

Inquiry. Innovation. Impact.

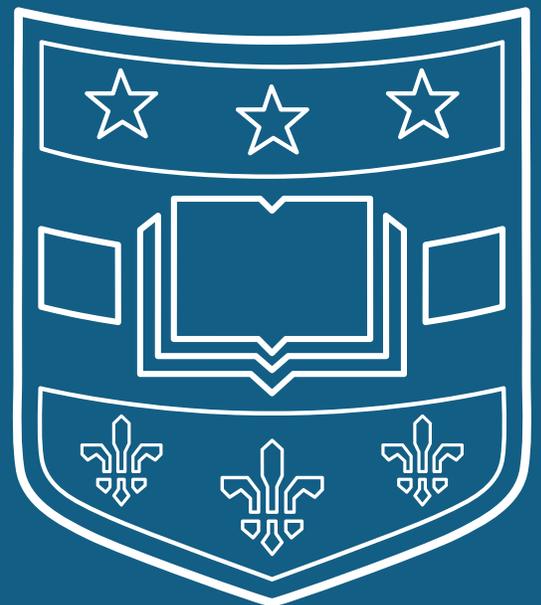
Report to the Community



Center for Social Development

George Warren Brown School of Social Work

Washington University in St. Louis



Letter from the director	2
Our history	4
Our work	5
Financial Inclusion	6
SEED for Oklahoma Kids	7
Child Development Accounts	8
College success and inclusive 529s	10
Southern Regional Asset Building Coalition	11
YouthSave	12
Financial Capability & Asset Building	13
Refund to Savings	14
Employer-based Financial Wellness Programs	15
CSD's inquiry in financial inclusion	16
Civic Engagement and Service	18
DukeEngage	19
Service learning in middle school	20
The Mission Continues	21
Volunteering for Peace	22
Productive Aging	23
CSD's inquiry in civic engagement and service	24
Thriving Communities	26
Native Families and Communities	27
Inclusive Housing	28
Livable Lives	29
For the Sake of All	30
Child and Youth Development	32
Child Well-Being	32
Youth Development	33
Social Justice	34
Smart Decarceration Initiative	35
Environment and Social Development	36
Social Innovation Partnerships	37
Training Leaders	38
Communications	38
Select books and edited volumes	39
Faculty directors	40
Funders	41
Partners	42
Core faculty and staff	44



letter from the director

Dear Colleagues and Friends,

The Center for Social Development (CSD) just celebrated its 20th anniversary, and I'd like to note recent achievements and share our expanding agenda for the future. Research and applied projects are at the heart of our work. We test social innovations and use findings to inform policy and practice.



Our work in financial inclusion continues to make remarkable progress. Findings from the SEED for Oklahoma Kids experiment have directly influenced college-savings policies in Maine, Nevada, Connecticut and Rhode Island. We continue to work with governors and treasurers in several states, as well as with congressional committees, the Consumer Financial Protection Bureau (CFPB) and others at the federal level. Our aim is to inform a national policy whereby all children begin life with an account that builds assets for their future development. We believe that this goal is within reach in the next decade.

Our research on asset building continues to grow internationally. The YouthSave project in Nepal, Ghana, Kenya and Columbia has been very successful with research on savings patterns of more than 70,000 youth account holders and an experiment in Ghana with 6,000 youth. Results show that youth can save if accounts are accessible to them. In addition, CSD partnerships with several Asian universities resulted in a conference in Beijing and the new book *Asset-Building Policies and Innovations in Asia* (Routledge, 2014; Peking University Press [in Chinese], 2014). We are involved in many international discussions of asset-building policy and research.

The Refund to Savings (R2S) experiment with TurboTax filers also has drawn interest from policymakers. Early results show that R2S interventions modestly increase the percentage of filers who save some of their refund and that R2S continues to positively affect outcomes six months after tax filing. Project interest prompted additional research with the CFPB, and CSD Associate Director Michal Grinstein-Weiss testified before the U.S. Senate's Special Committee on Aging.

The Financial Capability & Asset Building initiative also illustrates CSD's broad reach. In partnership with the Kathryn M. Buder Center for American Indian Studies, Historically Black Colleges and Universities, and Hispanic and tribal colleges, CSD is testing a curriculum to introduce financial capability as a professional skill for social workers and other professionals. At this stage, more than a dozen partner institutions are testing the curriculum in their courses.

Our contributions in civic engagement and service continue to transcend national boundaries. In collaboration with the United Nations Volunteers program and the International Forum for Volunteering, CSD organized a July 2015 conference in Bonn, Germany. Domestically, CSD's evaluation of The Mission Continues Fellowship Program has been well received, and this work will continue. Our path-breaking work on productive aging has defined an important social development challenge with potential for innovation. In the larger picture, it seems likely that a period of voluntary service—in youth, adulthood or older age—may become a normal part of the life course. We view CSD's work in civic engagement and service as laying the groundwork for this very constructive development.

Washington University's interdisciplinary Livable Lives Initiative, which originated at CSD, has stimulated numerous creative collaborations. The initiative's first major project took up rising inequality and employment challenges. A national conference resulted in the book *Working and Living in the Shadow of Economic Fragility* (Oxford University Press, 2014). The initiative's second project focuses on Inclusive Housing.

In CSD's 20th anniversary year, we embarked on an agenda of substantial renewal. We are leveraging CSD's considerable experience and positive reputation to build new applied scholarship. We are undertaking new efforts in areas such as inclusive housing; community engagement; Native family and community development; child well-being; youth development; reducing mass incarceration; and creating an environmentally sustainable world in which all people are capable of full, healthy and productive lives.



I hope that the examples in this *Report to the Community* convey the vision and vitality of CSD as we enter our third decade. We expect that these initiatives will grow into deep and productive bodies of scholarship, producing social innovations with lasting value.

Sincerely,

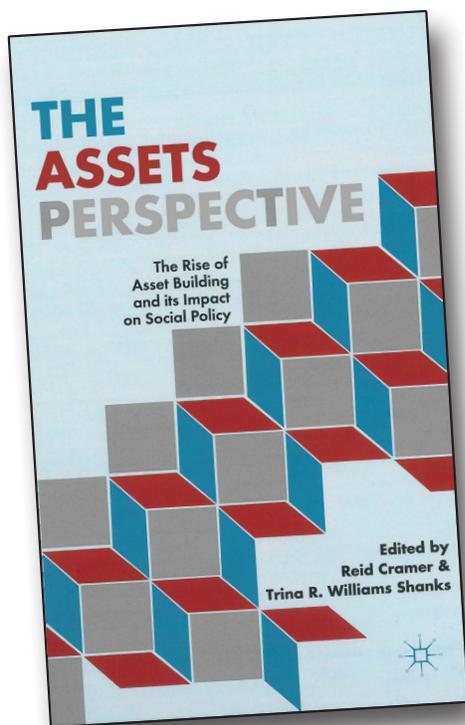
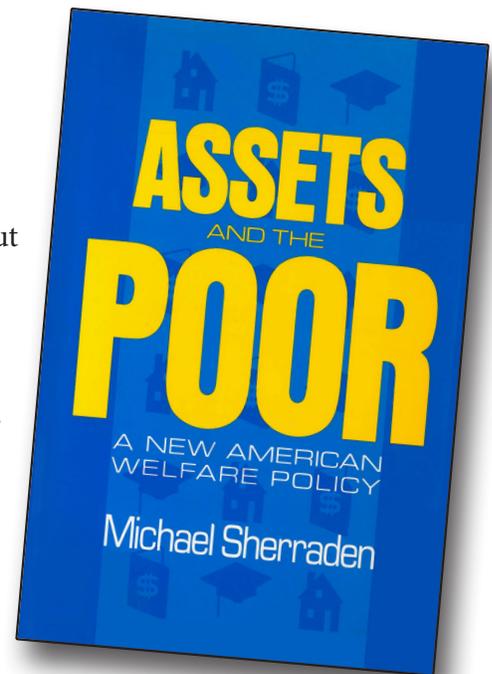
A handwritten signature in black ink, appearing to read 'Michael Sherraden', written in a cursive style.

Michael Sherraden

In 1991, Professor Michael Sherraden published his groundbreaking book *Assets and the Poor: A New American Welfare Policy*, in which he proposed asset-building policy as a new approach to the development of families and communities.

The dean of the Brown School at that time, Shanti Khinduka, recognized the potential of these ideas to reshape thinking about public policy and invited Sherraden to serve as director of a new center that would focus on asset building and other social development research.

The Center for Social Development (CSD) was founded in 1994. After its founding, CSD designed and implemented research for the American Dream Demonstration, the first systematic test of asset-building policy in the United States, in the form of Individual Development Accounts (IDAs). CSD also created the first commercially available management information system (MIS IDA) to manage the accounts. CSD then designed and implemented a test of “accounts at birth,” now known as the SEED for Oklahoma Kids experiment.



Over time, CSD has broadened its focus. One major area of research is civic engagement and service, including a body of work in productive aging. In its 20th Anniversary year, CSD expanded its vision and its applied research in child and youth development, thriving communities, social justice and the environment.

To date, CSD researchers have authored more than 680 publications, including books, research and policy reports, working papers and Congressional testimonies. The center has grown to 20 full-time staff and faculty, more than 60 faculty directors and associates, and about 25 graduate student research associates and assistants each year.

Financial Inclusion

Income alone is not a sufficient support for millions of households. All families should be able to accumulate assets for their security and long-term development. Since its inception, the Center for Social Development has served as a leading center for research on ways to enhance the financial security and development of families in the United States and around the world.

Civic Engagement and Service

The center is a national and global leader in research and policy on civic engagement and service, and its initiatives seek to test and inform opportunities worldwide. We define *civic engagement* as positive social action that makes a difference at a local, national or international level. Service to the community, country or world is increasingly seen as a normal part of the life course.

Thriving Communities

All families should lead reasonably stable lives, yet many struggle for access to basic resources for stability and to raise and educate their children. We're engaged in multidisciplinary collaborations that explore policies and supports to create and sustain thriving communities.

Child and Youth Development

In the United States, child welfare policy has focused little on child development. The center is building a new body of applied research on positive development for all children and youth. The focus is on testing interventions that enhance opportunities for young people to succeed in life, to contribute to the social economy and to develop into role models for the next generation.

Social Justice

Social justice is an integral part of CSD's mission and research. Going forward, we will be more explicit in tackling major social justice issues that face the United States. The first of these is the Smart Decarceration Initiative. A prolonged era of mass incarceration has resulted in staggering rates of imprisonment in the U.S., a trend that is counterproductive and must be reversed.

Environment and Social Development

Through new applied research, the Environment and Social Development initiative examines social vulnerability to environmental change, and strategies for social action and adaptation. The initiative aims to contribute to a more sustainable world in which all people have fair opportunities to live full, healthy and productive lives.



The Center for Social Development's work in Financial Inclusion is ongoing in these areas:

Inclusion in Asset Building

We define *assets* as accumulated resources invested for social and economic development. These investments can be in human or social capital (education), or in tangible assets (homeownership, small business development and retirement savings). Researchers at CSD inform inclusive asset-building policy by designing, implementing and studying large-scale demonstrations of asset-building policy strategies such as the SEED for Oklahoma Kids experiment.

Global Asset Building

Our research informs asset-building policies and programs worldwide. Since the launch of the Global Assets Project in 2006, CSD has extended its reach to more than 20 countries. Most recently, CSD was part of a global consortium piloting YouthSave, a youth savings initiative in Colombia, Ghana, Kenya and Nepal, with the goal of understanding the conditions for sustainable delivery of savings products and services that can improve the life chances of low-income youth in the developing world.

Financial Capability

In this area, we focus on combining access and abilities. The initiative on Financial Capability & Asset Building (FCAB) is a leading example. We aim to address the wide gap in professional training of social workers and other practitioners who serve low- and moderate-income households. In this way, CSD intends to increase financial capability among households that do not currently benefit from professional financial advice and counseling.

Financial Behaviors

CSD's work in financial behaviors focuses on research. Refund to Savings (R2S) builds saving-behavior experiments into Intuit's TurboTax Freedom Edition product, for low- and moderate-income households. An extension of R2S is a study of the federal *myRA* (*my* Retirement Account) program. Another major study is on employer-based financial wellness programs, evaluating the impact of financial wellness programs at selected companies.

SEED for Oklahoma Kids

inclusion in asset building

The SEED for Oklahoma Kids (SEED OK) experiment is the most important asset-building policy test in the United States. It is the first model of universal and progressive Child Development Accounts (CDAs) and the only randomized, large-scale controlled trial of CDAs in the country.

The Center for Social Development's research aims to assess CDA feasibility of reaching *all* children, while investigating short- and long-term impacts on savings for children, parents' expectations and behaviors, and children's developmental outcomes. Early research findings indicate that the SEED OK reaches 99.9 percent of the population (compared to 2 percent for the control group), and improves parental educational expectations for children, reduces maternal depressive symptoms and has positive impacts on children's social-emotional development.

Research findings from SEED OK have directly influenced state college savings policies in Maine, Nevada, Connecticut and Rhode Island.

CSD researchers designed and manage the SEED OK experiment while coordinating with Oklahoma state agencies. The experiment has provided an account to the child of every treatment participant and matched savings by income-eligible families. Approximately 2,700 parents of infants from a random sample of 2007 Oklahoma birth records are being followed. In early 2008, 1,360 treatment participants received \$1,000 in an Oklahoma College Savings Plan account for their child. Income-eligible treatment participants were offered a match to savings through 2011.

CSD works with state governors and treasurers, congressional committees, the Consumer Financial Protection Bureau and others at the federal level. Our aim is to inform a national policy whereby all children begin life with an account that builds assets for their future.



CSD Policy Director Margaret Clancy presents SEED OK findings at a 2014 meeting in Rhode Island.

Early research findings indicate that the SEED OK CDA improves parental educational expectations for children.

Selected publications

Universal accounts at birth: Building knowledge to inform policy. Journal of the Society for Social Work and Research (2015)

Child Development Accounts and parental educational expectations for young children: Early evidence from a statewide social experiment. Social Service Review (2015)

Effects of Child Development Accounts on early social-emotional development: An experimental test. JAMA Pediatrics (2014)

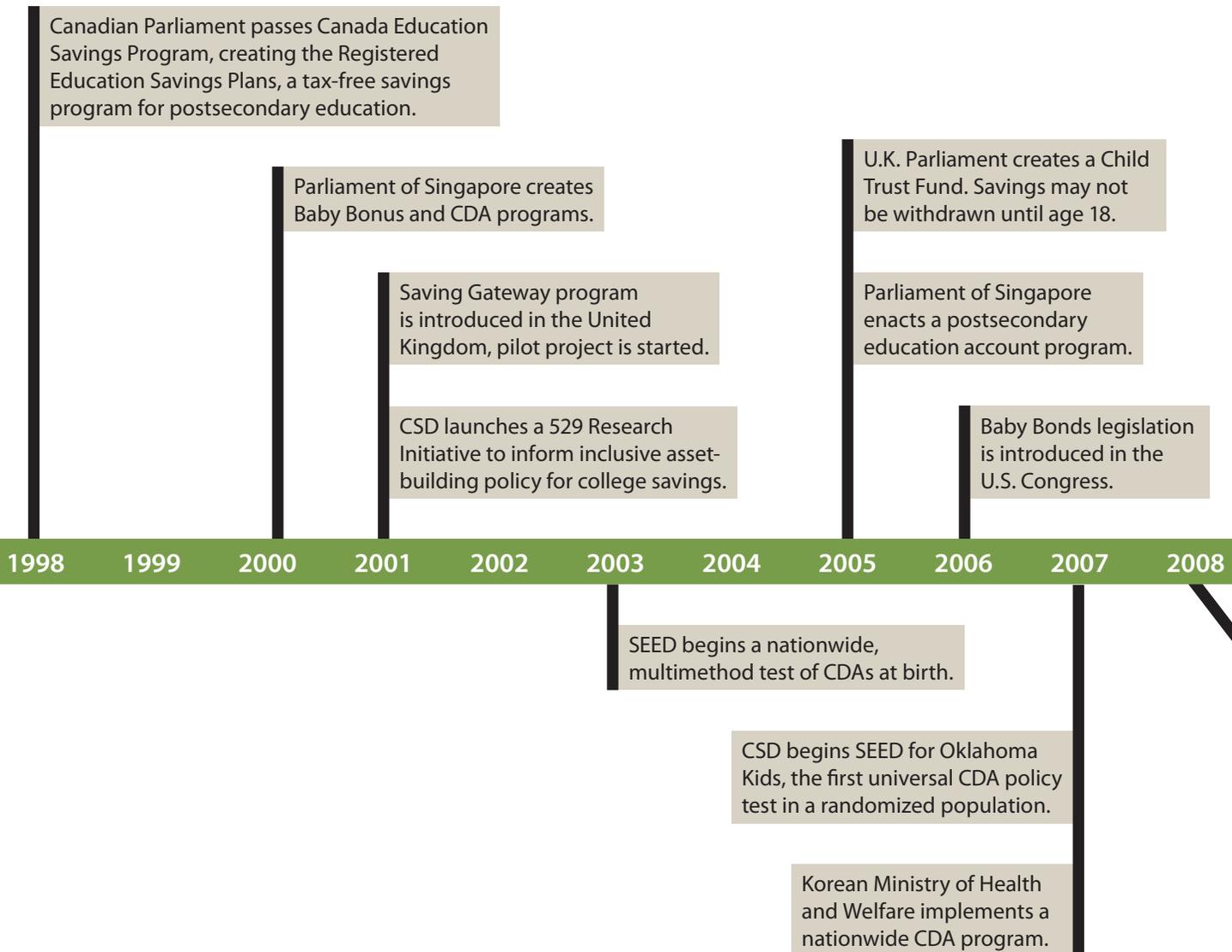
Partners

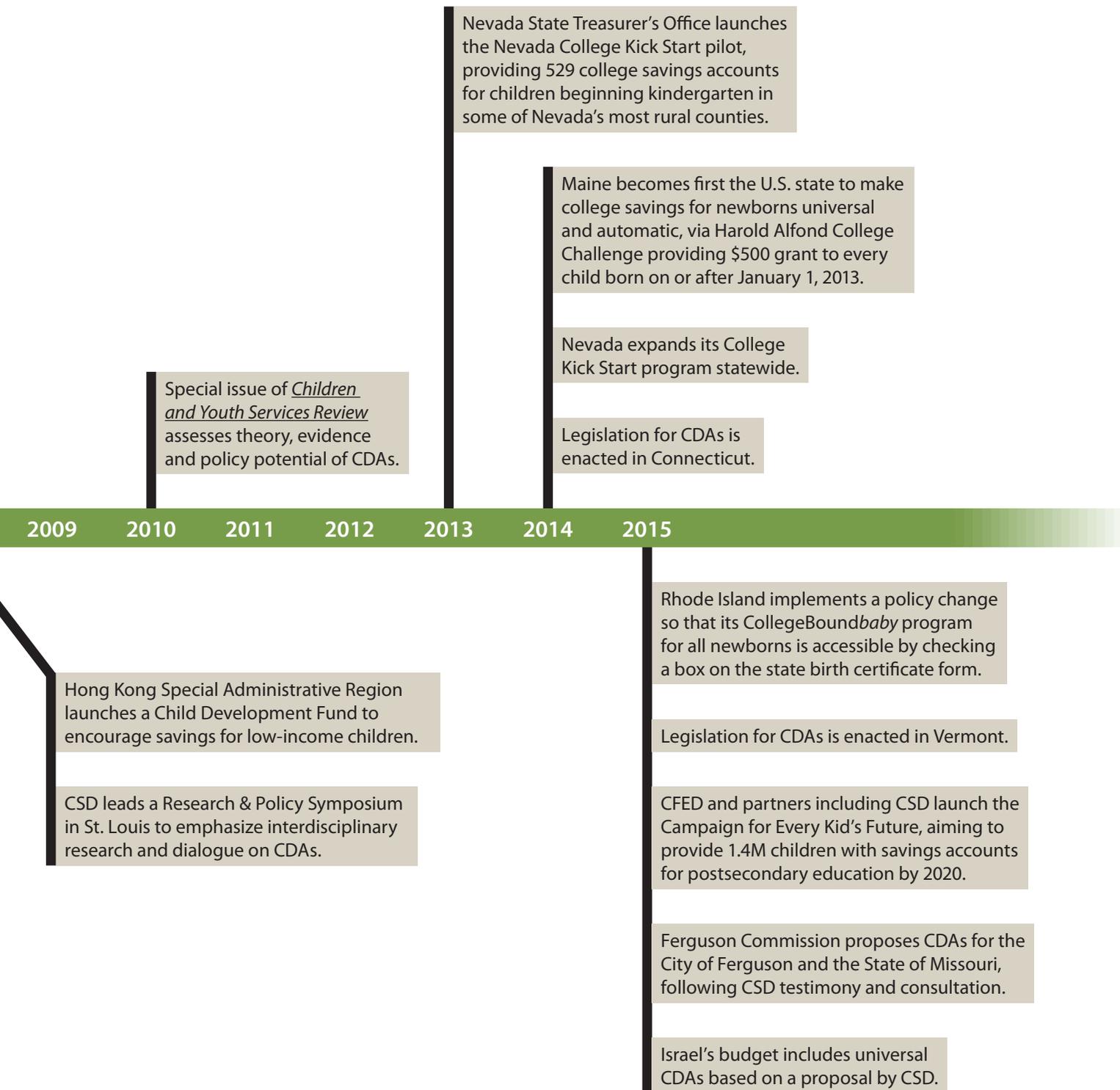
Oklahoma State Treasurer's Office, Oklahoma Department of Human Services, Oklahoma State Department of Health, Oklahoma Tax Commission, RTI International, TIAA-CREF

SEED OK
SEED for Oklahoma Kids

Child Development Accounts

The Center for Social Development's work in Child Development Accounts (CDAs) is making remarkable progress. The first description of savings accounts for all children was in Michael Sherraden's 1991 book *Assets and the Poor*. Findings from the SEED for Oklahoma Kids experiment have directly influenced college-savings policies in several states and in other countries. Our aim is to inform a national policy whereby all children begin life with an account that builds assets for future development.





College success and inclusive 529s

inclusion in asset building

College savings plans, often called 529s after the Internal Revenue Code section, allow individuals to make after-tax deposits for higher education expenses. Despite rapid growth in 529s, low- and moderate-income families are much less likely to own 529 plan accounts than wealthier families. The Center for Social Development seeks to inform a more inclusive platform for educational savings to make it possible for all families to save for college.

Since 2001, CSD has conducted research on college savings plans and recommended policy reforms. The reforms include facilitating enrollment and contributions, removing saving disincentives, increasing saving incentives and strengthening tax benefits.

CSD's goal is to increase postsecondary education access and completion rates.

In 2009, CSD collaborated with New America in the College Savings Initiative to inform federal and state policymakers about 529 innovations and to advance 529 reforms. Our ultimate goal is to increase postsecondary education access and completion rates, particularly among low- and moderate-income individuals throughout the nation.



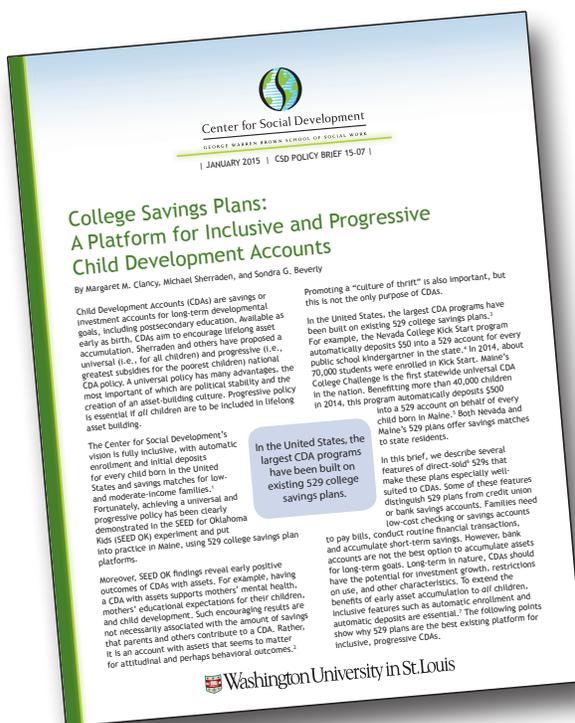
Although created specifically for college savings, aspects of the plan account design— including centralized accounting, low deposit minimums and matches—make 529s an attractive structure for developing CDAs in the United States.

Selected publications

College savings plans: A platform for inclusive and progressive child development accounts. CSD Policy Brief (2015)

Financial capability and asset accumulation for children's education: Evidence from an experiment of Child Development Accounts. *Journal of Consumer Affairs* (2015)

Material hardship and 529 college savings plan participation: The mitigating effects of Child Development Accounts. *Social Science Research* (2015)



Southern Regional Asset Building Coalition

inclusion in asset building

The Center for Social Development serves as technical adviser for the Southern Regional Asset Building Coalition (SRABC). Its mission is to advance state, regional and national policies that build economic security for families and communities. The initiative provides an important foundation for policy development and illustrates CSD's commitment to scholarship and application.

Established in 2006, the coalition seeks to raise awareness and advance strategies and policies that address economic challenges in the South. It serves as a forum that highlights common challenges often associated with low- to moderate-wealth individuals who are working to build economic security for themselves and their families. By leveraging mutual interests and resources, SRABC seeks removal of structural barriers to asset building and wealth creation. It supports policies that promote economic security over a lifetime for individuals and families.



Gena Gunn McClendon, CSD's director of Asset Building in States and Coalitions, advises SRABC and is instrumental in planning its conferences.



Annual conferences bring researchers, policymakers, funders and other key stakeholders together to share findings and strategies for closing the wealth gap.

Conference reports

Closing the racial wealth gap: Innovative solutions for change. 2014 Conference report (2015)

Building a lifetime of economic security: Mobilizing for change. 2013 Conference report (2014)

Closing the wealth gap: Diversity of people, policy, and research. 2012 Conference report (2013)

Partners

Alabama Asset Building Coalition, Louisiana Building Economic Security Together, Coalition for a Prosperous Mississippi, Realize Consulting Group

YouthSave

global asset building

The Center for Social Development is part of a global consortium that piloted YouthSave, a savings initiative in Colombia, Ghana, Kenya and Nepal from 2010 into 2015. The goal is to understand conditions for sustainable delivery of savings products and services that can substantially improve the lives of low-income youth in the developing world and transfer this knowledge to those in power to support their accessibility and quality.

YouthSave has a deep and extensive learning agenda. Overall lessons from the YouthSave research include:

Youth saving in developing countries can be successful and make a positive difference.

For the previously unbanked, saving accounts represent financial inclusion. Research in YouthSave shows that a meaningful proportion of youth—including low-income youth—in developing countries can save, and the amounts have the potential to make a positive difference in their lives.

Saving strategies should be embedded in institutions and families and extended across the years of childhood and youth.

“Taking the bank to the youth” is a key reason for YouthSave’s success. We also find that families matter. Saving innovations going forward should seek creative engagement with families and consider a start-early-in-life strategy.

Large-scale applied research, as demonstrated in YouthSave, has multiple continuing pay-offs. We could not have done this work without our in-country research partners. These relationships and capacities will generate positive returns in the years ahead.



Students in Nepal learn about saving money during YouthSave. Photo via Save the Children

Selected publications

Impacts of financial inclusion on youth development: Findings from the Ghana YouthSave experiment. YouthSave Research Report (2015)

Facilitators and obstacles in youth saving: Perspectives from Ghana and Kenya. Global Social Welfare (2015)

Youth savings patterns and performance in Colombia, Ghana, Kenya, and Nepal. YouthSave Research Report (2015)

Consortium partners: Save the Children, Consultative Group to Assist the Poor, New America Foundation

Research partners: Universidad de los Andes (Colombia), Institute of Statistical, Social, and Economic Research (ISSER, Ghana), Kenya Institute for Public Policy Research and Analysis (KIPPRA), New Era (Nepal).

Financial institution partners: Banco Caja Social (Colombia), HFC Bank (Ghana), Postbank (Kenya) and Bank of Kathmandu (Nepal).

A meaningful proportion of youth in developing countries can save, and the amounts saved have the potential to make positive differences in their lives.

Financial Capability & Asset Building

financial capability

Financial Capability & Asset Building (FCAB) focuses on financial capability for everyone. We define *financial capability* as possessing the knowledge to make optimal financial decisions *and* having access to appropriate and beneficial financial services.

FCAB's purpose is to address the wide gap in the financial capability training of social workers and others who serve low- and moderate-income households. We hope to increase financial capability in families that today receive little or no financial guidance by using these strategies:

- ▶ Engage with other universities, disciplines and professions in research, innovation and application of financial capability.
- ▶ Build evidence for the efficacy of developing professional capacity in financial capability.
- ▶ Partner with Historically Black Colleges and Universities, Hispanic-serving institutions and Tribal Colleges and Universities to ensure inclusion of culturally relevant and competent financial capability topics.
- ▶ Complete evidence-based texts that will serve as resources for training social workers and other human services professionals.

This project is in collaboration with the Kathryn M. Buder Center for American Indian Studies.

FCAB

Financial Capability & Asset Building Curriculum®

Selected publications

Adopting a financial capability and asset building curriculum at Historically Black Colleges and Universities. CSD Working Paper (2015)

Financial capability and asset building for all. Grand Challenges for Social Work Initiative Working Paper No. 13 (2015)

Financial capability and asset building in social work education: The big piece missing? Paper presented at A Convening on Financial Capability and Asset Building: Advancing Education, Research, and Practice in Social Work, St. Louis, MO (2015)

Financial Capability and Asset Building (2013)

Partners

Historically Black Colleges and Universities, Hispanic-serving institutions, Tribal Colleges and Universities, and other undergraduate and graduate colleges and universities



Professionals attend the 2015 Financial Capability & Asset Building Workshop.

Refund to Savings

financial behaviors

The low saving rate in American households has placed people at risk of financial insecurity and poverty. About half of households do not have enough savings to replace one month's income, and the same proportion do not think they could come up with \$2,000 for an unexpected expense.

The Refund to Savings (R2S) initiative is the largest saving experiment conducted in the United States to date. It builds a saving-promotion experiment into the TurboTax Freedom Edition, which is available at no cost to low- and moderate-income households. R2S experiments measure the effect of interventions informed by behavioral economics that seek to increase saving at tax time. The tax refund is the largest cash windfall many low- and moderate-income households receive all year, and it presents an opportunity to build savings.

The idea is to design systems that encourage individuals to save. R2S research provides evidence on the dynamics of saving among low- and moderate-income households, and it demonstrates that interventions informed by behavioral economics can stimulate saving.

Research from R2S shows low- and moderate-income households desire to save and do save at tax time. In 2013, R2S interventions increased savings for a portion of the treatment group.

Many households spend the majority of their refund on paying down debt. In 2013, almost two thirds of R2S participants reported spending some of their refund on debt repayment.

R2S research shows low-income households desire to save and do save at tax time.



CSD Associate Director Michal Grinstein-Weiss tells the U.S. Senate Special Committee on Aging in 2015 that tax time is a "golden moment" for Americans to save.

Selected publications

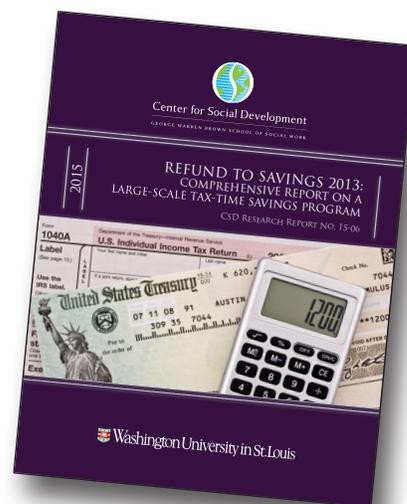
Effects of an Individual Development Account program on retirement saving: Follow-up evidence from a randomized experiment. Journal of Gerontological Social Work (2015)

Refund to Savings: Creating contingency savings at tax time. A Fragile Balance, pp. 87-106 (2015)

Refund to Savings 2013: Comprehensive report on a large-scale tax-time saving program. CSD Research Report (2015)

Partners

Duke University,
Intuit Inc.



Employer-based Financial Wellness Programs

financial behaviors

The number of financial wellness programs (FWPs) has increased significantly, yet they operate at a small scale, and evidence about their efficacy is limited. Employer-sponsored FWPs have the potential to reach low- to moderate-income households at a much larger scale than community-based programs—and in a financially sustainable manner. Also, employer-based FWPs are promising because of the existing stable infrastructure for delivery.

Yet this emerging field lacks a standard definition of workplace FWPs, and FWPs vary greatly in what they offer. Little is known about the types of FWPs offered, the likelihood of uptake among low- to moderate-income workers, the value of the programs from the perspectives of employers and employees, and what factors affect an employer's decision to offer a FWP. By better understanding employer-

Financial wellness programs have the potential to reach low- and moderate-income households on a large scale.

based FWPs, well-designed programs with the potential for large-scale implementation can be developed and rigorously evaluated.

The Center for Social Development is collaborating with companies that offer FWPs to conduct an employer survey to better understand the motivations for and experiences with offering FWPs to employees. The center also will conduct interviews using a subsample of the employers. In addition, CSD will conduct an individual survey addressing such questions as the level of employee demand and use of employer-sponsored FWPs.



CSD's inquiry in financial inclusion

1991

- ▶ *Assets and the Poor* initiates asset-building research and policy agenda.

1994

- ▶ Center for Social Development is founded to pursue research in asset building and other social development strategies.

1997

- ▶ American Dream Demonstration begins first large-scale nationwide test of Individual Development Accounts (IDAs).

1998

- ▶ IDA Program Management and Research software (MIS IDA) is designed to facilitate research on saving in IDAs.
- ▶ Assets for Independence Act provides federal funding for IDAs.

1999

- ▶ Policy symposium informs proposal for Universal Savings Accounts in State of the Union speech.

2000

- ▶ Inclusion in asset building symposium assesses state of research, policy in the field.

2001

- ▶ 529 research initiative is launched to inform inclusive asset-building policy for college savings.
- ▶ Annual state assets policy meetings are initiated to share resources and support development of asset-based policies at the state level.

2004

- ▶ International conference at Shandong University discusses potential impacts and applications of asset-based policy in China.
- ▶ Building Tribal Economies convenes tribal leaders and community members to discuss asset-building strategies.

2005

- ▶ *Inclusion in the American Dream* points to inclusive asset-based policy that is universal and progressive.

2007

- ▶ CSD begins SEED for Oklahoma Kids, first universal policy test of Child Development Accounts (CDAs) in a randomized population.
- ▶ *Can the Poor Save?* discusses findings and policy implications of the American Dream Demonstration.
- ▶ Global symposium in Singapore focuses on strategies for universal inclusion in saving and asset building.

2008

- ▶ *Asset Building and Low-Income Families* offers a comprehensive assessment of asset building for the poor.

2010

- ▶ Striving to Save sheds light on the economic lives of low-income individuals and families.
- ▶ YouthSave initiative launches five-year study of savings for low-income youth in four developing countries.

2012

- ▶ Refund to Savings (R2S), the first experiment on tax-time savings, is launched.
- ▶ Financial Capability & Asset Building (FCAB) curriculum development for social workers is initiated.

2014

- ▶ Maine becomes first U.S. state to make college savings for newborns universal and automatic.

2015

- ▶ Initial results of R2S experiment provided to U.S. Congress.
- ▶ FCAB textbook development for social workers is initiated.
- ▶ First FCAB interdisciplinary conference takes place in St. Louis.
- ▶ Ferguson Commission proposes CDAs for the City of Ferguson and the State of Missouri, following CSD testimony and consultation.
- ▶ Israel's budget includes universal CDAs based on CSD proposal.

[A detailed timeline on Child Development Accounts is available on pages 8-9.](#)



J. Michael Collins and Margaret S. Sherraden, shown here, are working with Julie Birkenmaier on a textbook, *Financial Capability and Asset Building in Vulnerable Households*. Collins directs the Center for Financial Security at the University of Wisconsin, Madison. Sherraden is Founder's Professor at the University of Missouri-St. Louis' School of Social Work and leads CSD's work in Financial Capability. Birkenmaier, a professor at Saint Louis University, is a CSD Financial Capability faculty director.



civic engagement and service

Civic engagement is social action that makes a difference at a local, national or international level, and it can be viewed across the life course. Considering long-term, global demographic changes, it is likely that older adults' efforts will be important for social change through service programs, and a lifelong practice of service may become common.

The Center for Social Development's research concentrates on community and national service, on international service, and on productive aging.

Community and national service research investigates the potential to foster civic engagement and employability. In some cases, national service may provide employment and a career path for disadvantaged youth. It also may be used to bring people from different groups together to promote understanding, tolerance and cooperation.

International service research assesses trends, studies impacts on servers and beneficiaries, and develops best practices. CSD research explores how to create avenues for participation in international service and to ensure that it provides meaningful and long-lasting value to both sending and hosting communities.

Research on productive aging examines the roles older adults' service play in social and economic development, citizenship and skill development. Globally, people age 60 and above will comprise 13.6 percent of the population by 2020 and 22.1 percent of the population by 2050. In the United States, the percentages will be even higher. It is necessary to develop policy and programs that support active engagement in later life.



AmeriCorps members gather wood. Photo by Corporation for National and Community Service

DukeEngage

DukeEngage supports the civic engagement projects of thousands of Duke University students. The university provides one-time funding for rising Duke sophomores, juniors and seniors to complete a service project of at least eight weeks.

Through an immersive experience, they work with community partners to provide services to



Amanda Moore McBride led the evaluation of DukeEngage. She is the Bettie Bofinger Brown Associate Professor at Brown School and CSD faculty director for Community and National Service.

More than 3,200 students have aided nearly 600 community organizations in 11 U.S. cities and in 69 nations.

communities while also developing their own knowledge and skills. Since 2007, the efforts of more than 3,200 students have aided nearly 600 community organizations in 11 U.S. cities and in 69 nations.

A Center for Social Development team led by Amanda Moore McBride served as the external evaluator for DukeEngage. The team analyzed and reported on community partner surveys of perceived impacts. The data from this project were used in 2015 to inform the Third International Service-Learning Summit, co-sponsored by Washington University (Gephardt Institute for Civic and Community Engagement and CSD) and Duke.

Selected publications

Community partner perspectives of DukeEngage. CSD Research Report (2015)

International service & higher education: Toward a vision for the field. CSD Report (2011)

Partner

Duke University



Wyman's Teen Outreach Program participants complete a food and supply drive as part of a community service learning project during the 2013-2014 school year. *Photo via Wyman Center*

Service learning in middle school

Service learning in middle school provides opportunities to address community needs while enhancing the social and emotional development of adolescents from vulnerable communities.

This research study examined the effects of embedding a yearlong service-learning program into existing school curricula for young adolescents in a public middle-school setting. The intervention, Wyman's Teen Outreach Program (TOP), was implemented from August 2012 to May 2015. The study used mixed methods to understand how service learning affects student and school-level beliefs and developmental outcomes, especially for students who are vulnerable to academic and disciplinary difficulties. Students in TOP participated in a weekly positive youth-development curriculum and 20 hours of student-led service-learning projects.

Survey results suggest that, when compared with students at the comparison school, students in the program were

- ▶ three-and-a-half times less likely to skip class;
- ▶ almost four times less likely to report having suspensions.

Selected publications

Social and emotional learning and social work in middle school: A case study in community partnership. CSD Working Paper (2015)

Assessing the impacts of service learning on middle school students: Wyman's Teen Outreach Program. CSD Research Report (2014)

Partner

Wyman Center

The Mission Continues

The Mission Continues Fellowship Program provides veterans with stipends to serve for six months as volunteers at nonprofit organizations. The national nonprofit challenges post 9/11 veterans to continue to serve their country and communities.

The aim of the Center for Social Development's initiative, in collaboration with The Mission Continues, is to assess the perceived personal, social and family impacts of participating in the Fellowship Program.

CSD conducted a study involving nearly 500 veterans in more than 400 nonprofits in 42 states from 2010 through 2012. Results show that the program has a substantial impact on veterans' outlook on life, ambitions and beliefs.

The project has been mentioned in congressional testimony, in the development of private and

Results show a substantial impact on veterans' outlook on life.

public partnerships, and in communications among this generation of returning veterans about the state of civic service and engagement.

Selected publications

The Mission Continues: Reexamining engagement of post 9/11 veterans in civic service. CSD Research Brief (2013)

Reexamining impacts of The Mission Continues Fellowship Program on post 9/11 veterans, their families, and their communities. CSD Research Brief (2013)

Partner

The Mission Continues



The Center for Social Development's study involved nearly 500 veterans in 42 states. Above, volunteers from The Mission Continues work together on a project. Photo via The Mission Continues

Volunteering for Peace

The Center for Social Development is working closely with the United Nations Volunteers (UNV) program to develop a global research agenda to communicate research priorities for volunteering for peace and sustainable development over the next decade.

The project aims to build common intellectual ground and a shared vision for volunteering that can strengthen the position and role of civil society within the post 2015 UN Sustainable Development Goal agenda. Three focal areas for research have been identified:

- ▶ theoretical frameworks to understand and explain the relationships between volunteering and development,
- ▶ locally informed methods, tools and processes to understand the scale, scope and contribution of volunteering to global sustainable-development goals, and
- ▶ conditions for an enabling environment under which volunteering for development can thrive.

CSD continues to work with UNV and the International Forum for Volunteering in Development to strengthen collaborations and commitments from scholars to make research on volunteering for development part of their mainstream knowledge investment.

A variety of themes have been identified as important areas for global research on volunteer service and civic engagement, including such diverse forms of volunteer action as corporate, online and e-volunteering, volunteering as a contribution to youth employment, the role of volunteering during forced migration, and volunteering in the context of global climate change. The global agenda will be used to develop collaborative proposals in support of research on volunteering for sustainable development.



Benjamin Lough, CSD faculty director for International Service, facilitates a 2015 workshop at United Nations Volunteers headquarters in Bonn, Germany.

Selected publications

Strategic directions for global research on volunteering for peace and sustainable development. CSD Workshop Report (2015)

Balancing donor priorities and the civil society function: A challenge for modern IVCOs. Forum Discussion Paper (2015)

Partners

United Nations Volunteers program, International Forum for Volunteering in Development

Productive Aging

The Center for Social Development seeks to advance national and global research and policy innovation to actively involve older adults in employment, volunteering, caregiving, education and other productive activities. The imperative to change policies and expectations about aging in America is based on evidence that ongoing productive engagement produces positive outcomes for older adults, families, communities and society as a whole.

CSD scholars have produced some of the seminal work in the field of productive aging, introducing a conceptual framework for a research agenda on the topic in the 2001 book *Productive Aging: Concepts and Challenges* and contributing chapters to *Successful Aging Through the Life Span* (2004) and *Perspectives on Productive Aging: Social Work with the New Aged* (2005).

Our researchers continue to develop work in productive aging in the United States and abroad. China, for example, will have a very large older population in the decades ahead, with many older adults who are relatively healthy and interested in active engagement. As in many other countries, their contributions will be necessary.

CSD has organized conferences at Shandong University and Peking University to advance international research and policy innovations in productive aging.

The 2009 conference at Shandong University marked the first time that productive aging was considered at a national level in China. A special issue of the *China Journal of Social Work* was a product of the conference along with book in Chinese from the China Society Press.

The 2011 conference at Peking University drew scholars from around the world to address evidence-based practice and policy responses to the challenges of population aging in China and other countries.

CSD scholars have produced some of the seminal work in the field of productive aging.

Selected publications

Financial Capability and Asset Holding in Later Life: A Life Course Perspective (2014)

Productive ageing and China: Perspectives from East Asia and abroad. China Journal of Social Work, special issue (2010)

Productive aging conference report. CSD Report (2011)



Nancy Morrow-Howell, the Bettie Bofinger Brown Distinguished Professor of Social Policy and director of the Harvey A. Friedman Center for Aging, is CSD's faculty director of Productive Aging.

CSD's inquiry in civic engagement and service

1998

- ▶ Perspectives on Productive Aging conference, organized by CSD, is one of the earliest scientific meetings on the productive engagement of older adults.

2000

- ▶ North American Community Service pilot project tests international service teams in Canada, Mexico and the United States.
- ▶ Productive Engagement in Later Life research launches to measure the impact of productive engagement on health, mental health and mortality.

2001

- ▶ Major initiative launches to study, inform and assist in the development of civic service worldwide.
- ▶ *Productive Aging: Concepts and Challenges* introduces a conceptual framework and research agenda for the field.

2002

- ▶ Assessment of civic service programs worldwide launches to develop global research agenda.
- ▶ Toward a Global Research Agenda on Civic Service symposium in Buenos Aires documents cultural, social, political and economic issues.
- ▶ Measuring the Institutional Determinants of Volunteering project begins investigation of how volunteering service opportunities for older adults could be expanded.

2003

- ▶ Special issue of *Service Enquiry* documents and analyzes the experience of service and volunteerism in different parts of the world.
- ▶ Civic Service: Impacts & Inquiry international symposium assesses and critiques the state of knowledge of the field and develops a scholarly agenda.

2004

- ▶ Special issue of *Nonprofit and Voluntary Sector Quarterly* defines field and knowledge of basic civic service worldwide.
- ▶ Effects of Civic Service Worldwide research roundtable, in Accra, Ghana, co-organized by CSD and the International Association of National Youth Service, focuses on youth service around the world.
- ▶ Older Adults in Service to Society project assesses volunteerism as one type of productive activity that holds great promise for engagement of older adults.

2005

- ▶ Special issue of *Voluntary Action* journal examines developments, impacts and challenges of international service.
- ▶ International Service in the Context of Globalization Conference, in London, identifies questions and strategies to guide future research.
- ▶ Research on Experience Corps launches to assess impacts of older adult volunteers and the students they serve.
- ▶ Maximizing Civic Engagement Among Older Adults conference plays critical role in elevating attention paid to civic engagement at 2005 White House Conference on Aging.

2006

- ▶ Cross-sectional survey of youth volunteer service programs launches in 12 countries in Latin America and the Caribbean.

2007

- ▶ *Civic Service Worldwide: Impacts and Inquiry* examines diverse forms and effects of civic service and moves toward defining theory that can be empirically tested.
- ▶ Quasi-experimental study launches to assess the impacts of international service in Peru and Costa Rica on volunteers, host organizations and community members.

2007, continued

- ▶ Understanding Civic Service: International Research and Application symposium highlights international scholars' research on international service, service learning and national service.

2009

- ▶ First national conference on productive aging in China is held at Shandong University, organized by CSD, Shandong University and the Chinese Academy of Social Sciences.

2010

- ▶ International Volunteer Service Research & Policy Forum with the Brookings Institution examines how international volunteering and service serve as critical tools for meeting global challenges.
- ▶ Special issue of *China Journal of Social Work* examines productive aging in China from multiple perspectives.
- ▶ Productive aging in China is subject of Friedman Conference on Aging at Washington University.

2011

- ▶ Productive aging conference is held at Peking University in Beijing.

2013

- ▶ Research launches on The Mission Continues, a volunteer program for post 9/11 veterans.

2015

- ▶ Conference in Bonn, Germany, with United Nations Volunteers program, strategizes research agenda for volunteering for sustainable development.
- ▶ Conference in Singapore focuses on older adults' capacity and engagement.



A student asks a question at the 2011 productive aging conference at Peking University.



thriving communities

A major challenge facing the United States is to create communities that enable low- and moderate-income families to lead lives with a reasonable degree of stability, support and resources to take care of their basic needs, find satisfaction in life and raise and educate their children successfully.

A truly adequate response to this challenge likely will rest on multidisciplinary research in such areas as finance, health, employment, housing, child development, community well-being and political access and representation.

The Center for Social Development is engaged in collaborative, multidisciplinary projects that explore the policies and supports that create and sustain thriving communities.

The Livable Lives Initiative fosters research on behalf of people with low or moderate incomes. Inclusive Housing research explores challenges and innovations with respect to living together in a diverse society. Native Families and Communities research examines asset-building policies, identifying policy gaps and shortcomings, and suggesting improvements. In addition, CSD supports several projects to advance socioeconomic development in the St. Louis region, particularly in underserved communities. One such project is the For the Sake of All initiative, a multidisciplinary study on the health and well-being of African-Americans in St. Louis.



Native Families and Communities

The Center for Social Development's research on Native Families and Communities examines the effectiveness of asset-building policies in Native communities and seeks to inform the design of asset-building policies at the state and federal levels to make them truly inclusive of Native communities.

In addition, this work increases opportunities for tribes and Native peoples to examine the importance of asset building to their communities, and to establish and express informed positions on asset-building policy.

In partnership with the Kathryn M. Buder Center for American Indian Studies, CSD offers opportunities for Native American graduate students at the Brown School to assist with research projects and policy development initiatives on asset building in Native communities.

In its research and policy work, CSD also collaborates with individual Native American tribes and with such organizations as the National Congress of American Indians, First Nations Development Institute, First Nations Oweesta Corp. and Native Nations Institute.



Brown School Assistant Professor David A. Patterson, Silver Wolf (Adelv unegv Waya), is a CSD faculty director of Native Families and Communities.

Selected publications

Saving by Lumbee Indians: Toward a theory of financial practices from yesterday and today.

Doctoral dissertation of Amy Locklear Hertel (2015)

Saving for post-secondary education in American Indian communities. CSD Research Brief (2010)

Savings and financial services in Native communities. CSD Research Brief (2010)

Partner

Kathryn M. Buder Center for American Indian Studies



Inclusive Housing

Despite the passage of the Fair Housing Act in 1968, stark racial and economic segregation in housing continues today. How can policies be reshaped and reformed to address this fundamental American challenge?

The 2015 Inclusive Housing: A Symposium for Policy Action conference set the stage for a broader program of applied research and policy innovation.

Research results served as the basis for 2015 legislation in the city of St. Louis to repeal a series of discriminatory “special inspections” for Section 8 properties that served as a deterrent to landlord participation in the program. An additional piece of legislation extended fair housing protections to Section 8 renters in St. Louis. The ultimate goal is to broaden the range of housing opportunities available to these renters, who overwhelmingly reside in high-poverty communities.

Another aspect of CSD’s Inclusive Housing work is a partnership with the City Garden Montessori School’s Affordable Housing Task Force, which

St. Louis repealed a series of “special inspections” for Section 8 properties that deterred landlord participation in the program.

seeks to preserve the diversity of South St. Louis neighborhoods. This task force brings together neighborhood residents with support from Washington University students to advocate for their vision for their neighborhood.

Selected publications

Evicting victims: Reforming St. Louis’s nuisance ordinance for survivors of domestic violence. CSD Policy Brief (2015)

Section 8 in the St. Louis region: Local opportunities to expand housing choice. CSD Policy Brief (2014)

The reconcentration of poverty: Patterns of housing voucher use, 2000-2008. Housing Policy Debate (2014)

Partners

City Garden Montessori School, St. Louis Equal Housing and Opportunity Council



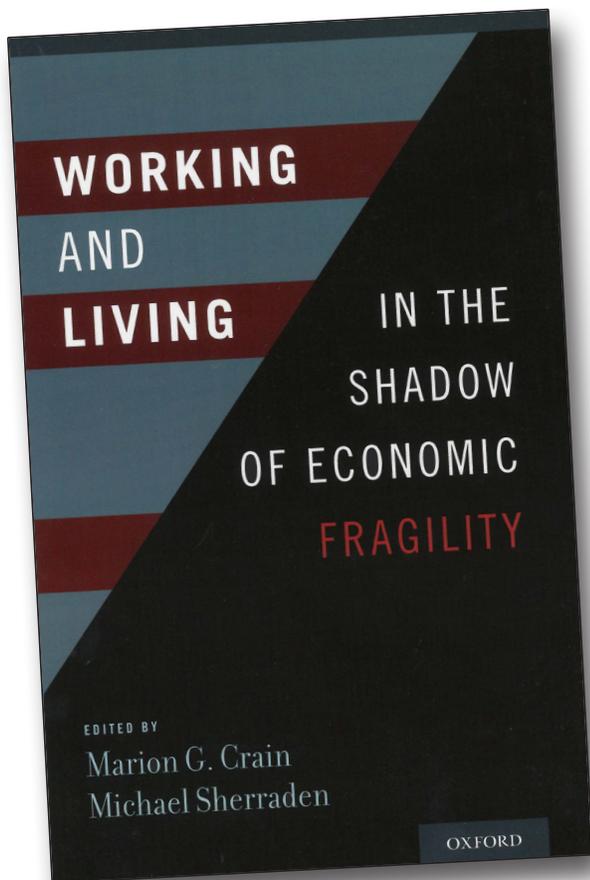
Brown School Assistant Professor Molly Metzger testifies before the Housing, Urban Development and Zoning Committee of the St. Louis Board of Aldermen. She is the lead faculty director of CSD’s work in Inclusive Housing.

Livable Lives

Livable Lives, a universitywide initiative, investigates what social conditions and policy supports can make life with a low or moderate income stable, secure, satisfying and successful. In particular, the initiative seeks to foster research that

- ▶ documents conditions that may inhibit or promote the achievement of livable lives,
- ▶ formulates and tests innovations,
- ▶ informs policies and practices that may lead to more livable lives,
- ▶ and studies impacts of these policies and practices.

Livable Lives started at the Brown School, with a vision of developing a multidisciplinary project. A competitive request-for-proposal process, launched in 2009, invited Washington University faculty to propose projects that move forward the thinking, research, advocacy and policy associated with achieving livable lives.



Marion G. Crain, the Wiley B. Rutledge Professor of Law and vice provost of Washington University, is a faculty director of the Livable Lives Initiative.

With the support of the Ford Foundation and guided by CSD, Livable Lives awarded eight grants to faculty across Washington University in 2009. Papers from the grant activities were presented at a conference in 2012 and were subsequently published in the book *Working and Living in the Shadow of Economic Fragility*.

Future work will include larger research studies and national conferences. The aim is to build a large body of work that informs local programs as well as state and federal policies in economic security, employment, public health, education, housing and other key areas.

Selected publications

New measures of economic security and development: Savings goals for short-term and long-term economic needs. CSD Working Paper (2014)

Working and Living in the Shadow of Economic Fragility (2014)

For the Sake of All

For the Sake of All is a multidisciplinary study on the health and well-being of African-Americans in St. Louis, who bear considerable burdens of disease, disability and death in the region.

The project was initiated under the Institute for Public Health, and it is funded in part by the Missouri Foundation for Health. Through its support of For the Sake of All (FSOA), the Center for Social Development is engaged in research to advance socioeconomic development in the St. Louis region, particularly in underserved communities.

One of FSOA's key recommendations is Child Development Accounts (CDAs). CSD has worked with St. Louis City Treasurer Tishaura Jones, who is opening the accounts for all kindergartners in St. Louis City Public Schools. And the Ferguson Commission has proposed CDAs for Ferguson and, indeed, the whole state of Missouri.

In its first phase, the FSOA team produced a series of policy briefs focused on the social determinants of health, such as educational and economic status.

Phase I culminated in May 2014 with the release of the final report at a community conference. The conference and report release coincided with the 60th anniversary of *Brown v. Board of Education* and the 50th anniversary of the

The team produced a series of policy briefs focused on the social determinants of health, such as educational and economic status.

Civil Rights Act of 1964. The second phase of the project focuses on engaging the community, business leaders and policymakers to mobilize support for implementation of recommendations made in the initial phase of work:

- ▶ Invest in quality early-childhood development for all children
- ▶ Create economic opportunities for low- to moderate-income families
- ▶ Invest in coordinated school health programs for all students
- ▶ Invest in mental health awareness, screening, treatment and surveillance
- ▶ Invest in quality neighborhoods for all in St. Louis
- ▶ Coordinate and expand chronic and infectious disease prevention and management

During Phase II, FSOA is holding community forums focusing on action steps for the recommendations. Discussion guides and action toolkits are available to help partners implement policies and programs in their communities. They can be found on FSOA's website: forthesakeofall.org.



Improving the health and well-being of African Americans in St. Louis and why it matters for everyone

Selected publications

Translating evidence into population health improvement: Strategies and barriers. Annual Review of Public Health (2015)

For the Sake of All: A report on the health and well-being of African Americans in St. Louis and why it matters for everyone (2014)

How can we save lives—and save money—in St. Louis? Invest in economic and educational opportunity. For the Sake of All Policy Brief (2013)

Partners

St. Louis American, Center on Society and Health at Virginia Commonwealth University, Emmanuel Episcopal Church, FOCUS St. Louis, Institute for Public Health at Washington University, Nine Network for Public Media, Clark-Fox Policy Institute at Washington University's Brown School, St. Louis County Library, St. Louis Public Radio



Brown School Assistant Professor Jason Q. Purnell leads *For the Sake of All* and is a faculty director of CSD's community engagement work.



The Center for Social Development's work in Child and Youth Development focuses on research that fosters positive development for all children and youth, beginning in the earliest years of life. With structure and support, they can successfully attain relevant and appropriate developmental milestones. Our focus is on testing interventions that enhance opportunities for young people to succeed in life, become contributors to the social economy, and develop into positive role models for the next generation.

Child Well-Being

Child well-being is often characterized solely as the absence of trauma or violence. Research in child well-being typically focuses on issues of service access and the development of interventions to treat the consequences of maltreatment. Protecting children from harm is absolutely necessary, but it is not sufficient.

At the Center for Social Development, we have a larger view of child well-being. CSD supports research into positive child development on behalf of children.

Child well-being should be defined by successful attainment of relevant and appropriate developmental milestones, the realization of internal capacities (such as resiliency) and external capacities (such as secure attachment), which are known to be associated with future success.

In 2014, CSD co-sponsored the Child Well-Being Symposium, held at the Federal Reserve Bank of St. Louis and organized by the Policy Forum at Brown School and the Deaconess Foundation. There, CSD Director Michael Sherraden spoke about the center's ongoing research and policy innovations for children, saying, "We're interested in universal policies to help all children improve their life chances."

In 2015, the Ferguson Commission proposed the creation of Child Development Accounts for the City of Ferguson and the State of Missouri, after

"We're interested in universal policies to help all children improve their life chances."

Michael Sherraden

Sherraden and CSD Policy Director Margaret Clancy testified before the commission and consulted with members about such accounts.

Going forward, CSD will help build the Child Well-Being program of inquiry and innovation. As in all of CSD's work, the goal will be to test promising strategies and to use knowledge to inform policies and practices.



Brown School Associate Dean for Social Work Patricia Kohl leads CSD's Child Well-Being work. Photo via Nine Network

Youth Development

Far too many young Americans are detached from education and the labor market. Far too many are in the criminal justice system or suffer from mental health problems, substance abuse, violence and suicide. How do we support positive experiences and learning for young people? How do we enable pathways for their successful transition to independent adults? New institutions and opportunities for positive youth development are required.

The Center for Social Development has been instrumental in establishing a YouthBuild collaboration with Washington University to provide mentoring and skills training to youth in Ferguson, Missouri, and other parts of the St. Louis area. The purpose of CSD's new initiative

Too many young Americans are detached from education and the labor market.



Sean Joe, Brown School associate dean for faculty and research and Benjamin E. Youngdahl Professor of Social Development, leads youth development research at CSD.

HomeGrown STL is to better connect young people in St. Louis to opportunities to develop careers and attend college.

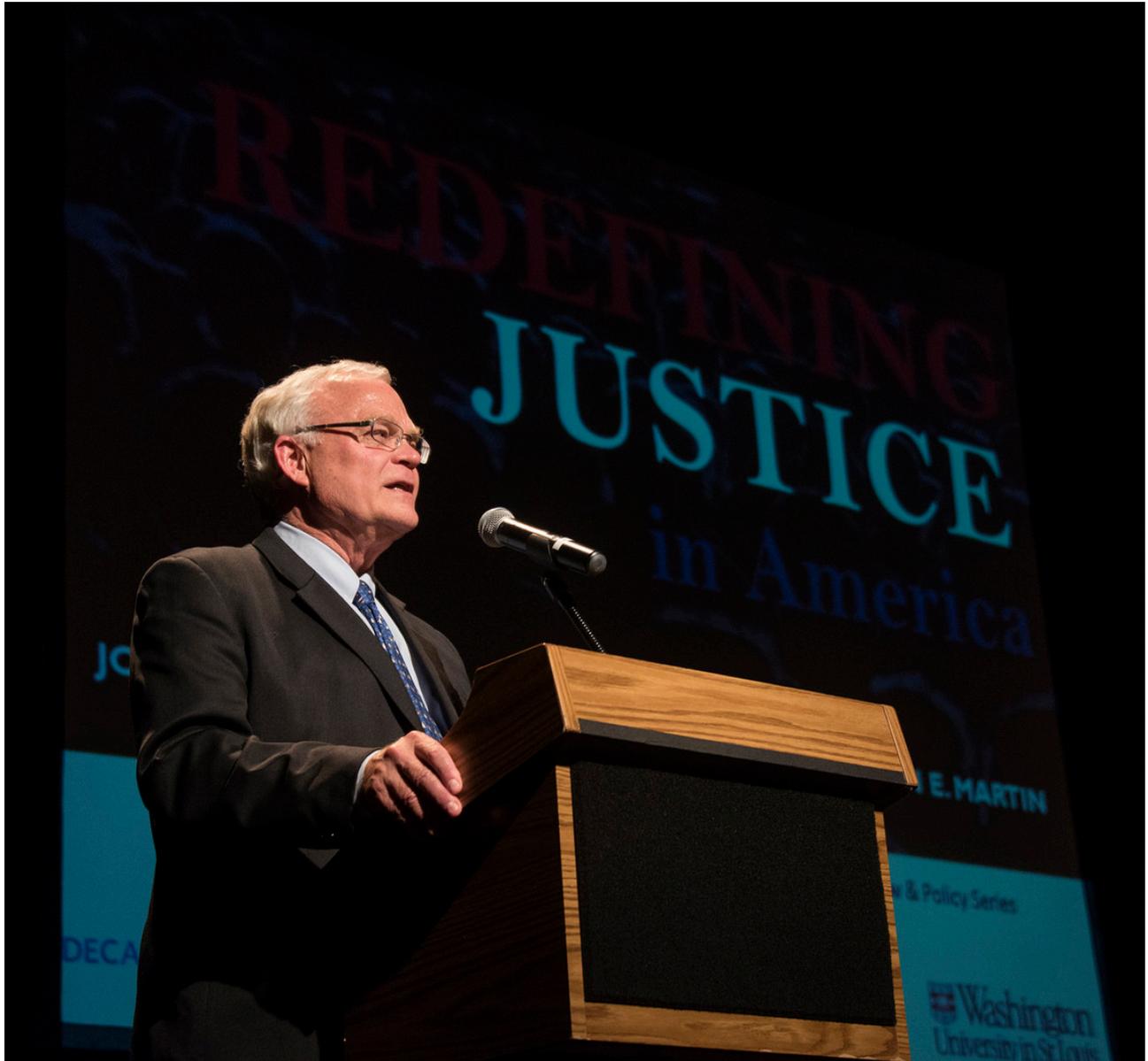
Partner

YouthBuild





The United States has been on a binge of imprisonment for the past four decades. Jail and prison rates quadrupled during that time. There is growing consensus that this has become a serious social and economic blunder. Prison does not improve people, and states can no longer afford the costs of mass incarceration. Once we have locked up millions of people—with an entire criminal justice system oriented toward this misguided project—how can it be reversed?



CSD Director Michael Sherraden introduces the speakers at “Redefining Justice in America,” a public event during the 2015 inaugural conference of the Smart Decarceration Initiative.

Smart Decarceration Initiative

The United States is the world's leading jailer, spending \$52 billion a year on correctional supervision. Yet prison does not improve people, and our society no longer can afford the financial and human costs of mass incarceration. The United States must reverse its staggering overdependence on incarceration.

Research and social innovation will be the tools that lead to policies and practices to substantially reduce incarceration—and to alleviate the social disparities within our criminal justice system. The Smart Decarceration Initiative (SDI) aims to stimulate cross-sector applied policy and behavioral intervention research that will reduce the incarcerated population in ways that are humane, socially just and sustainable. For the country to achieve effective and sustainable decarceration—“smart” decarceration—these goals must be accomplished:

- ▶ Substantially reduce the incarcerated population in jails and prisons.
- ▶ Redress the existing social disparities among the incarcerated.
- ▶ Maximize public safety and well-being.

To progress toward these goals, SDI promotes transdisciplinary work that reconsiders the utility and function of incarceration; supports innovations across sectors of the criminal justice system, including law enforcement, courts, jails, prisons and community supervision; and develops, rigorously evaluates and applies emerging evidence to policy and practice in real-world settings in real time.

The 2015 inaugural SDI conference brought together thought-provoking and inspiring leaders in policy, practice and research to set an actionable agenda for reforming the American criminal justice system.



Selected publications

Smart decarceration: Guiding concepts for an era of criminal justice transformation. CSD Working Paper (2015)

From mass incarceration to smart decarceration. CSD Working Paper (2014)

From mass incarceration to smart decarceration. Grand Challenges for Social Work Initiative Working Paper No. 4 (2015)

Partners

JustLeadershipUSA, Center for Court Innovation, The Sentencing Project, American Academy of Social Work and Social Welfare, Concordance Institute for Advancing Social Justice, Center for Advancing Correctional Excellence



Carrie Pettus-Davis and Matt Epperson are CSD faculty directors of the Smart Decarceration Initiative.



Global environmental changes—pollution, climate change, biodiversity loss and freshwater decline—affect people worldwide, with impacts that are not only physical, but also social and economic. These changes affect family and community stability, social relationships, health and, sometimes, survival.

Environmental change is also a social justice issue. People with less social, economic and political advantage are more likely to experience negative effects from pollution, resource shortages, severe weather incidents and other environmental problems.

Through new applied research, the Environment and Social Development initiative at the Center for Social Development examines social vulnerability to environmental change and strategies for social action and adaptation. Through this work, CSD aims to contribute to a more environmentally sustainable world, in which all people have fair and optimal opportunities to live full, healthy and productive lives.



Lisa Reyes Mason is faculty director of CSD's Environment and Social Development initiative. *Via University of Tennessee*

Selected publications

Environment and social development. CSD Working Paper (2015)

Examining relationships between household resources and water security in an urban Philippine community. Journal of the Society for Social Work and Research (2014)

Strengthening the social response to the human impacts of environmental change. Grand Challenges for Social Work Initiative Working Paper No. 5 (2015)

Partner

University of Tennessee, Knoxville, College of Social Work

social innovation partnerships

The Center for Social Development creates and tests social innovations and then moves evidence into social policy and practice. A social innovation is a new procedure, product, service, program or policy that changes ideas, routines, resource flows and leadership, with the aim of improving the lives of people, communities, nations and the world. Toward this end, CSD has social innovation partners at home and abroad.

- ▶ The center is part of the George Warren Brown School of Social Work at Washington University in St. Louis (WUSTL). It draws many of its faculty directors from the school to lead CSD's bodies of work.
- ▶ CSD is deeply committed to the Grand Challenges for Social Work (GCSW) Initiative, a project of the American Academy of Social Work and Social Welfare. Eight of the GCSW working papers are co-authored by CSD scholars.
- ▶ Since its founding 20 years ago, CSD has influenced and facilitated the emergence of two "sister" CSDs, the Centre for Social Development Asia at National University of Singapore and the Centre for Social Development in Africa at the University of Johannesburg.
- ▶ Michael Sherraden is also WUSTL's leader of the Next Age Institute, an international partnership to study, design and test social innovations for families and communities. The National University of Singapore and WUSTL established the institute in 2014.



Leila Patel, left, leads the Centre for Social Development in Africa. Corinne Ghoh, above, leads the Centre for Social Development Asia. *Via University of Johannesburg, National University of Singapore*

Social work and social development are about more than helping people with difficulties. To be sure, helping people is fundamental to being human, and we firmly embrace these values and practices, but social innovation is about creating new conditions so that certain problems no longer appear and people have greater capacities to resolve the challenges they face and to reach the potential of their lives.

From the outset, CSD has focused its work on the design and testing of social innovations in asset building, civic service, productive aging and other areas of applied social research. We purposefully use knowledge from our research to inform policy and practice.

The Center for Social Development's mission in training graduate students for professional and academic roles contributes greatly to the field. Former master's students who worked as CSD research assistants now staff asset-building programs around the country. A growing number of former doctoral students have faculty positions at universities where they are leading discussions and research on Child Development Accounts and other areas of study.

Other students are in the pipeline. Doctoral and master's students are engaged in key CSD research projects. These current and former students are likely to create larger impacts on research, policy and practice than we can imagine today.

CSD values diversity. Many of the graduate students who have trained at CSD are people of color from the United States and international students. Fellowships from Ford Foundation funding continue to make this possible.



communications

Publications

The Center for Social Development is an academic research center with international reach, and publications are essential to our mission. We publish work about CSD research and research by affiliated scholars, policymakers and practitioners. The center publishes research reports, policy reports and briefs on research findings and related policy. In addition, CSD scholars and affiliates publish academic journal articles, journal special issues and books related to their research.

Website

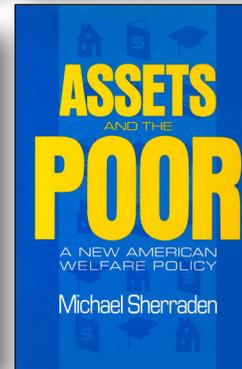
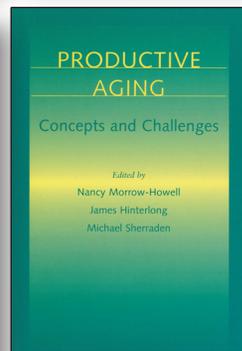
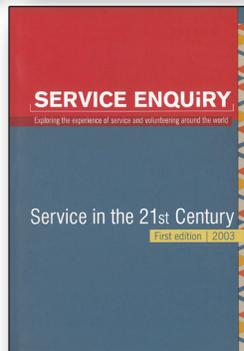
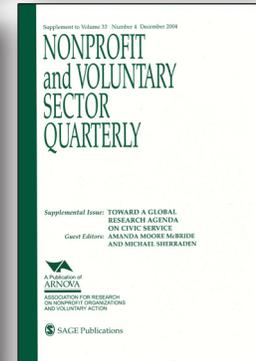
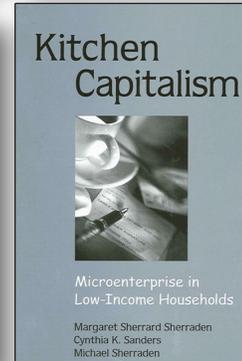
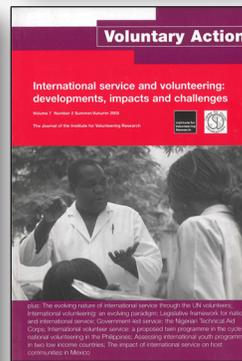
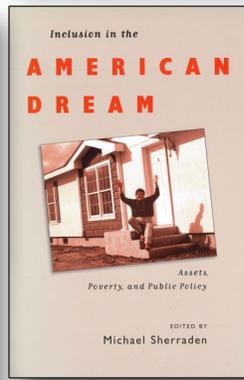
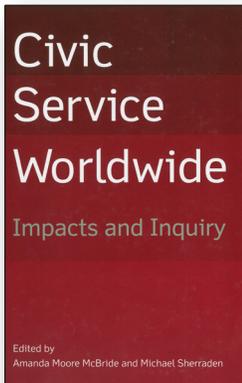
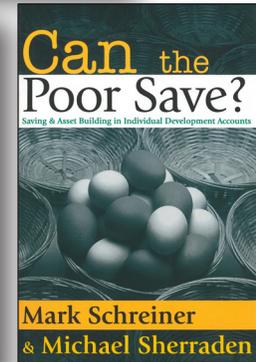
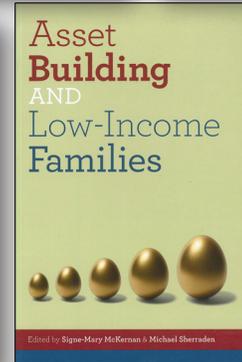
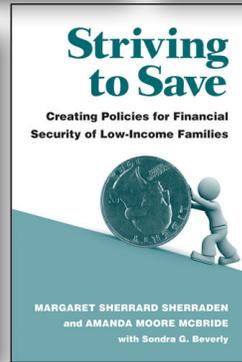
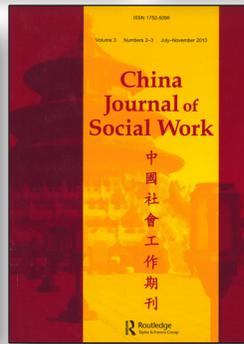
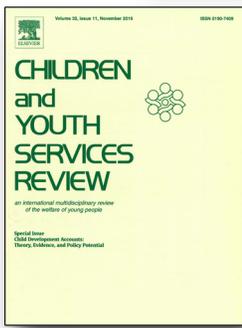
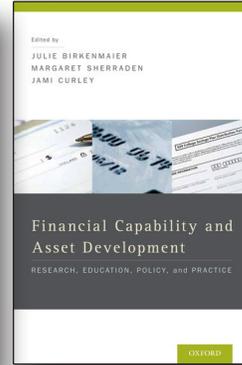
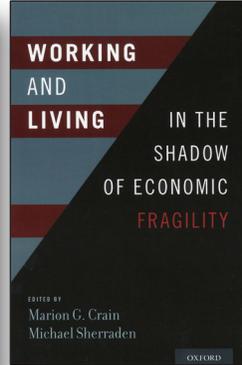
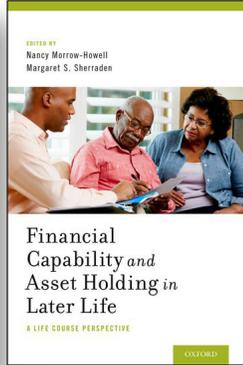
In early 2015, CSD launched its redesigned website, csd.wustl.edu. It includes enhanced capabilities for searching and more information about the center's research projects, in addition to access to thousands of citations, many with abstracts and links to full text.



News

In August 2015, CSD increased the frequency of its electronic newsletter to bimonthly, rather than quarterly. To subscribe to CSD eNews, please contact csd@wustl.edu and let us know you'd like to join our mailing list.

select books and edited volumes





faculty directors

The Center for Social Development's research efforts are organized around areas of work led by CSD's faculty directors, who hold appointments at Washington University and other prominent institutions around the globe.

David Ansong, University of North Carolina
▶ Global Asset Building

Julie Birkenmaier, Saint Louis University
▶ Financial Capability

Sheretta T. Butler-Barnes, Washington University
▶ Youth Development

Li-Chen Cheng, National Taiwan University
▶ Global Asset Building

Gina Chowa, University of North Carolina
▶ Global Asset Building, lead

Marion Crain, Washington University
▶ Livable Lives

Suo Deng, Peking University
▶ Global Asset Building

William Elliott III, University of Kansas
▶ Inclusion in Asset Building

Matthew Epperson, University of Chicago
▶ Smart Decarceration Initiative

Steven Fazzari, Washington University
▶ Livable Lives

Patrick Fowler, Washington University
▶ Child Well-Being
▶ Inclusive Housing

Corinne Ghoh, National University of Singapore
▶ Sister Centers for Social Development

Michal Grinstein-Weiss, Washington University
▶ Financial Behaviors, lead

Shenyang Guo, Washington University
▶ Financial Behaviors

Jin Huang, Saint Louis University
▶ Inclusion in Asset Building

Sean Joe, Washington University
▶ Youth Development, lead

Patricia Kohl, Washington University
▶ Child Well-Being, lead

Benjamin J. Lough,
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