

Last updated in September 2025

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SUMMARY OF RESEARCH INTERESTS

- Financial Well-being
- Financial Capability Theory (and Interventions)
- Social Policy
- Asset-based Theory (and Interventions)
- Low-income Populations

ACADEMIC APPOINTMENTS

FALL 2025 **Assistant Professor**
School of Social Welfare, SUNY-Stony Brook

EDUCATION & CERTIFICATION

EDUCATION

- 2025 PHD IN SOCIAL WORK
Brown School
Washington University, St. Louis
Dissertation: Conceptualizing and Measuring Financial Capability and Its Association with Financial Well-Being
Chair: Michael Sherraden
- 2023 MASTER OF ARTS, ECONOMICS
Dept. of Economics
University of Missouri-Columbia
- 2019 MASTER OF SOCIAL WORK
School of Social Work
University of Michigan
- 2017 LL.B., SOCIOLOGY / SOCIAL WORK
School of Sociology
Central China Normal University (CCNU)
- 2016 [BISP](#) STUDENT, SOCIOLOGY
Dept. of Sociology
University of California-Berkeley
- 2015 EXCHANGE STUDENT, PSYCHOL. COUNSELING
Dept. of Psychol. Counseling
National Taipei University of Education

CERTIFICATES

- 2024 [Artificial Intelligence and Big Data Analytics Certificate](#)
Brown School, Washington University
- 2021 Completed Coursework in [Graduate Certificate in Quantitative Data Analysis](#)
(Certification not issued due to departmental policy)
Washington University
- 2019 [Financial Social Work Certificate](#)
Center for Financial Social Work
- 2019 Human Service Management Certificate
University of Michigan School of Social Work
- 2018 [Online Certificate in Political Social Work](#)
University of Michigan School of Social Work

PUBLICATION

JOURNAL ARTICLES

- [J18] **Zheng, H.**, Roll, S., & Despard, M. (2024). Job Loss During COVID-19 on Early Retirement Withdrawals: A Moderated-Mediation Analysis. *Journal of Consumer Affairs*.
- [J17] Roll, S., **Zheng, H.**, Hamilton, L., Despard, M., & Chun, Y. (forthcoming). The Impacts of the Child Tax Credit on Financial Resilience and the Use of High-Cost Financial Resources: Evidence from a Panel Survey. *Journal of the Society for Social Work and Research*.
- [J16] Shanks, T., Huang, J., Elliott, W., **Zheng, H.**, Clancy, M., & Sherraden, M. (2024). A Policy Platform to Deliver Black Reparations: Building on Evidence from Child Development Account. *The Russell Sage Foundation Journal of the Social Sciences*, 10(3). <https://doi.org/https://doi.org/10.7758/RSF.2024.10.3.05>
- [J15] Chen, J. H., **Zheng, H.**, Drake, B., & Jonson-Reid, M. (2023). Explaining adolescent problematic behavior: An application of the Family Stress Model and the Family Investment Model. *Journal of Child and Family Studies*, 32(7).
- [J14] Jabbari, J., Terada, T., **Zheng, H.**, & Roll, S. (2024). Student Loan Policies and Payments during the COVID-19 Pandemic: Closing the Gap or Widening Inequalities? *Journal of Student Financial Aid*, 53(2). <https://doi.org/https://doi.org/10.55504/0884-9153.1804>
- [J13] Despard, M., **Zheng, H.**, & Fox-Ditcher, S. (2023). Access to Employer Benefits and Financial Well-Being among Frontline Healthcare Workers. *Compensation & Benefits Review*.
- [J12] Jabbari, J., **Zheng, H.**, Roll, S., Auguste, D., & Heller, O. (2023). How Did Reskilling during the COVID-19 Pandemic Relate and Entrepreneurship in Optimism? Barriers, Opportunities, and Implications for Equity. *Journal of Family and Economic Issues*. <https://doi.org/10.1007/s10834-023-09906-y>
- [J11] Elliott, W., Sorensen, N., **Zheng, H.**, & O'Brien, M. (2023). Early Award Scholarship Program Results in Improved Attendance and State Math Test Scores for Students from Lower-Income Households. *Economies*, 11(3). <https://doi.org/10.3390/economies11030082>

- [J10] Chen, Z., O'Brien, M., Nielsen, S., **Zheng, H.**, & Starks, B. (2023). A Cross-Sectional Examination of Educational Expectation Among Welfare Users in an Asset Building Program. *Global Social Welfare: Research, Policy & Practice*. <https://doi.org/10.1007/s40609-023-00263-0>
- [J9] **Zheng, H.**, Elliott, W., & O'Brien, M. (2022). Using Children's Savings Accounts and Early Awards to Build College Savings among Welfare Recipients: The Case of Promise Scholars. *Journal of Poverty*, 26(4). <https://doi.org/10.1080/10875549.2021.1910105>
- [J8] **Zheng, H.**, Harris, E., Elliott, W., & O'Brien, M. (2022). The Role of Children's Savings Accounts in Promoting Savings for College Among Welfare Recipients: The Case of Harold Alfond College Challenge (HACC). *Journal of Family and Economic Issues*. <https://doi.org/10.1007/s10834-022-09837-0>
- [J7] Chen, J.-H., Wu, C.-F., & **Zheng, H.** (2022). Who Stays Poor and Who Doesn't? An Analysis Based on Joint Assessment of Income and Assets. *Journal of Social Policy*. <https://doi.org/10.1017/S0047279422000563>
- [J6] Elliott, W., **Zheng, H.**, Sabol, T., & O'Brien, M. (2021). A step toward measuring children's college-bound identity in children's savings accounts programs: The case of promise scholars. *Children and Youth Services Review*, 121. <https://doi.org/10.1016/j.childyouth.2020.105791>
- [J5] Elliott, W., Sorensen, N., O'Brien, M., Chen, Z., Starks, B., & **Zheng, H.** (2021). The Impact of Grocery Store Rewards Cards on Saving and Asset Accumulation in Children's Savings Account Programs. *Journal of the Society for Social Work and Research*. <https://doi.org/10.1086/717105>
- [J4] Friedline, T., Wood, A. K., Wheatley, M., Oh, S., & **Zheng, H.** (2021). Doubling Down on Racial Capitalism during COVID-19: Qualitative Interviews with Bank Employees. *The ANNALS of the American Academy of Political and Social Science*, 698(1). <https://doi.org/10.1177/00027162211061277>
- [J3] Chen, Z., Elliott, W., Wang, K., Zhang, A., & **Zheng, H.** (2020). Examining parental educational expectations in one of the oldest children's savings account programs in the country: The Harold Alfond College Challenge. *Children and Youth Services Review*, 108. <https://doi.org/10.1016/j.childyouth.2019.104582>
- [J2] Franklin, C., Guz, S., Zhang, A., Kim, J., **Zheng, H.**, Hai, A. H., Cho, Y. J., & Shen, L. (2022). Solution-Focused Brief Therapy for Students in Schools: A Comparative Meta-Analysis of the U.S. and Chinese Literature. *Journal of the Society for Social Work and Research*, 13(2). <https://doi.org/10.1086/712169>
- [J1] Wang, K., Zhang, A., **Zheng, H.**, Kim, Y., & Padilla, Y. (2021). Proximal Social Determinants of Adolescents' Health: The Importance of Everyday Life Circumstances. *Youth & Society*, 53(6). <https://doi.org/10.1177/0044118X20918436>

UNDER CONSIDERATION

- [U4] **Zheng, H.**, Huang, J., & Sherraden, M. (Under review). Historical Harms and Racial Wealth Inequality: Evidence from Homeownership and Retirement Savings Accounts.
- [U3] Conroy, S., **Zheng, H.**, Roll, S., & Despard, M. (Under review). Volatility or Variability? Redirecting the Management Conversation on Pay Volatility.

- [U2] Sherraden, M., **Zheng, H.**, Shanks, T., & Huang, J. (Under review). Historical Harms by Race in the United States: A Family Level Assessment.
- [U1] Bartosiak, A., Loibl, C., **Zheng, H.**, & Roll, S. (Revised & Resubmitted). To What Extent Did Social Media Use Contribute to Financial Hardship One Year into the COVID-19 Pandemic? Examining the Role of Fear of Missing Out.

POLICY BRIEFS, INTERNAL REPORTS, & OTHER RESEARCH OUTPUTS

- [R7] **Zheng, H.**, Roll, S., & Despard, M. (2025). *Financial shocks, emergency savings, and hardship among low-wage workers* (CSD Research Brief No. 25-48). Washington University, Center for Social Development. <https://doi.org/10.7936/30x2-p507>
- [R6] Chy, S., **Zheng, H.**, Roll, S., & Despard, M. (2025a). *Buy now, pay later and alternative financial service use among low-wage workers* (CSD Research Brief No. 25-28). Washington University, Center for Social Development.
- [R5] Elliott, W., & **Zheng, H.**. (2023, November). *What If Education Isn't the Great Equalizer? Reimagining Financial Aid from a Financial Capability Perspective, the Role of Children's Savings Accounts and Assets*. University of Michigan Center on Assets, Education and Inclusion. Ann Arbor, MI. <https://aedi.ssw.umich.edu/sites/default/files/documents/Reports/unequal-returns/unequal-returns-full-report.pdf>
- [R4] Elliott, W., **Zheng, H.**, O'Brien, M., & Choi, T. (2023). Children's Savings Accounts and Rural Children's College Expectations: The Case of Kickstart Newaygo County. *Sociology Mind*, 13(1). <https://doi.org/10.4236/sm.2023.131003>
- [R3] **Zheng, H.**, Elliott, W., & O'Brien, M. (2022a). The Importance of Parent/Child Communications About Children's Savings Accounts for Developing a College-Bound Identity. *Advances in Social Sciences Research Journal*, 9(9). <https://doi.org/10.14738/assrj.99.13030>
- [R2] **Zheng, H.**, Starks, B., Ellis, J., O'Brien, M., & Elliott, W. (2020). An Examination of Parental College Expectations' Mediating Role between Children's Savings Accounts and Children's Educational Attainment by Income Level. *Sociology Mind*, 10(3). <https://doi.org/10.4236/sm.2020.103011>
- [R1] O'Brien, M., **Zheng, H.**, & Elliott, W. (2020, September). *2020 Participation and Savings Patterns in the Wabash County Promise Scholarship Program: The First Three Years*. University of Michigan Center on Assets, Education and Inclusion. Ann Arbor, MI. https://aedi.ssw.umich.edu/sites/default/files/publications/6%5C%20Paper%5C_Savings%5C%20Report%5C%20First%5C%203%5C%20Years%5C_published%5C%20on%5C%20AEDI%5C%20website.pdf

PRESENTATION

- [C10] Chy, S., **Zheng, H.**, Roll, S., & Despard, M. Buy Now, Pay Later and Alternative Financial Service Usage among Low-Wage Workers [Peer-Reviewed]. In: In *ACCI 2025 Annual Conference*. Pittsburg, PA, 2025.
- [C9] Conroy, S., Roll, S., **Zheng, H.**, & Despard, M. Conditions of Pay Volatility's Negative Health Effects for Vulnerable Workers [Peer-Reviewed]. In: In *Academy of Management meetings*. Chicago, IL, 2024.

- [C8] Ferris, D., Ocampo, M. G., & **Zheng, H.**. Social Work Policy Engagement in the U.S. [Peer-Reviewed]. In: In *13th European Conference for Social Work Research*. Vilnius, Lithuania, 2024.
- [C7] **Zheng, H.**, Huang, J., & Sherraden, M. Historical Harm and Contemporary Wealth Disparities [Peer-Reviewed]. In: In *2024 Society for Social Work and Research Conference*. Washington, D.C., 2024.
- [C6] **Zheng, H.**, Despard, M., & Roll, S. COVID-19 Related Job Loss and Early Withdrawals from Retirement Accounts: Mediation by Financial Hardships and Financial Well-being [Peer-Reviewed]. In: In *ACCI 2023 Annual Conference*. Las Vegas, NV, 2023.
- [C5] **Zheng, H.**, Despard, M., & Roll, S. COVID-19 Related Job Loss and Early Withdrawals from Retirement Accounts: Mediation by Financial Hardships and Financial Well-being [Peer-Reviewed]. In: In *2023 Society for Social Work and Research Conference*. Phoenix, AZ, 2023.
- [C4] Sherraden, M., **Zheng, H.**, Shanks, T., Shanadora, B., & Huang, J. Historical Harm by Race in the United States [Peer-Reviewed]. In: In *2023 Society for Social Work and Research Conference*. Phoenix, AZ, 2023.
- [C3] Despard, M., **Zheng, H.**, Fox-Dicheer, S., & Gilbert, K. Benefits and Financial Security among Frontline healthcare Workers [Peer-Reviewed]. In: In *2022 APPAM Fall Research Conference*. Washington, D.C., 2022.
- [C2] **Zheng, H.**, Elliott, W., & O'Brien, M. The Importance of Parent/Child Communication about Children's Savings Accounts for Developing a College-Bound Identity [Peer-Reviewed]. In: In *2021 APPAM Fall Research Conference*. Austin, TX, 2022.
- [C1] Bartosiak, A., Loibl, C., **Zheng, H.**, & Roll, S. The Association of Fear of Missing Out, Social Media Use and Credit Card Debt [Peer-Reviewed]. In: In *ACCI 2022 Annual Conference*. Clearwater Beach, FL, 2022.

MEDIA COVERAGE

- Schoenherr, N. (2024). COVID-19 Job Losses Impacted Early Withdrawal from Retirement Accounts. *The Source*. <https://source.washu.edu/2024/09/covid-19-job-losses-impacted-early-withdrawal-from-retirement-accounts/>
- Henderson, A. Y. (2024). Wash U researchers say child savings accounts can be used to deliver reparations. *National Public Radio - St. Louis*. <https://www.stlpr.org/race-identity-and-faith/2024-07-08/washington-university-researchers-child-savings-reparations>
- Shivaji, S. (2023). Financial insecurity common among frontline health care workers during COVID-19, research finds. *Medical Xpress*. <https://medicalxpress.com/news/2023-10-financial-insecurity-common-frontline-health.html>
- Friedline, T. (2020). How Banks Are Exploiting the Coronavirus Crisis for Profit. *The American Prospect*. <https://prospect.org/coronavirus/how-banks-are-exploiting-the-crisis-for-profit/>

GRANTS, FELLOWSHIPS, & AWARDS

- 2025 Grand Challenges for Social Work Honorable Mention
2023 Teaching Excellence Award for Doctoral Teaching Fellow of Brown School
2022 American Council on Consumer Interests Small Grant (\$2,500)
2020 MRDRC HRS Workshop Award(\$550)
2020 Global Independent Study Grant (\$2,000)
2016 Excellent Student Awards in CCNU
2015 Excellent Award of Social Work Case Competition in Hubei Province

TEACHING

- 2022 Fall **Teaching Assistant** of MPH 5230 Applied Linear Regression
Brown School of Social Work, Washington University
Supervised by RJ Waken, Ph.D.
Activities: Led two lectures, graded three assignments and final papers, and held weekly office hours
- 2022 Fall **Teaching Assistant** of SWCR 5007 Research Methods with Statistical Applications
Brown School of Social Work, Washington University
Supervised by Proscovia Nabunya, Ph.D.
Activities: Led three lectures, graded three assignments and final papers, and held weekly office hours
- 2022 Spring **Teaching Assistant** of SWSP 5842 Social Policy Analysis & Evaluation
Brown School of Social Work, Washington University
Supervised by Daniel Ferris, Ph.D. and Molly Pearson
Activities: Led one lecture, graded two assignments and final papers, and held weekly office hours

SERVICES & PROFESSIONAL EXPERIENCES

Ad-Hoc Reviewer:

- Journal of Consumer Affairs
- Journal of Child and Family Studies
- Journal of Financial Counseling and Planning
- Journal of Financial and Economic Issues
- American Council on Consumer Interests Annual Conference
- Compensation & Benefits Review
- Heliyon
- Journal of Infrastructure, Policy and Development
- Journal of Student Financial Aid
- Journal of Psychosocial Oncology
- International Journal of Mental Health Promotion

SERVICES

- 2019 **Auction Site Manager**
[Douglas Davies Library Auction](#), University of Michigan-SSW
- 2019 **Project Lead**
United Way of Washtenaw County Volunteer Landscape Evaluation, University of Michigan Ginsberg Center Community Technical Assistance Collaboration
- 2019 **Member**
Congressional Research Institute for Social Work & Policy: Social Work Day on the Hill
- 2019 **Interprofessional Student Member**
+Lab at Center on Positive Organizations, University of Michigan Ross School of Business
- 2015 **Data Analyst**
Social Work Clinical Case Competition of Hubei Province
- 2015 **International Volunteer**
Nepal's Suicide Prevention and Mental Health Center

PROFESSIONAL EXPERIENCES

- 2018 **Peer Mentor**
University of Michigan-SSW Mentorship Program
- 2018 **Intern**
Department of Services Management, Taikang Healthcare Investment Holdings Co. Ltd
- 2018 **Intern**
Coordinated Funding, Washtenaw County Office of Community and Economic Development (OCED)
- 2016 **Intern**
Summer Youth Program, Wuhan Hongshan District Jinhe Park Youth Space
- 2015 **Intern**
Community Organization Incubation, Wuhan Boya Social Work Service Center