisco, January 2019 (with Jin Huang, Proscovia Nabunya, and others).

“Child Development Accounts: The Beginning of Universal, Progressive, Lifelong Asset Building,” keynote speech at conference on Child Development Accounts, sponsored by Azerbaijan Social Workers Public Union and others, Baku, November 2018.

“Assets from Birth: Child Development Accounts in Singapore,” presentation at conference on Child Development Accounts, sponsored by Azerbaijan Social Workers Public Union and others, Baku, November 2018 (with Vernon Loke).

“The Future of Social Work and Social Policy: International Perspectives and Thoughts for China,” keynote speech at conference on 30<sup>th</sup> Anniversary of the Re-Establishment of Social Work in China,” Peking University, Beijing, November 2018.

“Child Development Accounts: A Policy to Begin Universal, Progressive, Lifelong Asset Building,” presentation at conference on 30<sup>th</sup> Anniversary of the Re-Establishment of Social Work in China,” Peking University, Beijing, November 2018.

“Innovations in Social Development,” keynote speech at conference on Social Development Innovation, University of Denver, October 2018.

“Child Development Accounts,” opening conference speech, Boston Federal Reserve Bank, October 2018

“Child Development Accounts: Potential for Native Peoples,” keynote speech, meeting of Oklahoma Native Assets Coalition, Oklahoma City, June 2018.

- “Child Development Accounts: A Foothold on Lifelong Asset Building to Strengthen Families and Communities,” Opening Speech at Conference on Child Development Accounts, Consumer Financial Protection Bureau Washington, DC, May 2018.
- “100 Years of Social Innovation: Looking to the Future,” keynote speech, 100<sup>th</sup> Anniversary of School of Social Work, University of Pittsburgh, May 2018.
- “Universal Child Development Accounts,” National Public Radio “1A” (Joshua Johnson, host), January 2018.
- “Child Development Accounts: Toward University and Progressive Policy,” keynote speech at conference, Singapore December 2017.
- “Child Development Accounts,” Azerbaijan December 2017. Speech at meeting convened by the Minister of Labor and Social Protection.
- “Large Vision, Smaller Steps,” keynote speech at conference of National Federation of Community Development Credit Unions, St. Louis, September 2017.
- “Policy for Savings and Asset Building across the Life Course,” invited luncheon presentation at AARP Savings Innovation Forum, Washington, May 2017 (with David John).
- “Ideas, Evidence, and Social Innovation,” keynote at annual meeting of American Academy of Social Work and Social Welfare, New Orleans, January 2017.
- “Asset Building as Policy Innovation: Universal Child Development Accounts,” Conference on Innovations in Poverty Policy, hosted by Taub Institute, Jerusalem, Israel, December 2016.
- “Asset Building as Policy Innovation: Universal Child Development Accounts,” keynote address, Self-Sufficiency Welfare International Forum, Seoul, Korea, November 2016.
- “Grand Challenges in Social Work,” keynote speech at conference of Annie E. Casey Fellows, Oakland, November 2016.
- “Hot Topic in Social Work’s Grand Challenges: Next Steps in Building Economic Security and Financial Inclusion,” annual conference of Council on Social Work Education, Atlanta, November 2016 (with Margaret Sherraden and others).
- “Research Agendas in Financial Capability,” invited presentation at What It’s Worth: Race, Place, and the Financial Future of Our Communities, sponsored by Federal Reserve Bank of St. Louis and CFED, St. Louis, November 2016.
- “Impacts of Child Development Accounts on Parenting Practices: Evidence from a Randomized Statewide Experiment,” APPAM Conference, Washington, DC, November 2016 (with Jin Huang, Yunju Nam, and Margaret Clancy).
- “Applied Social Research,” Assets Learning Conference, Washington, DC, September 2016.
- “Social Innovation,” invited presentation and discussion at Technion Institute, Haifa, Israel, May 2016.
- “Social Innovation,” panel and discussion, Hebrew University of Jerusalem, May 2016.
- “Humans Are Highly Social, and Social Requires Work,” remarks on receiving Honorary Doctorate, Hebrew University of Jerusalem, May 2016.
- “Asset Building for All, Beginning with Children,” keynote speech at conference on Adolescent Health and Economic Empowerment, Columbia University, New York, May 2016.
- “Building the Community,” keynote speech at conference on Professionalizing the Field of Financial Counseling and Coaching, organized by Cities for Financial Empowerment, New York, May 2016.
- “Reflections on Social Development,” Friedlander Symposium, University of California, Berkeley, April 2016.
- “Youth Employment in Historical Perspective,” keynote speech at conference on youth employment and finance, San Francisco Federal Reserve Bank, April 2016.
- “Social Innovation: Renewal of Social Policy and Practice,” public lecture, National University of Singapore, March 2016.
- “Assets for All Children: Research and Policy Innovation,” invited speech at inaugural Policy Forum, Society for Social Work and Research, Washington, January 2016.
- “Financial Capability and Social Innovation,” keynote address at conference of the Society for Financial Education and Professional Development, Washington, October 2015.
- “Fifty Years of Social Innovation: Reflections on Singapore’s Social Policies,” keynote address at conference of International Consortium for Social Development, Singapore, July 2015.
- “Social Innovation: Knowledge to Action,” lecture on receiving the Richard Lodge Prize, Adelphi University, May 2015.
- “Is Universal and Progressive Asset Building Possible: Evidence from a Social Experiment and Policy Influence,” invited paper at conference on Rising Wealth Inequality, University of Michigan, April 2015.
- “Fifty Years of Social Innovation: Reflections on Singapore’s Social Policies,” invited public lecture marking 50<sup>th</sup> Anniversary of Singapore, National University of Singapore, March 2015.



“Lifelong Asset Building: Evidence and Application,” invited lecture, Center on Race and Social Problems, Pittsburgh University, November 2014

“Lifelong Asset Building: Research to Policy,” Otis Lecture on Social Policy, University of Texas, Austin, October 2014.

“Thriving in the Shadows of Economic Insecurity,” keynote address, conference of Southern Regional Asset Building Coalition, New Orleans, September 2014.

“Asset Building for All: An Imagination Challenge,” plenary address, Assets Learning Conference, Washington, September, 2014.

“Living and Working in the Shadows of Economic Fragility,” panel discussion of new book, New America Foundation, Washington, May 2014 (with Marion Crain, Michael Lind, Heather Boushey, and Reid Cramer).

“Financial Inclusion and the Post-2015 Development Agenda,” chair of plenary panel, conference at United Nations, New York, May 2014 (with heads of several central banks).

“Asset Building: The Larger Context,” keynote speech at annual conference of Compass Working Capital, Boston, May 2014.

“Child Development Accounts,” plenary speech at conference on Children’s Savings Accounts, organized by CFED, Washington, April 2014.

“Innovations in Asset Building,” S.R. Nathan Inaugural Lecture, National University of Singapore, February, 2014.

“Financial Capability and Savings of Youth: Measuring Impact,” paper at research conference of Child and Youth Finance International, Mexico City, November 2013.

“Impacts of Child Development Accounts on Mothers’ Educational Expectations and Children’s Social-Emotional Development,” paper at conference of Association of Public Policy and Management, Washington, November 2013.

“The History and Future of Asset Building,” keynote address at national conference of Canadian Asset Building Learning Exchange, Calgary, November 2013.

“Asset Building and Youth Development,” keynote presentation at a conference on Asset Building and Youth Development, University of Johannesburg, September 2013.

“Impacts of Asset Building,” invited presentation at conference on savings strategies in social policy, European Commission, Brussels, September 2013.

“Testing an Asset-Building Innovation: Child Development Accounts,” keynote address at Innovators for Success Council, Virginia Department of Social Services, Charlottesville, April 2013.

“Testing an Asset-Building Innovation: Child Development Accounts,” invited lecture at Virginia Commonwealth University, Richmond, April 2013.

“An Experimental Test of Child Development Accounts on Early Social-Emotional Development,” paper at conference on Restoring Household Financial Fragility, St. Louis Federal Reserve Bank, February 2013 (with Jin Huang, Margaret Clancy, and Youngmi Kim).

“Research and Policy Directions in Asset Building: Child Development Accounts,” keynote speech at conference on the Future of the Welfare State, Hebrew University of Jerusalem, January 2013.

“Conclusion” at conference on Researching Policy Practice in Social Work: An International Perspective, Hebrew University of Jerusalem, January 2013 (with John Gal).

“Testing an Asset Building Innovation: Child Development Accounts and SEED for Oklahoma Kids,” invited lecture, Columbia Population Research Center, Columbia University, New York, January 2013.

“Innovations in Asset Building across the Life Course,” presentation at Fudan University, Shanghai, November 2012.

“Innovations in Asset Building across the Life Course,” conference introduction, “Lifelong Asset Building: Strategies and Innovations in Asia,” Peking University, Beijing, November 2012.

“Innovations in Asset Building: Toward Sustainable Development for Migrant Youth,” keynote speech at conference on Social Integration of New-Generation Migrant Families, Beijing, November 2012

“Creating and Testing Social Innovations: A Strategy for Social Responsibility,” presentation at Summit on University Social Responsibility in an Era of Globalization, 75<sup>th</sup> Anniversary Conference, Hong Kong Polytechnic University, November 2012.

“Conclusions and Directions,” summary at conference on “Financial Capability across the Life Course,” Washington University in St. Louis, October 2012.

“Grand Challenges for Science in Social Work,” Roundtable on Science in Social Work, sponsored by the American Association of Social Work and Social Welfare, Bainbridge Island, WA, August 2012.

“Directions Forward,” closing plenary, Assets@21 Conference, organized by New America Foundation, May, 2012.

“The Vision of Child Finance International,” opening plenary, Child and Youth Finance International Conference, Amsterdam, April 2012.

“Assessment of Research on Assets and Education,” presentation at the Conference on Assets and Education, organized by School of Social Welfare at University of Kansas and the Center for Social Development at Washington University in St. Louis, March 2012.

“Asset-based Policy: Lessons for Policy,” Forum of the National Employment Savings Trust, London, March 2012.

“Asset-building Research and Policy,” invited presentation, Centre on Household Assets and Savings Management (CHASM), Birmingham, United Kingdom, March 2012.

“Assets Building: Assessment and Policy Directions,” keynote speech, Asset Funders Network, Houston, March 2012.

“Work and Livable Lives,” closing speech at conference on Work and Livable Lives, sponsored by the Center for Social Development and other centers at Washington University in St. Louis, March 2012.

“Financial Capability and Asset Building,” keynote speech, Fifth Anniversary Celebration of the Financial Clinic, New York, October 2011.

“Financial Capability and Asset Building,” keynote speech, Microfinance Conference, University of Missouri, St. Louis, October 2011.

“Can Child Development Accounts Increase College Savings? Evidence from the SEED for Oklahoma Kids experiment,” Boulder Conference on Consumer Financial Decision Making, June 2011 (with Yunju Nam, Margaret Clancy, and others), August 2011.

“Creating and Testing Social Innovations: Notes from Asset Building,” speech for Social Work Day, University of Pittsburgh, March 2011.

“Asset Building: Social Innovation and Research,” public seminar, Hong Kong Polytechnic University, February 2011.

“Asset Building and Social Innovation,” invited lecture at Sun Yat Sen University, Guangzhou, January 2011.

“Using Knowledge to Create Change: Reflections on Research and Innovation,” keynote conference speech, 90<sup>th</sup> Anniversary of the School of Social Work, University of Michigan, Ann Arbor, November 2010.

“Impacts of Automatic Account Opening and Saving Incentives in Child Development Accounts: Evidence from SEED OK,” paper at APPAM, Washington, November 2010 (with Bob Zager, Yunju Nam, Margaret Clancy, and Youngmi Kim).

“A Long-term Experiment with IDAs: Results on Homeownership after Ten Years,” paper at APPAM, Washington, November 2010, (with Michal Grinstein-Weiss, William Gale, Mark Schreiner, and others).

“Ideas, Research, and Social Innovation: Using Knowledge to Create Change,” George Herbert Walker Lecture, Success to Significance. Webster University, St. Louis, November 2010.

“Family Financial Stability and United Way Worldwide,” keynote speech at opening of United Way’s Mary M. Gates Learning Center, Alexandria, VA, October 2010 (with Bill Gates Senior and Bill Gates Junior).

“Reflections on a Career in Social Innovation,” invited symposium presentation, Harvard University, Cambridge, October 2010.

“Assets and Social Development,” keynote conference speech at a Conference on Youth IDAs, Juma Ventures and Levi-Strauss Foundation, San Francisco, October 2010.

“Asset Building across Borders,” keynote speech, Asset Building Conference, Washington, September 2010.

“Research in Asset Building,” panel presentation, Asset Building Conference, Washington, September 2010.

“Lessons from SEED,” keynote speech at release of SEED Synthesis Report, National Press Club, Washington, September 2010.

“Asset Building for Development,” keynote speech, Joint World Conference on Social Work and Social Development, Hong Kong, June 2010.

“Birth Registration and Legal Identity,” workshop organized, chaired, and paper presented, Joint World Conference on Social Work and Social Development, Hong Kong, June 2010.

“Singapore’s Social Policies: Reflections and Lessons,” wrap-up presentation, conference on Singapore’s Social Policies, National University of Singapore, June 2010.

“Youth Development and Youth Savings Accounts,” keynote speech at project rollout for YouthSave, New America Foundation, Washington, May 2010.

“Assets, Youth, and Post-Secondary Success,” keynote address, Financial Stability Summit, United Way of Greater Kansas City and Federal Reserve Bank of Kansas City, April 2010.

“Savings, Assets, and Family Stability,” two keynote addresses, conferences for staff and executive leadership of United Way Worldwide, Washington, March 2010.

“International Social Work Research,” opening plenary, invited chair, conference of Society of Social Work and Research, San Francisco, January 2010.

“The Potential of Research in Social Work,” plenary speech, conference of the China Association of Social Work Educators (first meeting in China devoted to social work research), Wuhan, December 2009.

“Saving, Assets, and Educational Attainment: A New Study on College Completion,” invited lecture, Hong Kong University, November 2009.

- “Saving, Assets, and Educational Attainment: Directions for Research and Policy,” invited lecture, Hong Kong Polytechnic University, November 2009.
- “Birth Registration and Legal Identity,” invited colloquium at National University of Singapore, November 2009.
- “Methods in Applied Social Research,” invited seminar, National Taiwan University, Taipei, October 2009 (with Margaret Sherraden).
- “Asset Building Theory, Evidence, Practice, and Policy around the World,” keynote speech, International Conference on Innovative Perspectives of Anti-Poverty in East Asian Welfare Regimes, sponsored by Taiwan Fund for Children and Families and National Taiwan University, Taipei, October 2009.
- “Asset-Based Social Policy: Toward Fairness and Inclusion,” keynote speech, conference on Global Efforts for Poverty Prevention, sponsored by the Seoul Welfare Foundation, Seoul, October 2009.
- “Using Individual Development Accounts for Homeownership: Evidence from a Randomized Controlled Experiment,” paper at conference of the Association of Public Policy Analysis and Management, Washington, November 2009 (with Michal Grinstein-Weiss, William Gale, William Rohe, and Mark Schreiner).
- “The Global Economic Crisis and Social Policy,” keynote speech, Conference on Social Policy sponsored by the Chinese Academy of Social Sciences, Shandong University, Jinan, China, July 2009.
- “Why Child Development Accounts?” opening plenary speech, National Conference on Children and Youth Saving, New York, June 2009.
- “Social Work, Global Poverty, and Development,” wrap-up speech, United Nations 26<sup>th</sup> Annual Social Work Day, New York, April 2009.
- “Savings, Assets, and Financial Inclusion in the United States and Globally: Challenges and Possibilities”, invited lecture, University of North Carolina, March 2009
- “Assets and the Poor amidst Economic Turmoil: Challenges and Possibilities”, invited lecture, Hong Kong Polytechnic University, December 2008.
- “Individual Development Accounts,” invited presentation at a conference on “Financial Services for Low-Income Households,” Inter-American Development Bank, Washington, November 2008 (with Margaret Sherraden and Lissa Johnson).
- “Asset Building: Vision and Opportunities,” plenary speech at conference, “Advancing America’s Assets Agenda” organized by CFED, Washington, September 2008.
- “Including the Poor in Asset-Based Public Policy,” invited paper at conference, “Old Assumptions, New Realities: Economic Security for Working Families,” University of Washington, Seattle, September 2008.
- “Asset-Based Policy in Hawaii,” invited presentation to State legislators, Honolulu, September 2008.
- “Social Work’s Potential for International Engagement, Understanding, Problem Solving, and Development,” keynote speech, Second International Social Work Conference, Boston College, June 2008.
- “SEED for Oklahoma Kids,” speech at Press Conference, Oklahoma City, June 2008 (with Governor Brad Henry).
- “Directions for Asset-building Research and Policy: Lessons from IDAs and CDAs,” closing plenary speech, Eleventh Annual Welfare Research and Evaluation Conference, Administration for Children and Families, US Department of Health and Human Services, Washington, May 2008.
- “The Social Investment State and Asset-Based Policy: Implications for Korean Social Policy,” keynote speech, 2007 International Symposium of the Seoul Welfare Foundation, November 2007.
- “Detecting Effects on Net Worth is Nettlesome Work: Evidence from a Randomized Experiment with Individual Development Accounts in Tulsa,” paper at annual meeting of Association for Public Policy and Management, Washington, November 2007 (with Mark Schreiner).
- “Asset Building: Progress and Directions,” opening plenary, annual meeting of programs of the federal Assets for Independence Act, St. Louis, November 2007.
- “Applied Social Science, Why It Matters, Lessons, and Directions,” panel presentation, 50<sup>th</sup> Anniversary Conference of the Doctoral Program in Social Work and Social Science, University of Michigan, Ann Arbor, October 2007.
- “IDAs and Asset-Building Strategies,” invited paper at a conference on Access, Assets, and Poverty, sponsored by University of Michigan and Brookings Institution, Washington, October 2007.
- “Child Development Accounts around the World: Initiatives and Potential,” invited speech and discussion, Institute for Public Policy Research, London, October 2007.
- “Asset Building and Community Development,” plenary speech at conference of Indiana Housing and Community Development Authority, Indianapolis, September 2007.
- “Savings, Assets, and Financial Inclusion: Promises and Challenges,” opening plenary speech, Global Symposium on Saving, Assets, and Access to Financial Services, sponsored by Citi Foundation and others, Singapore, June 2007.

“Saving and the Role of Financial Education: Lessons from Individual Development Accounts and Implications for Policy,” invited paper at a conference on Increasing Effectiveness of Financial Education and Saving Programs, Dartmouth and National Bureau of Economic Research, Cambridge, May 2007 (with Ray Boshara).

“Overcoming Barriers to Saving and Asset-Building for Poor People in Developing Countries,” keynote speech, Consultative Group to Assist the World’s Poorest, World Bank, January 2007.

“Savings and Asset Accumulation by the Poor,” Grand Rounds Lecture, School of Medicine, Washington University in St. Louis, December 2006.

“Can the Poor Save? Evidence and Implications for Theory and Policy,” invited seminar, School of Social Service Administration, University of Chicago, December 2006.

“Assets and the Poor: Research to Inform Public Policy,” Arthur Holly Compton Lecture, Washington University in St. Louis, December 2006.

“Asset-based Social Policy: The Potential of Child Development Accounts,” presentation to Korean Institute of Labor and Ministry of Health and Social Welfare, Seoul, November 2006.

“Building Assets: The Potential of Child Development Accounts,” invited seminar, Chinese University of Hong Kong, November 2006.

“Building Assets: The Potential of Child Development Accounts,” plenary at Conference on Child Poverty, Government of Hong Kong, November 2006.

“Matched Savings: Evidence and Implications for Theory and Policy,” invited presentation, Symposium on Consumer Finance, Harvard School of Business Administration and FDIC, Cambridge, October 2006.

“Assets for All: Global Perspective,” plenary address, State Assets Policy Conference, St. Louis, June 2006.

“Summary and Directions,” conclusion of a meeting on Asset-based Approaches to Sustained Poverty Reduction in a Globalized Context, Brookings Institution and Ford Foundation, Washington, June 2006.

“Lessons from Schemes to Boost Small Savings” invited paper at Global Conference on Access to Finance, World Bank, Washington, May 2006.

“Creating Wealth in a Rural Context: Challenges and Opportunities,” keynote address, “Assets and Opportunities: Growing Wealth, Reducing Poverty, and Achieving Equity in Rural America,” National Rural Funders Collaborative, Washington, May 2006.

“Rural Poor, Asset Rich: ‘Our Town’ Revisited,” panel presentation, annual meeting of the Council on Foundations, Pittsburgh, May 2006.

“Universal Children’s Savings Accounts,” keynote address at a conference on Children’s Savings Accounts, Federal Reserve Bank of Chicago, May 2006.

“Assets in the Delta,” keynote at policy conference, Social and Economic Challenges in the Delta, hosted by Mike Espy, Indianola, Mississippi, April 2006.

“State of Asset Building,” keynote address, Asset Building “Convergence,” Portland, Oregon, April 2006.

“Asset Building, Social Policy, and Development,” invited seminar, National University of Singapore, March 2006.

“Assets for the Poor: New Perspective for Poverty Alleviation in Indonesia” keynote speech, National Islamic University of Indonesia, Jakarta, March 2006.

“Children’s Savings Accounts: International Momentum and Lessons for the US,” panel speech, New America Foundation, Washington, January 2006.

“Expanding the American Dream: Making Asset Development Accessible to Everyone,” keynote address, launching of SEED State Policy Innovation in Oklahoma, Oklahoma City, October 2005.

“Asset Building: Social Policy for a Harmonious Society,” invited presentation, 21<sup>st</sup> Century Forum, Beijing, September 2005.

“Assets, Poverty, and Public Policy,” invited presentation, Sydney Institute, Australia, September 2005.

“Asset Building and Social Development,” keynote address, International Year of Microcredit Conference, United Nations Association, Melbourne, Australia, August 2005.

“Asset Building: Past, Present, and Future,” keynote address, Asset-Building Forum, KAPAC (Kansas Community Action Program), Junction City (my hometown!), Kansas, August 2005.

“Inclusion in the Policy Process,” invited paper, Expert Group Meeting on Towards an Inclusive Society: Shaping the Policy Process, United Nations, New York, July 2005 (with Margaret Lombe).

“Inclusion in Asset Building,” invited testimony, Subcommittee on Social Security and Family Policy, Finance Committee, US Senate, April 2005.

“Asset-Based Social Policy: The American Experience,” workshop at a conference, Mainstreaming Social Development in the Indonesian Welfare System, State Islamic University, Jakarta, March 2005 (with Li Zou).

“Inclusion in Asset-Based Policy: Scientific Development,” keynote speech at A New Trend in Social Development: Reconstruction of Asset-Based Social Policy, a conference at the Chinese Academy of Social Science, Beijing, January 2005 (with Li Zou).

- “Inclusion in Asset-Based Policy: Scientific Development,” keynote presentation at Individual Accounts and Social Security Policy, a conference at Tsinghua University, Beijing, January 2005 (with Li Zou).
- “Household Credit and Saving Performance in Individual Development Accounts,” invited paper, Consequences of the Consumer Lending Revolution, St. Louis University, December 2004 (with Margaret S. Sherraden).
- “Assets and American Families: Shortfall and Solutions,” Initiative on Financial Security, Aspen Institute, New York, December 2004.
- “Asset Building: Progress in the United States and Potential in Developing Countries,” worldwide meeting of the Ford Foundation, Chennai, India, November 2004.
- “Saving Policy for the Poor: Can the Poor Become Part of the Ownership Society?” New America Foundation, Washington, November 2004 (with William Gale and Greg Mills).
- “Asset Building,” presentation at a conference on Bootstrap Capitalism: Financial Services in Low-income Communities, organized by PolicyAmerica, Washington, September 2004.
- “Asset Building in the United States and the Rest of the World,” paper at a conference on Asset Building and Social Development, Shandong University, Jinan, China, September 2004.
- “Asset Building Welfare Theory: From Research to Policy,” paper at International Forum on Asset Building and Future Investment: Theory and Policy, National University of Taiwan, Taipei, September 2004.
- “Civic Service: Policy, Pitfalls, and Potential,” panel organized and chaired at Communitarian Policy Summit, Washington, DC, July 2004 (with Bill Galston, Leslie Lenkowsky, Marc Magee, Jim Perry, Ann Marie Thompson).
- “Civic Service Worldwide” speech at international roundtable, conference sponsored by the Corporation for Community and National Service, Kansas City, June 2004.
- “Extending Policies for Saving and Asset Accumulation to Low-Income Households,” invited presentation at meeting of National Academy of Social Insurance, Washington, May 2004.
- “Voluntarism and Civic Service in Latin America and Caribbean: Just Good Intentions or Potential for Development?” luncheon speech, Inter-American Development Bank, Washington, DC, March 2004
- “The Impact of Voluntarism on the Economy and Society,” panel presentation at conference on Latin American and Caribbean Social Capital in Action: Youth Entrepreneurship and Voluntarism, sponsored by Inter-American Development Bank, Lima, Peru, March 2004
- “Assets and Social Mobility,” invited presentation at a conference on “Life Chances and Social Mobility: Where Do We Spend the Marginal Pound?” chaired by Chancellor of the Exchequer Gordon Brown, London, March 2004.
- “Racial Differences in Outcomes in a Matched Savings Program,” paper at meetings of Eastern Economic Association, Washington, February 2004 (with Michal Grinstein-Weiss).
- “US Asset-based Development Approaches,” invited speech at a conference, Asset Building and Sustainable Livelihoods, US Agency for International Development, Washington, DC, January 2004.
- “Asset Building and Social Development,” invited lectures at Jamia Millia Islamia University and Delhi University, Delhi, India, January 2004.
- “Centers for Social Development,” panel organized for biennial meeting of Inter-University Consortium for International Social Development, Mumbai, India, January 2004 (with Saltanat Kustebaeva).
- “Asset-based Approaches in the Context of Poverty and Social Exclusion: Concepts and Theory,” plenary speech at a conference, Assessing the Promise of Asset-Based Approaches for 21<sup>st</sup> Century Social Policy, Ottawa, Ontario, Canada, December 2003.
- “Building Wealth in Rural America,” plenary speech at a conference, Wealth Creation and Rural America: Extending the Dream of Economic Success, sponsored by National Rural Funders Collaborative, US Department of Agriculture, and US Department of Health and Human Services, Washington, November 2003.
- “Institutions and Inclusion in Saving Policy,” invited paper at Building Assets, Building Credit: Symposium on Improving Financial Services in Low Income Communities, Joint Center for Housing Studies, Harvard University, November 2003 (with Michael Barr).
- “From Welfare State to Investment State,” opening presentation, meeting on Asset-Based Social Policy, World Economic Forum, Geneva, Switzerland, November 2003.
- “Asset Building for All of America’s Children,” Capitol Hill Briefing, Washington, October 2003.
- “Building Wealth for Family Economic Success,” Community Foundations Advancing Family Economic Success, Baltimore, October 2003.
- “Building Wealth,” plenary presentation, National Rural Funders Collaborative, Nebraska City, Nebraska, September 2003.
- “Why Asset Building and Introduction to Individual Development Accounts,” plenary presentation, Conference of Results, Inc, Washington, June 2003.

- “Social Development and the Assets Approach,” invited presentation, Conference on Social Development, Cape Town, South Africa, June 2003.
- “Asset Building for Families and Communities,” keynote speech, annual conference on Community Solutions, organized by Utah Issues, Salt Lake City, May 2003.
- “Assets in Social Research and Public Policy,” invited presentation, University of Michigan, April 2003.
- “Individual Development Accounts, Policy Practice, and Research,” invited speech, University of Georgia, Athens, February 2003.
- “Asset Building, Poverty, and Public Policy,” invited speech, University of Pittsburgh, February 2003.
- “Narrowing the Gap in Savings and Asset Accumulation between Blacks and Whites: What is the Potential of IDAs?” paper at annual meeting of the Society for Social Work and Research, San Diego, January 2003 (with Michal Grinstein-Weiss).
- “IDAs and Asset Building: Idea, Research, Practice, and Policy,” invited speech, Wayne State University, Detroit, November 2002.
- “Civic Service: An International Overview,” plenary speech at 25<sup>th</sup> Anniversary Conference of Katimavik (Canadian service program), Ottawa, November 2002.
- “Assets-Based Policy,” speech at the New America Foundation, Washington, September 2002.
- “Opportunity and Assets: The Role of the Child Trust Fund,” seminar organized by Prime Minister Tony Blair, 10 Downing, London, September 2002 (with Home Secretary David Blunkett and others).
- “Opportunities, Assets, and the Child Trust Fund,” speech at dinner hosted by Chancellor of the Exchequer Gordon Brown, 11 Downing, London, September 2002.
- “Can and Should the Poor Save?” speech at a conference, Ending Poverty – An Asset-based Approach? sponsored by the End Child Poverty Association, London, September 2002.
- “The Saving Gateway: Lessons from Individual Development Accounts,” speech at Toynbee Hall, sponsored by the Institute for Public Policy Research, London, September 2002.
- “Introduction,” Toward a Global Research Agenda on Civic Service: An International Conference, organized by the Center for Social Development, Washington University in St. Louis, Buenos Aires, September 2002.
- “Forging Partnerships in Social Development,” Experts Group Meeting on Social Responsibility of the Private Sector and Forging Partnerships for Social Development, Department of Economic and Social Affairs, United Nations, Copenhagen, June 2002.
- “A Vision for Asset Building,” opening plenary, IDA and Asset Building Annual Conference, Windsor, Ontario, April 2002.
- “Asset Building: Ideas, Research, and Directions for the Future,” invited presentation to the Board of Trustees of the Ford Foundation, New York, January 2002.
- “Individual Accounts in Social Security: Can They Be Progressive?” invited paper at the 10<sup>th</sup> Anniversary Symposium of the International Journal of Social Welfare, “The Uncertain Future of Social Security,” University of California, Berkeley, December 2001.
- “Macroeconomic Policy and Social Development: Notes toward Integration,” Experts Group Meeting on the Social Impact of Macroeconomic Policy, Commission on Social Development, United Nations, New York, November 2001 (with Gautam Yadama).
- “Matched Saving: Interaction of Research and Policy,” organizer of roundtable (selected as “mini plenary”), annual meeting of the Association of Public Policy and Management, Washington, November 2001.
- “Civic Service: Issues, Outlook, Institution Building,” paper at the Biennial Conference of the Inter-University Seminar on Armed Forces and Society, Baltimore, October 2001.
- “Assets and the Poor: Implications for Individual Accounts and Social Security,” invited testimony before the President’s Commission to Strengthen Social Security, Washington, October 2001.
- “Wealth and Welfare,” speech at annual conference of the Labour Party, Brighton, United Kingdom, October 2001 (with Alistair Darling, Secretary of State for Work and Pensions).
- “Asset Building and Social Development,” plenary address, Twelfth Biennial Symposium, Inter-University Consortium for International Social Development, Istanbul, Turkey, June 2001.
- “Civic Service as an Option in National Service,” distinguished lecture series, Ben Gurion University of the Negev, Beer Sheva, Israel, June 2001.
- “Policy Innovation from the University: The Role of the Applied Scholar,” distinguished lecture series, Ben Gurion University of the Negev, Beer Sheva, Israel, June 2001.
- “Asset-Based Policy: Evidence and Implications,” distinguished lecture series, Ben Gurion University of the Negev, Beer Sheva, Israel, June 2001.
- “Asset Building and Community Development: Evidence and Implications,” keynote address, Neighborhood Reinvestment Training Institute, Chicago, April 2001.

- “Asset Accumulation in Low-Resource Households: Evidence from Individual Development Accounts,” Second Community Affairs Research Conference, Federal Reserve Board of Governors, Washington DC, April 2001 (with Mark Schreiner and others).
- “Setting the Context,” opening presentation at a conference, “Asset-Based Welfare – An International Debate,” sponsored by the Institute for Public Policy Research (London) and the Center for Social Development at Washington University, London, January 2001.
- “Savings Patterns in IDA Programs,” paper at annual meeting of Association of Public Policy Analysis and Management, Seattle, November 2000 (with Mark Schreiner and others).
- “Asset Building and the New Welfare State,” invited speech with David Blunkett, Secretary of State for Education and Employment, at a symposium on the New Welfare State, Institute for Public Policy Research, London, June 2000.
- “Youth Service as Strong Policy,” invited speech at a symposium on Youth in Service to the Community: A Global Perspective, Community Service Volunteers, London, June 2000.
- “Asset Building: New Welfare Policy for the Poor,” invited lecture, Hong Kong Polytechnic University, May 2000.
- “Asset Building Policy,” keynote address at a conference, Economic Security for Low-Income Families, Taipei, May 2000.
- “Asking Questions Well: The Role of Theory in Applied Social Research,” keynote address at the Twelfth National Symposium on Doctoral Research in Social Work, Ohio State University, Columbus, April 2000.
- “Research on Individual Development Accounts,” symposium organizer, Annual Meeting of the Society for Social Work and Research, Charleston, SC, January 2000.
- “Youth Service as Strong Policy,” presentation at a Worldwide Workshop on Youth Serving the Community, sponsored by the Ford Foundation, San Jose, Costa Rica, January 2000.
- “Lessons from the U.S. Civilian Conservation Corps,” invited presentation at a meeting on youth policy, Moscow, September 1999.
- “Policy Innovation in the Applied Social Sciences,” plenary address at an Institute on Politics, Policy, and Social Change, University of South Carolina, June 1999.
- “Evaluating Outputs and Outcomes,” plenary presentation, Conference on Family Service Centres, Ministry of Community Development, Singapore, May 1999.
- “Asset Building in Social Policy: Issues and Challenges,” invited lecture, National University of Singapore, May 1999.
- “The Challenges of Large-Scale Applied Research: Evaluation of a National Policy Demonstration,” workshop at Third Annual Conference of the Society for Social Work Research, Austin Texas, January 1999 (with Deborah-Page Adams and others).
- “Asset Building Policy and Programs for the Poor,” symposium presentation, Assets for the Poor, New York University, December 1998.
- “The Assets for Independence Act,” invited briefing to staff of the Department of Health and Human Services, Washington, October 1998.
- “Assets and the Poor,” keynote address at a conference, Assets and the Poor, University of Minnesota, September 1998.
- “Poverty and Public Policy,” Talk of the Nation, National Public Radio (Ray Suarez, Host), August 1998.
- “Taking National Service to Scale: The Challenges of Major Policy Innovation,” plenary speech at Fourth Global Conference on National Youth Service, Windsor Castle, London, June 1998.
- “Individual Development Accounts,” invited presentation, Community Affairs Research Conference, Federal Reserve Board of Governors, Washington, DC, May 1998.
- “Building Assets in Low Income Communities,” invited presentation at the Symposium on the Delivery of Financial Services in a Post-Welfare Reform Society, Federal Reserve Bank of Richmond, April 1998.
- “Community Development and Domestic Policy in the Twenty-First Century,” plenary speech, IDA National Conference, Chicago, March 1998.
- “The Research Agenda for a National IDA Demonstration,” invited colloquium, School of Social Welfare, University of California, Berkeley, December 1997.
- “Asset Building, Community Development, and Public Policy,” keynote presentation to regional directors and development finance officers of the Ford Foundation, Marrakech, Morocco, October 1997.
- “Evaluation of ‘The American Dream Demonstration,’” Congressional briefing, Washington, September 1997.
- “Individual Development Accounts and Asset-Based Development,” keynote speech to the 11th annual meeting of the Indiana Association for Community Economic Development, Indianapolis, June 1997.
- “Assets and Community Development,” keynote presentation to the Maine Community Foundations, Orono, December 1996.

- “The Future of the Welfare State,” forum at the Jerome Levy Economics Institute, Bard College (with Howard Karger, Lawrence Mead, Howard Rosen, and David Stoesz), July 1996.
- “Asset Development for the Poor: A New Policy Paradigm,” lecture at the Kennedy School of Government, Harvard University, April 1996.
- “Policy Innovation and Impact: How Academics Can Move Ideas into Public Policy,” invitational speech, Annual Program Meeting, Council on Social Work Education, Washington, February 1996.
- “National and Community Service,” keynote speech at Colorado Campus of AmeriCorps’s National Civilian Community Corps, Denver, January 1996.
- “Asset-Based Concepts in Rural and Community Development,” plenary speech, 53rd Annual Professional Agricultural Workers’ Conference, Tuskegee University, Alabama, December 1995.
- “Individual Development Accounts and the Future of Domestic Policy in America,” plenary speech, First National Conference on Individual Development Accounts, Chicago, November 1995.
- “Social Policy Based on Assets: Singapore’s Central Provident Fund,” paper presented at Annual Meeting of the Association for Asian Studies, Washington, April 1995.
- “Social and Psychological Effects of Asset Accumulation: Toward a Knowledge Foundation for Asset-Based Domestic Policy,” organizer and chair of dual session and co-author of five papers, Annual Symposium of the Society for the Advancement of Socio-Economics, Washington, April 1995.
- “Assets and Community Reinvestment,” luncheon keynote at a conference on community reinvestment, sponsored by the Federal Reserve Bank of San Francisco and the Office of Hawaiian Affairs, Honolulu, November 1994.
- “Connecting Economic and Social Development through Asset-Based Strategies,” plenary keynote at annual meeting of the Council of State Community Development Agencies, Albuquerque, September 1994.
- “Assets and Community,” presentation at a Roundtable on “Asset-Based Welfare Reform Strategies” sponsored by the Congressional Hunger Caucus (Rep. Tony Hall, Chair) Washington, May 1994 (with Reps. Cardiss Collins, Bill Emerson, Dave McCurdy, and others).
- “Asset-Based Welfare Reform,” panel presentation (Senator Bill Bradley, Chair) to Members of Congress and staff, sponsored by the Congressional Empowerment Caucus, Washington, February 1993.
- “Asset Development,” luncheon speech to Members of Congress and staff, sponsored by the House Select Committee on Hunger and the Corporation for Enterprise Development, Washington, February 1993.
- “Social Policy,” series of guest lectures, National University of Singapore, November 1992 through February 1993.
- “Asset-Based Policy,” speech at the State Capitol, Helena, Montana, May 1992.
- “Perspectives on Welfare Reform: Rhetoric, Reality, and Opportunities,” testimony before the Domestic Task Force (Rep. Mike Espy, Chair), Select Committee on Hunger, U.S. House of Representatives, Washington, April 1992 (with Mark Greenberg, Robert Rector, and Isabel Sawhill).
- “Federal Policy and Assets for the Poor” roundtable at Center on Budget and Policy Priorities, Washington, January 1992 (with Robert Greenstein, Wendell Primus, Isabel Sawhill, and others).
- “Community-Based Youth Services in International Perspective,” presentation to the Task Force on Youth Development and Community Programs, Carnegie Corporation, New York, December 1991.
- “Home Ownership and the Poor,” luncheon speech at a state conference, “Indiana: The State of Housing,” Indianapolis, December 1991 (Lt. Governor Frank O’Bannon, Chair).
- “Assets-Based Domestic Policy in America: Old Idea, New Direction,” breakfast speech and discussion, Domestic Policy Council, The White House, Washington, October 1991.
- “Asset-Based Welfare Policy,” testimony before the Select Committee on Hunger (Rep. Tony Hall, Chair), U.S. House of Representatives, Hearings on “New Strategies for Alleviating Poverty: Building Hope through Assets,” Washington, October 1991.
- “Community Investment and Asset Development,” keynote speech at the 1991 Community Investment Conference, sponsored by the Federal Home Loan Bank, Indianapolis, October, 1991.
- “New Strategies for Asset Development in the African-American Community: Individual Development Accounts,” panel presentation at the 21st Annual Legislative Forum, Congressional Black Caucus, Washington, September 1991 (with Rep. Mike Espy, Chair; Robert Friedman; Steve Glaude; and Catherine McClelland).
- “Welfare and Public Policy,” Talk of the Nation, National Public Radio (John Hockenberry, Host), September 1991.
- “Youth Participation in America: A Historical View of Changing Institutions,” plenary presentation at a conference, “Youth Service and Democracy in the 21st Century,” Wingspread, Racine, Wisconsin, July 1991.
- “Assets and the Poor: A New American Welfare Policy,” speech and discussion with senior officials of the Department of Housing and Urban Development, White House domestic policy staff, and others, Washington, June 1991 (with Secretary Jack Kemp).



- “Economic Development in the Mississippi Delta Region,” panel presentation to the Mississippi Delta Caucus, U.S. House of Representatives, Washington, June 1991 (with Rep. Mike Espy, Chair; Rep. Bill Emerson; and Rep. Richard Gephardt).
- “Asset-Based Social Policy,” speech and discussion at a staff retreat of the Office of Treasurer, State of Illinois, Springfield, June 1991 (with Treasurer Patrick Quinn).
- “An Asset-Based Welfare Policy for Oregon,” speech and discussion at the Oregon Human Investment Partnership Forum, sponsored by the Oregon Progress Board (Governor Barbara Roberts, Chair), Salem, April 1991.
- “Current Thinking in Social Security and Social Welfare in the United States,” speech and discussion with officials of the Central Provident Fund, Republic of Singapore, February 1991.
- “The Present Situation of Volunteer Activities and Charity in the United States,” keynote address at the Symposium on Volunteer Activities in Japan and the United States, sponsored by the Japan National Council on Social Welfare and the Japan College of Social Work, Tokyo, February 1991.
- “Trends in Financing of Social Services in the United States,” speech and discussion at the Japan College of Social Work, Tokyo, February 1991.
- “Social Service by Youth,” invited paper at a conference, Europe Plus Moscow: Experiences and Perspectives on State Youth Policy, sponsored by the International Sociological Association Research Committee on Youth and others, Moscow, December 1990.
- “Assets and the Poor: A New Direction in Welfare Policy,” invitational presentation at the Meeting of the Profession, National Association of Social Workers, Boston, November 1990.
- “The Moral Equivalent of War? Non-Military Service in Costa Rica,” paper delivered at the Inter-University Consortium for International Social Development, San Jose, Costa Rica, August 1990 (with Carmen Maria Castillo).

### Lecture Series Organized

- Lecture Series on Work, Family, Law, and Public Policy, Washington University, 1996–present (with Robert Pollak, Department of Economics).
- Lecture Series on Financial Capability and Asset Building, Washington University, 2011–2016 (with Ray Boshara, St. Louis Federal Reserve Bank).

### Policy Research and Innovation

**Civic Service.** Beginning in 1977, undertook historical and international research on non-military national service, including a major study on *The Civilian Conservation Corps: Effectiveness of the Camps* (1979). Co-authored *National Service: Social, Economic, and Military Impacts* (1982) and *The Moral Equivalent of War? A Study of Non-Military Service in Nine Nations* (1990). Wrote reports, developed research and policy network, organized national and international conferences, gave presentations and congressional testimony, and assisted in writing legislation. Invited to the White House for signing of the National and Community Service Act of 1993 which created AmeriCorps. Consultant to the director of AmeriCorps National Civilian Community Corps in 1994. Organized and helped to design a “national project” on Individual Development Accounts for AmeriCorps VISTA, 1995–1996; this project was doubled in size in 1998 and increased again in 2000. Active in international network of national youth service. Consultant to Ford Foundation in 1998–2000 to consider global vision and next steps in national and community service; helped plan and carry out international conference in Costa Rica, January 2000. In 2000–01, designing global youth service research and information network. Beginning in 2001, founded the Global Service Institute (GSI), an international, long-term project to build a knowledge base and information network on service. Professor Amanda Moore McBride and Lissa Johnson at CSD organized and implemented GSI. Professor Margaret Sherraden has been an invaluable partner, leading a study of international service teams in North America. With GSI colleagues, organized and sponsored the first global research meeting on civic service, held in Buenos Aires, September 2002; the papers from this meeting appeared in a special issue of *Nonprofit and Voluntary Sector Quarterly*. Organized second international research meeting in St. Louis, September 2003; third meeting in Accra, Ghana, August 2004; fourth meeting in London, May 2005; and fifth meeting in St. Louis, March 2007. With Professor Amanda Moore McBride, published *Civic Service Worldwide: Concepts and Controversies* (2007). In 2000s, CSD supported several international meetings and publications in international voluntary service, and with Brookings Institution CSD co-sponsored major meetings on International Voluntary Service in St. Louis, 2010; Chicago, 2013; and Durham, NC, 2015. CSD co-sponsored United Nations meeting on international service in Bonn, Germany, 2015. CSD remains engaged in domestic and international service as an expression of social commitment, and an alternative pathway toward adulthood as labor markets continue to pull away from youth.

**Productive Aging.** Organized and hosted academic meeting on productive aging at Washington University in 1998, with papers published in *Productive Aging: Concepts and Controversies* (2001). CSD housed major long-term experiment with Experience Corps in 2000s, finding positive outcomes in child reading scores. CSD initiated, co-organized, and co-sponsored first academic meeting on Productive Aging in China in 2009 at Shandong University, and second conference in 2011 at Peking University. Both conferences resulted in book and/or special journal issues in both English and Chinese, and widespread international policy discussion. Prof. Nancy Morrow-Howell at CSD led this work in Productive Aging. With aging global populations, this work continues at the Center for Aging at the WU Institute for Public Health.

**Youth Development.** Researched and wrote *Community-Based Youth Services in International Perspective* (1992) for the Carnegie Council on Adolescent Development. This report was printed with the backing of 17 sponsoring organizations and widely distributed to youth-serving organizations. It contributed to the Council's influential study, *A Matter of Time*, which helped define "positive youth development" as an alternative to problem-oriented youth policy in the United States. CSD renews and applies this body of work as opportunities arise.

**Welfare Reform.** From 1991, helped write federal legislation to raise welfare asset limits. Advised Bush White House in its budget proposal to increase welfare asset limits to \$10,000. Worked with the Clinton White House Working Group on Welfare Reform during 1993–94, particularly regarding increases in asset limits and creating Individual Development Accounts IDAs. In 1994 IDAs were proposed by President Clinton as part of his welfare reform plan. From 1993 to 1998, served on Missouri Governor Carnahan's Welfare Reform Coordinating Committee, which designed, helped to enact, and worked on implementation of Missouri's welfare reform, based on individual contracts. Advised on asset building strategies to accompany welfare reform in Missouri, and advised in more than 20 other states. In 1996, IDAs were included as a state option for using block grant funds in the federal "welfare reform" law, establishing asset building for the poor in federal law. By 2001, nearly all states had raised asset limits in welfare transfers, and over 30 states had included IDAs in their welfare reform plans. The changes in asset limits are a major impact of the assets policy discussion, though little discussed.

**Voter Access and Engagement.** With the 2016 U.S. presidential election, the CSD team decided that we should turn our attention to informing the electoral process and democracy in general. We created a new initiative call Voter Access and Engagement, led by Dr. Gena Gunn McClendon. Our major research project so far has been systematic documentation of barriers to voting (insufficient staffing, long-lines, broken voting machinery) in low-income and predominantly Black neighborhoods in St. Louis. This paper, published in a major journal, identified these barriers as a systematic form of voter suppression, taking its place among many others. CSD has used the findings to inform improvements in voting process by electoral boards in both St. Louis City and County.

**Asset Building for the Poor in United States.** In 1988 I articulated the idea of asset-based development policy, including raising welfare asset limits and creating Individual Development Accounts (IDAs), matched savings for the poor. Published *Assets and the Poor: A New American Welfare Policy* (1991), defining this new approach. Undertook policy studies, reports, presentations, legislative writing, and testimony. Helped design IDA demonstrations. Advised the Bush (senior) and Clinton White House, several committees in the House and Senate, the Congressional Black Caucus, and the Congressional Hunger Caucus. Spoke at several meetings in the Bush White House; influenced President Bush's proposal to raise AFDC assets limits to \$10,000. From 1991–present, helped write federal legislation to raise welfare asset limits and create IDA demonstrations. Drafted Missouri legislation for IDAs, which is being used as a legislative model in other states. At November 2002, over 40 states and Puerto Rico had some type of IDA policy. Several other IDA or similar programs had been initiated by federal agencies, including HUD and the Federal Home Loan Bank Board. Co-organizer of First National Conference on IDAs, Chicago, November 1995; and IDA national and international conferences in 1998, 1999, 2000, 2001, 2002, and 2004. Organized and hosted national conferences on state IDA policy in 2001, 2002, 2003, 2005, 2006, and 2007. From 1997, evaluated the "American Dream Demonstration," a multi-site IDA demonstration funded by a consortium of ten private foundations (possibly the largest policy demonstration in the country at this time, outside of "welfare reform"). Initiated development, sale, and support of the Management Information System for Individual Development Accounts (MIS IDA), which from 1997 has been used to manage most operating IDA programs. In October 1998 the "Assets for Independence Act" (AFIA) was signed, creating \$125 million in federal funding for IDAs. Drafted the evaluation language for this act, and during 1999–2000 worked with Department of Health and Human Services and Abt Associates on design of the AFIA evaluation. During 1999, in partnership with the Corporation for Enterprise Development (CFED), advised the Secretary of the Treasury on other asset building anti-poverty initiatives; one of these, a federal campaign for "First Accounts," was adopted in January 2000. Expanded legislation for IDAs, the

“Savings for Working Families Act” (SWFA), introduced in the Congress from 2001 through 2008, with support in both parties and the White House. CSD has continued to advise consult with many state and local IDA projects and research in 2000s and beyond. From 2010 to 2015, CSD has played a convening role in the Southern Regional Asset Building Coalition (SRABC), a grassroots initiative to with Historical Black Colleges and universities, community development organizations, and state governments to build political support and capacity for asset building strategies in the South. Dr. Gena Gunn McClendon led the SRABC work, which continues in the Alabama Asset Building Coalition and other organizations. CSD continues to consult with many state and local asset building organizations and initiatives. The diversity of asset building applications is now challenging to track. The concept and language of inclusive “asset building” has moved from a totally new idea to mainstream discussion in social policy.

**Large-scale, Inclusive Asset-Based Policy in the United States.** Universal and progressive asset accounts proposed in 1991 in *Assets and the Poor*. In 1996, proposed a system of Universal Savings Accounts (USAs) for the United States to be used by the entire population for a broad range of policy purposes (retirement security, home ownership, education and training, small business development, and possibly medical care). In 1996 wrote “Social Security in the 21st Century,” which outlines the context of the current addition of asset accounts and emphasizes inclusion of the whole population. From 1996, in partnership with CFED, working with a research and policy team to create USAs as a major domestic policy strategy in the United States. With Bob Friedman at CFED, I was co-founder and co-chair of the Growing Wealth Working Group, a group of academics and policy analysts examining asset-based social policy options. Consulted with Clinton White House and the Department of Treasury on systems of asset accounts. In January 1999, USAs proposed by President Clinton in State of the Union address, with matched savings for the poor. In 1999 provided IDA research data and policy consultation leading to President Clinton’s January 2000 proposal for multi-purpose, progressively-funded Retirement Savings Accounts (RSAs); in his State of the Union address the President pointed to the influence of IDAs (based on CSD research data) in making this proposal. Organized and hosted an academic meeting on “Inclusion in Asset Building: Research and Policy Symposium” at Washington University in September 2000. In 2000 and 2001, matched savings included in bipartisan Congressional proposals for individual accounts in Social Security. In October 2001, testified before President Bush’s Commission to Strengthen Social Security, advocating inclusion and progressivity in individual accounts above and beyond social insurance (i.e., an “add on” account). CSD data on IDAs quoted in the *Final Report* of the Commission, with progressivity included in some of the policy options, and in the 2002 *Economic Report of the President*. In 2005 testified on *Inclusion in Asset Building* before the Subcommittee on Social Security and Family Policy, Finance Committee, US Senate. During 2008 Presidential election campaigns, forms of progressive savings policy offered by leading candidates, and this has continued. Asset-building is a generative concept, with a wide variety of innovations aiming for inclusive asset-based policy.

**Universal and progressive Child Development Accounts.** In *Assets and the Poor* (1991), IDAs were proposed as universal, progressive accounts beginning at birth. This may have been the first written proposal for an inclusive (universal and progressive) children’s savings account. In 1991, at the request of HUD Secretary Jack Kemp and the Bush White House, I developed a proposal for all children in America to begin life with an account. In 2000, with CFED, co-hosted a meeting of experts in Washington on universal Children’s Savings Accounts. Between 2000 and 2004 worked with UK government (see below) on the Child Trust Fund, a universal, progressive children’s development account (CDA). In 2003, co-authored with Ray Boshara an op-ed in *New York Times* on a universal CDA. From 2000, with CFED and other partners, planned for a demonstration of CDAs, and designed research for a large CDA initiative known as Saving for Education, Entrepreneurship, and Downpayment (SEED), funded by the Ford Foundation and other foundations. In 2007–2008, several bills were initiated with bipartisan support in Congress to create large-scale CDAs in the United States. From 2004 through 2016, implemented SEED demonstration and research, including a rigorous experiment in Oklahoma called SEED for Oklahoma Kids (SEED OK), which was launched with Governor Brad Henry in June 2008. The policy design for SEED OK is from Margaret Clancy at CSD, and it has proven to be well-conceived. CSD works with many states to create more inclusive and progressive features in College Savings Plans, with an ultimate goal of an automatic and progressive savings account for every child at birth. Maine, Nevada, and Rhode Island announced this CDA policy during 2014. Since that time, Connecticut, Pennsylvania, Nebraska, Illinois, and California have enacted universal CDAs. All of the statewide CDA policy innovations use the policy model tested in SEED OK and CSD has advised in all these states. CSD continues to consult in other U.S. states and at the federal level. City level CDA programs have emerged in San Francisco, St. Louis, Oakland, Lansing, New York City, and elsewhere. In recent years, variations on this concept, including Baby Bonds, have enriched the policy discussion. Prof. Trina Shanks and Prof. William Elliott contribute a great deal to research and policy design. As of 2023, over five million children in the U.S. have a child development account, and

over 15 million worldwide (see below). The long-term vision at CSD is that someday all children on the planet can start life with a CDA.

**Financial Capability and Asset Building (FCAB).** Expanding the above work to include Financial Capability, CSD has been designing and testing strategies to deliver professional financial guidance to the full population (not just to the wealthy). This body of work is called FCAB and centers on using practicing social workers and other human service professionals to include basic finance in their skill set. Prof. Jin Huang, Prof. Margaret Sherraden, Lissa Johnson, and Dr. Gena Gunn McClendon at CSD have provided FCAB leadership. The reasoning is that most low-income people with social problems also have financial challenges, often extreme, and social workers are the profession in the field and most in touch with these populations. As Jane Addams said, social workers are “among the people” and these relationships are a strong foundation upon which to improve financial capability and asset building. Led by CSD, FCAB became one of the Grand Challenges for Social Work in 2016, and continues to build evidence and impacts on FCAB training for social workers. CSD has produced the first FCAB textbook, and sponsored or co-sponsored numerous FCAB conferences, special sessions, and other meetings.

**Asset-Based Policy in other Countries.** The concepts of inclusive asset building, Individual Development Accounts and Child Development Accounts, along with CSD’s research and publications on these topics, have influenced discussions, proposals, and policy developments in other countries:

*Australia:* In the early 2000s I consulted with members of the Labor Party and private banks regarding matched saving strategies. The Labor Party, particularly Member of Parliament Mark Latham, have proposed several schemes for inclusive asset-based policy, including Lifelong Learning Accounts and Nest-Egg Accounts (in 2003 Latham became head of the Labor Party). In 2002, ANZ Bank and Brotherhood of St. Laurence initiated a matched saving pilot project for Community Partnership Savings Accounts “based on an American model of individual development accounts” and citing CSD research data. In 2005, gave a series of invited presentations and consulted with ANZ and Victoria state government officials on matched savings and asset building; Victoria government moving forward with funding.

*Azerbaijan:* Policy consultations on CDAs have been underway with senior government officials from 2015 to the present. CSD is co-sponsoring an FCAB conference in Baku in November 2023. Dr. Aytakin Huseynli at CSD leads these initiatives.

*Canada:* From 1998, consulted with Canadian government and non-profit organizations running IDA programs. Several IDA programs started in Canada, and a large IDA demonstration, Learn\$ave, initiated in 2001. Consulted with Social Demonstration Research Corporation on research design for Learn\$ave. Home\$save, a matched savings program for home ownership, began a demonstration in 2004. Canada has since moved forward with plans to provide incentives for low-income families to take advantage of Registered Education Savings Plans, with deposits of \$500 at birth and \$100 per year through age 15, and other educational savings incentives.

*China, Mainland:* In November 2002, asset building and CSD’s research on IDAs mentioned in the 16<sup>th</sup> Communist Party Congress in Beijing, with favorable commentary. In Fall 2004, CSD co-organized and co-sponsored a conference on asset-based policy with Shandong University, with conference papers published as a book in 2005. In January 2005, the Chinese Academy of Social Science and Tsinghua University held conferences in Beijing (I was keynote speaker at both meetings) to discuss asset-based policy options and begin planning demonstration and research IDA projects. The Taiwan experience (see below) is of great interest to Chinese scholars and policy makers. In Fall 2005, invited to speak on asset building at 21<sup>st</sup> Century Forum in Beijing, and consulted on project site in Xin-Jiang region regarding an asset building innovation within the Rural Retirement Insurance scheme. In September 2005, *Assets and the Poor* published in Chinese and received Honorary Professorship from Shandong University, with growing discussion of asset-based theory and policy in China. In 2012, led conference on Lifelong Asset Building at Peking University in Beijing, with book publications in both Chinese (Peking University Press) and English (Taylor and Francis). Also in 2012, gave keynote address at conference in Beijing on asset building as social innovation for migrant youth (see Child Development Fund in Hong Kong below). Since 2019, FCAB has sprouted and expanding in mainland China. The CSD textbook is being translated into Chinese, and the Universities of Finance and Economics are beginning new social work training programs on Financial Social Work. A Financial Social Work Commission has been formed at the national level. Prof. Jin Huang leads FCAB work in China, and Li Zou has supported all of this policy development from the beginning.

*Hong Kong:* In 2000 met with Hong Kong Council of Social Welfare and introduced asset building policy. In November 2006 keynote speaker in Hong Kong at a conference on Child Development Accounts (CDAs). In March 2007, Hong Kong government announced creation of a Child Development Fund that includes CDAs, though by end of 2007 this had become a demonstration project for about 700 youth. From 2008, research consultant on the Child Development Fund. In 2012, Child Development Fund expanded.

*Indonesia:* Co-sponsored conference in 2004 on social development, with emphasis on asset-building. In 2005, advised on including asset-building in social policy reform. Continuing to work with University of Indonesia and Ministry of Social Welfare. In 2005, government proposals and plans for IDA pilot projects. CSD asked to help design the pilots and assist with research. In 2006, *Assets and the Poor* published in Bahasa Indonesian, keynote speaker at major conference on asset building, meetings with Minister of Social Welfare, continued planning of asset building pilot projects. In December 2008, Indonesia adopted a new social policy based on the theme of social investment, with asset building schemes included in this policy strategy.

*Israel:* Advised and policy proposals beginning in 2004. Prof. Vered Slonim Nevo was highly involved in early policy development, and Prof. Michal Grinstein-Weiss later contributed. In January 2017 Child Development Accounts were enacted and opened for all citizen children under 18 years of age, and some non-citizen Palestinian children in East Jerusalem. Accounts have initial deposit and regular monthly deposits from government equivalent to about US\$17.

*Kazakhstan.* The President of Kazakhstan announced that all newborns would receive an automatic CDA starting in January 2024, and that one-half of the country's oil revenues would fund these accounts. The research of Dr. Aytakin Huseynli at CSD spurred this policy development in Kazakhstan. This will be the first application of CDAs in a country that suffers from the "resource curse" (meaning that natural resources actually make the population worse off). As such, it could become a model for other resource curse nations.

*Korea:* Responded to numerous inquiries. Government proposal in 2005 to begin an IDA demonstration program; and another government proposal in 2006 to begin a Child Development Account (CDA) program. Keynote speaker on CDAs to Ministry of Health and Social Welfare, November 2006, and in 2007 Korean government began CDAs with institutionalized children, to be expanded to approximately half of all Korean children over time. In 2008 the Seoul Welfare Foundation began a pilot of IDAs. In 2010, Seoul's "Hope Development Accounts" won a public service award from the United Nations. IDAs continue to expand to other cities in Korea over time. In 2020 gave keynote speech at anniversary conference of asset building policy in Korea.

*Mexico:* In 1993, consulted with the government of Mexico on shifting a portion of social security retirement policy to asset accounts, and making the system inclusive. In 1996, lead speaker at a research and policy conference in Mexico City on social security, again discussing inclusive asset building accounts. Dr. Clemente Ruiz Duran continues to be an invaluable partner.

*Puerto Rico:* In 2007, advised Mayor Miranda Marin of City of Caguas, Puerto Rico, on plan to create Child Development Accounts (CDAs) for all newborns in the city as a community development strategy—the first citywide application of children's accounts, to begin in 2008. In 2008, government decided to make all Puerto Rican TANF participants eligible for IDAs. Consulted in both of these initiatives.

*Singapore:* From 1991 to the present, have undertaken a major study of Singapore's Central Provident Fund, a domestic policy system based on asset accounts, and advised government officials. Dr. Sudha Nair has been an invaluable partner. In 2001 Singapore announced a policy of Child Development Accounts (CDAs). In 2004, CDAs expanded to every child through the fourth birth in a family, with government deposits to be used for child care and early educational expenses. In 2010 co-hosted with Center for Social Development Asia at National University of Singapore a conference on Singaporean social policy, with major emphasis on comprehensive asset building. In 2016 Singapore announced a CDA expansion of S\$3,000 for each newborn. CDA and other child and youth asset-building policies have continued to expand, so that Singapore now has the strongest asset building policies that include all children. In addition, working with CSD, Singapore has translated the FCAB textbook into the Singapore context and is training social workers in FCAB. Margaret Sherraden led this successful FCAB transfer to Singapore.

*Taiwan:* Beginning in 1998 advised the city government of Taipei on IDAs as an anti-poverty strategy, and consulted on design of Family Development Accounts (FDAs) introduced in Taipei in 2000. Taipei FDA research project is led by Prof Li-Chen Cheng. In 2004, this project was slated for expansion to youth development accounts. National legislation for FDAs introduced in 2008. FDAs continue to expand to other cities in Taiwan. In 2016, the newly elected President in Taiwan has identified CDAs as a top policy priority, following the model in Korea of serving disadvantaged children. In 2018 met with Taiwan Vice-President and other senior officials that the Presidential Office Building to discuss universal and automatic opening of CDAs at birth. The FCAB textbook is also being translated into Chinese in Taiwan.

*Uganda:* From 2003, supporting matched saving initiative and research connected with a microenterprise program of International Care and Relief, Uganda, led by Gina Chowa. From 2004, supported a second matched savings program and research with HIV/AIDS orphans in Uganda, led by Prof. Fred Ssewamala. This work led to major funding in 2012 by National Institutes of Health in the US for expansion of savings for economic development and health outcomes, and this work has continued to expand.

*United Kingdom:* In June 2000, advisory session with UK Treasury officials on asset building as an anti-poverty strategy, and made speeches on this topic with David Blunkett, Secretary for Employment and Education. In

January 2001 co-hosted an international meeting on “Asset-Based Welfare” in London. In 2001 Prime Minister Tony Blair proposed “progressive, universal” asset-based policies, a Child Trust Fund (saving accounts for all UK children, with greater deposits for the poor), and Saving Gateway (matched savings for adults, a version of IDAs). H.M. Treasury documents in 2001 cite IDA research from CSD. In October 2001, speech on “Wealth and Welfare” with Alistair Darling, Secretary of State for Work and Pensions, at the annual meeting of the Labour Party. In 2001, advised Ruth Kelly, Economic Secretary to the Treasury, and other Treasury officials on Child Trust Fund and Saving Gateway. In September 2002 spoke at seminar at 10 Downing, sponsored by Prime Minister Tony Blair, and gave dinner speech at 11 Downing, hosted by Chancellor of the Exchequer Gordon Brown, on the proposed Child Trust Fund. In April 2003, Prime Minister Blair announced funding for a universal, progressive Child Trust Fund, an account for all newborns in the UK; officials in the Prime Minister’s Office and Treasury sent congratulatory notes crediting CSD research evidence and the September 2002 meetings with influencing this policy decision. In 2004 presented a paper on Assets and Social Mobility at a seminar organized by Chancellor of the Exchequer Gordon Brown. In 2007, meetings with advisors of Prime Minister Brown at 10 Downing on future of Child Trust Fund and Saving Gateway, and potential influence of these policies abroad. Notwithstanding positive results, with election of coalition government in 2010, funding for Child Trust Fund and Savings Gateway cut in budget austerity campaign. In 2012 met with policy makers at National Employment Savings Trust in London for design of universal asset-building policy associated with employment.

**Regional and global asset-based initiatives.** In some situations, policy discussion and development is occurring across borders:

*Africa:* From 2001, working with African graduate students at Washington University, known as AssetsAfrica, to develop and initiate one or more asset building demonstration projects in Africa. First demonstration and research project implemented with International Care and Relief, Kampala, Uganda, led by Gina Chowa. Fred Ssewamala initiated a second project in Uganda, CDAs for HIV/AIDS orphans; this project is now expanded and supported by the National Institutes of Health. The long-term plan is to model, test, and disseminate asset building into other African nations. In 2013 consulting on expansion of child and youth account demonstrations in South Africa. In 2021, launched Financial Capability and Asset Building in Africa (FCAB Africa), led by former PhD student David Ansong, with launch event at conference of International Consortium for Social Development, hosted by Centre for Social Development in Africa (CSDA), a sister center of CSD, at University of Johannesburg, with Vice President of Ghana giving keynote speech.

*Global Assets Project:* In 2006 CSD joined with the New America Foundation to create the Global Assets Project (GAP). The first major initiative of GAP was a global conference in Singapore in June 2007, bringing together experts in asset building and microfinance. With the Center for Social Development Asia, CSD co-sponsored a high level conference on Singapore’s Social Policies in 2010. CSD worked with Save the Children, CGAP at World Bank, and New America Foundation to test youth savings accounts in Colombia, Ghana, Kenya, and Nepal; this initiative, called YouthSave ran from 2010 through 2015.

*Latin America:* Edge Finance in Peru and Colombia, using IDAs as a model, has successfully initiated matched savings among thousands of poor, rural women, using commercial financial providers (aiming for scale and sustainability). In 2008, Michael Sherraden and Margaret Sherraden met with and discussed expansion of this concept with top level government officials from Argentina, Bolivia, Chile, Colombia, Ecuador, Mexico, and Peru.

*Middle East:* In 2004, working with Jewish and Arab colleagues, proposed a Middle East Development Account for all Israeli and Palestinian children. As a first step toward this goal, accounts for all impoverished Israelis, Jewish and Arab, are under consideration by national policy-makers. The first IDA program in Israel, which will reach both Jewish and Arab women, began in 2008. In 2008, Israeli government announced planning for Child Development Accounts with statements from top ministry officials. Discussions renewed and continued in 2013, and in 2015 universal CDAs are enacted for all Israeli children, with implementation planned in 2017. Today, the Israeli CDA policy reaches all citizen children with automatic account opening at birth, and is the only CDA policy to make regular monthly deposits.

*European Commission:* Met with emerging network of scholars and policy makers across Europe in 2013, and gave keynote speech at meeting on saving in social policy in Brussels. Since that time occasional consultations on CDA research and policy initiatives in other European countries. Other engagements in Europe have been sporadic, but sprouts of asset-building policy are becoming more common.

*OECD:* Consulted with delegation from OECD attending April 2002 IDA and Asset Building conference in Windsor, Ontario. In 2003, OECD publication of *Asset Building and the Escape from Poverty: A New Welfare Policy Debate* in 2003, for distribution in several languages (translated into Italian and Spanish in 2004); CSD asset-based theory and research cited extensively in this publication.

*United Nations:* In 2002, IDAs and asset building examples from CSD included in a report on Social Development Partnerships prepared for the UN Commission on Social Development. In 2015 I delivered the keynote speech at Social Work Day at the UN.

*US Agency for International Development:* In January 2004 presented a paper at a USAID meeting on asset-based development strategies in Washington, DC. A follow-up meeting was held in June 2004. Asset-building is now commonly used language in development.

*World Economic Forum:* In 2003, helped organize an international planning meeting on asset-based policy in Geneva, Switzerland.

*YouthSave countries:* YouthSave was an applied research in Kenya, Ghana, Colombia, and Nepal, led by CSD and partnering with Save the Children from 2010 to 2014. YouthSave generated key evidence and had a positive impact in opening up the youth market for mainstream banking. These impacts continue, especially in Ghana.

*Post-Soviet countries:* As noted above, CDA policy and FCAB professional practice are advancing in Azerbaijan and Kazakhstan, spurring wider meetings among post-Soviet countries over the past six years and continuing.

## **Community Development**

**IDAs and CDAs in Community Development.** From 1990, advised, helped with design, and provided technical assistance to dozens of IDA programs operating out of community-based organizations around the country. By 2002, the number of community IDA programs exceeded 400, with many more in the planning stages. Lissa Johnson at CSD developed the Management Information System for Individual Development Accounts (MIS IDA), software to facilitate management and evaluation of IDA programs, and used at most IDA programs in the country from 1997 forward. CSD worked with United Ways around the county on asset building and IDA programs. By 2002, the United Way of America had developed an initiative on Assets for Family Success, with 35 local United Ways reporting operational IDA programs, 22 in planning, and 57 interested. Focusing on St. Louis, CSD advised in creation of IDA program funded at \$850,000 for 1999–2001 by the United Way of Greater St. Louis, with continuing funding to present. In 2007, United Way of America announced a \$1.5 billion Financial Stability Partnership focused on increasing income, building savings, IDAs, and protecting assets. In 2008, advised President of United Way on research for this initiative. Spoke at several national and international meetings of United Way during 2008–2010. Also during this period, advised Mayor Oh See-hoon and worked with Seoul Welfare Foundation in design and implementation of IDAs in Seoul, Korea—this project won a United Nations Public Service Award in 2010. From 2012 to the present, a great deal of CDA policy innovation in many US cities, including San Francisco and St. Louis, and CDAs recommended in the Ferguson (Missouri) Report in 2015. The New York City CDA program now reaches all school children in the city (Margaret Sherraden and I are heartened that our granddaughter in Brooklyn now has a CDA).

**Community Reinvestment.** During 1994 to 1996, helped organize and establish the St. Louis Reinvestment Corporation (SLRC), a non-profit organization representing 75 congregations and parishes in poor neighborhoods across the entire City. Raised funds for start-up. Provided technical support for SLRC planning and reinvestment initiatives. At the beginning of 1997, helped create the Justine Petersen Housing and Reinvestment Corporation (JPHRC) in St. Louis to promote home ownership and asset building through family development accounts, and served on the board from 1997–99. In 2000, JPHRC formed Great Rivers Community Capital, St. Louis’s first Community Development Financial Institution.

**Graduate Training in Urban Family and Community Development.** From 1996, in partnership with Prof. James Herbert Williams, led planning committee at Washington University for an innovative, multi-professional, and interuniversity graduate training program in Urban Family and Community Development, to serve personnel involved in community work, human services, education, government, and other settings in St. Louis. In 1998, the Urban Family and Community Development Program was funded for its first three years of operation by the Danforth Foundation and the State of Missouri. The first cohort of students graduated in December 1999 and the last cohort in December 2001. Over 50 students were trained; some went on to masters’ degree programs; most are now working in the St. Louis community.

**Home Ownership Development Accounts at city level.** Worked with the Office of the Mayor of St. Louis in 2002–03 to plan a large demonstration of Homeownership Development Accounts in two St. Louis neighborhoods. A current research project in St. Louis’s “West End” is testing the idea of supporting home ownership with a significant asset transfer.

**Child Development Accounts at city level.** In 2007, advised Mayor Miranda Marin of City of Caguas, Puerto Rico, on plan to create Child Development Accounts (CDAs) for all newborns in the city as a community development strategy—the first citywide application of children’s accounts. CSD has advised on research design. From 2007 advised the Hong Kong government on a pilot Child Development Fund that includes savings. In 2008–09 advised the Seoul Welfare Foundation on design and implementation of CDAs in Seoul. From 2009, CSD advised the City of San Francisco on creation of a city-wide CDA, leading to the Kids to College (K2C) initiative implemented in 2012. From 2013, advising the City Treasurer of St. Louis on CDAs for all St. Louis public school children. Since that time, extensive advising in US cities and other local applications of CDAs.

### **Building Capacity for Social Innovation**

**Center for Social Development at Washington University in St. Louis.** Founding director of the Center for Social Development (CSD), which began in 1994. During the first decade, built CSD into a leading research and policy center in the applied social sciences, with three primary areas of inquiry and innovation: (1) asset building, (2) civic service, and (3) productive aging. CSD’s work is respected for its academic quality and policy impacts. At its ten-year anniversary, CSD had a core staff of 12, more than 30 faculty associates, and more than 40 graduate research assistants. In its first decade, between 1994 and 2004, CSD organized or co-organized 21 national and international conferences, published more than 170 working papers and reports, published a dozen books or special issues of academic journals, and worked directly in research and policy in over 40 US states and more than 10 countries. Since that time, CSD development has continued to expand.

Resources for CSD have come primarily from philanthropic foundations and government agencies in the form of grants and contracts for specific research projects. Some resources have been generated by a technology product that has supported IDA programs. By 2005, annual grant and contract revenue was approximately \$2.5 million. CSD seeks enhanced stability through funding for core operations and endowment. In 2005, with matching grants totaling \$5 million from the Ford Foundation and Washington University, a CSD endowment was established, due to leadership of Dr. Melvin Oliver, leading scholar on race and wealth. With positive returns and revenues from software sales and support, the total endowment reached \$10 million in 2007. In 2021, the total endowment was about \$15 million.

Regarding product innovation, with the leadership of Lissa Johnson, in 1997 CSD created MIS IDA as a management information and database tool for IDA programs. We did this for research purposes, but MIS IDA became the chief tool for managing IDA programs across the country, and as a result by 2007 became the most licensed technology product of Washington University in St. Louis (in numbers of licenses, not in terms of revenue). MIS IDA has helped to strengthen CSD financially and also make CSD more visible. In 2008, CSD exited this software business, returning to the core focus on research and policy.

**Centre for Social Development in Africa, University of Johannesburg.** In 2005, with design support from CSD Prof. Leila Patel started the Centre for Social Development in Africa (CSDA) at University of Johannesburg. Dr. Patel wrote the White Paper on Social Welfare for the new government following Apartheid. CSD in Africa used CSD as a model. In 2013, CSD worked with CSD in Africa on a demonstration project on youth asset development and employability, and we have co-sponsored several events since that time.

**Centre for Social Development, Asia, National University of Singapore.** In 2006, a partner Centre for Social Development Asia (CSDA) was initiated at National University of Singapore, approved by Dean of Arts and Sciences, and launched in June 2007 by Tharman Shanmugaratnam, then Minister of Education and now President of Singapore, CSD contributed to initial plans and funding. CSD contributed design and financial support. CSDA is engaged in studies in the Asia region and in comparative policy, working as a partner with CSD at Washington University in St. Louis. In 2010, CSDA and CSD co-sponsored a high level conference on Singaporean Social Policies, and in 2017 sponsored an international conference on Child Development Accounts.

**Next Age Institute (NAI) partnership between Washington University in St. Louis (WU) and major universities in other countries, starting with National University of Singapore (NUS).** Beginning in 2014, working with Li Zou at CSD, we initiated a university-wide partnership between WU and NUS, with focus on social innovation in era of rising inequality, aging populations, and global labor markets. Following a productive period of social innovation (e.g., see discussion above on FCAB in Singapore), NAI leadership began to extend this framework to include many other universities where we have productive partnerships. As of 2023 this NAI expansion continues to take shape.

**Collaboration on Race, Inequality, and Social Mobility in America (CRISMA).** CRISMA was the brainchild of David Patterson in the Brown School. CSD worked closely with Prof. Patterson on this vision, providing



financial and staff support. Unfortunately he passed away a few years ago, but not before nurturing and training Darrell Hudson. Prof. Hudson led the first, and highly successful, CRISMA conference in 2019. At that conference he announced the creation of a new university-wide Center on Race, Ethnicity and Equity. Prof. Hudson now leads this new center, and CSD continues to work with him. A major joint project at present is to create a Melvin Oliver Endowed Chair at Washington University. Dr. Oliver is a seminal figure in the study of race and wealth in America, and as a Vice President of Ford Foundation, was chiefly responsible for creation of CSD's endowment.

**Grand Challenges for Social Work.** I was fortunate to be in the inaugural class of a new Association for Social Work and Social Welfare or AASWSW (an “honorific society”), and became a member of the Board. A first major project of AASWSW has been Grand Challenges for Social Work (GCSW). I was on the committee designing the GCSW project and a member of Executive Committee when it was formed. I have been highly committed and proud of this work. I led two of the GCSW foundational papers: *Social Is Fundamental* and *Grand Accomplishments in Social Work*. There are now 13 “Grand Challenges” and CSD has played a leadership role in a number of them, especially: *Financial Capability and Asset Building for All*, *Productive Engagement Across the Life Course*, *Smart Decarceration*, and *Reducing Extreme Economic Inequality*. GCSW is focused on social innovation, and continues to adapt to national issues and opportunities. Lissa Johnson at CSD has played an important role throughout and now co-chairs the GCSW Policy Committee.

### **Honors, Named Lectures, Visiting Appointments, Fellowships**

Distinguished Career Achievement Award, Society for Social Work and Research, January 2023.  
Jim Billups Award for Social Development Innovation, International Consortium for Social Development, 2021.  
Best article award for “Development of Social Work in Post-Revolution China,” *China Journal of Social Work*, 2020.  
Social Policy Research Award, Society for Social Work and Research, January 2018.  
Inaugural Lecture, Michal Sherraden Lecture Series, Global Social Development Innovations, University of North Carolina, October 2017.  
Fellow, Society of Social Work and Research, 2017-present.  
Honorary Doctoral Degree, Hebrew University of Jerusalem, May 2016.  
Public Lecture, “Social Innovation: Renewal of Social Policy and Practice,” National University of Singapore, March 2016.  
Named a “Pioneer” by Influencing Social Policy, Austin, Texas, May 2015.  
Richard Lodge Prize and Lecture on “Social Innovation: Knowledge to Action,” Adelphi University, New York, May 2015.  
Public Lecture, “Fifty Years of Social Innovation,” marking Singapore’s 50<sup>th</sup> Anniversary, National University of Singapore, March 2015.  
The Otis Lecture on Social Policy, “Lifelong Asset Building: Research to Policy,” University of Texas, Austin, October 2014.  
George Warren Brown Distinguished University Professor, Washington University in St. Louis, 2013–present.  
S.R. Nathan Professor of Social Work (inaugural chair in the name of former President of Singapore), National University of Singapore, 2013–2018.  
Best Article Award for “Asset opportunity for the poor: An Asset-based policy agenda for inclusive growth in China,” *China Journal of Social Work*, 2013.  
Honorary Professor, Hong Kong Polytechnic University, 2012–2016.  
“Assets@21” Conference to assess impacts of my book *Assets and the Poor* since its publication in 1991, organized by New America Foundation, Washington, 2012, resulting in book publication, *The Assets Perspective* (Palgrave McMillan, 2014).  
Recognition at 20<sup>th</sup> anniversary of publication of *Assets and the Poor*, for influence in US and international initiatives in asset building and financial development, Financial Clinic, New York City, 2011  
Inaugural Lecture, Shanti K. Khinduka Lecture in Social Development, Conference of the International Consortium for Social Development, Dhaka, Bangladesh, 2011.  
Proclamation and Special Tribute from the City Council of University City, Missouri, 2010.  
Named as one of the “*Time 100*: Most Influential People in the World,” *Time Magazine*, 2010.  
Fellow, American Academy of Social Work and Social Welfare (inaugural cohort), 2010–present.  
Distinguished Scholar and Chaired Professor of Social Administration and Social Development, Hong Kong Polytechnic University, 2008–2011.  
United Nations invited Speech for Social Work Day, New York, 2009.  
Inaugural Lecture, “Assets and the Poor amidst Economic Turmoil: Challenges and Possibilities,” Centre for Social Development, Asia, National University of Singapore, 2008.

The Aaron Rosen Lecture on Social Work Research, Society for Social Work and Research, 2008.

The Herman Stein Lecture on International Social Welfare, Case Western Reserve University, 2007.

External Examiner, Social Work, Chinese University of Hong Kong, 2006–2009.

Arthur Holly Compton Faculty Achievement Award, Washington University, 2006.

Career Achievement Award, Association for Community Organization and Social Administration, 2006.

“Ten Great Minds” in St. Louis, *St. Louis Magazine*, 2005.

Honorary Professorship, Shandong University, Jinan, Shandong Province, China, 2005.

The Joy Sloan Jinks Lecture on Community Development and Organizational Change (inaugural lecture), Florida State University, 2004.

Zellerbach Visiting Professor in Social Welfare, University of California at Berkeley, 2003–04.

Outstanding Faculty Mentor Award (inaugural recipient), Doctoral Program, George Warren Brown School of Social Work, Washington University, 2003.

Outstanding Faculty Mentor Award, Special Recognition, Graduate School of Arts and Sciences, Washington University, 2001, 2003.

“Top Ten ‘Third Way’ Books of the 1990s” (for *Assets and the Poor*), *Radical Middle Newsletter*, 2003.

Distinguished Alumni Award, School of Social Work, University of Michigan, 2002.

The Fedele F. and Iris M. Fauri Lecture, “Assets, Poverty, and Children,” University of Michigan, 2002.

Distinguished Visiting Professor, series of three lectures, Ben Gurion University of the Negev, Beer Sheva, Israel, 2001.

Outstanding Community Person of the Year Award, Social Work Alumni Chapter, University of Missouri, St. Louis, 2001.

Excellence in Community Development Award, “for challenging conventional thought and practice, for demonstrating an extraordinary commitment to building and strengthening assets in every community, for every person, and for leading the field to a better understanding of the role of individual and community wealth,” Neighborhood Reinvestment Training Institute, 2001.

The Flynn Prize for Research (second recipient), given to “a scholar who has connected social work research to other fields or new contexts, creating demonstrable change in social well-being,” University of Southern California, 2001.

The Sarnat Lecture, “Research on Individual Development Accounts: Implications for a Large and Progressive Asset-Based Policy,” University of Southern California, 2001.

The Gerald Seabury Lecture, “Should Every American Have an Asset Account?” University of California at Berkeley, 2000.

The Colston Warne Lecture, “From Research to Policy: Lessons of Individual Development Accounts,” American Council of Consumer Interests, San Antonio, 2000.

Distinguished Faculty Award, George Warren Brown School of Social Work, Washington University, 1999.

The John Roatch Global Lecture in Social Policy and Practice, “Community Development and Policy Innovation in a Time of Transition,” Arizona State University, 1998.

External Examiner, Department of Social Work and Psychology, National University of Singapore, 1994–1998.

The Robert J. O’Leary Memorial Lecture, “Welfare Reform That Works,” The Ohio State University, Columbus, 1996.

Honorary Graduate, AmeriCorps National Civilian Community Corps, 1996.

Distinguished Faculty Award, Washington University, 1994.

Pier Award for Services Supporting Economic Revitalization, Eastside Community Investments, Indianapolis, 1994.

Visiting Fellow, Department of Social Work and Psychology, National University of Singapore, 1992–93.

Fulbright Research Fellowship, “The Central Provident Fund of Singapore,” Council on International Exchange of Scholars, Washington, 1992–93.

Chaired Professorship, Benjamin E. Youngdahl Professor of Social Development, Washington University, 1992–2013.

The Whitney M. Young, Jr., Memorial Lecture, “Assets and Social Policy,” University of Illinois at Carbondale, 1991.

Visiting Professor, School of Social Work, Hebrew University of Jerusalem, 1988.

Visiting Professor, Department of Economics, Post-Graduate Division, National University of Mexico, Mexico City, 1987.

Distinguished Achievement Award in the category Scholarly Articles (for “School Dropouts in Perspective,” *The Educational Forum*), Educational Press Association of America, 1987.

Visiting Professor, School of Social Work, University of Arkansas at Little Rock, 1980.

Fellowship, U.S. Department of Health, Education, and Welfare; National Institute for Mental Health, 1975–76.

Fellowship, U.S. Department of Health, Education, and Welfare; Social and Rehabilitative Services, 1974–75.

Graduation *cum laude*, Harvard University, 1970.

Scholarship for Academic Achievement, Harvard University, 1967–68.

### **Selected Consultations, Advising, Commissioned Papers**

U.S. federal legislation for Child Development Accounts, multiple congressional offices, 2018-present.

Universal Child Development Account Policy, Azerbaijan senior policy officials, 2017 to present.

Child Development Accounts policy design in many U.S. states and cities, 2010 to present.

Child Development Account Policy in Taiwan, Vice President and Minister of Health and Welfare, 2019.

Child Development Accounts in Oregon, legislative testimony and advising State Treasurer, spring 2019.

U.S. Child Development Account research, Consumer Financial Protection Bureau, 2016-2022.

Universal and automatic Child Development Accounts in Israel, 2015-17 (with Margaret Clancy and Michal Grinstein-Weiss)

Universal and automatic Child Development Accounts in Singapore, 2015-16.

Asset building and youth development, South African Ambassador, University of Johannesburg, and Government of South Africa, 2013 (with Margaret Sherraden and Gina Chowa).

Universal Child Development Accounts in State of Maine, Alford Challenge, 2013-15 (with Margaret Clancy).

Child Development Account policy in Israel, Minister of Social Affairs Isaac Herzog and senior staff, 2010, 2012.

Expansion of IDAs and CDAs in City of Seoul, Mayor Oh Se-hoon and Seoul Welfare Foundation, 2009.

Research and policy for greater inclusion in college savings, White House consultations with National Economic Council, Treasury, Office of Management and Budget, and Vice President's Office, 2009.

Policy and research strategy, North Carolina Task Force on Children's Savings Accounts, 2009.

Research strategy for Sierra Sur Savings Project, Edge Finance, Peru, 2009.

Increasing savings accounts worldwide, Bill and Melinda Gates Foundation, 2008.

Financial stability initiative, research agenda, United Way of America, 2008.

Wealth creation and philanthropy, Board of the FB Heron Foundation, 2007.

Asset building and intergenerational poverty, George Kaiser Foundation, Tulsa, OK, 2007.

Asset-based policy, Ministry of the Family, Commonwealth of Puerto Rico, 2007.

Child Development Accounts, research agenda, City of Caguas, Puerto Rico, 2007.

Child Development Accounts, Ministry of Health and Social Welfare, Government of Korea, 2006–present.

Asset building and Individual Development Accounts, Welfare Foundation, Seoul, Korea, 2006–present.

Asset building and Child Development Accounts, Commission on Poverty, Government of Hong Kong, 2006–present.

Asset building in social policy of Indonesia, National Islamic University and Ministry of Social Welfare, 2005–present.

Asset-based policy and financial products, ANZ Bank and Victoria State government, Australia, 2005–2010.

Asset-based policy and research, Chinese Academy of Social Sciences, Chinese central government, and Xin-Jiang regional government, 2004–2010.

Poverty, asset-based policy, and children's accounts, Senator John Edwards (potential presidential candidate), 2005.

Initiating a Center for Social Development, School of Social Work, University of Southern California, 2004.

Research agenda on asset-based policy, ASPE, US Department of Health and Human Services, 2003–2004.

Administration of the Assets for Independence Act, Office of Community Services, US Department of Health and Human Services, 2002–2004.

Asset-based research and policy, Offices of the Prime Minister and Chancellor of the Exchequer, United Kingdom, 2000–2004.

Asset-based research and policy, Institute for Public Policy Research, United Kingdom, 2000–2004.

Assets for Family Success, United Way of America, 2003.

Homeownership Development Accounts, Office of the Mayor, City of St. Louis, 2002–2004.

Asset-based policy proposals, Democratic Policy Committee, US Senate, 2002.

Forging partnerships for social development, background paper, meeting in Copenhagen, report drafting, Department of Economic and Social Affairs, United Nations, 2002 (paper with Leila Patel, Gautam Yadama, Margaret Sherraden, Li-Chen Cheng, and Amanda Moore).

Asset-based research and policy, delegation from OECD, 2002.

Macroeconomic policy and social development, Commission for Social Development, United Nations, 2001 (with Guatam Yadama).

Asset building strategies for the poor, economic development and business organizations, Johannesburg, South Africa, 2001.

Youth service policy, Progressive Policy Institute, Washington, DC, 2000.

Asset-based policy options, Social Welfare Secretariat, Hong Kong, 2000.

Design of Family Development Accounts, Office of the Mayor and Taipei City Government, Taiwan, 2000.

Research data and design for Universal Savings Accounts and Retirement Savings Accounts, The White House, 1999–2000.

Evaluation design for the “Assets for Independence Act,” US Department of Health and Human Services, 1999–2000 (with Abt Associates).

Planning for initiatives in youth service in global context, Ford Foundation, 1998–2000.

Policy strategies to increase savings and use of financial services among the poor, US Department of the Treasury, 1999 (with Corporation for Enterprise Development).

Design for Universal Savings Accounts, The White House and US Department of Treasury, 1998–99.

Asset building policy and programs for the poor, Ford Foundation and New York University, 1998–99.

Design of Individual Development Account program, Department of Social Services, State of Missouri, 1998.

Strategic planning for asset-building grant making, W.K. Kellogg Foundation, Battle Creek, MI, 1998.

Strategic planning for anti-poverty grant making, Charles Stewart Mott Foundation, Flint, MI, 1998.

Individual Development Accounts: Policy and Program Design, State of Virginia, 1998.

Lifelong Learning and Educational Accounts, Office of the Vice President, Washington, DC, 1998.

Savings provisions in Electronic Funds Transfers, Office of the Secretary of the Treasury, Washington, DC, 1997.

Community Reinvestment Act credits for saving activity, US Comptroller of the Currency, Washington, DC, 1997.

Financial access in the 21st century, US Comptroller of the Currency, Washington, DC, 1997.

Evaluation of microenterprise projects, Management Systems International, Washington, DC, 1996–1997.

Design of a national project of Individual Development Accounts, AmeriCorps VISTA (Volunteers in Service to America), Washington, DC, 1995–97.

Design of policy on Individual Development Accounts, Office of the Treasurer, State of Ohio, 1996.

Design and evaluation of Individual Development Account program, ADVOCAP Community Action Agency, Fond du Lac, WI, 1995–1996.

IDAs in community action agencies, Maine Community Foundations, 1996.

Evaluation design for Asset Accumulation Demonstration in the Food Stamps program, Abt Associates, Cambridge, MA, 1994–1995.

Evaluation design for First Nation Development Institute’s Eagle Staff Fund, Aspen Institute, Washington, and Cornerstone Consultants, West Chester, PA, 1994–95.

Policy and program innovations for Individual Development Accounts, Corporation for Enterprise Development, Washington, DC, 1994.

Design and evaluation for a demonstration of Individual Development Accounts, Women’s Self-Employment Project, Chicago, 1993–94.

Evaluation of a demonstration of Individual Development Accounts, Eastside Community Investments, Indianapolis, 1993–94.

Proposals for asset-based policy, Working Group on Welfare Reform, Family Support and Independence, The White House, Washington, DC, 1993–94.

Consultation on social welfare policy, Luis Donaldo Colosio, Secretary for Social Development, Mexico, 1993.

Legislative development for Individual Development Accounts, Select Committee on Hunger, US House of Representatives, 1990–93.

Planning and evaluation of Individual Development Account experiments, Capital Opportunities, Human Resource Development Corporation, Bozeman, Montana, 1992.

Proposals for asset-based policy and Child Development Accounts, Economic and Domestic Policy Council, The White House, Washington, DC, 1991–1992.

Asset building policy, US Department of Housing and Urban Development, 1991–1992.

Planning Individual Development Accounts at the state level, Corporation for Enterprise Development, Washington, DC, and the States of Iowa and Oregon, 1989–1992.

Design of benefit-cost analysis in case management, Washington Business Group on Health, Washington, DC, 1991.

Report on community-based youth services in international perspective, Carnegie Council on Adolescent Development, Washington, DC, 1991.

Report on history of youth participation in the United States, Charles Stewart Mott Foundation and Johnson Foundations, 1991.

Evaluation of savings programs in rural villages, Save the Children Association of Honduras, Tegucigalpa, 1991.

Report on youth policy in the Soviet Union, Youth Policy Institute, Washington, DC, 1990–1991.

Report on asset-based domestic policy, Progressive Policy Institute, Washington, DC, 1990.

### **Selected Academic and Professional Service**

*Advances in Social Work*, Editorial Advisory Board, 2001–2005.

American Academy of Social Work and Social Welfare  
 Fellow (inaugural class), 2011–present  
 Executive Board, 2012–2018.

*American Journal of Psychiatric Rehabilitation*, reviewer.

*Asia Pacific Journal of Social Work and Development*  
 Editorial Committee, 1998–2004  
 Associate Editor, 2004–2019.

Brookings Institution Press, reviewer.

Center for Information and Research on Civic Learning and Engagement, University of Maryland, Advisory Board, 2001–present.

Center on Race and Social Problems, University of Pittsburgh, Advisory Board, 2002–present.

Centre on Household Assets and Savings Management, University of Birmingham, Board of Directors, 2010–2018.

Child and Youth Finance International, Founding Board Member, 2011–2019.

*Children and Youth Services Review*, Editorial Board, 2004–present.

Council on Social Work Education, 1979–present:  
 Social Welfare Policy and Policy Practice Group, 1989–present.  
 Association on Community Organization and Social Administration, 1984–present.  
 Social Welfare History Group, 1984–present.  
 Correspondence Committee for Annual Program Meeting, 1990–91.  
 Reaccreditation Site Team, 1989.

*Crossroads: An Interdisciplinary Journal of Southeast Asian Studies*, reviewer.

Financial Access at Birth, Founding Board Member, 2010.

Grand Challenges in Social Work (initiated by AASWSW):  
 National Executive Committee, 2012–2020.  
 Leadership Board, 2015–present.

Growing Wealth Working Group, Washington, DC, Founding Co-Chair, 1998–2002.

Health and Social Research Grants, United Kingdom, reviewer.

Influencing State Policy, Founding Member of Advisory Board, 1997–present.

Institute for Research on Poverty, University of Wisconsin, Affiliate, 2011–present.

International Consultants on National Youth Policy, Founding Member, 2001.

*International Journal of Social Welfare*, Editorial Advisory Board, 2001–present.

International Consortium for Social Development, 1984–present.

*Journal of Policy Practice*, Editorial Board, 2001–present.

*Journal of Poverty*, Editorial Board, 1995–1999.

*Journal of Progressive Human Services*, Editorial Advisory Board, 1993–1999.

*Journal of Social Services Research*, Executive Board, 1997–2004.

*Journal of Social Work Research*, reviewer.

Missouri Association for Social Welfare, Board of Directors, St. Louis Division, 1988–1995.

National Association of Social Workers (NASW), 1977–present:  
 Blue Ribbon Panel on Social Policy, 2002.  
 Presidential Advisory Commission on Social Policy, 1995–1997.  
 National Welfare Reform Policy Group, 1993–1996.  
 National Commission on Employment and Economic Support, 1985–86.  
 Chair, Social Policy Committee, Missouri Chapter, 1985–86.  
 Board of Directors, Missouri Chapter, 1983–86.  
 Executive Committee, St. Louis Unit, 1983–86.  
 Liaison to George Warren Brown School of Social Work, 1982–86.

National Center on Social Policy and Practice (associated with NASW):  
 Treasurer and member of Executive Committee, 1991–92.  
 Board of Directors, 1990–92.

National Service Secretariat, Washington, DC, Board of Trustee, 1986–1997.

National University of Singapore, external examiner in social work, 1993–1996.

Oxford University Press, reviewer.

Pathways from Poverty, University of Iowa, Regional Steering Committee, 1995–1996.

Progressive Policy Institute, Washington, D.C., Senior Scholar, 1990–1998.

Rutgers University, Office of the Provost, review of the School of Social Work, 1986.

State of Missouri:

Governor's Welfare Reform Coordinating Committee, 1993–1999.

“Missourians First” Strategic Planning Team, House of Representatives, 1991–92.

*Social Development Issues*, Editor, 2004–2008

*Social Forces*, reviewer.

*Social Problems*, reviewer.

*Social Service Review*, reviewer.

*Social Work*, reviewer.

Society for Social Work and Research, 2008-present

Fellow, 2016-present

US Department of Health and Human Services, Administration of Children and Families, Research Technical Working Group, 2012–2014

United Way of Greater St. Louis:

Board, Family Support Council, 1995–1997.

Board, Management Assistance Center, 1990–92.

United Way of America, Leadership Council, Family Financial Stability Partnership, 2008–2010.

University of Southern California, Office of the Provost, review of the School of Social Work, 2001.

University of Wisconsin Press, reviewer.

Woodrow Wilson Center Press (Johns Hopkins University Press), reviewer.

### **Selected Service to Washington University**

Founding Director, Next Age Institute, McDonnell International Academy, collaboration between WU and National University of Singapore, 2014–present.

Tenure and Promotion Committee, George Warren Brown School of Social Work, 2014–2017.

Search Committee for Director of Skandalaris Center for Entrepreneurship, 2014.

International Steering Committee, Washington University, 2012-present.

Ambassador from Washington University to National University of Singapore, 2005–present.

Advisory Board, International Center for Advanced Renewable Energy and Sustainability, 2011–2017.

Personnel Advisory Committee, School of Social Work, 1984–86, 1990–92, 1994–95, 2002–03, 2004–08.

Advisory Board, Center for Interdisciplinary Studies, School of Law, 1999–2014.

Committee on Social Thought and Analysis, 1991–2006.

Search Committee for Dean of the School of Social Work, 2003–04.

Chair, Task Force on the Future of the George Warren Brown School of Social Work, 2002–04.

Founding Co-Chair of Supervising Committee, Urban Family and Community Development Program, 1998–2001.

Chair, Doctoral Program in Social Work, 1995–2000.

Executive Committee, Graduate Council, 1996–98.

Co-Chair, Planning Committee, Urban Family and Community Development Program, 1996–98.

Olin Fellowship Committee, 1996–99.

Committee on Schools, Teachers, and Learning, 1995–96.

Chair, Committee to Revise Tenure and Promotion Guidelines, School of Social Work, 1995–96.

Founding Director, Center for Social Development, George Warren Brown School of Social Work, 1994–present.

Chair, Project 21: Planning for the Future of the School of Social Work, 1993–95.

Subcommittee on Social Sciences, Law, Social Work, Medicine, and Business, 21st Century Committee, 1990–91.

Chair, Curriculum Committee, School of Social Work, 1988–90.

Founding Coordinator, Management Specialization, School of Social Work, 1984–90.

Administrative Board, Interdisciplinary Program in Organizational Behavior, 1981–89.

Coordinator, Joint Masters Degree Program in Social Work and Business Administration, 1980–88.

Faculty Senate Council, 1985–87.

Speeches, solons, and discussions with Brown School and Washington University alumni and supporters in St. Louis, New York, Washington, Hong Kong, Taipei, Singapore, and elsewhere, various years.

### **Grants and Contracts Awarded**

Research Grant, “SEED for Oklahoma Kids: Wave Three Survey,” philanthropic gift (anonymous), 2021-24 (with Margaret Clancy), \$750,000.

Research Funding Reallocation, “SEED for Oklahoma Kids: Wave Three Survey,” Washington University, shifted from Center for Social Development Quasi-Endowment (with Margaret Clancy), 2021-24, \$1,500,000.

Research Grant, “Expanding Child Savings Accounts for Educational Success and Lifelong Asset Building,” Charles Stewart Mott Foundation, 2021-2023 (with Margaret Clancy), \$300,000.

Research Grant, “SEED for Oklahoma Kids: Wave Three Survey,” philanthropic gift (anonymous), 2019-2021 (with Margaret Clancy), \$1,000,000.

Research Funding Reallocation, “SEED for Oklahoma Kids: Wave Three Survey,” Washington University, shifted from Center for Social Development Quasi-Endowment (with Margaret Clancy), 2019-2021, \$1,100,000.

Research Grant, “Expanding Child Savings Accounts for Educational Success and Lifelong Asset Building,” Charles Stewart Mott Foundation, 2019-2021 (with Margaret Clancy), \$300,000.

Conference Grant, “Financial Capability and Asset Building,” National Endowment for Financial Education, 2019-2020 (with Margaret Sherraden, Gena McClendon, and Lissa Johnson), \$100,000.

Conference Grant, “Collaboration on Race, Inequality, and Social Mobility in American,” Ford Foundation, 2019, (with Darrell Hudson), \$50,000.

Research Grant, Financial Capability and Asset Building, Equifax 2018-2020 (with Jin Huang and Margaret Sherraden), \$200,000.

Symposium Grant, “Asset Building over the Life Course,” S.R. Nathan Chair Fund, National University of Singapore, 2017, \$25,000.

Research Grant, “Expanding Child Savings Accounts for Educational Success and Lifelong Asset Building,” Charles Stewart Mott Foundation, 2017-2018 (with Margaret Clancy), \$300,000.

Research on Curriculum Innovation, “Financial Capability and Asset Building,” National Endowment for Financial Education, 2016-2017 (with Margaret Sherraden, Gena McClendon, and Lissa Johnson), \$150,000.

Curriculum Development and Research Grant, “Financial Capability and Asset Building in Singapore,” Citi Foundation, Singapore, grant National University of Singapore, 2016-17 (with Corinne Ghoh), \$135,000.

Research Grant, “Expanding Child Savings Accounts for Educational Success and Lifelong Asset Building,” Charles Stewart Mott Foundation, 2015-2017 (with Margaret Clancy), \$300,000.

Research and Demonstration Partnership Grant, “Next Age Institute” partnership between National University of Singapore (NUS) and Washington University in St. Louis, grant to NUS, 2014-2016 (with Corinne Ghoh), \$420,000.

Research Grant (reallocation of funds to experiment), “SEED for Oklahoma Kids,” Ford Foundation, 2013–2016 (with Margaret Clancy), \$1,422,000.

Research and Innovation Grant, “Lifelong Asset Building and Educational Success Initiative,” Citigroup Foundation, 2013–2014 (with Margaret Clancy), \$75,000.

Research and Policy Grant, “Savings, Debt, and Educational Success,” Lumina Foundation for Education, 2012–2013 (with Margaret Clancy), \$77,000.

Research and Innovation Grant, “Lifelong Asset Building and Educational Success Initiative,” Citigroup Foundation, 2012–2013 (with Margaret Clancy), \$100,000.

Research Grant, “Expanding Child Development Accounts for Educational Success and Lifelong Asset Building” Charles Stewart Mott Foundation, 2012–2013 (with Margaret Clancy), \$300,000.

Research and Curriculum Development Grant, “Asset Building and Financial Capability,” Arthur Vining Davis Foundation, 2013–14 (with Margaret Sherraden, Mike Rochelle, Gena McClendon, Lissa Johnson), \$250,000.

Research and Curriculum Development Grant, “Asset Building and Financial Capability,” Wells Fargo Advisors, 2012–2014 (with Margaret Sherraden, Gena McClendon, Lissa Johnson), \$750,000.

Research and Planning Grant, “Assets and Aging Action,” Atlantic Philanthropies, 2011–13 (with Nancy Morrow-Howell), \$400,000.

Research and Conference Grant, “Asset Building Conference in Asia” Levi Strauss Foundation, 2011–2012 (with Li Zou), \$100,000.

General Support Grant, “Projects in Wealth Creation,” FB Heron Foundation, 2011–2012 (with Lissa Johnson), \$200,000.

Research Grant, “YouthSave: Exploring the Role of Youth Savings Accounts in Financial Inclusion and Youth Development,” with Save the Children, funding from Master Card Foundation, 2010–2014 (with Li Zou, Lissa Johnson, and Margaret Sherraden), \$3,863,000.

Research Grant, “College Savings Initiative,” with New America Foundation, funding from Bill and Melinda Gates Foundation, 2010–2012 (with Margaret Clancy), \$105,000.

Planning Grant, “Assets and Older Adults: Issues and Directions,” Atlantic Philanthropies, 2010–2011 (with Nancy Morrow-Howell), \$50,000.

Research Grant, “The Universal Model in SEED and Children’s Savings Accounts,” Charles Stewart Mott Foundation, 2010–2011 (with Margaret Clancy), \$300,000.

Research Grant, “The Universal Model in SEED and Children’s Savings Accounts,” Charles Stewart Mott Foundation, 2009–2010 (with Margaret Clancy and Yunju Nam), \$300,000.

Research Grant, “SEED Initiative,” Ford Foundation, 2009–2013 (with Margaret Clancy and Yunju Nam), \$1,432,000.

Research and Policy Grant, “Global Assets Project,” Levi Strauss Foundation, 2009–2010 (with Li Zou), \$125,000.

Research Grant, “College Savings Initiative,” with New America Foundation, funding from Bill and Melinda Gates Foundation, 2009–2010 (with Margaret Clancy and Yunju Nam), \$400,000.

Research Planning Contract, “Planning Youth Savings Demonstrations in Developing Countries,” Save the Children (funding from MasterCard Foundation) 2009–2010 (with Li Zou), \$94,000.

Research Design Contract, “Research Design for Individual Development Accounts,” Urban Institute (funding from Administration on Children and Families, DHHS), 2008–09, \$57,000.

General Support Grant, “Projects in Wealth Creation,” FB Heron Foundation, 2009–2010 (with Lissa Johnson), \$200,000.

Research Grant, “The Universal Model in SEED and Children’s Savings Accounts,” Charles Stewart Mott Foundation, 2008–2009 (with Margaret Clancy and Yunju Nam), \$350,000.

Policy Development Grant, “Assets Asia: Policy and Program Innovations,” Levi Strauss Foundation, Asia Office, 2008–2009 (with Li Zou), \$75,000.

Research Contract, “American Dream Demonstration Experiment: Wave Four,” with University of North Carolina, funding from MacArthur, FB Heron, Annie E. Casey, and Rockefeller Foundations, 2007–2009 (with Lissa Johnson), \$174,000.

Policy and Coalition Building Contract, Tuskegee University (support from Ford Foundation), “Building a Coalition in the Southern Black Belt States for an Inclusive Asset Building Policy and Program Agenda with Focus on Hurricane Victims and Black Owned Land Loss,” 2008–2010 (with Gena Gunn), \$150,000.

Research and Policy Grant, “Global Assets Project,” Levi Strauss Foundation, 2008–2009 (with Li Zou), \$75,000.

Research Grant, “The Universal Model in SEED and Children’s Savings Accounts,” Charles Stewart Mott Foundation, 2007–2008 (with Margaret Clancy and Yunju Nam), \$370,000.

Research Grant, “SEED Initiative,” Ford Foundation, 2007–2009 (with Margaret Clancy and Yunju Nam), \$2,715,000.

General Support Grant, “Projects in Wealth Creation,” FB Heron Foundation, 2007–2008 (with Lissa Johnson), \$200,000.

Research and Policy Design Grant, “Inclusion in Access to Higher Education: The Universal Model in SEED and Children’s Savings Accounts,” Lumina Foundation for Education, 2006–2009 (with Margaret Clancy), \$300,000.

Policy and Coalition Building Contract, Tuskegee University, support from Ford Foundation, “Building a Coalition in the Southern Black Belt States for an Inclusive Asset Building Policy and Program Agenda with Focus on Hurricane Victims and Black Owned Land Loss,” 2006–2008 (with Gena Gunn), \$87,000.

Research and Policy Grant, “Asset Building in China: Pilot Project and Policy Influence,” Levi-Strauss Foundation, 2006–2008 (with Li Zou), \$150,000.

Research Grant, “The Universal Model in SEED and Children’s Savings Accounts,” Charles Stewart Mott Foundation, 2006–2007 (with Margaret Clancy), \$300,000.

Research Grant, “Issues and Opportunities for an International Agenda in Asset Building,” FB Heron Foundation, 2006–07, \$50,000.

Conference and Planning Grant, “Asset Building: An International Conference,” Citigroup Foundation, 2006–2007 (with Li Zou, in partnership with New America Foundation), \$350,000 (with supplement).

Research and Development Grant, “EITC and Indian Tribes,” Annie E. Casey Foundation, 2005–2006 (with Karen Edwards and Dana Klar), \$43,000.

Policy Development Grant, “Inclusive State Asset-Building Networks and Innovative Asset Policy Agendas,” Levi-Strauss Foundation, 2006–2008 (with Karen Edwards and Gena Gunn), \$50,000.

Research Grant, “The Global Service Institute,” Ford Foundation, 2005–2008 (with Amanda Moore McBride), \$1,500,000.

Research and Policy Grant, “Asset Building Research and Policy in the States,” Charles Stewart Mott Foundation, 2005–2007 (with Karen Edwards and Gena Gunn), \$200,000.

Research Grant, “Continuation of Core Funding for the Program on Asset Building and Community Development,” Ford Foundation, 2005–2007, \$200,000.

Research Grant, “The SEED Initiative and Partnership: CSD’s Roles and Responsibilities,” Ford Foundation, 2005–2007 (with Margaret Clancy), \$2,565,000.

Research Grant, “General Support for Research on Inclusion in Wealth Creation,” FB Heron Foundation, 2005–06, \$150,000.

Endowment Matching Grant, “Center for Social Development Endowment,” Ford Foundation, 2005, \$2,500,000.



Endowment Matching Contribution, “Center for Social Development Endowment,” Washington University, 2005, \$2,500,000.

Research Grant, “Research on Savings for Education, Entrepreneurship, and Downpayment (SEED),” MetLife Foundation, 2005, \$50,000.

Research Grant, “Universal Policy Model and Research in SEED,” Charles Stewart Mott Foundation, 2004–06 (with Margaret Clancy), \$200,000.

Research Contract, “Poor Finances: Assets and Low-Income Households,” Urban Institute, funding from ASPE, US Department of Health and Human Services, 2004–06 (with Yunju Nam), \$83,000.

Research Grant, “Increasing Access to Higher Education by Studying Low-income Participants in a 529 Plan with Inclusive Features,” Lumina Foundation, 2004–2006 (with Margaret Clancy), \$119,000.

Research Grant, “The Expanded SEED Initiative and Partnership: CSD’s Roles and Responsibilities,” Ford Foundation, 2004–2005 (with Margaret Clancy), \$468,000.

Research Contract, “Research on Individual Development Accounts: Implications for Saving and Asset Accumulation Policy for Older Adults,” AARP Foundation, 2004 (with Michelle Putnam and Nancy Morrow-Howell), \$41,000.

Research Grant, “Productive Aging Research,” Metropolitan Life Foundation, 2004–05 (with Nancy Morrow-Howell), \$120,000.

Research and Writing Grant, “Wealth Building in Rural America,” National Rural Funders Collaborative, F.B. Heron Foundation, and Kellogg Foundation, 2004–05 (with Jami Curley, Michal Grinstein-Weiss, and Gena Gunn), \$118,000.

Research Grant, “Research on Savings for Education, Entrepreneurship, and Downpayment (SEED),” MetLife Foundation, 2004, \$100,000.

Research and Writing Grant, “Assets and Human Investment,” Charles Stewart Mott Foundation, 2004, \$90,000.

Research Contract, “Outcome Assessment Framework for Entrepreneur Corps,” Corporation for Community and National Service, 2003–04 (with Amanda Moore McBride), \$269,000.

Research Grant, “Research on IDAs in the States and the American Dream Demonstration,” Charles Stewart Mott Foundation, 2003–2005 (with Karen Edwards), \$300,000.

Research Grant, “Asset Building in the JeffVanderLou Neighborhood,” Danforth Foundation, 2003–04 (with Stephanie Boddie), \$100,000.

Research Grant, “Continuation of Evaluation of an Individual Development Account Demonstration,” Ford Foundation, 2003–2005, \$400,000.

Research Grant, “Continuation of Core Funding for the Program on Asset Building and Community Development,” Ford Foundation, 2003–2005, \$400,000.

Research Grant, “The Global Service Institute,” Ford Foundation, 2003–2005 (with Amanda Moore McBride), \$1,500,000.

Research Contract, “Research on Savings for Education, Entrepreneurship, and Downpayment (SEED),” Corporation for Enterprise Development (funding from multiple foundations) 2003, \$125,000.

Research Contract, “Individual Development Accounts and Microenterprise,” Corporation for Enterprise Development, 2003 (with Fred Ssewamala), \$30,000.

Research and Policy Grant, “IDA Policy in the States,” Annie E. Casey Foundation, 2003 (with Karen Edwards), \$50,000.

Research Grant, “Research on an Individual Development Account Demonstration,” FB Heron Foundation, 2002–2004, \$150,000.

Research and Policy Grant, “Taking Children and Youth Asset Building to Scale: Inclusion in College Savings Plans,” Ford Foundation, 2002–2004 (with Margaret Clancy), \$200,000.

Research and Policy Grant, “IDA Policy in the States: Missouri-Kansas Asset Building,” Ewing Marion Kauffman Foundation, 2002–2004 (with Karen Edwards), \$75,000.

Research Planning and Design Contract, “Research Design for Savings for Education, Entrepreneurship, and Downpayment (SEED),” Corporation for Enterprise Development (funding from multiple foundations) 2002, \$85,000.

Research and Policy Grant, “IDA Policy in the States,” Charles Stewart Mott Foundation, 2001–2003 (with Karen Edwards), \$100,000.

Research and Policy Grant, “IDA Policy in the States,” Ford Foundation, 2001–2003 (with Karen Edwards), \$200,000.

Research Grant, “The Global Service Institute,” Ford Foundation, 2001–2003, \$3,000,000.

Research Grant, “Continuation of Evaluation of an Individual Development Account Demonstration,” Ford Foundation, 2001–2003, \$400,000.

Research Grant, “Continuation of Core Funding for the Program on Asset Building and Community Development,” Ford Foundation, 2001–2003, \$400,000.

Research and Policy Grant, “IDA Policy in the States,” Annie E. Casey Foundation, 2001–2002 (with Karen Edwards), \$75,000.

Research Contract, “Evaluation of an Individual Development Account Demonstration,” Corporation for Enterprise Development (funding from Charles Stewart Mott Foundation, John D and Catherine T MacArthur Foundation, Fannie Mae Foundation, Levi Strauss Foundation, Ewing Marion Kauffman Foundation, Citigroup Foundation, and Moriah Fund), 2001–2002, \$200,000.

Research Grant, “Evaluation of an Individual Development Account Demonstration,” FB Heron Foundation, 2000–2002, \$150,000.

Research Design Contract, “Research Design for a Children and Youth Savings Account Policy Demonstration,” Corporation for Enterprise Development (funding from the Fannie Mae Foundation), 2001, \$65,000.

Research Grant, “Productive Engagement of Older Adults: Effects on Well-Being” Longer Life Foundation, 2000–2001 (with Nancy Morrow-Howell), \$88,000.

Research Contract, “Evaluation of an Individual Development Account Demonstration,” Corporation for Enterprise Development (funding from Charles Stewart Mott Foundation, John D and Catherine T MacArthur Foundation, Fannie Mae Foundation, Levi Strauss Foundation, Ewing Marion Kauffman Foundation, Citigroup Foundation, and Moriah Fund), 2000–2001, \$195,000.

Technology Design Grant, “Building and Tracking the IDA Field,” Charles Stewart Mott Foundation, 2000–2001, (with Lissa Johnson), \$136,000.

Research Grant, “The Relationship between Asset Building and Insurance,” Metropolitan Life Insurance Foundation, 1999–2002, \$150,000.

Research and Policy Design Grant, “Individual Development Accounts, Children’s Savings Accounts, and Universal Savings Accounts,” Ford Foundation, 1999–2001, \$700,000.

Research Grant, “Continuation of Evaluation of an Individual Development Account Demonstration,” Ford Foundation, 1999–2001, \$200,000.

Research Grant, “Continuation of Core Funding for the Program on Asset Building and Community Development,” Ford Foundation, 1999–2001, \$400,000.

Research Design Contract, “Research Design for the Assets for Independence Act,” Abt Associates (funding from Office of Community Services, Department of Health and Human Services), 1999–2000, (with Lissa Johnson), \$97,000.

Research Contract, “Evaluation of an Individual Development Account Demonstration,” Corporation for Enterprise Development (funding from Charles Stewart Mott Foundation, John D and Catherine T MacArthur Foundation, Fannie Mae Foundation, Levi Strauss Foundation, Ewing Marion Kauffman Foundation, Citigroup Foundation, and Moriah Fund), 1999–2000, \$189,000.

Graduate Training Program and Evaluation Grant, “The Urban Families and Community Development Program,” Family Investment Trust, State of Missouri, 1998–2001, \$800,000.

Graduate Training Program and Evaluation Grant, “The Urban Families and Community Development Program,” Danforth Foundation, 1998–2001, \$225,000.

Research Grant, “Evaluation of an Individual Development Account Demonstration,” FB Heron Foundation, 1998–2000, \$150,000.

Research on Educational Savings Accounts Grant, “Bridges to Life Options,” Annie E Casey Foundation, 1998–2000 (with Wendy Auslander and Curtis McMillan), \$100,000.

Research Contract, “Evaluation of an Individual Development Account Demonstration,” Corporation for Enterprise Development (funding from Charles Stewart Mott Foundation, John D and Catherine T MacArthur Foundation, Fannie Mae Foundation, Levi Strauss Foundation, Ewing Marion Kauffman Foundation, and Moriah Fund), 1998–99, \$173,000.

Academic Conference and Book Grant, “Perspectives on Productive Aging,” National Institute on Aging, 1998–99 (with Nancy Morrow-Howell and James Hinterlong), \$26,000.

Research and Community Development Donation, “Evaluation of IDAs, Community Development, and Productive Aging,” Mary Roatch, 1998–99, \$30,000.

Research and Development Grant, “Evaluation of an Individual Development Account Demonstration, Strategic Planning, and Policy Development,” Joyce Foundation, 1998–99, \$229,000.

Design Contract, “Individual Development Accounts: Model Program for Missouri,” Department of Social Services, State of Missouri, 1998, \$20,000.

Research Grant, “Core Funding for the Program on Asset Building and Community Development,” Ford Foundation, 1997–99, \$300,000.

- Research Grant, “Evaluation of an Individual Development Account Demonstration,” Ford Foundation, 1997–1999, \$115,000.
- Research Contract, “Evaluation of an Individual Development Account Demonstration,” Corporation for Enterprise Development (funding from Charles Stewart Mott Foundation, John D and Catherine T MacArthur Foundation, Fannie Mae Foundation, Levi Strauss Foundation, Ewing Marion Kauffman Foundation, and Moriah Fund), 1997–98, \$192,000.
- Research Contract, “Wave Four of the Self Employment Learning Project: Data Analysis and Reporting,” Aspen Institute (longitudinal study of microenterprise programs funded by the Ford Foundation and C.S. Mott Foundation), 1997, \$33,000.
- Planning Grant, “Planning a Graduate Training Program in Urban Community Development,” Danforth Foundation, 1997, \$57,000.
- Research Grant, “Evaluation of an Individual Development Account Demonstration,” FB Heron Foundation, 1996–98, \$100,000.
- Research Contract, “Evaluation of an Individual Development Account Demonstration, Planning Phase,” Corporation for Enterprise Development (funding from the CS Mott Foundation), 1996–1997, \$64,000.
- Research Grant, “Evaluation of an Individual Development Account Demonstration, Planning Phase,” Ford Foundation, 1996–1997, \$80,000.
- Research and Development Grant, “Individual Development Accounts: Strategic Planning, Innovation, Networking, and Evaluation,” Joyce Foundation, 1996–97, \$218,000.
- Research Contract, “Wave Four of the Self Employment Learning Project: Data Collection,” Aspen Institute (longitudinal study of microenterprise programs funded by the Ford Foundation and CS Mott Foundation), 1996, \$45,000.
- Community Development Grant, “Organizing and Developing a Reinvestment Corporation and Planning Individual Development Account Demonstration in St. Louis,” Charles Stewart Mott Foundation, 1995–96, \$156,000.
- Research and Development Grant, “Taking Individual Development Accounts to the Next Level in the Midwest: Evaluation Design, Networking, and Support,” Joyce Foundation, 1994–95, \$131,000.
- Research Grant, “The Central Provident Fund of Singapore,” supplemental funding for Fulbright project, Rockefeller Foundation, New York, 1993–94, \$54,000.
- Publication and Distribution of Report Grant, “The Central Provident Fund of Singapore: Lessons for the United States,” Dennis Trading Group, Inc., Chicago, Illinois, 1993–94, \$10,000.
- Research Grant, “Social and Economic Effects of the Central Provident Fund on Members and Households,” supplemental funding for Fulbright project to support survey research, National University of Singapore, 1993 (with Ngiam Tee Liang and S. Vasoo), \$22,000.
- Research Grant, “National Service Policy and Program Performance in China and Israel: Part of an International Comparative Study,” Ford Foundation, New York, 1987–1989, \$10,000.
- Research Grant, “A Study of Katimavik, an Innovative Canadian Youth Program,” Canadian Embassy of the United States, Washington, 1985–86, \$5,000.
- Research Grant, “Networks of Organized Volunteers for Natural Hazards Preparedness,” National Science Foundation, Washington, 1984–86 (with David Gillespie), \$120,000.
- Policy Study in Scandinavia Grant, German Marshall Fund of the United States, 1985, \$1,500.
- Research Grant, “Planning and Implementation of the Civilian Conservation Corps,” Eleanor Roosevelt Institute, Hyde Park, 1981–82, \$1,500.
- Dissertation Research Grant, “The Civilian Conservation Corps: Effectiveness of the Camps,” US Department of Labor, Washington, 1978–80, \$14,000.

### **Short Bio**

I was born in Manhattan, Kansas, on May 28, 1948, a descendent of Kansas homesteaders in the 1870s. The free land distributed to my ancestors under the Homestead Act had been taken by coercion a few years earlier from Native Americans who were expelled to Oklahoma (facts long ago forgotten in our family). As an infant I contracted polio and was lucky to have only a small disability, which also had a benefit—I was always the slowest runner, so I learned how to keep going. I grew up mostly in Junction City, Kansas, attended public schools, and worked in the family grocery store. By daily example I learned from my parents how to work constructively with other people, and how to help out in the community. In 1966, I left Kansas for Harvard, aided by a “geographical admissions” policy recruiting students from across the country. This was in reality an affirmative action program for white Christians, not targeting people of color, and explicitly not Jews (a policy not discussed at Harvard University). Attending university during the “turbulent 1960s” not only provided a remarkable education, but also enriched my understanding of human sociality, and gave me practical skills in research, discussion, planning, organizing, and implementing.

Allow me a divergence on early life responsibilities. Beginning at an early age, I was employed part-time or full-time in many different jobs. These included grocery store operations, newspaper delivery, farm labor, milk delivery, dairy production, swimming instructor, lifeguard, household repairman, warehouse supervisor, highway construction, residential construction, prairie botany researcher, summer camp counselor and director, youth residential treatment director, and park ranger. I earned enough during college to pay for most of the tuition, room, and board. To pay for graduate school, I did both construction work and social research. It may seem odd to mention on a CV, but these early jobs were probably as valuable as my formal education. Above all I learned how to do things, solve problems, and appreciate many different kinds of people. Reflecting on this, I wonder how young people today might benefit from more adult-like responsibilities—employment, internships, civic service, or volunteering—beginning at earlier ages (on this, see the scholarly agenda below).

Turning to personal and family life, I met Margaret Sherrard in Nova Scotia in 1972. By a miracle she saw something in me and we have been together ever since. We married in Ann Arbor, Michigan, in 1978. Margaret is my partner at home and in our careers. We have worked as social researchers and educators for over 40 years. Some of our academic work overlaps, and much of it is international, including sabbatical years in Mexico City and Singapore. We are fortunate to have two very capable and loving adult children (Catherine and Samuel) and five precious grandchildren (Ellie, Lila, Chloe, Sebastian, and Zelma).

### **Summary of Scholarship, Impacts, and Potential**

Humans are highly social, and human development is fundamentally a social project. I have always been interested in a very practical question: *How can we better inform and implement social innovations?* Over the years, my answer has gravitated toward *creating and redesigning social institutions*. Sustainable institutions--formal organizations--are how humans advance in every arena—production, commerce, education, arts, security, social welfare, and more. Institutions outlast us as individuals, and are probably the most distinctive and important thing that humans are able to accomplish. Institutions are our most important tool for advancement.

Turning to social development, my understanding of applied scholarship is that we should aim for testing institutional solutions, and use that knowledge for positive change. Unfortunately, most social research focuses on describing or explaining problems—difficulties, disparities, injustices, and so on—rather than on testing solutions. The former is much easier to do than the latter, and journalists love to write headlines about problems. In contrast, scholarship to design, implement, and test solutions requires systematic effort over many years. It may rely on large, long-term, scientifically-rigorous experiments, and it may include historical and comparative research. Despite all this work, the press may not think it is exciting enough to cover.

In this context, my first academic focus was on successful transition of youth to adulthood, and I began to look at civic service as an underutilized pathway. This led to research on the Civilian Conservation Corps of the 1930s, and subsequent studies of civic service in other countries, which in turn contributed to the creation of AmeriCorps in the United States. I was fortunate to be at the White House for the signing of the AmeriCorps legislation. I continue to believe that forms of non-military service can play an important role in youth transitions to more engaged and productive adult lives, as well as make positive contributions to the world. This concept may be only getting started. Service could begin at earlier ages, organized through schools, and become an expected part of every life. Also, technological change, especially artificial intelligence, may transform market demand for human labor, and in this circumstance humans must ask: How can people contribute positively and find a place in society? In this context, we might imagine, for example, a large global service corps for protection and restoration of the environment. And with population aging, civic service might become common among older adults—a "Silver Corps" seeking greater engagement and meaning, with valuable knowledge and experience to contribute.

In 1994, I founded and still direct the Center for Social Development (CSD) at Washington University in St. Louis, which emphasizes evidence for effective, scalable, and sustainable policies. The aim of CSD is to inform large-scale positive change—ideally reaching millions of people. CSD's strategy is applied research--designing and testing innovations, and using evidence to inform policies and practices. Ideally, CSD itself will continue indefinitely as a small but sustainable institution, outlasting me and other current scholars. Indeed, training excellent younger scholars—racially diverse and international—is probably the best thing that CSD has accomplished.

My second major academic focus has been on introducing and developing the concept of universal, progressive, and lifelong asset building. I view asset building as a strategy for promoting social and economic development, addressing

historical racial harms, and reducing inequality. We have made a good start. "Asset building" and "asset-based policy" have become common terms in policy discussions. CSD's long-term experimental research has informed asset-building policies in the United States and abroad. Several countries and several U.S. states open asset-building accounts for all children, currently reaching over 20 million children and youth, and numbers grow with new birth cohorts. All of these asset-based policies have been informed by research, evidence and advising from CSD. Our long-term vision is that every newborn on the planet should start her life with a health check-up, a legal birth registration, and a Child Development Account to build assets for her future.

Positive change at a large scale is daunting, yet not impossible to imagine, design, test, and begin to put in place. Like all substantial endeavors, social innovation begins with a first step. It is always a work in progress; the job is never done. Like everyone, I want to do more, but we can squeeze only so much into a life. Fortunately, if we lay the groundwork effectively, others will be able to assess, critique, improve, and carry on.