



## Reflections, Accomplishments, and Opportunities: The CSD Annual Letter

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Dear Colleagues and Friends of CSD:

I am truly pleased to report that the Center for Social Development (CSD) has enjoyed another busy and productive year. I am very proud of the achievements of our energetic research center, and grateful to be part of the Brown School and Washington University in St. Louis (WU). I feel fortunate every day to have a job like this.

CSD's 30th year is an opportunity for reflection. Allow me to set the stage with some big-picture thoughts on social work and social development, and an overview of how we undertake this work. Then I provide an overview of CSD's achievements during 2023 and opportunities for 2024. This is a lot to cover in one letter. Not every reader will have time to read everything. I provide some headings so you can choose.

### **A Brief History of Social Development, the Brown School, and CSD**

Allow me to begin with an overview of CSD's context. Social development emphasizes creating conditions so people can do better, while other parts of social work focus on solving individual and family problems. Both are important, but they are not quite the same. Social development has deep roots at the Brown School. The St. Louis School of Social Economy, founded in 1909, was the first WU home for social work education. Faculty were engaged in community development, social services, racial inclusion, and other social development activities. This was during the Progressive Era, and the School's faculty rubbed some people the wrong way. The school was shut down by Washington University in 1916, in part because of public outrage that Black male community leaders had been invited to speak to social work students who were all white women. (These early-20th-century circumstances feel unfamiliar—even startling—to us today. Maybe this illustrates that, although humans are far from perfect, we can sometimes do better over time.)

Social work education at WU was later re-established in 1925. It was not until the 1930s that Betty Bofinger Brown decided to donate money from her husband's estate—he had founded the Brown Shoe Company—to build a separate WU building as the George Warren Brown School of Social Work, and also to fund an endowment. Thus, Brown Hall became the first separate building for a school of social work in the United States, with the first endowment for social work education. The portraits of Betty and George still look down on gatherings and proceedings in Brown Lounge. George looks a little uncertain about what is happening, and Betty has a slight smile, perhaps pleased that she made the right decision.

Regarding social development, the deanship of Ben Youngdahl (1945–1962) was highly impactful. (I was honored in 1992 to become the first Benjamin E. Youngdahl Professor.) He was a national leader in social-welfare research and policy. Among other contributions at WU, he increased the national visibility of the school and integrated the faculty on the Danforth (then the “Hilltop”) Campus. Shanti Khinduka was the next long-serving dean (1974–2004). He significantly moved the school to higher academic standards, with a strong doctoral program and a pronounced international focus on social development. Across the last half of the 20th century, these two deanships brought the School to its peak in reputation and ranking. By the end of Khinduka's deanship the School was sometimes ranked number one. This achievement was a century in the making, and it is important to say that social development and social policy were fundamental to remarkable academic growth and impacts. In line with this direction, CSD began in 1994 at the suggestion of Dean Khinduka. CSD was one of the first centers in the Brown School, and we have contributed to building the School and its reputation over the past 30 years.

CSD has a strong record in academic rigor and real world achievements. Like the two great deans mentioned above,



we are not thinking small. CSD informs, designs, tests, and implements sustainable, positive change. We connect social and economic knowledge and opportunities.

## On Social Work: Humans Are Fundamentally Social, and Social Requires Work

In my view, social work is positioned squarely upon the major challenges facing humanity. Why do I make such a bold statement? As one of the [foundational papers](#) of the Grand Challenges for Social Work initiative explained, humans are fundamentally social, and social is our primary tool for human advancement. Social is how humans have learned to live in groups, solve problems, care for each other, build institutions, and accomplish so much more than we can do as individuals. But this does not happen automatically—it always has to be figured out. In this fundamental way, *social requires work*. Humans have learned gradually over time how to do this *social work*, yet, of course, a great deal of learning lies ahead.

This is the large understanding of social work, yet it happens that the challenges for academic and professional social work address a major portion of this large social agenda. These challenges can be represented in a series of questions: How can all people have sufficient resources to survive and thrive? How can people build effective interpersonal and inter-institutional relationships to solve problems? How can we get along peacefully and productively in families, groups, organizations, nations, and the world? How can more people reach their potential? How can the next generation become even more capable and effective? *These are fundamentally social challenges*. To be sure, education, business, medicine, engineering, law, and other bodies of knowledge and practice are also critical, and social work partners with all of them. But the building blocks will always be fundamentally social.

Social work has yet to fully realize its extraordinary position and potential in human affairs. Eventually humans will recognize that *a more robust social work is necessary to improve human conditions*. This larger idea may seem audacious, and it will certainly not happen overnight, but meaningful steps can be taken toward the long-term vision. In this regard, it is possible, even likely, that social work as an applied profession may look very different—more robust and effective—in another 100 years. At CSD, we hope we are adding a positive step or two in this long journey.

## On Social Development: One Pillar of Social Work Policy and Practice

To oversimplify, social work has always had two main pillars. The first is individual: individual development, growth, and treatment. And the second is social: social structure, innovation, and policy. The latter can be summarized as *social development*,

as reflected in CSD's name. The focus is on creating or changing basic conditions so that more people—ideally *all people*—benefit from the economy and society. The reasoning is simple: When more people live in conditions that enable them to thrive and develop, everyone will be better off, and the need to solve problems at the individual level will be reduced.

For example, when there is enough affordable shelter, fewer people will be homeless. But housing conditions do not just happen—they are created. Disinvestment in U.S. affordable housing began in the 1980s and has led to a housing crisis today. What should we do? To be sure, each individual unhoused person is a tragedy, and we should respond as best we can. But the larger problem can only be solved by evidence-based design and social investment in an effective housing policy.

*Social development* has always been a strong tradition in social work. Historical examples are many and consequential. Jane Addams and other social workers at Hull House in the early 20th century created the nation's first income-support policies for single mothers. They also designed child-welfare policies, including laws protecting children from industrial labor. They put forward the first maternal care policies, which saved the lives of thousands of mothers and children and laid the groundwork for maternal public health. In addition, Addams later won the Nobel Prize for her work in international peace. Social worker Jeannette Rankin was the first woman to hold a federal office in the United States—elected to the U.S. House of Representatives in 1916—and a pioneer in women's suffrage. Social worker Frances Perkins, who served as secretary of labor under President Franklin Roosevelt during the 1930s (the first female U.S. cabinet member), led in creating two of the most important social policies in U.S. history: the Social Security Act of 1935 and the Fair Labor Standards Act of 1938. Social worker Wilbur Cohen was the other main architect of Social Security. Social worker Harry Hopkins served as Roosevelt's right hand in running the Works Progress Administration, the Civilian Conservation Corps, and other large-scale policies that provided employment, meaningful work, and basic incomes to families during the Great Depression. (I was fortunate to be trained in graduate school by Wilbur Cohen, and I did my doctoral education on the Civilian Conservation Corps, the largest tree-planting effort in U.S. history at that time, with lasting social impacts in families.) Later, social workers Dorothy Height and Whitney M. Young Jr. were key figures in the civil rights movement, including the 1963 March on Washington, the Civil Rights Act of 1964, and the Voting Rights Act of 1965. A fuller list of social-work policy innovations may be found in "[Grand Accomplishments in Social Work](#)." Note the visions, leadership, and policy achievements in these examples.

At CSD, we study and innovate in this *social development* tradition. For example, CSD has defined, designed, tested, and shaped implementation of *asset-based policy*—the idea that poor people, and people of color, must also accumulate assets to invest in their future. At the beginning of the 1990s, this language and policy concept did not exist. No one talked about assets and poor people or about assets and race. But today, the concept has become mainstream, with policy examples

emerging in the United States and other countries. To get a sense of CSD's impact in asset building, in 2010, *Time Magazine* listed me as one of the 100 most influential people in the world. Of course, a large team and many partners do this work, so the honor is misplaced. The relevant point is that this *social work (in both small and large senses) is generating positive impacts*. We will never be as impactful as Jane Addams, Frances Perkins, or Whitney Young Jr., but we proudly follow in their footsteps.

Another way to understand this is that social work is more than a “helping profession.” To be sure, helping is a moral and practical necessity, and we strongly support human care as a core part of social work. Yet at CSD, very much like Deans Youngdahl and Khinduka, we are also focused on creating conditions that enable all people to thrive and reach their potential. Applied knowledge in asking research questions, innovation, testing, and policy design make this possible.

## On Social Policy Research to Inform Positive Change

As noted, CSD's strategy centers on rigorous research and policy innovation. We hope that our moral intentions are good—but good intentions are not enough. CSD undertakes rigorous policy research over a long period of time to build knowledge that informs social policy. We are conducting what is (as far as we know) the longest-running social experiment in the country, and it is generating evidence of exceptionally high quality. That evidence continues to inform policy changes in the United States and other countries.

Social impact was built into CSD's academic strategy from the beginning (see “[Applied Social Research: Aiming for Impact](#)”). Many social scholars focus on describing problems, but at CSD, we focus on studying solutions. Studying solutions is much, much harder, and is not as popular in the press (journalists prefer problems for headlines). Yet at the end of the day, solutions have the potential to leave something in place that can make a lasting difference. At CSD, we are aiming for these positive and sustainable impacts.

As an applied social-research center, CSD has three watchwords: *inquiry, innovation, impact*. We are interested in how policies can increase social and economic access and participation, enabling all people to lead fuller lives. We care about racial justice and racial equity. We care about fairness, decency, and opportunities for everyone. We test social innovations and we believe that this outlook and strategy can contribute to a better world. As noted above, the Brown School grew to a number one ranking around the turn of the 21st century by emphasizing social-policy evidence and impacts.

## On CSD's Academic and Applied Impacts

Over time, CSD has sprouted and grown many new initiatives. These initiatives address civic service, productive aging, climate change and social development, inclusive housing,

decarceration of prisons, collaborations for racial equity, and voter access and engagement. CSD's civic service work led to the creation of AmeriCorps, and we hosted the first national conference on productive aging, publishing an edited volume of papers from the conference. Conferences and edited volumes also grew from the initiatives on climate and social development, inclusive housing, and decarceration. Several of these initiatives have spun off to become new centers and bodies of research, sometimes at other universities. CSD has been generative in this work, creating new knowledge, and using evidence to change policy. And in the process, we have positioned many other scholars to lead. We are proud of this approach and its results.

One area of work that has remained prominent since CSD's founding is universal asset building (as distinguished from income support), and our work on financial capability remains closely connected. Our “North Star” policy vision is for lifelong asset building and effective financial services for everyone, and we continue to make progress toward those goals.

## A Large, Long-Running Social Experiment with Child Development Accounts

SEED for Oklahoma Kids (SEED OK), now in its 18th year, is a large experiment with sampling in a full statewide population. This study tests the policy concept of giving every newborn a Child Development Account (CDA) automatically at birth and building assets over time. SEED OK is distinctive research in several respects. To summarize succinctly, it focuses on testing a solution; it is a rigorous experimental research design, with no bias in sampling or selection; and it addresses a full population. Very few projects in social research, a small fraction of 1%, can make this statement.

In addition, SEED OK is designed to test a *sustainable policy structure*, not just behavioral change. This means that a well-designed CDA model had to be put in place in Oklahoma so that it could be *tested as a policy* for implementation at a large scale. We are especially proud of this research feature because we are *testing an implementable solution*.

We also are testing for long-term impacts on multiple outcomes, including household finances, parental involvement with children, child development, educational expectations and achievements, and aspects of health. Oversampling of racial/ethnic subgroups has enabled us to estimate SEED OK impacts by race/ethnicity, a primary goal in the study. *These differences matter for a range of evidence and for policy impacts*.

Undertaking an experiment of the scope, quality, and length of SEED OK requires long-term thinking, planning, and effort—which also make it expensive. SEED OK has many funding partners, and we are enormously grateful to all of them. Ford Foundation and Charles Stewart Mott Foundation have done the heavy lifting. These investments, mostly by American philanthropies, continue to pay off in knowledge and policy impacts.

Our long-standing partnerships with the Treasurer's Office in Oklahoma, for policy delivery, and with TIAA, the asset

manager, continue to be highly productive. During 2023, CSD began preparations for the distribution of funds from SEED OK CDAs, which are held in the Oklahoma 529 College Savings Plan, to the postsecondary educational institutions of beneficiaries.

**The SEED OK research team continues analyzing data and generating a steady flow of peer-reviewed publications with research findings.** Scholarly publications are CSD's lifeblood. Research Director Jin Huang, professor in the Saint Louis University School of Social Work and research professor in the Brown School, leads planning for many SEED OK analyses and publications. He brings theoretical and empirical brilliance to this work. SEED OK papers have appeared in quality journals in social work, social research, child and family development, public policy, public health, and medicine.

**CSD is using SEED OK evidence to inform CDA design in state and federal policy.** Because of the high-quality research and sustainable-policy structure being documented, evidence from SEED OK is relevant, respected, and impactful in policy discussions. At this writing, seven U.S. states have established a statewide CDA policy. Margaret Clancy, policy director at CSD, leads these discussions. Advising in all of these states, she often works directly with state treasurers. During 2023, California implemented a CDA policy for all newborns, providing extra deposits for children in the foster care system and children in homeless families—provisions very consistent with social work values. We proudly note that all of these statewide CDA policies use the SEED OK model, which is a *transformed 529 college-savings plan*. (I use the word *transformed* intentionally: College savings plans have typically served about 6% of the population, mostly the well-off, but the CDA in SEED OK serves 100%). CSD research documents that this model can be scaled to serve all children and is the most efficient and sustainable platform for delivering CDAs. At this writing, *about 5 million children have assets in CDAs in the United States, and over 95% of these accounts are based on the CDA policy modeled in SEED OK*. This is applied research leading to structural change—it is social development.

**Initiatives for a nationwide or federal CDA policy are also underway.** CSD works with many partners toward the goal of a universal children's account policy. I initiated and helped plan a meeting at the Urban Institute in November 2023 to bring together policy experts proposing different forms of such a federal policy. Professors William Elliott III and Trina Shanks at the University of Michigan, both of whom hold Brown School doctorates and are CSD faculty directors, are key members of the group of policy experts. In addition, CSD has recently brought on Ray Boshara, a long-time colleague and policy expert, to serve as senior policy advisor. He will lead these efforts in Washington, DC, using CSD research evidence to inform effective policy. Boshara has helped to inform federal legislation in the Senate Finance Committee with a bill that strongly reflects the policy modeled in SEED OK.

**CDAs outside the United States.** CSD has used evidence to advise on CDA policies in other nations. In most cases, this work has involved senior-level discussions with cabinet ministers in treasury or social welfare, and sometimes

with heads of state. SEED OK research results have been influential in this work. CSD International Director Li Zou and I recently examined the global reach of CDAs and arrived at a conservative estimate that over 15 million of the world's children have assets in such accounts. The Center has advised and/or helped to design all of these policies. Moreover, the big vision at CSD is that, someday, all newborns on the planet will start life with an asset-building account. Information technology already makes this possible. With sound and sustainable policy structures, effective finance can be delivered to everyone. Zou participated in 2023 meetings at the World Bank and has developed CSD's connections with policymakers in other countries. At this writing, we are engaged in discussions on CDA policy with colleagues from post-Soviet nations in Central Asia (more on this below).

## Financial Capability and Asset Building

**In the United States.** CSD created and is growing the Financial Capability and Asset Building (FCAB) initiative in the United States, under the leadership of Faculty Directors Margaret Sherraden and Jin Huang, with large contributions by Associate Director Lissa Johnson.

A core focus of the FCAB initiative is development of a workforce of social workers to increase financial capability among the most vulnerable Americans. At present, sound financial guidance is scarce for these populations, despite the prevalence of predatory and harmful financial services. Social workers in the first part of the 20th century worked on household finances, but this was dropped by midcentury in favor of psychological interventions. In our view, this was probably a mistake, and CSD has devoted considerable effort over the past 15 years to rebuilding financial capability training in social work education.

With the leadership of Gena Gunn McClendon, CSD's director of community engagement, we began the FCAB initiative by collaborating with social work programs at historically Black colleges and universities and Tribal colleges. We took this approach because populations of color have much less wealth and financial well-being relative to the White population, and the initiative has always centered on including the most vulnerable people. This initial stage of FCAB was highly successful (and also high spirited and enjoyable). Funding from Wells Fargo Advisors made this early work possible, setting the stage for all that has followed.

Two other important steps mark the progress of CSD's FCAB work. First, the Grand Challenges for Social Work initiative adopted Financial Capability and Asset Building for All as one of the original grand challenges. Faculty Directors Jin Huang, Margaret Sherraden, and Julie Birkenmaier (Saint Louis University) are three of the seven co-leads of the scholarly network devoted to advancing that challenge. Second, Oxford University Press published *Financial Capability and Asset Building in Vulnerable Households: Theory and Practice*, a 2018 textbook for training human-service workers (by Margaret Sherraden, Julie Birkenmaier, and J. Michael Collins at the University of Wisconsin–Madison). This is a good foundation,

and we have strong support from the Council on Social Work Education, but we still have a long way to go in getting FCAB content established in U.S. social work curricula (more on our current strategy below).

**FCAB in Singapore and mainland China.** CSD has long-standing ties with the National University of Singapore (NUS). I had a 1-year Fulbright fellowship and later a 5-year chaired professorship at NUS. In addition, I serve as the ambassador to NUS for Washington University's McDonnell International Scholars Academy. Also, Li Zou and I have built the Next Age Institute (NAI), which is devoted to fostering university partnerships. With support from United Way Worldwide and with the generosity of Citi Foundation, WU and NUS collaborated through NAI to launch the FCAB Singapore initiative at NUS. This successful initiative first adapted CSD's 2018 FCAB textbook to the Singapore context and then began training social workers. During 2023, the FCAB Singapore initiative continued to advance its reach by training more social-work practitioners. Singapore is a small country but highly respected for policy innovation. This example matters elsewhere, especially in other parts of Asia.

CSD's engagement in mainland China began in the 1990s with a Chinese translation of *Assets and the Poor* and several conferences on asset building at Peking University, Shandong University, Tsinghua University, Fudan University, and Sun Yat-sen University. Since then, *asset building* has become one of the key social-development theories broadly accepted by the social work profession in mainland China. Through a research partnership with the Chinese Academy of Social Sciences, we conducted a study of an asset-building project in the Xinjiang region of western China (prior to current difficulties there). Li Zou has facilitated these long partnerships.

Building on all this, the China Association for Social Work Education launched a national Commission on Financial Social Work. The Chinese government announced plans to train 30,000 Chinese social workers in FCAB knowledge and skills, and the Commission includes approximately 20 member universities committed to training students for FCAB work. Its secretary-general, Professor Shu Fang of the Central University of Finance and Economics (CUFE) in Beijing, is CSD's newest faculty director. Under this Commission and with the leadership of Jin Huang, CSD has cosponsored conferences with CUFE, Shanghai University of Finance and Economics, and Southwestern the Central University of Finance and Economics in Chengdu. CSD Faculty Directors Minchao Jin and Suo Deng have participated in multiple FCAB events within China, as has Jin Huang. Formerly a McDonnell Academy Scholar, Minchao Jin is now a faculty member at New York University's Shanghai campus. Suo Deng, now at Peking University, was a postdoctoral scholar at CSD many years ago.

At the end of 2022, CSD cosponsored a conference in Beijing on financial social work. This conference was the result of CSD's partnership with the China Association of Social Work, the Commission on Financial Social Work, and CUFE. Margaret Sherraden and I presented keynote addresses remotely.

Jin Huang, the spark plug of CSD's FCAB work in mainland China, presented a research paper and organized a panel on CDAs. The next iteration of this conference occurred in Chengdu in December 2023. This forum featured a roundtable discussion on the newly published translation of *Financial Capability and Asset Building in Vulnerable Households: Theory and Practice*, by Margaret Sherraden, Julie Birkenmaier, and J. Michael Collins. Shu Fang is one of the book's translators. CSD's FCAB work in China is supported by a grant from the U.S. Department of State.

**FCAB in Africa.** CSD's FCAB initiative in Africa is led by three CSD faculty directors: David Ansong (University of North Carolina at Chapel Hill), Moses Okumu (University of Illinois at Urbana-Champaign), and Isaac Koomson (University of Queensland, Australia). FCAB Africa launched in 2021 at the International Consortium for Social Development's biennial conference, which was hosted by the University of Johannesburg, our sister Centre for Social Development in Africa, and CSD. Mahamudu Bawumia, the vice president of Ghana, gave the keynote address. Through excellent organizing, FCAB Africa's leadership team has developed constructive relationships with government officials and banking associations. During 2022 and 2023, FCAB Africa worked toward research partnerships with African universities and also curated a special issue of *Global Social Welfare*. The FCAB Africa team is now working in an interuniversity consortium led by the University of Georgia to plan an FCAB intervention to reduce labor trafficking. This work is funded by the U.S. Department of State.

In 2024, CSD will extend the momentum of FCAB in China and the growing footing for FCAB in Africa. Smart leadership in both of these initiatives bodes very well for expanding impacts.

## Creating Future Impacts

### Training and Development

A key part of CSD's development mission is to train graduate students. In 2023, Yingying Zeng completed her doctorate (and her research assistantship with the Center), began an assistant professorship at the University of Georgia, and accepted an appointment as a faculty associate at CSD.

As CSD research associates, doctoral candidates Haotian Zheng and Yuanyuan Yang support the Center's work on CDAs. Master's student Solomon Achulo completed a field placement supporting the FCAB Africa initiative (under direction of Associate Director Lissa Johnson) and is now pursuing his doctorate at the University of North Carolina at Chapel Hill. Master's student Mohammed Issifu now holds that placement. Master's students Shaida Xiang and Xiaoyu Huang support CSD's financial capability work in China, and Madeleine Thompson supports research and communications across multiple projects. Colby Crowder is researching career readiness in north St. Louis public schools.

## Accomplishments and Recognitions

I am delighted to note recent achievements and recognitions of the CSD team:

- *Policy Director Margaret Clancy* received the [Distinguished Alumni Award](#) from the Brown School in April 2023. This award is well deserved. She is the chief architect of the policy design for SEED OK, has led implementation of the experiment, and has advised in all the U.S. states that have implemented universal CDA policies.
- SEED OK's design was highlighted by Illinois Treasurer Michael Frerichs in a [September 2023 essay](#) for the National Association of State Treasurers. Frerichs emphasized the importance of starting early in asset building policy.
- Margaret Clancy also received a special award for her decades of "vision and leadership in creating CDAs, providing millions of children with a brighter future." The award was given in August by officials from several states and 529 leaders at TIAA's annual CDA convening in New York.
- In June 2023, the Special Commission to Advance Macro Social Work presented an [Honorable Recognition](#) award to me for the SEED OK experiment's impact in structural change practice.
- At the January 2023 meeting of the Society for Social Work and Research, Faculty Associate Sicong (Summer) Sun, now assistant professor at the University of Kansas, received the Outstanding Social Work Doctoral Dissertation Award for "Racial/Ethnic Differences in the Relationship Between Wealth and Health," which she completed and defended while serving as a research associate at CSD.
- At the same conference, the Society honored me with the [2023 Distinguished Career Achievement Award](#) for "outstanding scholarship, rigorous approach to social work research, innovation, impact on the profession, and major contributions to social work knowledge development."
- At the 2024 conference, the Society honored Trina Shanks with the 2024 Social Policy Researcher Award. Shanks is the Harold R. Johnson Collegiate Professor of Social Work at the University of Michigan, where she directs her own research center. U.S. Supreme Court Justice Ketanji Brown Jackson cited Shanks's research on African Americans and the Homestead Act in a [dissent](#) from the high court's June 2023 ruling on Affirmative Action. Justice Jackson's dissent also cited research by Dr. Melvin Oliver on race and wealth (see below on our initiative to create a Melvin L. Oliver Chair at WU).
- The Society also recognized Postdoctoral Fellow Aytakin Huseynli's work, honoring her with the 2024 Outstanding Dissertation Honorable Mention Award for "Effect of Resource Curse on Child Well-Being in Resource-Rich States, Specifically in Post-Soviet States." Huseynli, like Sun, received a dissertation award for work completed while at CSD.
- Continuing CSD's strong support of the Grand Challenges for Social Work, Lissa Johnson served as co-chair of the initiative's Policy/Program Committee in 2023, facilitating the development of a policy-communications strategy in advance of the 2024 election year and leading the development of a [webinar on writing op-eds](#).
- With Azerbaijan University (AU) and other partners, CSD co-organized [The International Conference on Social Work and Social Research: Financial Capability and Asset Building for All](#), in Baku, Azerbaijan, in November 2023. Jin Huang, Aytakin Huseynli, Lissa Johnson, Li Zou, Shu Fang, and I were plenary speakers. CSD is editing a special issue of the AU journal *Social Issues* from papers presented at the conference.
- Singapore Prime Minister Lee Hsien Loong was guest of honor at the April 2023 book launch for [Singapore Ageing: Issues and Challenges Ahead](#), which includes chapters coauthored by Faculty Directors Nancy Morrow-Howell and Corinne Ghoh.
- In 2023, Faculty Director Ben Lough was named dean of the School of Social Work at the University of Illinois at Urbana-Champaign and Faculty Director Lisa Reyes Mason was named interim dean of the Graduate School of Social Work at the University of Denver. Faculty Associate Philip Hong is the new dean of the School of Social Work at the University of Georgia. In 2024, Faculty Director Carrie Pettus, principal with Justice System Partners, begins her appointment as chair of the Executive Committee of the Grand Challenges for Social Work.

## Publications and Presentations

Through publications and presentations, CSD experts share insights to advance social development and well-being. Below is a summary of some recent productivity:

- David Ansong, Moses Okumu, and Isaac Koomson guest edited "[Financial Capability and Assets for Socioeconomic Development](#)," a March 2023 special issue of the journal *Global Social Welfare* with contributions based on the FCAB Africa initiative.
- In addition, Ansong, Okumu, and Koomson, with colleagues Thabani Nyoni, Jamal Appiah-Kubi, and Emmanuel Owusu Amoako, published "[The Effectiveness of Financial Capability and Asset Building Interventions in Improving Youth's Educational Well-Being: A Systematic Review](#)." The study, appearing in *Adolescent Research Review*, is based on the work of CSD's FCAB Africa initiative.
- Faculty Director Darrell Hudson and colleagues guest edited "Developing Antiracist Research from Research Questions to Dissemination," a special section published in [the Spring 2023 issue](#) of the *Journal of the Society for Social Work and Research*.
- In June, CSD released a [policy brief](#) by Colleen Quint, president and chief executive officer at the Alford

Scholarship Foundation, and Margaret Clancy. The brief discussed the CDA's strategies for engaging families, creating partnerships, and building assets in statewide CDA policies.

- In November, the journal *Child and Family Social Work* published “[Parental Views on Universal Asset-Building Policy for All Children](#),” a study by SEED OK researchers Jin Huang, Sondra Beverly, Margaret Clancy, and me. The study found broad parental agreement that the design features of the SEED OK CDA are important for children’s educational attainment and motivating parents to save.
- In the journal *International Social Work*, Deepa V, CSD Faculty Directors Corinne Ghoh, and Margaret Sherraden published “[Financial Capability Training for Social Workers in Singapore: Towards More Effective Practice](#),” a study on the [Singapore FCAB](#) initiative.
- In the [February 2023 issue](#) of *Children and Youth Services Review*, Aytakin Huseynli published “[Asset Building Policies to Lift the Resource Curse: Child Development Accounts in Oil-and-Gas-Rich Countries](#)” (see below on growing impacts of this work).
- Several CSD affiliates contributed to the book *Social Work and the Grand Challenge to Eliminate Racism: Concepts, Theory, and Evidence Based Approaches*, which was published in June 2023. Nancy Morrow-Howell was one of the authors of [chapter 9](#), “Integrating AASWSW’s Grand Challenges of Productive Aging with Anti-Racism and Health Equity Lenses to Improve Population Health.” Trina Shanks and colleagues contributed [chapter 19](#), “Reversing Extreme Inequality: The Legacy and Persistence of Racism Economic Inequality.” Julie Birkenmaier, Lissa Johnson, Gena G. McClendon, Faculty Associate Yunju Nam (University at Buffalo), and Jin Huang cowrote [chapter 21](#), “Policy, Practice, and Institutional Barriers to Financial Capability and Asset Building Related to Race (Racism) in the United States,” with Eytayo Onifade and lead author Jenny Jones (both at Clark Atlanta University).
- David Ansong and CSD colleagues contributed to the *Handbook on Social Protection and Social Development in the Global South*, edited by CSD Faculty Director Leila Patel and others at University of Johannesburg. Aytakin Huseynli and Leila Patel contributed chapters to the *Routledge International Handbook on Social Development, Social Work, and the Sustainable Development Goals*.
- Faculty Director Molly Metzger edited “[Welcome Home: A Policy Briefing Book for Housing Opportunity in St. Louis County](#),” a [collection](#) prepared for the Colloquium on Inclusive Housing Policy for the St. Louis Region. The Center for Social Development organized [the event](#) in partnership with Women’s Voices Raised for Social Justice and the Alliance for Interracial Dignity. CSD released the briefing book in February 2023.
- Sicong (Summer) Sun published “[Building Financial Capability and Assets to Reduce Poverty and Health](#)

[Disparities: Race/Ethnicity Matters](#),” in the June 2023 issue of *Journal of Racial and Ethnic Health Disparities*.

- A [June 2023 article](#) in *American Banker* cited research by Faculty Directors Margaret Sherraden and Clark Peters (University of Missouri) in discussing efforts to loosen rules that have prevented former foster youth from obtaining bank accounts.

In public presentations, CSD affiliates share new research and ideas for impacts. These highlights illustrate the breadth and focus of some of CSD’s emerging work.

- In October 2023, Jin Huang gave a presentation on financial capability and financial resilience at “Financial Resilience Before, During and After Disasters,” a webinar hosted by the U.S. Federal Emergency Management Agency and the Department of Homeland Security.
- He and Li Zou also presented “Child Development Accounts: Social Innovation for Global Impact,” at the McDonnell International Scholars Academy’s 2023 Global Research Symposium in October.
- Huang, Zou, and I discussed the long-running SEED for Oklahoma Kids experiment and a vision for CDA policy in “[Child Development Account Research and Policy: Planning, Implementation, and Impacts of a Large Social Experiment](#),” an October 2023 webinar co-organized by the Social Service Research Centre in the Faculty of Arts and Social Sciences at NUS, the Next Age Institute at Washington University in St. Louis, and CSD.
- In July 2023, at the Asian Consumer and Family Economics Association conference, Jin Huang presented on the SEED OK experiment and CDA research in the United States. In addition, Ling Zhou (Beijing City University) and Huang presented pilot research on CDAs in China.
- At the World Bank’s April 2023 Evolution Forum, International Director Li Zou presented “[Progress on Ending Global Poverty: Potential for Global Child Development Accounts](#).”
- In January 2023, the CSD hosted “[Social Work in Social Policy: Engagement Strategies for Today and the Next Generation—a Book Event](#),” which featured Faculty Associates John Gal (Hebrew University in Jerusalem) and Idit Weiss-Gal (Tel Aviv University), Sarah Butts (National Association of Social Workers), Charles Lewis (Congressional Research Institute for Social Work and Policy), Husain Lateef (Washington University), Riccardo Guidi (University of Pisa), and me. The Center cosponsored [the event](#) with Policy Press, the Council on Social Work Education, the Grand Challenges for Social Work, the Congressional Research Institute for Social Work and Policy, Influencing Social Policy, the National Association of Social Workers, the European Social Work Research Association, the International Consortium for Social Development, and the Special Commission to Advance Macro Practice in Social Work.

## A Promising Year Ahead

CSD's agenda for 2024 builds on the engagements above, with several areas of emphasis:

We will continue to shepherd the SEED OK experiment, maintaining quality of implementation and data collection into the future. SEED OK becomes more informative and impactful over time, and we absolutely want to follow this research sample into young adulthood. This is CSD's highest research priority. With the "subjects" now turning 17 or 18 years of age, we will focus on the postsecondary years and young adulthood. Margaret Clancy is the policy-design wizard who oversees this long-term experiment. (The continuing virtue of a rigorous social experiment is that, once put in place, it can generate knowledge indefinitely.)

In 2024, our main methodological goal in SEED OK is to transition data collection from a phone survey of mothers to online data collection with the young people themselves. This is a large undertaking. When successful, it will position SEED OK for more efficient, ongoing data collection. The next major question to be tested is whether college education will be more common and more successful in the treatment group.

Also in 2024, Kazakhstan is launching the world's newest CDA policy, leveraging natural resource revenues to fund deposits for every child in the nation. This policy has resulted from CSD's solution-based research in post-Soviet nations. The leadership was provided by Aytakin Huseynli in her dissertation research, which CSD helped to support. Dr. Huseynli is from Azerbaijan, and similar policy discussions are underway there. Working with many partners, we will continue to push toward a nationwide CDA policy in the United States. Of course, Congressional policymaking has given way to a season of Congressional politics, but we will be prepared when a foothold for constructive discussion returns. In the meantime, we will keep SEED OK and other research evidence flowing into this policy process.

One of CSD's goals during 2024 is to continue our active steps in building the bridge between the CDA policy discussion in the United States and discussions of Baby Bonds. The policies have similar origins and are complementary. We anticipate at least one additional meeting at the Urban Institute for this purpose.

CSD will also connect the CDA policy discussion to proposals for reparations for historical racial harms. Any reparation policy in the United States will require a delivery system that is effective, trusted, asset building, and sustainable. We believe there is merit in considering CDAs (and subsequent lifelong accounts) as a policy model. We have written a paper on this topic and look forward to its publication in 2024.

CSD will expand the discussion of global CDAs and asset building. We are working on venues and a program for an international meeting, and we have developed promising partnerships and opportunities.

The Center will continue to increase FCAB education, practice, and research in the United States. We plan to spur this

expansion through a partnership with the Whitney M. Young Jr. School of Social Work at Clark Atlanta University, one of the historically Black colleges and universities with which we partnered to create the original FCAB curriculum. Through this new collaboration, we will develop an FCAB Fellows Program to train 20 social work educators in the United States. Efforts to secure funding for this program continue.

In addition, the FCAB research team is presently conducting a survey of social work faculty and developing new bridges to diversion initiatives within the U.S. justice system.

In mainland China, several thousand more financial social workers will be trained through the FCAB initiative in 2024. We anticipate that China will continue to take large steps in developing FCAB educational programs and professional capacity. Several more FCAB textbooks are already underway by Chinese scholars, and we look forward to welcoming Shu Fang to St. Louis this year as he writes a new one on financial social work.

We see great potential in the FCAB Africa initiative, which is gathering momentum in its first major research project. Undertaken in partnership with the University of Georgia, the project applies an FCAB intervention in circumstances of human trafficking.

That is our roadmap for 2024. CSD's plate continues to be full. We aim to be goal oriented and steady for the long haul, yet also nimble when challenges or opportunities arise.

I offer some examples of our 2024 opportunities and plans:

- Recently it was announced that COP29 (the next global climate conference) will be in Baku, Azerbaijan, in November 2024. CSD has solid policy ties in Azerbaijan, and our vision/hope is that oil-and-gas-rich, low-to-middle-income countries will see CDAs as a viable strategy for the energy transition—that they will use oil money today to invest in all of the children, educate them, and build a different economy for tomorrow. We know that this message resonates well, and we will be working to get it on the COP29 agenda. Our colleagues in Kazakhstan and Azerbaijan can lead these efforts.
- Our hopes for Israel and Palestine extend far beyond 2024, and realizing them will be challenging. We are looking beyond the immense tragedy, rubble, and human suffering there to a time when people are again able to talk. I worked for years to create the CDA policy for all Israeli children (which happened in 2015, and I was honored to receive an honorary doctoral degree from Hebrew University of Jerusalem in 2016). The next step for CSD is to propose a CDA for every child in the region, and we continue to develop an early draft of the proposal. Our aim is to weave a small thread of common purpose: to develop all of the children, regardless of ethnicity, religion, or national citizenship, and despite deep division, loss, and bewilderment on all sides. This will be a fundamentally *social* project—in the fullest meaning of that word. And



it will definitely require a formidable amount of work. Yet sometimes, when humans are in their greatest upheaval, positive change—which I understand as *social work*—becomes possible at a large scale. We can imagine international funding that might support this, and perhaps also a global asset manager.

- Also, CSD continues a partnership with the WU Center on Race, Ethnicity and Equity. With Center Director Darrell Hudson, who is also a CSD Faculty Director, we are planning and developing resources for the Melvin L. Oliver Chair at WU. Dr. Oliver, who holds a doctorate in sociology from WU, cowrote a seminal book on race and wealth, was a philanthropic leader as vice president of Ford Foundation (where he firmly supported CSD’s agenda in asset building), and served as a dean at the University of California, Santa Barbara, before becoming president of Pitzer College. We have organized an outstanding interdisciplinary advisory committee for this project; we have the “go ahead” and partnership of WU Advancement, and we will approach major funders during 2024. This chaired professorship will create a lasting capacity for social research that focuses on fundamental issues of race, wealth, and well-being.
- Finally, CSD will celebrate its 30th anniversary in 2024. To mark the milestone, we are planning a major conference on social policy, asset building, and financial capability. The convening will assess this large body research and impacts, and chart the work ahead.

## Hands on the Wheel, Bus on the Road

I always feel blessed that CSD operates with a small and highly effective staff, along with many research and policy partners. We take advantage of opportunities and synergies. We know how to organize effective projects with multiple partners and how to develop people for meaningful careers. Turning to how all this happens, Associate Director Lissa Johnson and Program Coordinator Tanika Spencer keep CSD organized and delivering all that we promise. Chris Leiker, communications manager, provides exceptional leadership across a very full communications and publications agenda. This core administrative team is also an invaluable source of strategic thinking and advice for me. I depend especially on their sensible suggestions when my ideas become a little too dreamy. By drawing upon everyone’s strengths, best judgments, and dedicated work, we continue to grow CSD’s projects, accomplishments, visibility, and reputation.

## In Memory of Dr. Gena Gunn McClendon

For CSD, the most defining event of 2023 was the loss of our long-time colleague and friend, Gena Gunn McClendon, and we dedicate 2024 to her work and memory. Gena was the highly effective director of community engagement. Her lasting contributions are too numerous to list here, but I want to note some particular achievements. Gena was an early

leader on the front lines of asset building, initiating Individual Development Accounts in local projects around the country. This work led to a project to organize regional asset-building coalitions in the southern United States. Gena laid the groundwork for CSD’s FCAB initiative by forming partnerships with historically Black colleges and universities and Tribal colleges. Through those partnerships, an FCAB curriculum was created and tested. In recent years, Gena inaugurated and led CSD’s Voter Access and Engagement initiative, which has systematically documented barriers to voting access in Black and lower-income neighborhoods within St. Louis City and County. Through the initiative, Gena worked constructively with citizen groups and election boards to improve access.

In each of these areas, Gena’s significant contributions continue to bear fruit. She leaves behind an enduring legacy of social research and action toward racial equity, full inclusion, and democracy. (Please [take a moment to read about Dr. McClendon’s work.](#))

## In Closing

The year ahead looks challenging for the United States and the world. We at CSD will carry on with our research and policy/practice impacts. We do not control very much, but we can use our freedom and talents to learn and make a positive difference. We firmly believe that humans can and must work together, that solid evidence matters, and that smart and hard work can contribute to a better world.

I greatly appreciate this opportunity to reflect on CSD’s work. Thank you for taking time to read this long 2024 letter, or some parts of it. I hope you have found it informative. As always, we welcome your thoughts, criticisms, ideas, and suggestions.

With my very best wishes for the year ahead,

**Michael Sherraden**

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# Center for Social Development

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