

# Haotian Zheng

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## Education, Training, & Certification

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### Education

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|--------------|---|
| 2020-Present | PhD Student, Social Work<br><i>Brown School of Social Work</i><br><b>Washington University, St. Louis</b><br>Proposed Dissertation: Three Papers on Assessing Financial Capability:<br>Evaluating Its Association with Financial Well-Being Dissertation<br>Chair: Michael Sherraden, PhD |
| 2023         | Master of Arts, Economics<br><i>Dept. of Economics</i><br><b>University of Missouri-Columbia</b>  |
| 2019         | Master of Social Work<br><i>School of Social Work</i><br><b>University of Michigan</b>  |
| 2017         | LL.B., Sociology / Social Work<br><i>School of Sociology</i><br><b>Central China Normal University (CCNU)</b>   |
| 2016         | <a href="#">BISP</a> Student, Sociology (CSC-Funded For Outstanding Undergrads)<br><i>Dept. of Sociology</i><br><b>University of California-Berkeley</b>  |
| 2015         | Exchange Student, Psychol. Counseling<br><i>Dept. of Psychol. Counseling</i><br><b>National Taipei University of Education</b>  |

### Training

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| 2020 | Summer Workshop: Introduction to the Health and Retirement Study<br>University of Michigan Institute for Social Research   |
| 2019 | Analysis Methods for Complex Sample Survey Data<br>University of Michigan Institute for Social Research                    |
| 2019 | Race at the Forefront: Sharpening a focus on race in applied research<br>Washington University Brown School of Social Work |
| 2018 | Entering, Engaging, and Exiting Communities Training<br>University of Michigan Ginsberg Center                             |
| 2017 | Innovation Training Program<br>CCNU  |

## 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

## Research Interests, Experience, & Skills

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### Interests

Financial well-being; Financial capability theory/intervention; Social policy; Asset-based theory

### Experience

- 2021-Present **Research Associate**  
Center for Social Development, Washington University  
Supervised by Jin Huang, Ph.D.  
*Project/Grant:* SEED for Oklahoma Kids
- 2021-Present **Research Assistant**  
Social Policy Institute, Washington University  
PI: Stephen Roll, Ph.D.  
*Project/Grant:* Socioeconomic Impact of COVID-19 Survey; Household Financial Survey; Workforce Financial Stability Initiative
- 2018-Present **Research Assistant**  
Center on Assets, Education, and Inclusion, University of Michigan  
PI: William Elliott, Ph.D.  
*Project/Grant:* Wabash County Promise Scholarship Program; Harold Alfond College Challenge (HACC); Kickstart to Career Newaygo County
- 2019-2020 **Research Assistant**  
School of Social Work, University of Michigan  
PI: Terri Friedline, Ph.D.  
*Project/Grant:* Mapping Financial Opportunity
- 2019-2020 **Research Assistant**  
School of Social Work, University of Michigan  
PI: Anao Zhang, Ph.D.  
*Project/Grant:* Research methodologies in systematic review and meta-analysis

### Skills

- **Statistical Modeling/Research Design:** OLS, GLM, HLM/MLM, SEM, Panel Data and Longitudinal Modeling, Experimental Design, Causal Inference Methods (PSA, IV, DID, RDD, Synthetical Control, Interrupted Time Series, Randomization/Permutation Tests), Applied Machine Learning Methods (PCA, FA, LCA, Clustering, Discriminant Analysis,

Canonical Correlation, Random Forests, Boosting, SVM, Ensemble Methods), Applied Bayesian Modeling, Measurement Theory, Power Analysis,

- **Software Packages and Version Control:** R, Stata,  $\text{\LaTeX}$ (>5 yrs); Python, Git (>2 yrs)

## Publication

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### Peer-Reviewed

- 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. *Submitted to Journal of the Society for Social Work and Research*.
- Shanks, T., Huang, J., Elliott, W., **Zheng, H.**, Clancy, M., & Sherraden, M. (forthcoming). A Policy Platform to Deliver Black Reparations: Building on Evidence from Child Development Account. *The Russell Sage Foundation Journal of the Social Sciences*.
- Jabbari, J., Terada, T., **Zheng, H.**, & Roll, S. (forthcoming). Student Loan Policies and Payments during the COVID-19 Pandemic: Closing the Gap or Widening Inequalities? *Journal of Student Financial Aid*.
- Despard, M., **Zheng, H.**, & Fox-Ditcher, S. (2023). Access to Employer Benefits and Financial Well-Being among Frontline Healthcare Workers. *Compensation & Benefits Review*.
- Jabbari, J., **Zheng, H.**, Roll, S., Auguste, D., & Heller, O. (2023). How Did Reskilling during the COVID-19 Pandemic Relate to Entrepreneurship in Optimism? Barriers, Opportunities, and Implications for Equity. *Journal of Family and Economic Issues*. <https://doi.org/10.1007/s10834-023-09906-y>
- 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>
- 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>
- 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>
- 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>
- 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>
- 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>
- 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>
- 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>

- 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>
- 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>
- 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>
- 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>
- 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>
- 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

- Conroy, S., **Zheng, H.**, Roll, S., & Despard, M. (Under review). Volatility or Variability? Redirecting the Management Conversation on Pay Volatility.
- Zheng, H.**, Roll, S., & Despard, M. (Revised & Re-submitted). Job Loss During COVID-19 on Early Retirement Withdrawals: A Moderated-Mediation Analysis. *Submitted to The Journal of Consumer Affairs*.
- Sherraden, M., **Zheng, H.**, Shanks, T., & Huang, J. (Under review). Historical Harms by Race in the United States: A Family Level Assessment.
- Bartosiak, A., Loibl, C., **Zheng, H.**, & Roll, S. (Revised & Re-submitted). 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. *Submitted to International Journal of Communication*.

### Presentation

- 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.
- 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.
- 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.

- 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.
- 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.
- 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.
- 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.

### Internal Report

- 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.
- O'Brien, M., **Zheng, H.**, & Elliott, W. (2024, 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.

### Grants, Fellowships, & Awards

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| 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

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

### Services & Professional Experiences

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Ad-Hoc Reviewer:

- Journal of Financial Counseling and Planning
- Journal of Financial and Economic Issues
- American Council on Consumer Interests Annual Conference
- Heliyon
- 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