

## WILLIAM ELLIOTT III

Professor

Director of PhD Programs in Social Work and Social Science  
Founding Director of the Center on Assets, Education, and Inclusion (AEDI)  
University of Michigan  
1080 South University Avenue  
Ann Arbor, Michigan 48109

## EDUCATION

### Degree

PhD

MSW

B.A.

### Institution

George Warren Brown  
School of Social Work,  
Washington University in St. Louis  
PhD in August, 2008

George Warren Brown  
School of Social Work,  
Washington University in St. Louis  
MSW in July, 2005

Geneva College  
Department of Philosophy  
Beaver Falls, PA 15010  
BA in January, 1995

## ACADEMIC POSITIONS

1. **Professor**, School of Social Work, University of Michigan, Fall 2017 – Present
2. **Associate Professor**, School of Social Welfare, University of Kansas, 2013 Sept. to 2017 July
3. **Assistant Professor**, tenure track, School of Social Welfare, University of Kansas, KS – August 2011 to Aug. 2013
4. **Assistant Professor**, tenure track, School of Social Work, University of Pittsburgh, PA – July 2008 to July 2011

## ACADEMIC ADMINISTRATIVE POSITIONS

1. **Director of the Joint PhD Program in Social Work and Social Science**, School of Social Work, University of Michigan – May 2018 (started work for transition during winter term 2018) - present
2. **Founding Director**, Center on Assets, Education, and Inclusion, University of Michigan, MI, (<https://aedi.ssw.umich.edu/>) 2017—Present; University of Kansas, 2012—2017

## HONORS AND AWARDS FOR RESEARCH

1. **Expert Witness**, Child Savings Accounts and Other Tax-Advantaged Accounts Benefiting American Children, Full Committee Hearing, U.S. Senate Committee on Finance - May 21, 2024.  
<https://www.finance.senate.gov/hearings/child-savings-accounts-and-other-tax-advantaged-accounts-benefiting-american-children>
2. **Faculty Associate**, Institute for Social Research, Center for Political Studies, University of Michigan, 2017 - present
3. **Faculty Associate**, Global Social Development Innovations, University of North Carolina, 2017 – present
4. **University Scholarly Achievement Award** (recognizes five KU mid-career faculty for significant scholarly or research achievement), 2016
5. **Inaugural Dr. Brad Sheafor Lecture Keynote Speaker**, Colorado State University, School of Social Work, 2016
6. **Suzanne and Harry Statland Award for Excellence in Research and Scholarship**, University of Kansas, 2015
7. **Distinguished Recent Contributions in Social Work Education** (recognizes a social work educator's achievements within the last 10 years), Council on Social Work Education, 2014
8. **Docking Faculty Scholar** (award honors faculty who have distinguished themselves early in their careers), University of Kansas, 2013-2018
9. **Senior Research Fellow** in the Asset Building Program, New America Foundation, Washington DC – 2011 to present
10. **Faculty Director**, Center for Social Development, Washington University in St. Louis, Brown School – 2009 to present
11. **Faculty Associate**, Asset Research Group, University of North Carolina, 2011 – 2016
12. **Faculty Associate**, Center for Race and Social Problems, University of Pittsburgh, School of Social Work – 2009 to 2011
13. **Member of the Research Working Group** of Child and Youth Finance International 2012-2015
14. **Fellowship**, George Warren Brown School of Social Work, Washington University in St. Louis – Fall 2005 to May, 2008
15. **Fellowship**, Center for New Institutional Social Sciences, Washington University in St. Louis – Summer, 2006 to Summer, 2007
16. **Alvin Schorr Scholarship**, George Warren Brown School of Social Work, Washington University in Saint Louis – Spring, 2004 to Summer, 2005
17. **Merit Scholarship**, Geneva College, Beaver Falls, Pennsylvania – Spring, 1991 to Spring, 1995

## EDITORIAL BOARDS

- Editorial Board. *Journal of Economics, Race, and Policy (JERP)* – 2017 to 2019
- Editorial Board: *Journal of Children and Poverty (JCP)* – 2010 to 2020

## RESEARCH RECORD

## A. Grants and Other Funded Projects

### External Funding

1. **Principal Investigator.** *Re-Envisioning the CSA Field: From Small-Dollar to Large Dolar, Phase II.* Charles Stewart Mott. 9/01/2024 – 8/31/2026 (\$230,000)
2. **Principle Investigator.** *Support research and policy conversations on children's savings accounts and baby bonds.* Annie E. Casey Foundation. 7/1/2024 – 1/31/2025 (\$55,000)
3. **Principle Investigator.** *CollegeBound Boost Quantitative and Qualtiative Analysis.* City of St. Paul 1/1/2024 – 3/31/2026. (\$350,000)
4. **Principle Investigator.** *Washtenaw County.* 4/15/2023 – 6/30/2025. (\$175,411).
5. **Principal Investigator.** *Re-Envisioning the CSA Field: From Small-Dollar to Large Dolar.* Charles Stewart Mott. 7/01/2023 – 6/30/2024 (\$200,000)
6. **Principle Investigator.** *Developing the Asset Field.* Annie E. Casey Foundation. 7/1/2023 – 6/31/2024 (\$50,000)
7. **Principle Investigator.** *CollegeBound Boost Quantitative and Qualtiative Analysis.* City of St. Paul 4/1/2023 – 3/31/2026. (\$150,000)
8. **Principle Investigator.** *CollegeBound Saint Paul.* City of St. Paul 1/1/2022 – 12/31/2022. (\$130,000)
9. **Principle Investigator.** *Support Children's Savings Account Strategies.* Annie E. Casey Foundation. 7/1/2020 – 12/31/2021 (\$200,000)
10. **Principle Investigator.** *CollegeBound Saint Paul.* City of St. Paul 10/3/2019 – 12/31/2020. (\$130,000)
11. **Principle Investigator.** *Support to Develop a Research Design to Test Combining Reward Card Programs with Children's Savings Account Programs.* Annie E. Casey Foundation. 7/1/2019 – 6/30/2020 (\$30,000)
12. **Principle Investigator.** *General Support Grant.* Friedman Family Foundation. 5/1/2019 – 4/30/2023.
13. **Principle Investigator.** *Wabash County Foundation – Promise Scholars.* 1/1/2019 – 12/31/2021 (\$75,000).
14. **Principle Investigator.** *Kickstart to Career Newaygo County Program Evaluation.* 1/1/2019 – 12/31/2022 (\$110,000)
15. **Principle Investigator.** *Rewards Card Evaluation.* Annie E. Casey Foundation. 10/1/2017 – 2/28/2019 (\$61,000)
16. **Principal Investigator.** *Oakland Promise Qualitative Evaluation.* Oakland Promise. 3/07/2018 – 12/31/2018 (\$75,000)
17. **Principal Investigator.** *Alfond College Challenge Survey Study.* Charles Stewart Mott. 1/01/2018 – 12/31/2018 (\$150,000)
18. **Principal Investigator.** *General Support of the Center on Assets, Education, and Inclusion.* Friedman Foundation. 9/01/2017 – 8/31/2018 (\$10,000)
19. **Principal Investigator.** *Harold Alfond College Challenge Survey Study.* John T. Gorman. 10/01/2017 – 3/31/2018 (\$50,000)
20. **Principal Investigator.** *Promise Indiana CSA Project.* Wabash County YMCA. 10/01/2017 – 9/30/2018 (\$50,000)
21. **Principal Investigator.** *Promise Indiana Scholarship.* Wabash County Foundation. 2/01/2017 – 06/30/2018 (\$45,000)

22. **Principal Investigator.** *Promise Indiana.* Wabash County YMCA. \$30,000 – 2015-2016
23. **Principal Investigator.** *Harold Alfond College Challenge Qualitative Research Design.* \$150,000 – 2015-2016
24. **Principal Investigator.** *AEDI Capacity Building.* Friedman Family Foundation. \$10,000 – 2015 – 2016
25. **Principal Investigator.** *Children's Savings Accounts: Building Communities, Expanding Opportunities.* Kellogg Foundation. \$500,000 – 2015 – 2017
26. **Principal Investigator.** *Children's Savings Accounts: Building Communities, Expanding Opportunities.* Ford Foundation. \$231,944 – 2015 – 2017
27. **Principal Investigator.** *Regional approach to Expanding CSAs.* Charles Stewart Mott Foundation, \$450,000 – 2015 – 2017
28. **Principal Investigator.** *College debt.* Kaufmann Foundation, \$25,000 – 2014 – 2014
29. **Principal Investigator.** *Rethinking how we finance college: The potential of college savings accounts.* Charles Stewart Mott Foundation, \$200,000 – 2014 – 2016
30. **Principal Investigator.** *Rethinking the American dream: Education, student debt, and asset building.* Ford Foundation, \$100,000 – 2014 – 2015
31. **Principal Investigator.** Funding to support the AEDI initiative and its dissemination activities. Charles Stewart Mott Foundation, \$200,000 – 2012 – 2014
32. **Principal Investigator.** Funding to support release of biannual report on the assets and education field. Citi Foundation, \$75,000 – 2013 – 2013
33. **Principal Investigator.** AEDI college enrollment and graduation project. Lumina Foundation, \$160,000 – 2012-2013
34. **Principal Investigator.** Subcontract with Prosperity Works. Albuquerque, NW. Main grant through the Kellogg Foundation. Funding is to conduct an evaluation of their planning grant process and to design an evaluation of a children's savings program, \$20,700 – 2012-2013
35. **Principal Investigator.** (Invited). Funding to write four papers on the assets and education relationship. Ford Foundation, \$62,000 – Fall 2012 - Fall, 2013
36. **Principal Investigator.** (Invited). Subcontract with Center for Social Development. Washington University, St. Louis, MO. Main grant through the Mott Foundation. Funding is for post-symposium work (writing of two reports and completion of special issue) and commissioned to write two papers on the relationship between assets and college graduation, \$20,000 – Summer, 2012.
37. **Principal Investigator.** *Assets and education research symposium.* Ford Foundation, Institute of International Education's Global Travel and Learning Fund (GTLF). \$6,200 – Spring, 2012
38. **Principal Investigator.** *Assets and education research symposium.* Center for Social Development. \$20,000 – Spring, 2012
39. **Principal Investigator.** *Assets and education research symposium.* New America Foundation. \$5,000 – Spring, 2012
40. **Principal Investigator.** *Assets and education research symposium.* CFED. \$5,000 – Spring, 2012

## **Internal Funding**

1. **Principal Investigator.** Promise Indiana rewards card study. Poverty Solutions, University of Michigan. 3/1/2018 – 2/28/2019 (\$50,000)

2. **Principal Investigator.** *Assets and education research symposium.* University of Kansas, School of Social Welfare. \$20,000 – Spring, 2012
3. **Principal Investigator.** *Financial education and savings program (FESP) for GEAR UP children in Kansas City, Kansas public schools.* University of Kansas, New Faculty General Research Program, \$8,000 – Spring, 2012
4. **Principal Investigator** *Assets and disability project.* Office of Mental Health Research and Training, University of Kansas School of Social Welfare. \$3448.53 – Summer, 2011
5. **Principal Investigator.** Homewood Children's Village, Small Grant Award. *Case study of Homewood children: A longitudinal analysis based on the Pittsburgh youth study (PYS).* University of Pittsburgh, \$7,000 – Summer/Fall, 2010
6. **Principal Investigator.** Pittsburgh Youth Study, Small Grant Award. *School Dropout Rates: A longitudinal analysis based on the Pittsburgh youth study (PYS).* University of Pittsburgh, \$7,000 – Summer, 2010
7. **Principal Investigator.** Central Research Development Fund. *The direct and indirect effects of homeownership on boys' antisocial behavior and academic achievement by race and family income: A longitudinal analysis based on the Pittsburgh youth study (PYS).* University of Pittsburgh, Office of Research, \$10,481 – Summer, 2009 and 2010
8. **Principal Investigator.** Pittsburgh Youth Study, Small Grant Award. *The direct and indirect effects of homeownership on boys' antisocial behavior and academic achievement by race and family income: A longitudinal analysis based on the Pittsburgh youth study (PYS).* University of Pittsburgh, \$7,000 – Summer, 2009
9. **Co-Principal Investigator.** (Ralph Bangs, PI). *Study on eligibility requirements for the Pittsburgh promise.* Faulk Foundation, \$25,000 – Summer/Fall, 2008
10. **Co-Principal Investigator.** (Ralph Bangs, PI). *Potential effects of the Pittsburgh promise on student's expectations and academic achievement.* Pittsburgh Foundation, \$30,000 – Summer/Fall, 2008

## Gifts

\$50,000 Freidman Family Foundation  
 \$1,000 Annual – Annonymous Donor

## B. Research Publications

### Major Publications (Peer-reviewed)

1. Shanks, T. R., Huang, J., **Elliott, W.**, Zheng, H., Clancy, M. M., and Sherraden, M. (2024, June). A policy platform to deliver black reparations: Building on evidence from child development accounts. *Journal of Social Sciences* 10(3) pp. 92-111. DOI: <https://doi.org/10.7758/RSF.2024.10.3.05>
2. Zheng, H.,\* Harris, L.,\* **Elliott, W.**, and O'Brien, M. (2023). The role of children's savings account in promoting savings for college among welfare recipients: The case of Harold Alfond College Challenge (HACC). *Journal of Family and Economic Issues* 44(2) pp. 285-296.
3. **Elliott, W.**, Sorensen, N., O'Brien, M., Chen, Z.,\* Starks, B.,\* and Zheng, H.\* (2023). The impact of grocery store rewards cards on saving and asset accumulation in Children's Savings Account program. *Journal of Society of Social Work and Research*, 14(4) pp. 757 -784. <https://www.journals.uchicago.edu/doi/abs/10.1086/717105>

4. Zheng, H.,\* **Elliott, W.**, and O'Brien, M. (2022). The importance of parent/child communications about children's savings accounts for developing a college-bound identity. *Advances in Social Sciences Research Journal* 9(9) pp. 173-190  
[https://drive.google.com/file/d/1C3HQjZAmom7I\\_3kVJPXKMfw-Ld8W64jE/view](https://drive.google.com/file/d/1C3HQjZAmom7I_3kVJPXKMfw-Ld8W64jE/view)
5. Zheng, H., **Elliott, W.**, and O'Brien, M. (2022). Using children's savings accounts and early award scholarships to build college savings among welfare recipients: The case of Promise Scholars. *Journal of Poverty* 26(4), 297-321
6. **Elliott, W.**, Zheng, H.\*, Sabol, T., and O'Brien, M. (2021). A Step Toward Measuring Children's College-Bound Identity in Children's Savings Accounts Programs: The Case of Promise Scholars. *Children and Youth Service Review*, 121(February).  
<https://authors.elsevier.com/a/1cIX7hNfKpCXJ>
7. Chen, Z.\* and **Elliott, W.** (2020). Saving for college: Perspective from participants in a universal children's savings program. *Journal of Children and Poverty*;  
<https://doi.org/10.1080/10796126.2020.1768656>
8. Chen, Z.\*, **Elliott, W.**, Wang, K., Zhang, A., and Zheng, H.\* (2020). Examining parental educational expectations in one of the oldest children's savings account programs in the country: The Harold Alfond College Challenge. *Children and Youth Services Review*, 108(2020), 1-6.
9. **Elliott, W.**, Chowa, G., Ellis, J., Chen, Z.\*, and O'Brien, M. (2019). Combining children's savings account programs with scholarship programs: Effects on math and reading scores. *Children and Youth Services Review*, 102(2019), p. 7-17.  
<https://doi.org/10.1016/j.childyouth.2019.04.024>
10. **Elliott, W.**, Starks, B.\*, Seefeldt, K., and Ellis, J. (2018). Children's Savings Account programs provide parents with the opportunity to plan and talk about college with their children and others. *Sociology of Mind*, 8(2018), 345 – 365. [https://www.scirp.org/pdf/SM\\_2018102915462564.pdf](https://www.scirp.org/pdf/SM_2018102915462564.pdf)
11. **Elliott, W.** (2018). Lessons learned from children's savings account programs: Tools to leverage spending to facilitate saving among low-income families. *Children and Youth Services Review* 94(2018), 410-420.
12. **Elliott, W.**, Kite, B.\*, O'Brien, M., Lewis, M. and Palmer, A.\* (2018). Initial elementary education findings from Promise Indiana's Children's Savings Account program. *Children and Youth Services Review*, 85, 295-306.
13. **Elliott, W.**, Rauscher, E., & Nam, I. (2018). Unequal returns: Intragenerational asset accumulation differences by net worth in early adulthood. *Children and Youth Services Review*, 85, 253-263.
14. Lewis, M., O'Brien, M., Jones-Layman, A., O'Neill, E., & **Elliott, W.** (2017). Saving and educational asset-building within a community-driven CSA program: The case of Promise Indiana. *Poverty and Public Policy*, 9(2), 188-208.
15. Lewis, M., O'Brien, M., & **Elliott, W.** (2017). Immigrant Latino families saving against great odds: The case of CSAs and the prosperity kids program. *Race and Social Problems* 9(3), 192-206.
16. Rauscher, E., **Elliott, W.**, O'Brien, M., Callahan, J., & Steensma, J. (2017). Examining the relationship between parental educational expectations and a community-based children's savings account program. *Children and Youth Services Review*, 77, 96-107.
17. Palmer, A.\* **Elliott, W.**, & Cheatham, G. (2017). Effects of extracurricular activities on postsecondary completion for students with disabilities. *The Journal of Educational Research*, 110(2), 151-158.

18. Zhan, M. Xiang, X., & **Elliott, W.** (2016). How much is too much: Educational loans and college graduation. *Educational Policy*.
19. Zhan, M., Xiang, X., & **Elliott, W.** (2016). Education loans and wealth building among young adults. *Children and Youth Services Review*, 66, 67-75.
20. Rauscher, E. & **Elliott, W.** (2016). The relationship between income and net worth in the U.S.A: Virtuous cycle for high but not low-income households. *Journal of Poverty*, doi 10.1080/10875549.2015.1094776.
21. Rauscher, E. & **Elliott, W.** (2016). Wealth as security: Growth curve analyses of household income and net worth during a recession. *Journal of Family and Economic Issues*, 37, 29-41.
22. **Elliott, W.** & Lewis, M. (2015). Student debt effects on financial wellbeing: Research and policy implications. *Journal of Economic Surveys* 29(4), 614-636.
23. Friedline, T., Scanlon, E., Johnson, T., & **Elliott W.** (2015). Educational and financial institutions partnering to implement CSAs: Evaluation of financial partners' perspectives from the 2011 GEAR UP invitational priority. *Journal of Community Practice* 23(2), 203-237.
24. Lewis, M., Cramer, R., **Elliott, W.**, & Sprague, A. (2013). Policies to promote economic stability, asset building, and child development. *Children and Youth Services Review*, 36, 15-21.
25. Cheatham, G., Smith, S. J., **Elliott, W.**, & Friedline, T. (2013). Family assets, postsecondary education, and students with disabilities: Building on progress and overcoming challenges. *Children and Youth Services Review* 35(7), pp. 1078-1086.
26. Friedline, T., & **Elliott, W.** (2013). Connections with banking institutions and diverse asset portfolios in young adulthood: Children as potential future investors. *Children and Youth Services Review*, 35(6), 994-1006.
27. Friedline, T., **Elliott, W.**, & Chowa, G. (2013). Testing an asset-building approach for young people: Early access to savings predicts later savings. *Economics of Education Review*, 33(1), pp. 31-51.
28. **Elliott, W.** & Sherraden, M. (2013). Assets and educational achievement: Theory and evidence. *Economics and Education Review*. 33, (3), p. 1-7.
29. **Elliott, W.** (2013). Small-dollar children's savings accounts and children's college outcomes. *Children and Youth Services Review*, 35 (3), p. 572-585.
30. Friedline, T., **Elliott, W.**, & Nam, I. (2013). Small-dollar children's savings accounts and children's college outcomes by race. *Children and Youth Services Review*, 35 (3), p. 548-559.
31. **Elliott, W.**, Song, H-a\*, & Nam, I. (2013). Small-dollar children's saving accounts and children's college outcomes by income level. *Children and Youth Services Review*, 35 (2013), p. 560-571.
32. **Elliott, W.** (2013). The effects of economic instability on children's educational outcomes. *Children and Youth Services Review*, 35(2013), p. 461-471.
33. **Elliott, W.** & Kim, J. (2013). The role of identity-based motivation and solution-focus brief therapy in unifying accounts and financial education in school-related CDA programs. *Children and Youth Services Review*, 35(2013), p. 402-410.
34. **Elliott, W.**, Nam, I., & Friedline, T. (2013). Probability of living through a period of economic instability. *Children and Youth Services Review*, 35(3), p. 453-460.
35. **Elliott, W.** & Friedline, T. (2012). "You pay your share, we'll pay our share": The college cost burden and the role of race, income, and college assets. *Economics of Education Review*, 33, p. 134-153. <http://dx.doi.org/10.1016/j.econedurev.2012.10.001>.

36. Friedline, T., **Elliott, W.**, & Chowa, G. (2013). Testing an asset-building approach for young people: Early access to savings predicts later savings. *Economics of Education Review*, 33(1), pp. 31-51.

37. **Elliott, W.**, Constance-Huggins, M.\* and Song, H.\* (2013). Improving college progress among low- to moderate-income (LMI) young adults: The role of assets. *Journal of Family and Economic Issues* 34, 382-399

38. **Elliott, W.**, Choi, E.H.\* , & Friedline, T.\* (2013) Online statistics labs in MSW research methods courses: Reducing reluctance toward statistics. *Journal of Social Work Education*, 49(1), 81-95.

39. Song, H.\* & **Elliott, W.** (2012). The effects of parents' school savings on college expectations and Hispanic youth's four-year college attendance. *Children & Youth Services Review*, 34, 1845-1852.

40. Friedline, T., **Elliott, W.**, & Nam, I. (2012). Predicting savings and mental accounting among adolescents: The case of college. *Children & Youth Services Review*, 34(9), 1884-1895

41. **Elliott, W.** & Nam, I.\* (2012). Direct effects of assets and savings on the college progress of Black young adults. *Educational Evaluation and Policy Analysis*. 34(1), 89-108.

42. **Elliott, W.**, Destin, M, & Friedline, T\*. (2011). Taking stock of ten years of research on the relationship between assets and children's educational outcomes: Implications for theory, policy and intervention. *Children and Youth Services Review*, 33(11), 2312—2328.

43. **Elliott, W.**, Jung, H.\* & Friedline, T.\* (2011). Raising math scores among children in low-wealth households: Potential Benefit of Children's School Savings. *Journal of Income Distribution*, 20(2), 72-91.

44. Friedline, T.\* & **Elliott, W.** (2011). Predicting savings for white and black young adults: An early look at racial disparities in savings and the potential role of children's development accounts (CDAs). *Journal of Race and Social Problems*, 3(2), 99-118.

45. **Elliott, W.** & Beverly, S. (2011). The role of savings and wealth in reducing "wilt" between expectations and college attendance. *Journal of Children and Poverty*, 17(2), 165-185.

46. Song, H.\* & **Elliott, W.** (2011). The role of assets in improving college attainment among Hispanic immigrant youth in the U.S. *Children and Youth Services Review*, 33(11), 2160-2167.

47. **Elliott, W.**, Choi, E. H.\* , Destin, M. & Kim, K. (2011). The age old question, which comes first? A simultaneous test of children's savings and children's college-bound identity. *Children and Youth Services Review*, 33(7), 1101-1111.

48. **Elliott, W.** & Beverly, S. (2011). Staying on course: The effects of savings and assets on the college progress of young adults. *American Journal of Education*, 117(3), 343-374.

49. Friedline, T.\* **Elliott, W.**, & Nam, I.\* (2011). Predicting savings in young adulthood: The role of adolescent savings. *Journal of the Society for Social Work and Research*, 2(1), 1-22.

50. Chowa, G. & **Elliott, W.** (2011). An asset approach to increasing financial and efficacy expectations among families in Uganda. *Journal of Socio-Economics*, 40(1), 81-87.

51. Sherraden, Margaret. S., Johnson, L., Guo, B. & **Elliott, W.** (2010). Financial capability in children: Effects of participation in a school-based financial education and savings program. *Journal of Family and Economic Issues*, 32(3), 385-399.

52. **Elliott, W.**, Jung, H.\* , Kim, K., & Chowa, G. (2010). A multi-group structural equation model (SEM) examining asset holding effects on educational attainment by race and gender. *Journal of Children and Poverty*, 16(2), 91-121.

53. **Elliott, W.**, Kim, K. H., Jung, H.\* , & Zhan, M. (2010). Asset holding and educational attainment among African American youth. *Children and Youth Services Review* 32(11), 1497-1507.

54. Elliott, W., Sherraden, M., Johnson, L. & Guo, B. (2010). Young children's perceptions of college and saving: Potential role of child development accounts. *Children and Youth Services Review*, 32(11), 1577-1584.
55. Shanta, P. & Elliott, W. (2010). Suppressor variables in social work research: Ways to detect them in multiple regression. *Journal of the Society for Social Work and Research*, 1(1), 28-40.
56. Elliott, W., Jung, H.\*, & Friedline, T.\* (2010). Math achievement and children's savings: Implications for child development accounts. *Journal of Family and Economic Issues*, 31(2), 171-184.
57. Elliott, W. (2009). Children's college aspirations and expectations: The potential role of college development accounts (CDAs). *Children and Youth Services Review*, 31(2), 274-283.
58. Sherraden, Margaret. S., Johnson, L., Elliott, W., Porterfield, S., & Rainford, W. (2007). School-based children's saving accounts for college: The I can save program. *Children and Youth Services Review* 29, 294-312.

#### Online Journals (Peer-reviewed)\*

Articles 59-63 are part of a special issue in Sociology Mind, “**Wealth, Opportunity, and the New Social Contract: Integrating Financial Capability in American Social Welfare Policy**”

59. Elliott, W. (2025). American social welfare policy from a financial capability perspective. *Sociology Mind*, 15(4), pp. 199-215. <https://doi.org/10.4236/sm.2025.154012>
60. Elliott, W., Osafo Agyare, B.\*, and Min, S.\* (2025). Timing wealth building to maximize return on degree. *Sociology Mind*, 15(4), pp. 216-264. <https://doi.org/10.4236/sm.2025.154013>
61. Elliott, W., Osafo Agyare, B.\*, Zheng, H., and Min, S.\* (2025). Redesigning social welfare: Presenting a new asset poverty measure. *Sociology Mind*, 15(4), pp. 265-325. <https://doi.org/10.4236/sm.2025.154014>
62. Elliott, W., Zheng, H., Osafo Agyare, B.\*, and Min, S.\* (2025). Testing a social welfare theory of financial capability: Personal and governmental capabilities. *Sociology Mind*, 15(4), pp. 326-367. <https://doi.org/10.4236/sm.2025.154015>
63. Elliott, W. (2025). Ensuring financial happiness through an integrated social welfare system. *Sociology Mind*, 15, pp. 368-401. <https://doi.org/10.4236/sm.2025.154016>
64. Elliott, W. (2018). An asset-building agenda for the 21<sup>st</sup> century: Giving families something to live for. *Journal of Children and Poverty*, 24(2).
65. Elliott, W. (2018). An asset-building agenda for the 21<sup>st</sup> century: Giving families something to live for. *Journal of Children and Poverty*, 24(2).
66. Elliott, W., Jones-Layman, A., Park, S., Subin, M.,\* and O'Brien, M. (2024). What are characteristics of tangible hope? A guaranteed income and asset experiment in Saint Paul, MN/A children's savings account program. *Sociology Mind* 14(1), pp. 95-120. [https://www.scirp.org/pdf/sm\\_2024013014233557.pdf](https://www.scirp.org/pdf/sm_2024013014233557.pdf)
67. Elliott, W., Jones-Layman, A., O'Brien, M., and Dombro, A.\* (2023). “Freedom to think what could be best for our family”: A guaranteed income experiment in CollegeBound St. Paul/A children's savings account program. *Sociology Mind* 13(4), pp. 271-307. [https://www.scirp.org/pdf/sm\\_2023102714172824.pdf](https://www.scirp.org/pdf/sm_2023102714172824.pdf)

68. **Elliott, W.**, Sorensen, N., Zheng, H., and O'Brien, M. (2023). Early award scholarship program results in improved attendance and state math test scores for students from lower-income households. *Economies* 11: 82. <https://doi.org/10.3390/economies11030082>

69. **Elliott, W.**, Zheng, H., O'Brien, M. and Choi, T. (2023). Children's Savings Accounts and Rural Children's College Expectations: The Case of Kickstart Newaygo County. *Sociology Mind*, 13, 43-61. doi: [10.4236/sm.2023.131003](https://doi.org/10.4236/sm.2023.131003).

70. Zhang, A., Chen, Z.\*, Wang, K., **Elliott, W.**, and Morrow, S.\* (2020). Association between children's saving account and parent rated children's health: A preliminary study. *Sociology Mind*, 10, pp. 1-4. [https://www.scirp.org/pdf/sm\\_2019112511194061.pdf](https://www.scirp.org/pdf/sm_2019112511194061.pdf)

71. Zheng, H.\*, Starks, B.\*, Ellis, J., O'Brien, M., and **Elliott, W.** (2020). An examination of parental college expectations' mediating role between children's savings accounts and children's educational attainment by income level. *Sociology Mind* 10(3), 165-186. [https://www.scirp.org/pdf/sm\\_2020072415344939.pdf](https://www.scirp.org/pdf/sm_2020072415344939.pdf)

72. **Elliott, W.** & Rauscher, E. (2018). When does my future begin? Student debt effects on intragenerational mobility. *Sociology Mind*, 8, 175-201. <https://www.scirp.org/journal/PaperInformation.aspx?PaperID=84330>

73. Rauscher, E. & **Elliott, W.** (2014). The effect of wealth inequality on higher education outcomes: A critical review. *Sociology Mind*, 4, 282-297. [https://www.scirp.org/pdf/SM\\_2014100715292484.pdf](https://www.scirp.org/pdf/SM_2014100715292484.pdf)

74. **Elliott, W.**, Chowa, G. & Loke, V. (2011). Toward a children's savings and college-bound identity intervention for raising college attendance rates: A multilevel propensity score analysis. *Sociology Mind*, 1(4). 192 –205.

\*Co-author was a graduate student or post-doc at the time of the writing of the manuscript.

\*\*The peer-reviewed process for online papers is not as rigorous as it is at traditional journals so I have opted to list them separately. But these journals provide easy access for the public and allow policy relevant research to reach the public for discussion much more quickly.

## Minor Publications

### Invited Articles

1. **Elliott, W.** (2018). Why Children's Savings Accounts should be America's next wealth transfer program. *The Conversation*. Retrieved from <https://theconversation.com/why-childrens-savings-accounts-should-be-americas-next-wealth-transfer-program-87916>
2. **Elliott, W.** (2018). Children's Savings Accounts: Increasing the postsecondary payoff for low-income children. *MHEC Policy Brief*. Retrieved from [https://www.mhec.org/sites/default/files/resources/mhec\\_affordability\\_series5\\_20180514.pdf](https://www.mhec.org/sites/default/files/resources/mhec_affordability_series5_20180514.pdf)
3. **Elliott, W.** & Harrington, K.\* (2015). Identifying short term outcome metrics for evaluating whether children's savings accounts programs are on track. Retrieved from <https://www.bostonfed.org/commdev/issue-briefs/2016/cdbrief12016.htm>.
4. Black, R., & **Elliott, W.**, Lewis, M. (2015). The soup to nuts approach to financing college. *The Weekly Wonk*, Retrieved from <https://www.newamerica.org/the-weekly-wonk/the-soup-to-nuts-approach-to-financing-college/>

5. **Elliott, W.** (2015). How student debt stunts financial growth. *The Atlantic Monthly*, Retrieved from <http://www.theatlantic.com/business/archive/2015/03/how-student-debt-stunts-financial-growth/386300/>
6. **Elliott, W.**, Chan, M., & Poore, A. (2015). Counterbalancing student debt with “asset empowerment” and economic mobility. *The New England Journal of Higher Education*, Retrieved from <http://www.nebhe.org/thejournal/counterbalancing-student-debt-with-asset-empowerment-and-economic-mobility/>
7. **Elliott, W.** (2014). Student loans: Are we getting our money’s worth? *Change: The Magazine of Higher Education*, 46(4), 26-33.
8. **Elliott, W.**, Lewis, M., Nam, I., & Grinstein-Weiss, M. (2014). Student loan debt: Can parent's college savings help? Federal Reserve Bank of St. Louis, *Review*, 96 (4), 331-57.
9. **Elliott, W.**, & Nam, I. (2013). Is student debt jeopardizing the short-term financial health of U.S. households. Federal Reserve Bank of St. Louis, *Review*, 95(5), 1-20.

## Book Review

1. **Elliott, W.** (2010) Book review: “Steady gains and stalled progress: Inequality and the black-white test score gap”, by Katherine Magnuson and Jane Waldfogel, editors. *Social Service Review*, 84(2), 312-315. Invited

## Books/Chapter/Encyclopedia (all as an Associate Professor)

1. **Elliott, W.** (2021). *Every child deserves a future*. In R. Boshara & I. Rademacher (Eds). The future of building wealth: Brief essays on the best ideas to build wealth – for everyone. Federal Reserve Bank of St. Louis & The Aspen Institute. (p. 345) <https://futureofwealth.org/wp-content/uploads/2021/09/the-future-of-building-wealth.pdf>
2. Sherraden, M., Johnson, L., Clancy, M., Beverly, S., Sherraden, M., Schreiner, M., **Elliott, W.**, Shanks, T., Adams, D., Curley, J., Huang, J., Grinstein-Weiss, M., Nam, Y., Zhan, M., & Han, C. (2013, June 11). [Asset building: toward inclusive policy](#). In *Encyclopedia of Social Work*. Last modified 2021, September 29. doi: <https://doi.org/10.1093/acrefore/9780199975839.013.25>
3. Sherraden, M., Johnson, L., Clancy, M., Beverly, S., Schreiner, M., **Elliott, W.**.... (2018). Asset building: Toward inclusive policy. In C. Franklin et al. (Eds.), *Encyclopedia of Social Work*. doi:10.1093/acrefore/9780199975839.013.25.
4. **Elliott, W.** and Lewis, M. (2018). *Making education work for the poor, the potential of children's savings accounts* Oxford Press.
5. **Elliott, W.** and Lewis, M. (2017). *Student debt: A reference handbook*. Broomfield, CO: Praeger.
6. **Elliott, W.** and Lewis, M. (2016). *Student debt effects on financial well-being: Research and policy implications*. In E. Claus & I. Claus (Eds.), A collection of surveys on savings and wealth accumulation. Malden, MA: Wiley Blackwell.
7. **Elliott, W.** and Lewis, M. (2015). *The real college debt crisis: How student borrowing threatens financial well-being and erodes the American dream*. Broomfield, CO: Praeger.
8. **Elliott, W.** (2014). Solving the paradox of high college expectations: The role of children's savings accounts. In R. Cramer & T. Williams Shanks (Eds.), *The assets perspective: The rise of asset building and its impacts on social policy*. New York, NY: Palgrave MacMillan.

9. Elliott, W. and Lewis, M. (2014). Child development accounts (CDAs). *l.*

## Research Reports

1. Elliott, W. (2024, Jan.). Assessing the evidence for Children's Savings Accounts (CSAs) as an effective strategy for improving children's postsecondary outcomes: The continuum of evidence of effectiveness. University of Michigan. Center on Assets, Education, and Inclusion (AEDI). <https://aedi.ssw.umich.edu/sites/default/files/documents/Reports/evolution-of-csa-research.pdf?v=1.1>
2. Elliott, W. (2024, May). Lessons learned from the Imagine Early Program about Children's Savings Accounts and Children's Academic Achievement. University of Michigan, Center on Assets, Education, and Inclusion. [https://aedi.ssw.umich.edu/sites/default/files/documents/Reports/lessons-learned/lessons\\_learned\\_from\\_imagine\\_early\\_program.pdf?v=1.0](https://aedi.ssw.umich.edu/sites/default/files/documents/Reports/lessons-learned/lessons_learned_from_imagine_early_program.pdf?v=1.0)
3. Elliott, W. & Zheng, H. (2023, December). What if education isn't the great equalizer? Reimagining financial aid from a financial capability perspective, the role of Children's Savings Accounts. University of Michigan, Center on Assets, Education, and Inclusion. <https://aedi.ssw.umich.edu/sites/default/files/documents/Reports/unequal-returns/unequal-returns-full-report.pdf?v=1.0>
4. Elliott, W. and Zheng, H. (2023, Nov.). What if education isn't the great equalizer? Reimagining financial aid from a financial capability perspective, the role of children's savings accounts and assets. University of Michigan, School of Social Work, Center on Asset, Education, and Inclusion. <https://aedi.ssw.umich.edu/sites/default/files/documents/Reports/unequal-returns/unequal-returns-full-report.pdf?v=1.0>
5. Elliott, W. (2023, March). Unleashing the power of Children's Savings Accounts (CSAs): Doorway to multiple streams of assets. University of Michigan, Center on Assets, Education, and Inclusion. <https://aedi.ssw.umich.edu/sites/default/files/documents/Reports/csa-doorway/csa-doorway-full-report.pdf?v=1.2>
6. Elliott, W. (2022, October). Children's Savings Accounts and Baby Bonds share a similar origin story. University of Michigan, Center on Assets, Education, and Inclusion. <https://aedi.ssw.umich.edu/sites/default/files/publications/shared-origin-story.pdf>
7. Elliott, W. & Nielsen, S.\* (2020). Reimagining college promise programs: A wealth perspective. College Promise, Washington D.C. <https://www.collegepromise.org/newsandinsights/csapolICYbrief>.
8. Elliott, W., Lewis, M., O'Brien, M., LiCalsi, C. Brown, L. Tucker, N. and Sorensen, N. (2017). *Contribution activity and asset accumulation in a universal children's savings account program.* Ann Arbor, MI: Center on Assets, Education, and Inclusion (AEDI).
9. Elliott, W., & Levere, A. (2017). *College promise models and college savings accounts: How college savings can bolster the early financial aid commitment.* In C. Millett (Ed.), Designing sustainable funding for college promise initiatives (Research Report No. RR-17-39, pp. 4–12). Princeton, NJ: Educational Testing Service. <https://doi.org/10.1002/ets2.12161>.
10. O'Brien, M. Lewis, Jung, E.J.,\* and Elliott, W. (2017). *Harold Alfond College Challenge (HACC) 2017 savings report for household who opted-in to the program from 2008 to 2013.* Ann Arbor, MI: Center on Assets, Education, and Inclusion (AEDI).

11. O'Brien, M. Lewis, Jung, E.J.,\* and **Elliott, W.** (2017). *Savings patterns and asset accumulation in the Promise Indiana children's savings account (CSA) program: 2017 update.* Ann Arbor, MI: Center on Assets, Education, and Inclusion (AEDI).
12. O'Brien, M. Lewis, Jung, E.J.,\* and **Elliott, W.** (2017). *Savings patterns and asset accumulation in New Mexico's prosperity kids children's savings account (CSA) program.* Ann Arbor, MI: Center on Assets, Education, and Inclusion (AEDI).
13. Lewis, M., O'Brien, M., **Elliott, W.**, Jung, E.,\* Harrington, K.,\* and Crawford, M.\* (2016). *Latino immigrant families saving in children's savings account program against great odds: prosperity kids.* Lawrence, KS: University of Kansas, Center on Assets, Education, and Inclusion.
14. Lewis, M., **Elliott, W.**, O'Brien, M., Jung, E.,\* Harrington, K.,\* and Jones-Layman, A. (2016). *Saving and educational asset-building within a community-driven CSA program: The case of promise Indiana.* Lawrence, KS: University of Kansas, Center on Assets, Education, and Inclusion.
15. Rauscher, E., **Elliott, W.**, O'Brien, M., Callahan, J., Steensma, J. (2016) "We're Going to Do This Together": *Examining the Relationship between Parental Educational Expectations and a Community-Based Children's Savings Account Program.* Lawrence, KS: University of Kansas, Center on Assets, Education, and Inclusion.
16. **Elliott, W.** (ed.) (2015). *Building College-Saver Identities among Latino Immigrants: A Two-Generation Prosperity Kids Account Pilot Program.* Lawrence, KS: Center on Assets, Education, and Inclusion (AEDI).
17. **Elliott, W.** and Lewis, M. (2015). *Transforming 529s into Children's Savings Accounts (CSAs): The Promise Indiana Model.* Lawrence, KS: Center on Assets, Education, and Inclusion (AEDI).
18. Lewis, M. and **Elliott, W.** (2015). A regional approach to children's savings account development: The case of New England. Lawrence, KS: Center on Assets, Education, and Inclusion (AEDI).
19. **Elliott, W.**, Lewis, M, Poore, A., and Clarke, B. (2015). *Moving toward a policy agenda for improving children's savings account delivery systems.* Boston, MA: Federal Reserve Bank of Boston.
20. **Elliott, W.** (2014). *Redeeming the American dream: Children's savings accounts (CSAs) build children's capacity for economic mobility.* Washington, DC. CFED.
21. Lewis, M. and **Elliott, W.** (2014). *Lessons to learn: Canadian insights for U.S. children's savings account (CSA) policy.* Lawrence, KS: Assets and Education Initiative (AEDI).
22. **Elliott, W.** and Lewis, M. (2014). *Unequal outcomes: Student loan effects on young adults' net worth accumulation.* Lawrence, KS: Assets and Education Initiative (AEDI).
23. **Elliott, W.** and Lewis, M. (2014). *The student debt problem in America: It is not enough to say, "students will eventually recover".* Lawrence, KS: Assets and Education Initiative (AEDI).
24. **Elliott, W.** and Lewis, M. (2014). *Harnessing assets to build an economic mobility system: Reimagining the American welfare system.* Lawrence, KS: Assets and Education Initiative (AEDI).
25. **Elliott, W.** and Lewis, M. (2013). *Are student loans widening the wealth gap in America? It's a question of equity.* Lawrence, KS: Assets and Education Initiative (AEDI).
26. AEDI. (2013). *Building expectations and delivering results: Asset-based financial aid and the future of higher education.* In **W. Elliott** (Ed.), Biannual report on the assets and education field. Lawrence, KS: Assets and Education Initiative (AEDI).

27. Beverly, S. G., **Elliott, W.**, & Sherraden, M. (2013). *Accounts, assets, expectations, and achievements: How Child Development Accounts may increase college success* (CSD Perspective 13-27). St. Louis, MO: Washington University, Center for Social Development.
28. **Elliott, W.** (2013). *Reimagining how students and families pay for college: From debt dependency to asset reliance* (CSD Fact Sheet 13-29). St. Louis, MO: Washington University, Center for Social Development.
29. **Elliott, W.** (2013). *Can CSAs help resolve the expectation-attainment paradox? Developing a college-saver identity in children* (CSD Fact Sheet 13-30). St. Louis, MO: Washington University, Center for Social Development.
30. **Elliott, W.** with Beverly, Sondra G., Black, R., and Shapiro, R. (2012). *Linking savings and educational outcomes: Charting a course for scholarship and policy*. Lawrence, KS: University of Kansas, Assets and Education Initiative; St. Louis, MO: Washington University, Center for Social Development, available at <http://csd.wustl.edu/Publications/Documents/Assets%20and%20Edu%20Report.pdf>
31. **Elliott, W.** (2012). *Why policy makers should care about children's savings*. (Creating a Financial Stake in College, Report I). Washington, DC: New America Foundation; St. Louis, MO: Washington University, Center for Social Development, available at [http://assets.newamerica.net/sites/newamerica.net/files/policydocs/Elliott\\_I\\_final1.4.12.pdf](http://assets.newamerica.net/sites/newamerica.net/files/policydocs/Elliott_I_final1.4.12.pdf).
32. **Elliott, W.** (2012). *Does structural inequality begin with a bank account?* (Creating a Financial Stake in College, Report II). Washington, DC: New America Foundation; St. Louis, MO: Washington University, Center for Social Development, available at [http://assets.newamerica.net/sites/newamerica.net/files/policydocs/Elliott\\_II\\_final1.4.12.pdf](http://assets.newamerica.net/sites/newamerica.net/files/policydocs/Elliott_II_final1.4.12.pdf).
33. **Elliott, W.** (2012). *We save, we go to college*. (Creating a Financial Stake in College, Report III). Washington, DC: New America Foundation; St. Louis, MO: Washington University, Center for Social Development, available at [http://assets.newamerica.net/sites/newamerica.net/files/policydocs/Elliott\\_III\\_final1.4.12.pdf](http://assets.newamerica.net/sites/newamerica.net/files/policydocs/Elliott_III_final1.4.12.pdf).
34. **Elliott, W.** (2012). *Ideas for refining children's savings account proposals*. (Creating a Financial Stake in College, Report IV). Washington, DC: New America Foundation; St. Louis, MO: Washington University, Center for Social Development, available at [http://assets.newamerica.net/sites/newamerica.net/files/policydocs/Elliott\\_IV\\_final1.4.12.pdf](http://assets.newamerica.net/sites/newamerica.net/files/policydocs/Elliott_IV_final1.4.12.pdf)
35. Bangs, R., Davis, L., Ness, E., **Elliott, W.**, and Henry, Candice. *Eligibility for the Pittsburgh promise*. Pittsburgh, Pa: Center for Race and Social Problems, University of Pittsburgh – December, 2009
36. **Elliott, W.**, Hicks, S., and Finsel, C. *Think tank typologies: Which typology best fits with mission and core values of NCAI policy research center?* Washington, DC: National Congress of American Indians Policy Research Center – October, 2005

\*Co-author was a graduate student or post-doc at the time of the writing of the manuscript.

## Policy Briefs

37. Cisneros, J., Clancy, M. M., **Elliott, W.** et al. (Aug. 2021). *The case for a nationwide child development account policy*. A policy brief developed by CDA experts and researchers. <https://aedi.ssw.umich.edu/sites/default/files/publications/The%20Case%20for%20a%20Nationwide%20Child%20Development%20Account%20Policy.pdf>

38. Cisneros, J., Clancy, M. M., **Elliott, W.** et al. (Aug. 2021). *Redesigning college savings (529) plans to achieve inclusive child development accounts*. A brief developed by CDA experts and researchers.  
<https://aedi.ssw.umich.edu/sites/default/files/publications/Redesigning%20College%20Savings%20%28529%29%20Plans%20to%20Achieve%20Inclusive%20Child%20Development%20Accounts.pdf>

39. **Elliott, W.** (Feb. 2019). Leveraging free college and children's savings accounts for a 21<sup>st</sup> century wealth building agenda. Washington, DC: College Promise Campaign.

40. **Elliott, W.**, Henly, J. R., Lambert, S. J., Lein, L., Romich, J. L., Shanks, T. R., & Sherraden, M. (2016, September). *Policy recommendations for meeting the Grand Challenge to Reduce Extreme Economic Inequality* (Grand Challenges for Social Work Initiative Policy Brief No. 10). Cleveland, OH: American Academy of Social Work & Social Welfare. Retrieve from <https://csd.wustl.edu/Publications/Documents/PB10.pdf>.

41. **Elliott, W.**, Henly, J. R., Lambert, S. J., Lein, L., Romich, J. L., Shanks, T. R., Sherraden, M. (2016). *Policy recommendations for meeting the grand challenge to reduce extreme economic inequality*. Grand Challenges of Social Work. (Note. Authors in alphabetical order)

42. **Elliott, W.**, Constance-Huggins, M., and Song, H. (June 2011). Reducing the college progress gap between low- to moderate-income (LMI) and high-income (HI) young adults Previous version published as Center for Social Development Research Brief 11-16, available at: <http://csd.wustl.edu/Publications/Documents/RB11-16.pdf>

43. **Elliott, W.**, Choi, E. H., Destin, M., and Kim, K. H. (June 2011). *The age old question, which comes first? A simultaneous test of children's savings and children's college-bound identity*. Previous version published as Center for Social Development Research Brief 11-17, available at: <http://csd.wustl.edu/Publications/Documents/RB11-17.pdf>

44. **Elliott, W.**, and Nam, I. (June 2011). *Direct effects of assets and savings on the college progress of Black young adults*. Previous version published as Center for Social Development Research Brief 11-18, available at: <http://csd.wustl.edu/Publications/Documents/RB11-18.pdf>

45. **Elliott, W.** and Beverly, S. (January 2010). *The role of savings and wealth in reducing "wilt" between expectations and college attendance*. Previous version published as Center for Social Development Research Brief 10-04, available at: <http://csd.wustl.edu/Publications/Documents/RB10-04.pdf>

46. **Elliott, W.** and Beverly, S. (March 2010). *Staying on course: The effects of savings and assets and savings on the college progress of young adults*. Previous version published as Center for Social Development Research Brief 10-13, available at: <http://csd.wustl.edu/Publications/Documents/RB10-13.pdf>

## Op-Ed Article

47. **Elliott, W.** (Oct., 2021). Giving children something to live for. *Gotham Gazette*.  
<https://www.gothamgazette.com/opinion/10817-giving-children-something-live-for-hope>

48. **Elliott, W.** (February, 2014). Op-Ed. The American dream and moving up. *Spotlight on Poverty and Opportunity*. <http://www.spotlightonpoverty.org/ExclusiveCommentary.aspx?id=34644e15-8b3b-4f7b-952a-5f958049c056>

49. **Elliott, W.** (November, 2013). Op-Ed. As I see it – Declaring a new war on poverty. *Kansas City Star/joco 913*. <http://www.kansascity.com/2013/10/29/4584730/as-i-see-it-declaring-a-new-war.html>

50. **Elliott, W.** (July, 2013). Op-Ed. Student loans are not the answer. *Politico*.  
<http://www.politico.com/story/2013/07/student-loans-are-not-the-answer-94415.html?hp=r7>
51. Cramer, R. and **Elliott, W.** (Feb. 10, 2012). To limit student debt, let's try savings. *Inside Higher Ed* at <http://www.insidehighered.com/views/2012/02/10/essay-role-encouraging-savings-efforts-reduce-debt>.

## B. SCHOLARLY PRESENTATIONS (2017 – 2021)

### Minor Presentations

#### National

1. **Elliott, W.** (2022, May). *Asset Perspective*. Part of webinar What Does Economic Security Look Like and How to Get There. University of Michigan, Ann Arbor, MI.
2. **Elliott, W.** (2022, May). *Case Building: Evidence from the Scholarship of Savings*. College Promise, Washington, DC.
3. **Elliott, W.** (2021, Nov.) *We also have to give children something to live for*. Alice P. Lin Lecture, Columbia University, New York, NY.  
<https://www.youtube.com/watch?v=oSwR1NVi6WU>
4. **Elliott, W.** (2021, Nov.). *CSA Research Update*. Presentation to Charles Stewart Mott Foundation grantees. Lansing, MI
5. Haotian Zheng and **Elliott, W.** (2021, Nov.). Panel on Family-Centered Approaches to College Promise Programs: Improving Postsecondary Success Among Low-Income Families. APPAM, Austin, TX.
6. **Elliott, W.** (2021, Nov.) *Connecting futures with Present: The role of Children's Savings Accounts*. Presentation to Kaufmann Foundation Grantees, Kansas City, KS
7. **Elliott, W.** (2021, Sept.). Annie E. Casey Foundation, Baltimore, MD
8. **Elliott, W.** (2021, May). *Recruitment and admissions in PhD Education*. Part of 2021 GADE conference: An Inclusive Future for Doctoral Education
9. **Elliott, W.** (2021, April). *Promise scholars findings – college-bound identity and parent/child communications*. Center on Assets, Education, and Inclusion, University of Michigan, MI
10. **Elliott, W.** (2020, July). *All Children can Reach their Full Potential: A Child Development Account Conference*. Center for Social Development, Washington University in St. Louis, MO
11. **Elliott, W.** (2020, Jan.). *Lessons Learned and Strategies Shared: How to Successfully Develop your Scholarly Agenda as an Underrepresented Junior Faculty Member* 8:00 am – 10:00 am, Marquis BR Salon 13, ML 2. Society of Social Work and Research (SSWR) Annual Conference. Professor of Social Work, Director, Joint Doctoral Program in Social Work and Social Science
12. **Elliott, W.** and Lewis, M. (2017, Nov.) *Imagining an Opportunity Pipeline*. Annie E. Casey, Baltimore, MD
13. **Elliott, W.** (2017, Nov.). *Making Education Work for the Poor: The Potential of Children's Savings Accounts*. MHEC 2017 Annual Commission Meeting
14. **Elliott, W.** and Rist, C. (2017, October). *College Promise Models and College Savings Accounts: How College Savings Can Bolster the Early Financial Aid Commitment*. Press Club, Washington, DC <http://straighttalkmd.com/podcast/real-college-debt-crisis/>
15. **Elliott, W.** (2017, Oct.) *The Real College Debt Crisis*. Radio show, Straight Talk (hosted by Frank Sweeny M.D.)

16. **Elliott, W.** (2017, August). *Savings and Assets*. AEDI Webinar, University of Michigan  
<https://aedi.ssw.umich.edu/events/2017-saving-and-asset-accumulation-webinar>
17. **Elliott, W.** and Lewis, M. (2017, July). *Research on CSAs*. CSA Webinar, Prosperity Now, Washington, DC

Regional

1. **Elliott, W.** (2022, April). *Case for CSAs*. The Campaign for Grade level Reading. Durham, NC.
2. **Elliott, W.** (2022, April). Evidence from St. Paul, MN College-Bound CSA Program. Prestation to Mayor Carter and his committee on College-Bound
3. **Elliott, W.** (2021, May). *Helping communities and families save for college: Child development Accounts*. Keynote speech for Washington Student Achievement Council Pave the Way Webinar.
4. **Elliott, W.** (2017, Jan.). *CSA Research: Past and Present*. City of Miami Dade, FL.
5. **Elliott, W.** (2017, Oct). *CSA Research and Maine Research Study*. Harold Alfond Foundation Board Meeting, Portland, ME.

Local

6. **Elliott, W.** (2022, May). *Sowing Tangible Hope Intervention*. University of Michigan, SSW
7. **Elliott, W.** (2020, Oct.). *Igniting a Wealth Revolution: Will Social Workers Lead?* NASW, MI.
8. **Elliott, W.** (2018, Nov.) *CSA Research* - Barry Community Foundation, Barry County, MI
9. **Elliott, W.** (2018, Jan.) Michigan Research Community's winter seminar, University of Michigan
10. **Elliott, W.** (2018, Feb.) *CSA Research* – Michigan Children's Savings Account Consortium (CEDAM)
11. **Elliott, W.** (2018, May). *From Crisis to Revolution: Making Education the True Equalizer it was Meant to Be*. Academic Innovation (Hatcher Library) – lunch topics on diversity, equity, and inclusion, University of Michigan
12. **Elliott, W.** (2018, Feb.). *Moving from a Period of Normal Science to Revolution: Wealth Inequality and Education in America* – Social Justice Matters Series, University of Michigan
13. **Elliott, W.** (2017, Dec.). *Making Education Work for the Poor: The Potential of Children's Savings Accounts*. Poverty Solutions, University of Michigan

International

1. **Elliott, W.** (2022, May). *Engagement in CSA Program*. Canada Education Savings Program
2. **Elliott, W.** (2017, October). *The Robot Worker: Implications for Children's Assets, Higher Education, and Social Mobility*. Global Social Development Innovations (GSDI), University of North Carolina, Charlotte, NC.

## TEACHING RECORD

### A. List of Courses Taught at UM

1. Basic Social Work Research (SW522), MSW Program, Winter 2018
2. Proseminar in Social Work and Social Science, PhD Program, Fall & Winter 2019 - present

### B. Training & Professional Worships, Guest Lectures, Agency In-Service

1. Basic Income Teach-Out, Poverty Solutions, University of Michigan – May, 2018
2. MOOC Interview, University of Michigan – Feb. 2018
3. SW800 (Teacher: Dr. Daphne Watkins) Guest Lecture – Dec. 2017
4. SW873 (Teacher: Dr. Jamie Mitchell) Guest Lecture – Jan. 2018

## **B. List of Courses Taught at KU**

1. Advanced Quantitative Research Methods I (SW981), Spring 2012, 8 students; Spring 2013, 6 students; Spring 2014, 6 students; Spring 2015, 8 students; Spring 2016, 9 students
2. Social Work Research (SW740), Spring 2012, 9 students
3. Advanced Policy and Programs (SW841), Fall 2011, 19 students; Fall 2012, 25 students

## **C. List of Courses Taught at University of Pittsburgh**

1. Social Welfare (SWWEL 2081), MSW Program, Fall 2008, 2009, 120 students
2. Human Behavior and Social Environment (SWBEH-2063), MSW Program, Fall 2009, 2010, 50 students
3. Theory II (SWGEC-3053), PhD Program, Spring 2009, 2010, 2011, 24 students
4. Foundations of Social Work Research (S15 5005), MSW Program, Spring 2010, 2011, 65 students
5. Economics, Poverty and Social Work (SOCWRK 1058/SWWEL 2051), BSW/MSW Programs, Spring 2010, 2011, 36 students

## **SERVICE RECORD**

### **A. International Service**

- Gathered information on Children's Savings as part of Global Money Week for Children and Youth Finance, Amsterdam – 2015-Jan
- Recorded video as expert guest on Children's Savings Account Effects for SmartSaver organization in Toronto, Canada – 2014-Dec.

### **B. National Service**

- *Children's Assets Policy Collaborative* member 2022-present (this is a group of experts on Children's Savings Accounts).
- *Group for the Advancement of Doctoral Education (GADE)* 2020/2021 Conference Planning Committee. Fall 2019 – May 2021
- *SEED OK Research Advisory Committee*. A committee to advise the Center for Social Development on their survey design. 2019-2021.
- Committee Member, *Campaign for Every Kids' Future (CEKF)*. A project ran by CFED to raise the number of Children's Savings Accounts in the U.S. to 1.4 million – 2016 to present
- Occasional Reviewer: *Advances in Applied Sociology*, *American Education Review (AER)*, *Children and Youth, Economics and Education Review*, *Services, Journal of Children and Poverty*, *Journal of the Society for Social Work and Research* – 2010 to present

- Co-Chair. Invited by Martha Kanter, executive director of the College Promise Campaign and previous Undersecretary for the U.S. Dept. of Education, to co-chair a small design team on how to make CSAs a sustainable funding model for higher education – 2016
- Advisory Board. *Developing a Human Needs Index*. A project of the Center on Philanthropy at Indiana University and The Salvation Army – 2012 to 2017
- Advising. Invited to participate in a meeting held by President's Advisory Council on Financial Capability for Young Americans: Meeting of the Postsecondary Education Working Group. Objective of meeting was to inform the development of a blueprint to help students and families make better decisions about postsecondary education and how to pay for it – 2015-March
- Co-organized Roundtable: "Children's savings account policy roundtable (with Anthony Poore and the Federal Reserve Bank of Boston) – 2014
- Advising. Universal Child Savings Accounts in Maine, Colleen Quint, President and CEO of the Alfond Scholarship Challenge – 2014
- Advising. New York City Child Savings Accounts Feasibility Study, Andrea Korb, Senior Program Officer for Financial Research - 2014
- Advising. Rhode Island, Child Savings Accounts planning, Heather Hudson, Outreach Director – 2014
- Guest Editor: Elliott, W. and Sherraden, M (Editors of the journal issue, under review) - 2012
- Advisory Board, *Developing a Human Needs Index*. A project of the Center on Philanthropy at Indiana University and The Salvation Army – 2012 to present
- Invited Book Manuscript Reviewer for *Columbia University Press* – 2010
- Invited Book Manuscript Reviewer for *Social Service Review* – 2010
- United Way Selection Committee (Spring 2009). Grant Reviewer for the Earned Income Tax Credit (EITC) program. U.S. Department of Health and Human Services, Office of Community Services. (May 2007). Grant Reviewer for the Earned Income Tax Credit (EITC) program
- U.S. Department of Health and Human Services, Office of Community Services. (June 2007). Grant Reviewer for the Community Economic Development (CED) program

## C. Regional/Community Service

- Advisory Board Member. *College Bound St. Paul Social Return on Investment Advisory Group* Feb. 2023 - Present
- Michigan Advisory Committee Member, U.S. Commission on Civil Rights, 2017 – May 2021
- Advisory Board. Member of LEAD UP (College Prep program in Kansas City and surrounding area) advisory board – 2016 to 2019
- Advising. Held several meetings with Kent McCarthy, KU donor, about how to start CSA programs in Lawrence, Kansas City, and California - 2016
- Advising. Held meetings with Kaufman Foundation to advise them on starting a CSA program - 2015
- Invited presentation on race for the Shawnee Heights Middle School in Kansas. The talk was to administrators, teachers, and staff - 2015
- Advising. Child Support Savings Program, Melissa Johnson. Melinda Lewis and William Elliott at the Department of Children and Families, Kansas - 2014
- Advising. Alliance for Economic Inclusion (AEI), Greg Housel at FDIC of Kansas. Advised on the Financial Capability Partnership Proposal - 2014

- Presentation (Sept. 9, 2014). College debt effects on asset accumulation. FDIC, at the Kansas Federal Reserve Bank – 2014
- Presentation on saving for college to all fifth graders at Langston Hughes Elementary School
- Advising. Learning Quest 529 Education Savings Program. Scott Gates, Treasurer's Office, Kansas - 2013

#### **D. University Service**

- Provost's Faculty Advisory Committee (PFAC) member. Charge to consider and advise the provost on issues or matter relevant to the work of the Provost's Office. Nov. 2020 - present
- 2020 and 2021 Henry Russel Awards and Lectureship Nomination Committee. 2020 - present
- Speaker: Wolverine Express Outreach Program with Center for Educational Outreach. Jan. 23, 2018
- Judge: Munger Case Competition, University of Michigan, Munger Graduate Residences, Dec. 7, 2017
- Grant reviewer: University of Michigan. Poverty Solutions Faculty Project Development Grants. – Nov., 2017
- Member of the Diversity, Equity, and Inclusion Advisory Group at the University of Kansas – Aug. 2016 - present
- Presentation: Invited by the Student Money Management Service at the University of Kansas to give talk on student debt - 2016
- Organized Talk and Discussion around Race: Dr. Larry Davis, “Why are They Angry With Us” - 2016
- Co-organized Conference: Parachutes and Ladders: Education and Social Mobility in the U.S. (Funded in part by Kaufmann foundation and IPSR, and the School of Social Welfare) - 2016
- TED Talk-style presentation. *Restoring the American Dream of a College Education*. This talk was given as part of the KU Elevate: Innovation in Action series. Information can be found at <http://report2016.ku.edu/story/elevate> - 2015
- Acted as KU expert for media when President Obama visited university - 2015
- Presentation on the Assets and Education Initiative (AEDI). Annual meeting of the KU Endowment Board of Trustees, University of Kansas, Lawrence, KS - 2014
- Search committee for Dean of School of Social Welfare, University of Kansas, Lawrence, KS - 2014
- Organized Speaker Series: “Is there an American Dream for you? How institutional failure perpetuates poverty”. Four part series. (Funded in part by University and School) Information can be found at <http://reimaginingpoverty.com/> - 2013 - 2014
- Co-organized Conference: Assets and Education Research Symposium (with Michael Sherraden and the Center for Social Development). (Funded in part by University and School) Information can be found at <http://aedi.ku.edu/assets-and-education-symposium> - 2012
- Search committee for Center for Research on Learning and Department of Special Education, University of Kansas - 2012

#### **E. School Service**

- Senior Management Team (SMT) member. Charge to consider and advise the provost on issues or matter relevant to the work of the Dean's Office. Fall 2019 - present
- PhD Committee, University of Michigan – 2017/2018

- Promotion, Retention, and Tenure Committee – 2013 - 2016
- Guest speaker on Social Work Grand Challenges. Social Work Practice II, SOCWEL 711 - 2016
- Guest speaker on the Center on Assets, Education, and Inclusion (AEDI). Doctoral Seminar: Evidence Based Practices in Early Childhood Unified Educator Preparation, SPED 998 - 2016
- Director of the Toni Johnson Office of Race and Social Justice – 2016 - 2016
- Held discussion on race at KCK - 2016
- Co-host SSW faculty candidate with Dr. Terry Koenig - 2014
- Guest speaker on the Assets and Education Initiative's policy work. Policy Class 620, University of Kansas, School of Social Welfare, Lawrence, KS - 2014
- KU PhD minority recruitment committee – 2014
- PhD Committee, University of Kansas - 2012
- Social Work Administrative and Advocacy Practice Curriculum Committee, University of Kansas – 2011 - 2013
- Guest speaker on research in the field of assets. Social Work Research, SW740 - 2012
- Social Work Administrative and Advocacy Practice Representative to the MSW Program Committee, University of Kansas – 2011 – 2012
- Faculty Advisor for PhD Program Brown Bag Series, University of Kansas, School of Social Welfare - 2012
- Panel Member for Alternative Winter Breaks, University of Kansas, School of Social Welfare - 2012
  - Faculty Assembly (Senate) for University of Pittsburgh, 3 year term – 2010 to 2011
  - Excellence Committee, University of Pittsburgh, School of Social Work – 2009 to 2011
  - Distinguished Alumni Awards Committee, University of Pittsburgh, School of Social Work – 2009 to 2011
  - Master of Social Work (MSW) Committee, University of Pittsburgh, School of Social Work – 2008 to 2011
  - Community Organization and Social Administration (COSA) Committee, University of Pittsburgh, School of Social Work – 2008 to 2011
  - Center for Race and Social Problems (CRSP) committee, University of Pittsburgh, School of Social Work – 2008 to 2011
  - Blackboard liaison for the School of Social Work at the University of Pittsburgh, School of Social Work – 2010 to 2011