

Financial Capability Across the Life Course

Focus on Vulnerable Populations



October 24-26, 2012
St. Louis, Missouri



Washington University in St. Louis

CONFERENCE SPONSORS

This symposium on Financial Capability Across the Life Course is supported by Atlantic Philanthropies. The Center for Social Development also thanks Wells Fargo Advisors for support of our agenda in financial capability and asset building.



Center for Social Development

GEORGE WARREN BROWN SCHOOL OF SOCIAL WORK

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Financial Capability Across the Life Course: Focus on Vulnerable Populations

Financial Capability Across the Life Course is hosted by Washington University's Center for Social Development at the George Warren Brown School of Social Work and the Harvey A. Friedman Center for Aging at the Institute for Public Health. The conference provides a valuable forum for interdisciplinary collaboration on efforts to advance economic security among older adults.

A key component of economic security is financial capability, which includes both the ability to make financial decisions (knowledge, skills, and financial literacy) and the opportunity to do so (access to financial products and services). Centered on the concept of financial capability, this unique conference will leverage insights from knowledge leaders to broaden understanding of the concept and to develop promising practices for achieving financial capability across the life course. In these efforts, contributions by experts in social work, gerontology, law, and other academic disciplines will complement those by policy makers and professionals from several national organizations.

Gail Hillebrand, associate director for consumer education and engagement in the federal Consumer Financial Protection Bureau, will deliver the conference's keynote address. Prior to joining the bureau, Ms. Hillebrand served as senior attorney in the West Coast office of Consumers Union and was founding chair of the California Reinvestment Committee.

Financial Capability across the Life Course is part of the Assets and Aging Action project, a multiyear effort by the Center for Social Development and the Friedman Center for Aging to identify and implement strategies for building assets and engagement among older adults. The project seeks to develop foundational thinking and broad partnerships to construct an agenda, test social innovations, build knowledge, and engage policy makers.

AGENDA

All events are held at the Brown School of Social work at Washington University in St. Louis, Goldfarb Hall, room 132, unless otherwise noted.

Wednesday, October 24, 2012

7:00 – 9:00 p.m. Reception and Dinner Bixby's, Missouri History Museum

Thursday, October 25, 2012

8:30 – 9:00 a.m. Breakfast

9:00 – 9:30 a.m. *Welcome and Introduction*

Edward Lawlor, Washington University

Michael Sherraden, Washington University

Nancy Morrow-Howell, Washington University

9:30 – 10:00 a.m. **Financial Capability: A Life Course Perspective**

Margaret Sherraden, University of Missouri-St. Louis; Bill Emmons and Bryan Noeth, Federal Reserve Bank of St. Louis; Nancy Morrow-Howell, Washington University (20 minutes; discussion 10 minutes)

10:05 – 10:35 a.m. *Race, Gender, & Wealth Across the Life Course*

Tyson Brown, Vanderbilt University

(20 minutes; discussion 10 minutes)

10:35 – 10:50 a.m. Break

10:50 – 11:20 a.m. *All That Glitters is Not Gold: Costs of Upward Mobility and Heterogeneity in Socioeconomic Position Across Race*

Darrell Hudson, Washington University

(20 minutes; discussion 10 minutes)

**11:25 a.m. –
12:30 p.m. **Panel: *Financial Capability Services for Vulnerable Populations: Inclusion of Older Adults*****

Mae Watson Grote, The Financial Clinic, New York

Ben Mangan, EARN, San Francisco

Barbara Robles, Board of Governors of the Federal Reserve System

(15 minutes each; discussion 20 minutes)

12:30 – 1:30 p.m. Lunch

1:30 p.m. – 2:30 p.m. *Older African Americans and Asset Holding*

Trina Shanks, University of Michigan, and Wilhelmina Leigh, Joint Center for Political and Economic Studies (15 minutes)

Native American Elders and Assets

Amanda Barusch and Tracy Golden, University of Utah (15 minutes)

Respondents: Tyson Brown, Vanderbilt University, and Molly Tovar, Washington University (10 minutes each; discussion 10 minutes)

Thursday, October 25, 2012

- 2:30 – 3:30 p.m.** *Economic Security of Older Hispanics: The Role of Social Security and Employer-Based Pensions*
Jacqueline Angel and Stipica Mudrazijia, University of Texas at Austin (15 minutes)
Immigrant Older Adults, Asset Holdings, and Public Policy
Yunju Nam, University at Buffalo (15 minutes)
Respondents: Barbara Robles, Board of Governors of the Federal Reserve System, and Ben Mangan, EARN (10 minutes each; discussion 10 minutes)
- 3:30 – 3:45 p.m.** **Break**
- 3:45 – 4:35 p.m.** *The Interactions of Disability, Aging, and Assets and Financial Stability*
Michelle Putnam, Simmons College (15 minutes)
Long-Term Care in the US: Who Pays?
Jennifer Greenfield, Washington University (15 minutes)
Respondent: Tim McBride, Washington University, (10 minutes; discussion 10 minutes)
- 4:35 – 5:15 p.m.** *Workplace Policies and Practices to Accumulate Assets: Financial Capability, Health Promotion, and Age Discrimination*
Ernest Gonzales (15 minutes)
Respondent: Marion Crain (10 minutes; discussion 5 minutes)
- 5:30 – 8:00 p.m.** **Keynote lecture followed by dinner, Brown Lounge**
Financial Capability across the Life Course: The Role of the Consumer Financial Protection Bureau
Introduction: Michael Sherraden, Washington University
Speaker: Gail Hillebrand, Consumer Financial Protection Bureau

Friday, October 26, 2012

- 8:30 – 9:00 a.m.** **Breakfast**
- 9:00 – 9:35 a.m.** *Asset Development of Older Adults: A Capability Approach*
Jin Huang, St. Louis University
Jennifer Greenfield, Washington University (15 minutes)
Respondent: Michael Sherraden, Washington University (10 minutes; discussion 10 minutes)
- 9:45 – 10:45 a.m.** **Panel: Economic Security Initiatives of National Aging Organizations**
Michelle Washko, Administration on Aging; Ramsey Alwin, National Council on Aging; and Emily Allen, AARP (15 minutes each; discussion 20 minutes)
- 10:45 – 11:00 a.m.** **Break**
- 11:00 a.m. – 12:00 p.m.** *Next Steps: Practice and Policy Innovations and Knowledge Development*
Nancy Morrow-Howell, Washington University
Michael Sherraden, Washington University
- 12:00 p.m.** **Conference concludes – Box lunches to go**

BIOGRAPHIES

Emily Allen

Emily Allen is the Vice President of Income for AARP Foundation. Throughout her career, Ms. Allen has served in a number of capacities in the education, workforce development, and asset building arena. In 1995, Ms. Allen accepted a position with AARP and served as a Project Director, Area Manager, and Assistant National Director for their Senior Community Service Employment Program, as well as Director of Workforce Programs before being named Vice President of Income in 2011. In this role, Ms. Allen is responsible for the development and implementation of strategies and interventions designed to fight poverty and ensure that older adults and their families have the resources they need to meet their basic needs.



Ramsey Alwin

Ramsey Laine Alwin is responsible for launching and leading a national, multi-site direct service demonstration that focuses on putting vulnerable and disadvantaged older adults on a pathway to economic security using an integrated service delivery approach. Alwin's efforts inform NCOA's public policy agenda and have resulted in the creation of NCOA's Savvy Saving Seniors™ financial education lessons and the development of a new online tool titled, "EconomicCheckUp™." During her career, Alwin has worked with federal agency officials, Congressional staff, local agency authorities, and other national associations to promote an economic security framework. She is certified in alternative dispute resolution and mediation by Youth Alternatives, a nonprofit social services and mental health care organization. She was recently nominated and inducted into the National Academy of Social Insurance. Prior to arriving at NCOA, Alwin served as Director of National Economic Security Programs at Wider Opportunities for Women (WOW), where she launched the Elder Economic Security Initiative. She also coordinated a national policy advocacy strategy for working families—the Family Economic Self-Sufficiency Project. Before WOW, Alwin spent six years in the research, training, and advocacy division of the National Association of State and Community Service Programs (NASCS), working on low-income issues and representing the Governor's interests in the Community Services Block Grant, LIHEAP, and Weatherization. She holds an undergraduate degree in secondary education and sociology from Simmons College.



Jacqueline Angel



Jacqueline L. Angel, (Ph.D., Rutgers 1989) is currently a Professor of Public Affairs and Sociology and a Faculty Affiliate at the Population Research Center and LBJ School Center for Health and Social Policy at The University of Texas at Austin. Prior to joining the U.T. Faculty, she did her post-doctoral training at Rutgers in mental health services research and the Pennsylvania State University Program in Demography of Aging. Her research addresses the relationships linking family structures, inequality, and health across the life course, including a special focus on older Hispanics. She is particularly interested in evaluating the impact of social policies on the health and well-being of aging immigrants. Some of her recent publications include:

Aging, Health and Longevity in the Mexican-Origin Population co-edited with Fernando Torres-Gil, and Kyriakos Markides; *Handbook of the Sociology of Aging* with Rick Settersten; and *Hispanic Families at Risk: The New Economy, Work, and the Welfare State*, co-authored with Ronald Angel. Dr. Angel is a Fellow of the Behavioral and Social Sciences section of the Gerontological Society of America (GSA) and a Senior Fellow at the Sealy Center on Aging, UTMB School of Medicine. In 2010, she received the GSA Senior Service Scholar Award and in 2012, the Jacob's Institute of Women's Health Charles E. Gibbs Leadership Prize for the best manuscript in 2011.

Amanda Barusch



Amanda Barusch is a professor at the University of Otago (New Zealand) and the University of Utah, where she also serves as Associate Dean for Research. Her scholarship focuses on: family relationships in later life, rigor in qualitative social work research, the integration of literary theory and narrative research methods, and aging policies. She has published in leading North American social work and gerontology journals, and is the author or coauthor of seven books, most recently, *Love Stories of Later Life*, which was released in 2008 by Oxford University Press. She serves on the editorial board of the *Journal of Poverty* and is Editor-in-Chief for the *Journal of Gerontological Social Work*. Dr. Barusch completed her BA in Psychology at Reed College and her MSW and PhD in Social Welfare at the University of California, Berkeley.

Tyson Brown



Tyson Brown is an assistant professor of sociology at Vanderbilt University. He earned his Ph.D. in sociology from the University of North Carolina at Chapel Hill and completed an NIH-funded postdoctoral fellowship at Duke University. Brown's program of research utilizes life course perspectives and methods to investigate how ascriptive characteristics such as race/ethnicity and gender affect health and wealth. This research interest takes shape in three distinct research projects. The first project examines how race/ethnicity and the intersection of race/ethnicity with immigration and gender impact health trajectories. The second project uses multiple longitudinal data sets to investigate how dynamic processes of wealth accumulation vary by race/

ethnicity and gender, resulting in increasing wealth inequality across the life course. The final project extends his research on racial/ethnic and gender inequality by considering group differences in the effects of social and economic factors on health and wealth trajectories. Brown's training and research has been supported, in part, by funding from the NIH, AARP, and the Robert Wood Johnson Foundation.

Marion Crain

Professor Marion Crain, an expert in labor and employment law, directs the law school's Center for the Interdisciplinary Study of Work and Social Capital. Her scholarship examines the relationships among gender, work, and class status with a particular emphasis on collective action and labor relations. She is the author or co-author of a labor law casebook, an employment law casebook, and numerous law review articles and book chapters on labor and employment law, labor unionism, and the working poor. Professor Crain is chair of the Labor Law Group, an international collective of labor and employment law professors who work collaboratively to improve labor and employment law pedagogy through the production of course materials, and serves on the editorial board of the *Employee Rights and Employment Policy Journal*. In addition to her legal research and scholarship, she received the David M. Becker Professor of the Year Award in 2009 for excellence in teaching. Professor Crain serves as Vice Provost for Washington University. Her service to the law school includes chairing the Decanal Review Committee, chairing the Student Life Committee and chairing the Promotion & Tenure Committee. Before joining the law faculty, she practiced labor and employment law with Latham & Watkins in Los Angeles; clerked for the Hon. Arthur L. Alarcon, U.S. Court of Appeals for the Ninth Circuit; and taught at several other law schools.



Bill Emmons

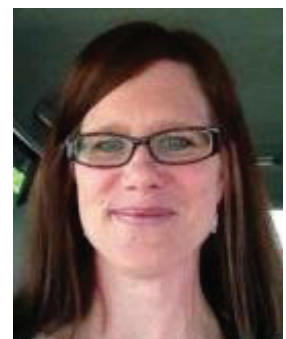
Bill Emmons is an Assistant Vice President and Economist at the Federal Reserve Bank of St. Louis. He conducts policy analysis and speaks frequently on topics including the economy, housing and mortgage markets, banking, financial markets, financial regulation, and household financial conditions. Mr. Emmons has been with the St. Louis Fed since 1995. He also serves as an Adjunct Professor of Finance in the John M. Olin Business School at Washington University in St. Louis. Prior to joining the St. Louis Fed and Washington University, he was on the faculty of the Amos Tuck School of Business at Dartmouth College, in Hanover, New Hampshire. Mr. Emmons received a PhD degree in Finance from the J.L. Kellogg School of Management at Northwestern University. He received bachelor's and master's degrees from the University of Illinois at Urbana-Champaign.



Tracy Golden

Dr. Tracy Golden graduated from the University of Utah with a doctorate in Social Work. She is currently an Assistant Professor of Social Work at Utah Valley University. In addition to research interests in multiple areas, she is a practicing clinician specializing in teens and adults with Aspergers Syndrome and other social learning disabilities.

In her faculty role, Golden is particularly interested in helping undergraduates and graduate students of social work focus their vision on the power and importance of macro practice.



Ernest Gonzales



Ernest Gonzales is a doctoral candidate at the George Warren Brown School of Social Work at Washington University in St. Louis. His focus is on social and economic development, productive activities in later life, intergenerational relationships and cross-national aging research. He received his master's of Science in Social Work from Columbia University in the city of New York and bachelor's in sociology from Hunter College, City University of New York. He has received several fellowships, awards and acknowledgements, such as the Chancellor's Fellowship at Washington University, dissertation fellowship from the John A. Hartford Foundation, MSW Student of the Year Award (Columbia/NY), and recognition for excellence in teaching. He has taught courses such as Theories and Issues in Aging, Human Behavior in the Social

Environment, Social Justice, and Program Evaluation at the Brown School of Social Work. He is a research associate with the Center for Social Development and the Harvey A. Friedman Center for Aging at the Institute of Public Health.

Jennifer Greenfield



Jennifer Greenfield is a doctoral candidate at the George Warren Brown School of Social Work at Washington University in St. Louis. Her dissertation research, which examines the long-term economic impacts of caring for an aging parent in the U.S., has been funded by the John A. Hartford Foundation, the Center for Retirement Research, and the National Association of Social Workers. She is also a research associate at the Brown School's Center for Social Development, where she is involved in projects that study economic security among older adults, activity patterns among older adults, and the health and mental health effects of civic engagement. Jennifer has taught courses in both the Social Work and Public Health programs

and served as an advisor for masters students at the Brown School. Additionally, she works as a consultant with local and national nonprofit organizations, such as The OASIS Institute in St. Louis, to assist with program evaluation and outcomes research. Jennifer holds a BA in English from Albright College and a Masters in Social Work from Saint Louis University, where she was selected as the 2008 MSW Student of the Year. Since joining the Brown School's PhD program, she has served in a number of leadership roles both on campus and with professional organizations. Last year, for instance, Jennifer has served as Co-President of the Graduate Student Senate of the College of Arts & Sciences. Additionally, she was elected to a two-year term on the Board of Directors for the Association for Gerontology Education in Social Work (AGESW), and she is the founding Chair of the Student Advisory and Advocacy Board of AGESW. Jennifer expects to complete her PhD in May 2013, and aspires to secure a tenure-track faculty position in a school of social work next year.

Michal Grinstein-Weiss

Michal Grinstein-Weiss is an Associate Professor at the George Warren Brown School of Social Work and the Associate Director at the Center for Social Development at Washington University in St. Louis.

Grinstein-Weiss is a leading researcher in the asset-building field and is an influential voice in the design of savings policies, both in the United States and internationally. She is the Principal Investigator for a 10-year follow-up study of the American Dream Demonstration (ADD), the first large-scale test of Individual Development Accounts (IDAs). In addition, she is leading the Refund to Savings initiative, the largest savings experiment in the United States to date. The initiative builds on her work on innovative tax refund savings programs such as the \$aveNYC program and it is a collaborative effort with leading behavioral economist Dan Ariely and Intuit, Inc. Grinstein-Weiss also serves as consultant to the Israeli government on developing innovative universal savings policies.

In 2011, Grinstein-Weiss was selected as the winner of the Society for Social Work and Research Deborah K. Padgett Early Career Achievement Award. Her research has been supported by the U.S. Department of Housing and Urban Development, U.S. Department of Health and Human Services, several leading national research centers, and numerous philanthropic foundations. Grinstein-Weiss received a Ph.D. in Social Work at George Warren Brown School of Social Work at Washington University in St. Louis and a master's degree in economics from the University of Missouri, St. Louis.



Mae Watson Grote

Mae Watson Grote is the founder and Executive Director of The Financial Clinic. She has been a member of New York City's public interest legal and social service communities for over a decade. Ms. Grote has led a number of diverse initiatives for organizations such as the Legal Aid Society and FoodChange. As the Clinic's founding Executive Director, Ms. Grote created one of the nation's first nonprofit financial development organizations; its mission is to improve working poor people's financial security. The Clinic does this by addressing their immediate financial challenges and mapping trajectories for long-term goals. In less than five years, the Clinic has accumulated over \$15 million in new savings, canceled debt and accessed tax credits.

Prior to the Clinic, Ms. Grote was a senior labor market policy analyst with Public/Private Ventures, a national nonprofit research and policy organization. She has extensive experience in work supports and low-wage, low-skilled workers' self-sufficiency issues. Among her publications, *Unrealized Gains: How Workforce Development Organizations Can Put Money In the Pocket of Low-Wage Workers* examines how nonprofit organizations address their constituents' financial security within the fabric of their preexisting services. She received a B.A. from Rutgers University and a J.D. from the City University of New York School of Law.

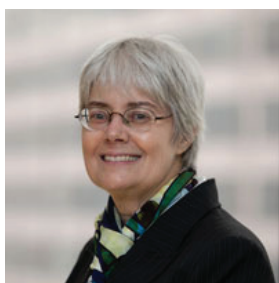


Stephanie Herbers



Ms. Herbers oversees the development of two Institute for Public Health centers and works closely with the Center directors in implementing their key initiatives. Prior to joining the Institute, she served as the assistant director of evaluation for the Center for Public Health Systems Science at the Brown School at Washington University. Ms. Herbers' career has focused on the evaluation of public health programs and policies at the national, state, and local levels. She has led evaluation trainings and workshops on topics such as research and evaluation methods, strategic communication, evidence-based interventions, and program sustainability. Her primary interests focus on community-based interventions, social and environmental influences on health, and translation and dissemination of evidence-based knowledge. She received master's degrees in social work and public health from St. Louis University.

Gail Hillebrand



Gail Hillebrand serves as the Associate Director for Consumer Education and Engagement at the Consumer Financial Protection Bureau. Within the Education and Engagement division are the Office of Financial Education, the Engagement Office, the Office of Service Member Affairs, the Office for the Financial Protection of Older Americans, the Office of Students which includes the Student Loan Ombudsman, and the Office of Financial Empowerment. Ms. Hillebrand previously served as the Financial Services Campaign Manager and a Senior Attorney at the West Coast Office of Consumers Union, nonprofit publisher of Consumer Reports magazine. Ms. Hillebrand clerked for the Honorable Robert Boochever of the Ninth Circuit of U.S. Court of Appeals and practiced law with the San Francisco office of McCutchen, Doyle, Brown, & Enersen. She holds a B.A. in Economics from the University of California at San Diego, and a J.D. from the Boalt Hall School of Law, University of California at Berkeley.

Krista Holub

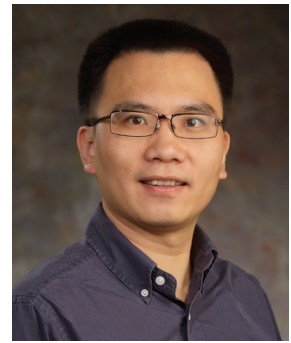


Krista Holub is a Program Manager at the Center for Social Development (CSD) at Washington University in St. Louis. Her work focuses primarily on developing and testing asset building and savings initiatives for economically vulnerable individuals and families. Her interests also include grassroots community development, participatory democracy, and quality affordable housing. Prior to joining CSD, Ms. Holub worked with the Asset-Building Research Group at the University of North Carolina.

Ms. Holub received her master's degree in City and Regional Planning at the University of North Carolina at Chapel Hill and holds a BA in social work from the University of Iowa in Iowa City.

Jin Huang

Jin Huang is an Assistant Professor at Saint Louis University School of Social Work and a Faculty Associate at the Center for Social Development at Washington University. Dr. Huang's research focuses on asset building and financial capability for low-income families. Using large longitudinal survey data from the Panel Study of Income Dynamics, his dissertation examines how family assets may contribute to educational and health outcomes for children with disabilities. Dr. Huang has published articles in peer-reviewed social work journals, such as *Social Service Review*, *Social Work Research*, *Social Science Research*, and *Children and Youth Services Review*. He received his PhD in social work from the George Warren Brown School of Social Work at Washington University in St. Louis in 2011.



Darrell Hudson

Dr. Darrell Hudson is an assistant professor with the George Warren Brown School of Social Work and a faculty scholar with the Institute of Public Health at Washington University in St. Louis. Dr. Hudson is at the early stages of a career dedicated to the study and elimination of racial/ethnic and socioeconomic disparities in health. Dr. Hudson's research agenda addresses the role of social determinants of health, and his current work is largely concerned with how socioeconomic position and intergenerational social mobility affects health across different racial/ethnic groups in the United States. Prior to his faculty appointment, he completed a postdoctoral fellowship with the Kellogg Health Scholars Program (Multidisciplinary Track) at the University of California, San Francisco/Berkeley site. Dr. Hudson completed his doctoral studies at the University of Michigan School of Public Health, where he also received his M.P.H., and he earned a bachelor's degree in psychology from Morehouse College.



Drew Lapin

Drew Lapin is a recent addition to The Financial Clinic as the new Communications and Development Manager. Prior to joining The Financial Clinic, Drew worked in Massachusetts with various youth and mental health organizations in various development capacities.

Drew holds a BS from Brigham Young University-Idaho and an MS from Northeastern University. In addition to his work with nonprofit enterprises, Drew is a blogger and general social media fanatic.



Lissa Johnson



Lissa Johnson has worked at the Center for Social Development (CSD) at Washington University in St. Louis for the past 15 years and is currently Director of Administration for the Center. She is responsible for managing the Center's finances and operations, as well as managing research projects in the areas of asset-building and civic service. From 1998, Ms. Johnson has managed the American Dream Policy Demonstration (ADD) research, the first nationwide study of Individual Development Accounts (matched savings accounts for low income families). As part of the ADD research, Ms. Johnson led the development and commercialization of management information system software (MIS IDA) to provide program administration, account management, and data monitoring for organizations

implementing IDA programs. Ms. Johnson also completed a financial capability study of a school-based children's savings program which was part of a nationwide children and youth savings policy and practice initiative, and is currently leading the Savings Demand Assessment of youth savings accounts in four developing countries (Colombia, Ghana, Kenya, and Nepal). In the area of civic service, Ms. Johnson assisted with developing CSD's civic service research agenda and managed a 12-country cross-sectional research study on youth service in Latin America and the Caribbean.

Wilhelmina Leigh



Wilhelmina A. Leigh, a senior research associate at the Joint Center for Political and Economic Studies, has analyzed a variety of issues related to retirement security and asset building (or wealth creation) within communities of color. Dr. Leigh is the author of a chapter on "Wealth Measurement: Issues for People of Color in the United States" in a volume by Jessica Gordon Nembhard and Ngina Chiteji, entitled *Wealth Accumulation and Communities of Color in the United States: Current Issues* (2006). She has also authored reports on asset building among low-income communities of color, and recently prepared *African Americans and Social Security: A Primer* (2011).

Prior to joining the Joint Center in 1991, she was a principal analyst at the U.S. Congressional Budget Office, with oversight on housing policies and programs. Dr. Leigh has also worked for the Bureau of Labor Statistics (U.S. Department of Labor), the U.S. Department of Housing and Urban Development, the Urban Institute, and the National Urban League. She has taught at Georgetown, Harvard, and Howard universities, and at the University of Virginia. Dr. Leigh has been an elected member of the National Academy of Social Insurance since 1996 and became a fellow of the TIAA-CREF Institute in 2012. During 2011, she served as a member of the Commission to Modernize Social Security, whose report recommends ways to guarantee future solvency for the system while simultaneously improving the adequacy of the benefits provided.

Dr. Leigh received her Ph.D. in economics from the Johns Hopkins University and her A.B., also in economics, from Cornell University.

Ben Mangan

Ben Mangan is the President, CEO and co-founder of EARN (www.earn.org). Since 2001, EARN has helped tens of thousands of low income people enter the mainstream and move toward prosperity with financial products and services. Prior to EARN, Ben was the Practice Leader for Ernst & Young's Public Private Development Group in Chicago and served as Director of Organizational Strategy for the international micro-payments company, beenz.com.

Ben is a regular blogger for the Huffington Post and SFGate, and serves as a lecturer on the faculty of the Haas School of Business at UC Berkeley. He holds degrees from Vassar and Harvard's Kennedy School.



Tim McBride

Timothy McBride is currently a Professor in the Brown School at Washington University in St. Louis. He served as the first Associate Dean for Public Health at the school from 2009-12, responsible for all phases of the development of the new Master of Public Health Program (MPH).

Prior to joining the Brown School in August 2008, Dr. McBride spent five years in the Department of Health Management and Policy and served as Division Head of Health Policy at the School of Public Health at Saint Louis University. He spent 12 years at the University of Missouri-St. Louis as an Associate Professor in the departments of Economics and Public Policy and spent four years at the Urban Institute in Washington, D.C.



Dr. McBride, who received his Ph.D. in economics from the University of Wisconsin, focuses his research in the areas of health economics, health policy, and aging. In particular, most of his research focuses on Medicare policy, health reform, the uninsured and insurance markets, rural health, Medicaid, and long-term care. He is co-author or editor of two books, several book chapters, and several dozen journal articles in these subject areas.

Dr. McBride has been recognized nationally for methodological contributions to health policy and economics by being named to committees such as the Methods Council for Academy Health, the Scientific Committee for the International Health Economics Association (iHEA), the Advisory Board for the American Society of Health Economists (ASHE), and the Health Care Research Training Grant Review Panel for the Agency for Health Care Research and Quality (AHRQ). Dr. McBride is currently serving as a member on the nationally-recognized Rural Policy Research Institute (RUPRI) Rural Health Panel, which provides advice and briefings on rural health issues to the U.S. Congress and other policymakers.

Gena McClendon



Gena G. McClendon is a Project Director and Director of Asset Building in States and Coalitions at the Center for Social Development. Her work with the Center primarily involves policy research analysis and consultation with community-based asset-building programs, state and federal policymakers, and advocate groups. Ms. McClendon's program development and policy advocacy work focuses on asset building, asset policy coalition development, and workforce development assistance for low- and moderate-income households and marginalized populations. Her research focuses on identifying and advancing asset-building policy strategies for state and regional coalitions. She is also co-leads the Financial Capability and Asset Building Initiative which focuses on the development of a post-secondary curriculum in financial education and asset building for social workers and human service professionals. Ms. McClendon earned a BS from the Southern Illinois University in Carbondale, IL, a MM from Fontbonne University in St. Louis, and a PhD Candidate at Jackson State University.

Nancy Morrow Howell



Nancy Morrow-Howell has been on the faculty at the George Warren Brown School of Social Work since 1987 and was named the Ralph and Muriel Pumphrey Professor of Social Work in 2003. In January 2012, she was appointed Director of the Harvey A. Friedman Center for Aging at Washington University. Dr. Morrow-Howell is a national leader in gerontology, widely known for her work on productive aging and civic engagement of older adults. She is editor of the book *Productive Aging*, published by Johns Hopkins University Press. With support from private foundations and the National Institute on Aging, she explores strategies to maximize the engagement of older adults in productive roles. Dr. Morrow-Howell is a fellow of the Gerontological Society of America (GSA); past chair of the Social Research, Policy, and Program (SRPP) section of the GSA; past-vice president of the Association for Gerontological Education in Social Work (AGE-SW); and actively involved with the John A. Hartford Geriatric Social Work Initiative. She is on the Editorial Board of several top journals in gerontology. She was the recipient of the 2011 Career Achievement Award from the Association for Gerontology Education in Social Work, the 2012 Author Holly Compton Faculty Award from Washington University, and the 2013 Distinguished Career Achievement Award from the Society for Social Work and Research.

Stipica Mudrazija

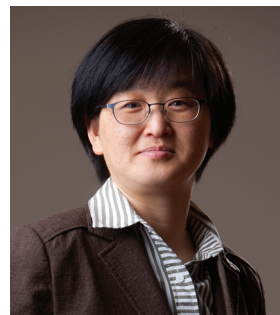


Stipica Mudrazija is a doctoral candidate at the LBJ School of Public Affairs at the University of Texas at Austin. He earned a BS in Economics from the University of Zagreb and an MPP from Georgetown Public Policy Institute at Georgetown University. Prior to attending the University of Texas, Stipica worked as a junior analyst in the research department of the Croatian National Bank on matters related to national fiscal policy. Previously, he worked in the Center for Democracy and Civil Society at Georgetown University and was a trainee in the Social Policy Unit of the European Commission's Directorate General for Employment, Social Affairs and Equal Opportunities as well as in the Center on Budget and Policy Priorities in Washington, D.C. His research interests include economics of aging and social security policy, especially the relationship between public and private intergenerational transfers, pension and health care systems sustainability in rapidly aging societies, and the implications of aging for inequality.

Yunju Nam

Yunju Nam is an Assistant Professor at the School of Social Work, University at Buffalo - the State University of New York. She is also an affiliate of the Center for Social Development at Washington University. She holds a Ph.D. in Social Work and Social Science from the University of Michigan, a MSW from the University of Pennsylvania, a MA in Political Science from the University of Michigan, and a BA in Literature from Seoul National University, Korea.

Dr. Nam's scholarly interests center around poverty and social policy. She is particularly interested in asset-building policies and programs as social and economic development tools and the effects of social policies on vulnerable populations, including low-income families and elderly immigrants. She has conducted numerous empirical studies to examine the potential of asset-building policies and programs for long-term economic security and sustainable socioeconomic development. In addition, she has examined economic security issues among older immigrant adults, including the effects of welfare reform on their public assistance program participation and economic well-being. She has received grants from the federal government and private foundations. Her work has been published in diverse scholarly journals, including *Social Service Review* and *American Journal of Public Health*, the *Gerontologist*, and *Social Science Research*.



Bryan Noeth

Bryan J. Noeth is a policy analyst in the Household Financial Stability initiative. Noeth conducts primary and secondary research and policy analysis on household balance sheet issues as well as helps to organize conferences, round tables and other efforts. Prior to joining the team, he worked in the Research division of the Federal Reserve Bank of St. Louis as a research associate. Noeth received his bachelor's and master's degrees in economics from the University of Missouri.

He is currently pursuing a master's degree in finance from Washington University.



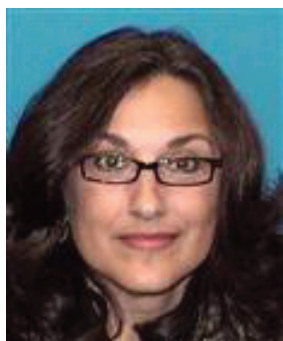
Michelle Putnam

Michelle Putnam is Associate Professor at Simmons College School of Social Work in Boston, Massachusetts. At Simmons, she also co-directs the newly formed Center for Applied & Community Research. Dr. Putnam has interdisciplinary training, including a bachelor's in history from the University of Michigan, a master's in gerontology from Scripps Gerontology Center at Miami University in Ohio, and a doctorate in Social Welfare from the School of Public Affairs at UCLA. She also served as a post-doctoral fellow at the NIDRR funded Rehabilitation Research and Training Center on Health and Wellness at Oregon Health and Sciences University.

Dr. Putnam's research focuses on the intersections of aging and disability, with particular emphasis on understanding how public policy meets the needs of persons aging with disability. Within this area, her work examines collaborations between aging and disability service providers and their capacity to serve the aging with disability population. In addition to her research, Dr. Putnam is engaged at the national and international level in building bridges across the aging and disability fields of policy and practice. Most recently, she is serving on the Expert Panel that is drafting the Toronto Declaration, a product of the 2011 Growing Older with Disability meeting at the Festival of International Conferences on Caregiving, Disability, Aging, and Technology held in Toronto, Canada.



Barbara Robles



Barbara J. Robles, PhD is a Senior Research Liaison at the Division of Consumer and Community Affairs for the Board of Governors of the Federal Reserve System. She received her PhD in Economics with fields in Money and Banking and Econometrics from the University of Maryland-College Park. She is the author of *U.S. Latino Families, Heads of Households, and the Elderly: Emerging Trends in Financial Services and Asset-Building Behaviors* (2009), *Financial Services and Product Usage by Latinos in the U.S.* (2007) and a co-author of the 2006 Gustavus-Meyers Human Rights award book, *The Color of Wealth: The Story Behind the U.S. Racial Wealth Divide* (2006). She has taught at Arizona State University, the University of Texas-Austin and the University of Colorado-Boulder. She has held

the position of Revenue Estimator/Economist for the Joint Committee on Taxation scoring tax legislation for Congress. Her research focuses on wealth inequality, community asset building, tax and financial education policies, micro-businesses and entrepreneurship with special focus on LMI populations and Communities of Color.

Mike Rochelle



Mike Rochelle, Jr., is the Project Director for the Financial Capability and Asset Building Initiative at the Center for Social Development (CSD). Mr. Rochelle is responsible for coordinating the development of a post-secondary curriculum in financial education and asset building for social workers and other human service professionals. Prior to joining CSD, Mr. Rochelle worked in commercial finance, where he was responsible for the financial, operations and personnel management of three banking centers. Mr. Rochelle holds a BS in business from Hampton University and a Master's Degree in applied economics from the University of Michigan.

Trina Shanks



Trina Shanks is Associate Professor at the University of Michigan School of Social Work. She completed her Ph.D. in Social Work from Washington University in St. Louis and is a faculty associate with its Center for Social Development. She earned a Masters degree in Comparative Social Research from the University of Oxford as a Rhodes Scholar. Her research interests include asset-building policy and practice across the life course; the impact of poverty and wealth on child well-being; and community and economic development in urban areas.

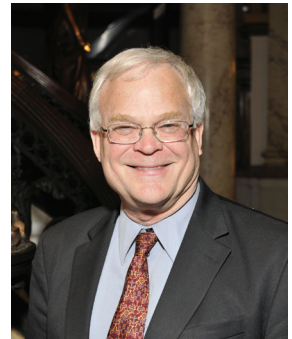
Margaret Sherrard Sherraden

Margaret Sherrard Sherraden is Professor, School of Social Work, University of Missouri - St. Louis, and Research Professor, Center for Social Development, Washington University in St. Louis. Her work focuses on community economic development, financial capability and asset building, and international service. She is author of *Financial Capability: Research, Education, Policy, and Practice* (forthcoming, Oxford University Press, edited with JM Birkenmaier and JC Curley), *Striving to Save: Creating Policies for Financial Security of Low-Income Families* (2010, University of Michigan Press, with Amanda Moore McBride); *Kitchen Capitalism: Microenterprise in Low-Income Households* (2004, State University of New York Press, with CK Sanders and M Sherraden); and *Community Economic Development and Social Work* (1998, Haworth Press, edited with W Ninacs). She earned a PhD in sociology from Washington University, an MA in social work from University of Chicago, and a BA from Beloit College.



Michael Sherraden

Michael Sherraden, PhD, is Youngdahl Professor of Social Development and founding director of the Center for Social Development (CSD) at Washington University in St. Louis. CSD creates and tests innovations to improve social and economic well being, and then uses research results to inform public policy. Sherraden is the author of *Assets and the Poor* (1991), which proposes Individual Development Accounts (IDAs), matched savings to enable low-income families to save and accumulate assets. Additional research on asset building appears in *Inclusion in the American Dream* (2005), *Can the Poor Save?* (2007), and *Saving in Low-Income Families* (2008). IDAs have been adopted in federal and state legislation in the US and in many other countries. An IDA program in Seoul - known as "Hope Development Accounts" - won a United Nations Public Service Award in 2010. Currently, CSD is undertaking a large experimental test of Child Development Accounts (universal accounts at birth) in the State of Oklahoma, and research on youth savings is underway in Colombia, Ghana, Kenya, and Nepal. In another areas of work, Sherraden's early research on civic service—*National Service* (1982) and *The Moral Equivalent of War?* (1990)—contributed to the creation of AmeriCorps in 1993, and CSD is today a leading center of research on civic service, especially international service (Civic Service Worldwide, 2007). Also, CSD has large initiatives to study Productive Aging with a seminal book on this topic, *Productive Aging: Concepts and Challenges* (2001), and major conferences and publications in the US and China. Sherraden was educated at of Harvard and the University of Michigan. In 2010, he was listed by Time Magazine as one of the 100 most influential people in the world.



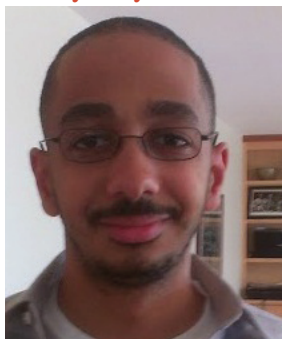
Barb Stucki



Dr. Barb Stucki has spent 19 years working to help older Americans manage the financial challenges of aging. Currently, she is Vice President for the Home Equity Initiative, where she oversees NCOA's reverse mortgage counseling network, and conducts policy research that examines how low-to-moderate income seniors, and those with a disability, can appropriately use home equity. This work has been funded by HUD, AoA/ACL, FINRA, CMS, ASPE-HHS, MetLife Mature Market Institute and the Robert Wood Johnson Foundation. Prior to working at NCOA, Barbara was a senior policy analyst for the

AARP, where she worked on issues relating to long-term care financing and insurance. Dr. Stucki has testified before Congress and the Federal Reserve Board, and her work has been cited by national media including the New York Times, Wall Street Journal, Washington Post, USA Today, Bloomberg, Money Magazine, Business Week, Fortune Magazine, Kiplinger's Personal Finance Magazine, and National Public Radio. Barbara's training is in anthropology and gerontology. She received her doctorate degree from Northwestern University.

Harry Taylor



Harry Taylor is a first-year PhD student at the George Warren Brown School of Social Work at Washington University in St. Louis. He graduated from the University of Michigan in December of 2011 with a Master's degree in Public Health (MPH) and a Master's degree in Social Work (MSW). Currently, his research interests are older adults, minority aging, health, social isolation, and aging services.

Molly Tovar

Molly Tovar is the director of the Kathryn M. Buder Center for American Indian Studies at the George Warren Brown School of Social Work at Washington University in St. Louis. Tovar earned a doctorate in higher education and administration from Oklahoma State University in Stillwater, OK, where she later was the director of student academic services for the graduate college. Dr. Tovar was the former director of leadership for the Bill & Melinda Gates Millennium Scholars Program in Fairfax, VA. Prior to her work with the Millennium Scholars Program, Tovar was the chief operating officer for the American Indian Graduate Center and director of the Gates Millennium Scholars Program for American Indian/Alaska Natives in Albuquerque, NM.

She served as associate vice provost for student services at the University of Oklahoma Health Sciences Center. Outside of her work in higher education, Tovar completed a book, *A Cup of Cappuccino for the Entrepreneur's Spirit: American Indian Women Edition*, interviewing numerous elder entrepreneurs. She is on the board of directors for the New Mexico Southwest Youth Services Council and on the Red Earth Education Committee in Oklahoma City. Additionally, she is a member of the Missouri International Women Forum.



Michelle Washko

Michelle M. Washko, PhD, is a gerontologist and Policy Analyst in the U.S. Department of Health & Human Services, Administration on Community Living. In her role at the Center for Disability and Aging Policy, she provides substantive expertise in the areas of workforce and economic security, health promotion & prevention, and research translation. She came to HHS from the U.S. Department of Labor, where she worked with the Senior Community Service Employment Program, along with developing demonstration grants and conducting analyses on our aging workforce. Previously, she served as a Senior Research Associate at the Institute for the Future of Aging Services, conducting applied research on issues regarding the long term care workforce and affordable senior housing. She was also an adjunct professor in the Department of Psychology and an instructor to older learners in the Gerontology Institute at the University of Massachusetts-Boston.

Dr. Washko holds a PhD and a master's degree in Gerontology from the University of Massachusetts, and a master's degree in Individual & Family Studies from the University of Delaware. Along with her work, Dr. Washko is actively engaged in several professional organizations. Since 2000, she has held various appointed and elected positions in the Gerontological Society of America (GSA), and was one of the founding members of the International Council of Gerontological Student Organizations (ICGSO) in the International Association of Gerontology and Geriatrics (IAGG).



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