

Haotian Zheng

[Click to pronounce](#)

1 Brookings Dr, St. Louis, MO 63130

[Email](#) | [Google Scholar](#) | [Homepage](#)

Education, Training, & Certification

Education

- 2020-Present PhD Candidate, Social Work
Brown School
Washington University, St. Louis
Proposed Dissertation: Assessing Financial Capability and Evaluating Its Association with Financial Well-Being and General Well-Being
Chair: Michael Sherraden, PhD
- 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

Training

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

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, \LaTeX (>5 yrs); Python, Git (>2 yrs)

Publication

Peer-Reviewed (n=20)

- Zheng, H.**, Roll, S., & Despard, M. (2024). Job Loss During COVID-19 on Early Retirement Withdrawals: A Moderated-Mediation Analysis. *Journal of Consumer Affairs*.
- 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*.
- 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>
- 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>
- 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 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>
- 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 Alford 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.
- 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. (Under review). 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.

Presentation

- 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.
- 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.

Last updated in October 2024

- 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. <https://aedi.ssw.umich.edu/sites/default/files/documents/Reports/unequal-returns/unequal-returns-full-report.pdf>
- 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

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

- | | |
|------|--|
| 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 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

Last updated in October 2024

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