

Expanding **Opportunities,**
Strengthening Communities

In the Community—
Over 25 Years of
*Inquiry, Innovation,
and Impact*

 Washington University in St. Louis

Center for Social Development
Report



In the Community: Over 25 Years of Inquiry, Innovation, and Impact.
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from the *director*

Dear Friends,

In 2021, the Center for Social Development (CSD) at Washington University in St. Louis celebrates over 25 years of inquiry, innovation, and impact. In our projects, we have taken significant strides and reached important milestones as we strive to counteract systemic racism, inequality, climate change, disease, and their effects on our most vulnerable families. Our work is known nationally and internationally. We look forward to continuing progress in the years ahead.

At CSD we continue to undertake research on asset building through Child Development Accounts, in order to inform policy innovations in the United States and abroad. In the remarkable SEED for Oklahoma Kids experiment, a 15-year partnership with the Oklahoma State Treasurer's Office, we have completed another wave of the survey. Directly informed by CSD research and advising, several U.S. states (California, Connecticut, Illinois, Maine, Nebraska, Nevada, Pennsylvania, and Rhode Island) have enacted universal Child Development Account policies. CSD led a special issue of the *Asia Pacific Journal of Social Work and Development* on Child Development Account research and policy in seven countries (CSD advised in all of these countries).

In related work, CSD research and education on financial capability is rapidly growing in the United States, Singapore, mainland China, and Taiwan. *Financial Capability and Asset Building in Vulnerable Households*, a major CSD textbook, is being adapted and translated into Chinese. Several Chinese universities are now creating educational programs in financial social work, and CSD is working with all of them.

Following research and community engagement by a CSD expert on inclusive housing, affordable housing protections are expanding in the St. Louis region. CSD experts on environment and social development have documented the effect of climate change on vulnerable populations and produced an edited book. CSD's work on international service informs a global agenda to achieve the United Nations Sustainable Development Goals. CSD continues to provide national leadership in the U.S. Grand Challenges for Social Work.

Reducing barriers to electoral participation and strengthening democracy are the goals of CSD's new research on voter access. In 2019, CSD celebrated the first research report from the Voter Access and Engagement initiative. Focused on the electoral process in St. Louis City and County, this report has received considerable attention in the region. Needless to say, this work was especially important in the months leading up to the 2020 election, and it will continue to be important for future elections.

Our international partnerships in Asia, Africa, and elsewhere are flourishing. An article in the *China Journal of Social Work*, written in collaboration with many Chinese and U.S. colleagues, details the development of social work in post-revolution China. CSD has strived consistently to strengthen international relationships and extend the Brown School's outstanding international reputation in social work and social development. We have teamed with our sister Centre for Social Development at the University of Johannesburg to plan and cohost the 2021 conference of the International Consortium for Social Development.

“We do not just carry out research and publish articles. At CSD, we have learned how to focus on informing structural change.”

CSD has hosted many academic and policy meetings, and supported many others. We are especially pleased to have nurtured and supported the informative inaugural conference of CRISMA (the Collaboration on Race, Inequality, and Social Mobility in America). Other recent CSD events include our fourth national Child Development Account conference cosponsored with the Missouri State Treasurer's Office, and the fifth national convening on financial capability and asset building (FCAB).

We are exceptionally proud of efforts to develop early-career faculty and doctoral students. Over the long term, this training is probably CSD's "best thing." Many scholars trained and supported by CSD have become academic leaders in the United States and indeed in the world. A PhD graduate from Zambia now directs Global Social Development Innovations, a research center of the University of North Carolina at Chapel Hill, where she has become a campus leader. Another, who is Native American, has directed the American Indian Center at the University of North Carolina and also served as chief of staff to the chancellor on the Chapel Hill campus. A PhD graduate directs the Joint PhD Program in Social Work and Social Science at the University of Michigan; he is the first African American to hold that position. Two other scholars trained at CSD, from Uganda and Israel, now direct new research centers at the Brown School. A current doctoral student from Azerbaijan founded the first national association of social work in her home country and is conducting dissertation research on the potential for Child Development Accounts in six countries in Central Asia. These are impressive applied scholars, and there are many other examples. The work of former and current students sustains and multiplies the effectiveness of CSD, the Brown School, and Washington University—and makes us proud.

Most importantly, CSD's applied research has resulted in positive change in the United States and other countries—and these impacts will continue. We do not just carry out research and publish articles. At CSD, we have learned how to focus on informing structural change. Informing change is an explicit goal of every CSD research

project from the outset. With colleagues from several institutions, we articulated this strategy in a 2019 article published by the *Journal of the Society for Social Work and Research*. We will continue to specify this strategy and provide leadership.

CSD and our partners will continue to support Washington University's commitment to positive and effective engagement in the St. Louis community and Missouri. Through these contributions, we can help to define and demonstrate a distinctive "Washington University strategy" for effective community engagement. This strategy goes beyond publications and meetings, aiming for documented and sustainable social change in our community, our state, and beyond.

As our work continues, CSD's watchwords—*inquiry, innovation, and impact*—will be our guideposts, and positive change our North Star.

Each new year brings renewed purpose. We happily take up the challenges. We look forward to collaborating with you in the years ahead.



A handwritten signature in black ink, appearing to read "Michael Sherraden". The signature is fluid and cursive.

Michael Sherraden, PhD

George Warren Brown Distinguished
University Professor

Director, Center for Social Development

Philosophy *and strategy*

‘Social’ is fundamental

“The greatest challenge for humans is to build effective relationships and institutions that sustain and improve people and the planet. This is far more than addressing problems; the goal is to achieve positive development.

‘Social’ is fundamental at the Center for Social Development.”

—Michael Sherraden



People build relationships and institutions that facilitate (or hinder) social, economic, and political functioning in society. While common discourse focuses more on economic growth, it is social development (rule of law, building and sharing knowledge, systems for problem solving, and so much more) that makes economic growth possible.

We embrace the promise of a fully inclusive society in which evidence-based social policies and programs enable all people to participate, reach their potential, and aim for a rewarding life. We also embrace the principles of rigorous applied social research, which deepen scientific knowledge and are squarely focused on translating results into action for positive impacts.



Incubating scalable social innovations

The Center for Social Development (CSD) is a hub for implementing and testing applied social innovations that increase the well-being of individuals, families, and communities across the nation and worldwide. The ideas we develop can be scaled to reach millions, creating new areas of study to inform policy and practice. Working with partners around the globe, we train emerging scholars and practitioners to conduct rigorous, engaged social science research. Our work can be simply summarized: inquiry, innovation, impact.

Research to action: Conducting rigorous research for sustainable social impact

The Center has a well-established process of inquiry, innovation, and impact to test social innovations for effective action and positive impacts. We aim to specify a theoretical statement, with testable hypotheses, to guide applied, multimethod, and transdisciplinary research. This process generates cutting-edge insights that inform policy and practice. Because applied research happens in the field with real people, findings are shared with the community and broader populations for discussion and social change. This process is purposeful. Before we begin a study, we ask the key question in applied social research: If our hypotheses are supported, what will happen in the world?

inquiry.

We ask critical questions and use multiple research methods to test practical concepts that can expand opportunities, especially for racially or economically vulnerable families and communities.

innovation.

We use research-based knowledge to inform social innovations that promote full inclusion, social justice, and progressivity so that everyone can reach their potential. We seek to advance a just and more inclusive society through local, state, national, and international engagements.

impact.

For over 25 years, we have conducted applied research; consulted with policymakers; educated emerging scholars; and convened stakeholders, experts, and the general public. By doing so, we have expanded opportunities for marginalized individuals, families, and communities to achieve their life goals.

“Social innovations do not arise easily or even naturally—they have to be continually created and recreated by human invention and cultural evolution. In the past, this has occurred largely through trial and error. Fortunately, today we have the tools of systematic testing and scientific assessment.”

Michael Sherraden, Richard Barth, John Brekke, Mark Fraser, Ron Manderscheid, & Deborah Padgett, *Social is Fundamental: Introduction and Context for Grand Challenges for Social Work*, 2016

Our *history*

Sustained growth since 1994

In 1991, Michael Sherraden published the groundbreaking book *Assets and the Poor* in which he proposed asset-building policy as a new approach to support families and communities, build financial security, and reach long-term goals.

In 1994, recognizing the potential of these ideas to reshape thinking about public policy, Shanti Khinduka, then the dean of the Brown School at Washington University, invited Sherraden to create a new center focused on asset building and other social development research.

Recognition of CSD's work grew rapidly. In 2005, the Ford Foundation recognized CSD's ongoing efforts in research and policy with endowment funding to support the training of new scholars, especially scholars of color.

In 1997, CSD designed and implemented research on the American Dream Policy Demonstration (ADD), the first systematic test of asset-building policy in the United States. The Center developed and licensed management information software ("MIS IDA") for use in hundreds of U.S. agencies, and in Uganda, to create account statements, track program activity, and report data from matched savings accounts known as Individual Development Accounts (IDAs). The demonstration occurred at 13 IDA program sites across the United States, with one site being a randomized experiment. Findings confirmed that, with affordable and accessible institutional mechanisms to build assets, "the poor can save,"

and the insights contributed to implementation of federal and state IDA policies.

Findings from ADD spurred new interest in asset-based policy and further research. In 2001, CSD and its research partners designed and subsequently launched SEED (Saving for Education, Entrepreneurship, and Downpayment), a study piloting Child Development Account (CDA) programs in 12 communities.

In 2005, CSD partnered with the Oklahoma State Treasurer's Office to design and conduct a randomized experiment testing an automatic, at-birth, universal, and progressive CDA policy design using the Oklahoma 529 College Savings Plan as the financial platform. Findings from SEED for Oklahoma Kids (SEED OK) are generating CDA policy innovations at all levels of government in the United States and in many other nations.

A second line of inquiry grew in recognition of the widening gap between youth and labor market opportunities. Sherraden began developing the thesis that national and community service could be a strategy to provide young adults with valuable experiences and skills, much like the historic Civilian Conservation Corps. Through research and consultations with many other scholars and policymakers, Sherraden contributed to the National and Community Service Trust Act of 1993, which gave birth to the AmeriCorps program.

In 2001, CSD launched the Global Service Institute, an international undertaking to develop

Social work and technology

In 1998, the Center developed the Management Information System for Individual Development Accounts (MIS IDA) for use in the United States and Uganda. MIS IDA created a standardized platform for IDA implementation, along with systematic data and reports for IDA program management and research. For several years, MIS IDA was Washington University's most licensed technology product, contributing to financial stability at CSD.

Since 2007, CSD-led technology innovations have captured the state 529 college savings plan account and savings data and facilitated the policy model for the SEED for Oklahoma Kids statewide research experiment. This financial model influenced the development of numerous CDA policies and programs. In the United States, 529 plans provide the financial platform for all statewide CDA policies.

knowledge in this area. The institute organized the first global research meeting on civic service and published the first global assessment of civic service. This work continues through CSD's global research agenda on international volunteering and collaboration that will marshal voluntary service in the work of addressing the United Nations Sustainable Development Goals. Ideas and structures developed by CSD live on independently in the work of the Gephardt Institute for Civic and Community Engagement and of the Harvey A. Friedman Center for Aging.

The Center's capacity for applied research has seeded other innovative work. Through the Financial Capability and Asset Building initiative, CSD experts have developed tools for training social workers and other helping professionals to work with clients on financial matters.



Gena Gunn McClendon (left), Director of CSD's Voter Access and Engagement and Financial Capability and Asset Building initiatives; Vicki C. Washington, St. Louis Area Voting Initiative; then-congressional candidate Cori Bush; and Phyllis Knight, Assistant Secretary, St. Louis County NAACP, participate in the "John Lewis 'Good Trouble' March to the Ballot Box," September 22, 2020.

Collaborating with partners in the United States, Singapore, China, Africa, and elsewhere, CSD experts are bringing new tools and skills to the work of building financial security.

In recent years, CSD has launched new applied research initiatives in child well-being, child and youth development, inclusive housing, environment and social development, and voter access and engagement. In 2016, over concerns about voter suppression in the national election, the Center turned its attention to the fundamental



civic act of voter participation. CSD established an initiative to study voter access and engagement in the St. Louis region and has since expanded this work nationally.

In 2020, the COVID-19 pandemic led to increased focus on the intersection of health, wealth, and wellness. And the police murder of George Floyd (and many similar deaths), with resulting national uprising, has led to an opportunity to address structural racism—a term that has migrated from academia to the mainstream press and general public. In response, CSD (with national partners in Washington) initiated a Congressional Briefing: "Social Work and the Future of Policing." It is possible that large-scale innovation in community order is achievable—this innovation would have much less reliance on use of force and weapons and much greater reliance on de-escalation of tension, relationship building, and problem solving. Social workers have the skills to do this work.

After 25 years of inquiry, innovation, and impact, CSD continues to build applied social innovations for broadening the well-being of society, innovations motivated by a focus on inclusion. In the process, we are creating trusted and sustainable policy structures that can be used to acknowledge historical racial harms, including enslavement, land theft, forced segregation, terrorism, and wrongful death. "Remedies" for these harms are not possible, but we can aim for clear acknowledgment and for supporting the development of all children in America—of every color, ethnicity, and religion—going forward.

Creating *future impact*

Leadership training and development



Aytakin Huseynli, PhD student in the Brown School and CSD Research Associate, delivers a lecture on Child Development Account policy, Eurasia National University, Nur-Sultan, Kazakhstan, November 25, 2019.

The Center for Social Development prepares students, faculty, and community leaders to implement evidence-based practice and test new social innovations that can create measurable social benefits.

Student training and professional development

Critical to CSD's mission is training graduate students for professional and academic roles in social work research, policy, and practice. Former master's students who were CSD research assistants work as change makers with individuals, families, and communities across diverse program and policy arenas locally, nationally, and globally. In St. Louis, students have been hired by a wide variety of organizations, including the St. Louis Treasurer's Office, Beyond Housing, Justine PETERSEN, Equifax Foundation, Prosperity Connections, Family Forward, homeless housing services, and many others.

Former doctoral students and postdocs hold faculty positions at major universities in the United States and other countries, where they are leading research on CDAs and other areas of applied research. CSD alumni hold leadership positions in school and university administration, have been appointed endowed faculty chairs, and have established their own research centers.

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

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

*These current
and former
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Robert O. Motley Jr., PhD candidate at the Brown School, offers remarks during the HomeGrown STL 3rd Regional Summit on Black Boys and Young Men, "Building Capacity for Community & System Change."

Catalyzing *strategic partnerships*

CSD's partnerships are central to its mission of excellence in applied research. From its inception, CSD has cultivated relationships that have resulted in ongoing collaborations and built individual and institutional capacity in knowledge and practice globally. We collaborate and cosponsor research, education, and policy innovation across the broad range of our work, in the United States and other countries. And over the last 25 years, we have partnered with thousands of individuals and institutions to generate knowledge and inform positive innovations for individuals, families, and communities.

Brown School at Washington University in St. Louis

As part of the Brown School at Washington University in St. Louis, CSD collaborates with the School's other centers and faculty, and across university departments. The Center draws from its network of more than 30 CSD faculty directors. Many are faculty at the Brown School or hold appointments elsewhere within Washington University.

Through its faculty directors, CSD works with several Brown School research centers:

- Health Equity Works on asset building and health;
- Harvey A. Friedman Center for Aging on asset building and civic engagement in the United States and Asia;
- Kathryn M. Buder Center for American Indian Studies on asset building, environmental dislocation, and other issues affecting Native people, land, and resources.

To address the legacy of historical seizures of Native land, CSD and the Kathryn M. Buder Center for American Indian Studies cowrote a Native land statement for use at the start of public events. The Brown School has endorsed land acknowledgment as a best practice for all events held within the school. CSD also contributes to doctoral funding for students from Indian Country.



CSD initiated the Shanti Khinduka Research Fellowship for Social Innovation in recognition of the leadership of the Brown School's former dean. This \$10,000 fellowship supports a member of the Washington University faculty in conducting applied research to test an innovation in policy or practice.

Washington University

CSD collaborates with other schools and departments across Washington University.

Some of our interdisciplinary initiatives across the Washington University campus include the following:

- The Livable Lives Initiative, a university-wide, cross-disciplinary research collaboration cosponsored with Washington University's Center for the Interdisciplinary Study of Work and Social Capital in the School of Law; the Weidenbaum Center on the Economy, Government, and Public Policy; the American Culture Studies program; and the Office of the Provost. The initiative is designed to investigate social conditions and policy supports that enable low- and moderate-income families to live stable, secure, and successful lives.
- The Work, Families, and Public Policy seminar series provides opportunities for intellectual engagement with leading scholars on timely research related to labor, households, health care, law, and social welfare. The series is cosponsored by CSD; the Brown School; the Wells Fargo Advisors Center for Finance and Accounting Research in the Olin Business School; the Center for the Interdisciplinary Study of Work and Social Capital; the Department of Economics; the College of Arts & Sciences; and the Federal Reserve Bank of St. Louis.
- Collaboration on environmental social justice with the Office of Sustainability and the International Center for Energy, Environment and Sustainability (InCEES).
- Collaboration and communications on voter access and engagement with the Gephardt Institute for Civic and Community Engagement.



External partnerships

Next Age Institute

Center Director Michael Sherraden also leads the Next Age Institute (NAI), an international partnership between Washington University's McDonnell International Scholars Academy in St. Louis and the National University of Singapore (NUS). The Institute addresses global challenges facing many families and communities, among them aging populations and rising inequality. NAI seeds support for research by NUS and WashU faculty and graduate students. The Institute provides the platform in Asia and the West to discuss innovative strategies and discover effective solutions in areas relating to family caregiving, retirement, models of care, and financial capability across the life course.



CSD International Director Li Zou participates in a global symposium co-organized with National University of Singapore to explore strategies for universal financial inclusion.

Sister Centers for Social Development

CSD has influenced and facilitated the emergence of two sister Centers for Social Development.

- The Centre for Social Development Asia at National University of Singapore focuses on four areas of innovation: 1) asset building, social development, and old age security; 2) financial capability and decision making across the life course; 3) aging in place: housing, community design, and transport; and 4) community support of older adults.
- The Centre for Social Development in Africa at the University of Johannesburg (CSDA) is a leader in the development of post-apartheid social policy. The Centre's studies have informed policy and practice reforms for youth development, youth employability, and voter engagement. CSDA's strategic direction focuses on four thematic areas: 1) social policy in the global south; 2) contemporary social-development challenges in poverty, inequality, and climate change; 3) welfare and social-development innovations to address these challenges; and 4) strategies to increase economic and social inclusion.

“We have built trust over time, and trust is a firm foundation for international research and joint projects.”

—Michael Sherraden,
speaking on
partnerships in China



Multidisciplinary partnerships in China

CSD has longstanding partnerships with many universities in China, including Peking University and Fudan University. Over the past two decades, CSD has worked with Chinese universities to advance research on financial capability, asset building, and productive aging. Together, we have collaborated on numerous conferences and research projects, informing innovations in social policy and practice. Informed by empirical studies and translation of the CSD-led FCAB curriculum, the professional field of financial social work is now taking root and growing in China.

Participants in “Social Work Education and Curriculum Development: International Experience and Local Practice,” a conference held at China Women’s University, Beijing, China.

Grand Challenges for Social Work

13 Grand Challenges

Ensure healthy development for all youth	Create social responses to a changing environment
Close the health gap	Harness technology for social good
Build healthy relationships to end violence	Promote smart decarceration
Advance long and productive lives	Reduce extreme economic inequality
Eradicate social isolation	Build financial capability for all
End homelessness	Achieve equal opportunity and justice
Eliminate racism	



In collaboration with the Brown School, CSD is an institutional partner in leading the Grand Challenges for Social Work (GCSW), which was initiated by the American Academy of Social Work and Social Welfare. GCSW sets an agenda for social innovation by identifying and charting a course to address 13 Grand Challenges dominating the current social context in the United States. The Center is collaborating on policy development and administrative leadership, and has provided extensive editorial and communications support. Sherraden was a founding member of the GCSW executive committee, and some CSD faculty directors lead the networks organized to advance work on financial capability, productive aging, smart decarceration, environmental social justice, and other challenges.

Putting our ideas *to the test*

CSD's social innovations are designed to create a more just and inclusive society

The Center designs and tests visionary yet practical and scalable social innovations to promote full inclusion, fair treatment, and reaching full potential. Our rigorous, multimethod, transdisciplinary research leads to cutting-edge insights that inform policy and practice, and positively affect individuals, families, and communities. Seven visionary principles drive CSD's work:

Assets for all—“Toward an account for every child on the planet.”

Income alone is not a sufficient support for millions of households, and this has become more evident in the information age. In this context, all families should be able to accumulate assets over their lifetime for security and long-term development. In *Assets and the Poor*, Michael Sherraden provides a guiding vision for asset-based policy to establish accounts at birth for every newborn, accounts that build assets for investments in social development over a lifetime.

Financial capability can become a “public good” that is available to everyone.

Over 20% of the U.S. population has limited or no credit, and almost the same percentage has limited or no connection to mainstream banking services. In the information age, safe and affordable financial products and services can and should be available to everyone. This is a deeply social concern, as well as a financial issue. Financial capability includes having both the knowledge to make optimal financial decisions and access to appropriate and beneficial financial policies and services. The Center's work in this area is reintroducing financial well-being into social work education and practice and informing policy that advances financial inclusion.

Voter access is a human right.

Though the Voting Rights Act passed in 1965, voter suppression continues to prevent some voters, particularly voters of color, from exercising their rights. A strong democracy depends on a guarantee that all Americans have the right to vote. A longstanding and vital role for social workers is supporting this human right by employing voter registration and access to voting in the fight for social justice. The Center uses its expertise to assess and test practical innovations that remove barriers to voting and increase voter participation.

Social justice means every individual was born free to participate fully in life without discrimination.

The history of the United States is deeply rooted in racism, and the reality and legacy of systemic racism continue to this day. Remarkably, this is becoming more widely recognized. For the nation to prosper, we must create a more equitable and just society. With Brown School and university colleagues and through various partnerships—including collaborations with minority-serving higher education institutions—we seek solutions to the ways in which inequality and structural racism affect racial/ethnic disparities in achievement, life chances, social and economic mobility, and health in the United States.

Environmental change is also a social issue.

Global environmental concerns—such as pollution, climate change, biodiversity loss, and freshwater decline—affect people worldwide, with impacts that are not just physical, but also social and economic. Through its research, CSD seeks to identify social vulnerabilities and devise innovative strategies for effective social adaptation to profound physical, social, and economic effects of environmental upheaval. This initiative aims to contribute to a more environmentally sustainable world in which all people have fair and optimal opportunities to live full, healthy, and productive lives.

Civic service is as important as military service.

The United Nations Millennium Development Goals and the 2030 sustainable development agenda highlight the challenges the world faces to meet basic human needs—and the importance of volunteerism as part of the solutions. Civic engagement through service to the community, country, or world—by children, teens, young adults, people in their working years, and retired older adults—contributes to a strong, vibrant society. These contributions also foster employability, well-being, cross-group tolerance, and cooperation. The Center seeks to understand, inform, test, and expand opportunities for civic engagement and service worldwide.

Thriving communities and livable lives offer assurance that people with a low or moderate income can lead secure, successful, and satisfying lives.

A major challenge facing the United States is to create thriving communities that enable low- and moderate-income families to lead lives with a reasonable degree of stability, support, and resources. This work depends on purposeful innovation, resources, and collaboration among everyone. The Center is engaged in collaborative multidisciplinary projects that explore the policies and supports that create and sustain thriving communities where people can live secure lives, find satisfaction, and raise and educate their children successfully.

Asset building

For more than two decades, the Center for Social Development has been facilitating wealth accumulation for all ages through asset-building innovations. The Center has conducted a nationwide test of community-based matched savings programs that offer Individual Development Accounts to adults. In the United States and other countries, we have tested community and school-based savings programs for children and youth. Since 2007, we have conducted a statewide experiment aimed at improving lives through an automatic, progressive, and universal Child Development Account (CDA) policy offering funded investment accounts for children at birth.

CDAs are viewed as a first step, a policy foundation, for lifelong asset accumulation—for everyone. The CDA concept and research has influenced policy across the United States and the world, generating new financial partnerships and products.

Policy discussion on inclusive asset building did not exist when CSD began but is now commonplace. Federal, state, and local governments are taking substantive steps to realize asset-building policies that benefit everyone, as initially articulated in Michael Sherraden's book *Assets and the Poor*.

SEED for Oklahoma Kids (SEED OK)

The Center is partnering with the Oklahoma State Treasurer's Office on a research experiment using the state's 529 college savings plan. Known as the SEED for Oklahoma Kids Experiment, or SEED OK, the policy test provided CDAs with a \$1,000 deposit to 1,350 newborn residents in 2007. In 2019, a subsample of the children, now in middle school, received automatic, progressively structured deposits into their accounts. In 2020, the Center conducted a third survey (Wave 3) with parents receiving the intervention and those in the control group.

Research from SEED OK Waves 1 and 2 shows that CDAs contribute to positive financial and nonfinancial impacts including the following:

- Improvements in mothers' outlook, parenting, and education expectations for their children.
- Improvements in children's social-emotional development, regardless of whether or not the families save additional amounts.
- Positive effects that are typically greater for low-income and disadvantaged families.
- An increase of more than 70% in the value of initial deposits over 10 years.

CDAs at Scale

SEED OK has modeled 10 key design elements for CDAs to be implemented and sustained at scale. CSD research shows these elements are fundamental to the positive impacts of CDAs.



UNIVERSAL ELIGIBILITY



CENTRALIZED SAVINGS PLAN



AUTOMATIC ENROLLMENT



INVESTMENT GROWTH POTENTIAL



AT-BIRTH START



TARGETED INVESTMENT OPTIONS



AUTOMATIC INITIAL DEPOSIT



RESTRICTED WITHDRAWALS



AUTOMATIC PROGRESSIVE SUBSIDY



MEANS-TESTED PUBLIC BENEFIT EXCLUSIONS

—Margaret Clancy & Sondra Beverly, *Statewide Child Development Account Policies: Key Design Elements*, 2017; Margaret Clancy, Michael Sherraden, & Sondra Beverly, *Essential Policy Design Elements for Statewide Child Development Accounts*, 2019

Asset building IMPACTS

Policy experts and state officials have used CSD's research to inform lawmakers about CDAs in local programs, nonprofit organizations, and state policies. High-quality, sustainable CDAs that reach all children will expand educational opportunities and promote success in schooling, career, and life. Over more than two decades, CSD has worked with numerous community organizations and governments in testing and advising on child accounts.

In St. Louis, CSD partnered with Beyond Housing to implement a school-based child savings program, designed their "Promise Account" CDA, and has advised on the implementation of Kids to College, a child savings program run by the St. Louis City Treasurer's Office. CSD advised on the Ferguson Commission's recommendation for a statewide CDA policy in Missouri. Partnering with the Brown School's Health Equity Works, CSD has played a leadership role in the St. Louis Regional CDA Coalition. This group evolved into the statewide Missouri CDA Collaborative, whose goal is CDAs for all state newborns.

CDAs are expanding across the states. CSD is home to the nation's leading experts on statewide CDAs and has conducted research and shared findings with numerous state treasurers, 529 plan managers, and other state officials. In 2018, Pennsylvania became the first state to enact universal, automatic CDA legislation, and about one million Pennsylvania children are expected to have received a CDA invested in the state 529 plan by 2025. In 2019, Nebraska unanimously passed CDA legislation for every resident newborn. Illinois and California enacted statewide CDA policies in the following months. CSD has also informed the design of statewide CDAs in Maine, Nevada, and Rhode Island. Findings from the



Above, photo by Kiana Bosman on Unsplash. Below, CSD Policy Director Margaret Clancy (right), Melinda Lewis, and CSD Faculty Director William Elliott III present research at an event announcing expansion of the state's CollegeBoundBaby children's accounts policy, Community College of Rhode Island, Warwick, Rhode Island.

Asset building IMPACTS

SEED OK experiment have been crucial to the decisions of these states to create CDA policies. CSD has a vision of establishing CDAs in all 50 states through policies supported by a federal CDA policy framework that builds assets for all children.

CDAs have global reach. The Center has been pioneering innovations to create asset-building accounts for children in several countries around the world, contributing to asset building for millions of young people.

- *YouthSave in Kenya, Ghana, Nepal, and Colombia.* The Center was part of a 5-year global consortium, including Save the Children, the Consultative Group to Assist the Poor (CGAP), and New America. Supported by the MasterCard Foundation, the partnership investigated the potential of savings accounts as a tool for youth development and financial inclusion. It did so by codesigning tailored, sustainable savings products with local financial institutions and facilitating service access and financial education through local schools. The studies in each country showed that youth can be connected to formal financial services and save if access and opportunities are available.
- *Taiwan.* The Center assisted the Taipei City government with policy and research design for its Taipei Family Development Account pilot program. The 3-year program, implemented in 2000, was modeled after U.S. Individual Development Account programs. In June 2018, the Taiwan Act on Savings Accounts for the Education and Development of Children and Teenagers legislation created publicly subsidized savings accounts to encourage all disadvantaged families to save for their children's future. Planning to make CDAs automatic and progressive began in a meeting with the vice president of Taiwan in 2019.
- *Israel.* Over 20 years ago, CSD began working with Vered Slonim-Nevo, an academic colleague in Israel, to start a policy discussion on inclusive CDAs in Israel. Through this effort, many years in the making, CSD helped bring CDAs to the forefront of Israeli policy. More recently, Michal Grinstein-Weiss and Michael Sherraden



Top, Nepalese children receive financial education at school through the YouthSave program in Nepal. CSD has published research on YouthSave programming in Nepal, Colombia, Ghana, and Kenya.

Middle, Jin Huang (left); Li-Chen Cheng; Margaret Sherraden; Michael Sherraden; Chen Chien-jen, former Vice President of Taiwan; Lin Wan-I, Minister Without Portfolio, Executive Yuan of Taiwan; Chen Shun-Pin, Secretary General of the Ministry of Health and Welfare; Wang Wen-Chin, Senior Executive Officer of the Department of Social Assistance and Social Work, Ministry of Health and Welfare; Taipei, Taiwan, April 10, 2019.

Bottom, Israeli newborns will receive a personal savings account and monthly deposits from the Israeli government until they turn 18 years old. (Photo by Krembo1 on Flickr, licensed under CC BY-NC 2.0.)

worked with the Israeli government to develop an automatic and universal asset-building policy. Israel adopted a national CDA policy in 2015, and in 2019, the National Insurance Institute began making deposits of NIS 51 (about US\$ 17) monthly into an account for every Israeli child and Palestinian children in East Jerusalem. The long-term vision at CSD is for CDAs to cross ethnic, religious, and national boundaries.

CDAs are a new model built on diverse strengths. Informed substantially by SEED OK and other research, experts at CSD have defined a model for combining CDAs with other efforts by federal, state, and city governments, as well as by nonprofit organizations. The model is specifically designed to include financially vulnerable families in CDA policies and programs. The combination of a sustainable policy platform and active local engagement is the most promising model for both efficiency and effectiveness.

This CDA model integrates financial capability and other services for vulnerable families. Combining CDAs with other social services reduces administrative costs and integrates a bundle of supports for family well-being.

Local communities and private organizations can engage families, raise supplemental funds, and offer services such as financial education, low-cost transaction accounts for paying bills, and information about prudent use of credit.

“When I was 8, 9, and 10, I would be given a savings bond by well-meaning aunts and uncles, who would say, ‘Joey, this is for your education someday.’ At that age, I thought it was the world’s worst possible gift. But what I realize now, looking back, is that it was the world’s best possible message. And it was a message that meant more than the \$25 face value of the savings. It was a message about community and a message that my family was there to give me a little bit of support. And it was a message that I grew to believe because I heard it so often about where I could end up going. And that, for me, is the most profound and powerful element of what we’re talking about today. That story was one that resonated with almost every legislator I spoke with, and they all had some version of it in their background.”

—Pennsylvania State Treasurer Joseph Torsella describing consultations with legislators on statewide CDA policy legislation enacted in 2018

Financial capability

“Unless helping individuals to improve their financial knowledge and skills (ability to act) is accompanied by changes that increase access to appropriate and beneficial financial products and services (opportunity to act), outcomes will be limited.”

—Mimi Abramovitz & Margaret S. Sherraden, “Case to Cause: Back to the Future,” *Journal of Social Work Education*, 2019

We no longer live in the simple financial world where most conduct their business via cash transactions. In fact, cash is rapidly disappearing. In the 21st century, all people require access to safe and affordable financial products and services, as well as to sound financial knowledge. The complex and pervasive nature of this transition for vulnerable families led the American Academy of Social Work and Social Welfare to select “build financial capability and assets for all” as one of society’s 13 Grand Challenges.

A key aim of CSD’s Financial Capability and Asset Building (FCAB) initiative is to work in partnership with other universities and professionals to address the wide gap in training of social workers in this area of practice. A critical component of this agenda for FCAB training is to build the student pipeline—from university to field placement to employment. Social workers with FCAB training have the potential to improve financial functioning in millions of U.S. households. There is real potential to increase financial capability among the households that today receive little or no financial guidance or counseling.



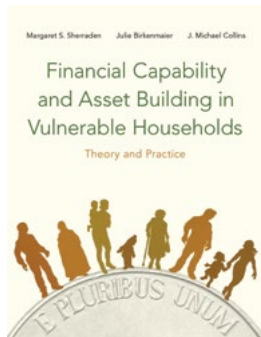
Sally Hageman (left), Gena Gunn McClendon, Jodi Jacobson Frey, Meg Woodside, Margaret S. Sherraden, Michael Sherraden; Lissa Johnson, Julie Birkenmaier, Mike Rochelle, and Camille Busette, at “A Convening on Financial Capability and Asset Building: Advancing Education, Research and Practice in Social Work.”

92%

“A study of social work faculty finds that 92% perceive financial and economic content as useful for their students, but only half (54%) teach it.”

—Margaret Sherraden, Jin Huang, Lissa Johnson, Peter Dore, Julie Birkenmaier, Vernon Loke, & Sally Hageman, *Faculty Perspectives on Financial Capability and Asset Building in Social Work Education*, 2018

Financial capability IMPACTS

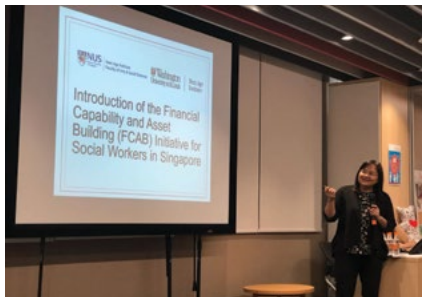


National impact

- The Center engaged 16 minority-serving higher education institutions—Historically Black Colleges and Universities, Tribal Colleges, and Hispanic-Serving Institutions—as partners to test and implement the FCAB curriculum in their classrooms and provide feedback on usefulness and cultural relevance.
- Following testing, this work has been rolled out to mainstream social work education with publication of the first FCAB textbook, *Financial Capability and Asset Building in Vulnerable Households: Theory and Practice*. Online teaching resources are also available to augment the textbook.
- The Center partners with the Council on Social Work Education and social work faculty across the United States to conduct research and to build education and training in FCAB.

Global impact

- The Center is working extensively in Asia to advance FCAB curriculum development and practice. Major universities in Singapore, mainland China, and Taiwan have added FCAB to their social work curricula and translated the FCAB curriculum and textbook. The Center’s collaborations have resulted in publication of the first FCAB social work practice guidelines in Chinese. As a result, FCAB theory, empirical studies curriculum, and the professional field of financial social work are taking root and growing in China.



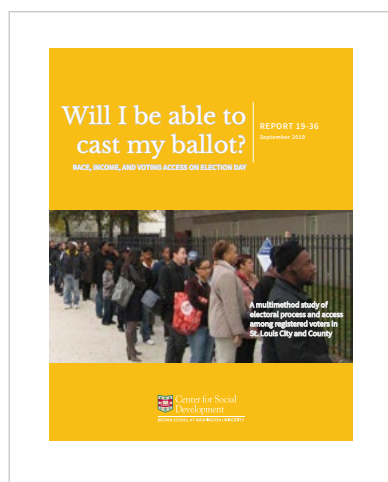
Corinne Ghoh, CSD Faculty Director, Director of the Centre for Social Development Asia, and Associate Professor at the National University of Singapore, gives an introduction to the Singaporean Financial Capability and Asset Building Initiative, National University of Singapore, February 21, 2017.

“Mental health and finances are co-dependent on each other. When one is healthy, there’s a good chance the other will follow.”

—Craig Stevenson, Social Work Department, Salish Kootenai College, a Native American tribal college in Montana

“The circumstances in which voters cast their ballots vary by the race and income of the community where voters reside.... Electoral process and access operate as a form of voter suppression.”

—Gena Gunn McClendon, Kyle Pitzer, Michael Sherraden, & Aura Aguilar, *Will I Be Able to Cast My Ballot? Race, Income, and Voting Access on Election Day*, 2019



A strong democracy depends on the right to vote. The Center launched our Voter Access and Engagement (VAE) initiative in 2017 to uphold and protect voting rights of all American citizens through research and social innovation. In this work, we examine practices and policies, investigate social conditions that threaten the right to vote, and test strategies for inclusive participation in the voting process. This research contributes to a body of knowledge to address voter suppression and promote more inclusive voter participation.

A reflection from conducting observational research:

“I will always be more aware of voting access at my polling place, and I will not hesitate to speak up if I see any issues.”

Student researcher, 2019

The Center identifies barriers to electoral participation, particularly in communities of color, and fosters effective remedies for those barriers. Its first major effort dispatched dozens of researchers to polling places on Election Day in 2018. The resulting study documented that where one lives and votes may suppress one’s ability to vote. It showed that polling conditions varied by the racial and economic context of the communities where polls were located. Polls in communities with higher percentages of Black residents and lower income individuals had fewer election judges, longer lines in the evening, and more interference with the free passage of voters—for example, crowded doorways and electioneering.

The Center’s researchers noted voting-machine malfunctions and confusion about polling pads only at predominantly Black polling sites. Also, high-poverty polling locations were more likely to have conditions—such as lack of seating for voters completing ballots and lack of privacy screens—that prevented voters from completing ballots in privacy. High-poverty sites were less accessible to people with disabilities.

Voter access IMPACTS

The VAE initiative has used research and community input to formulate innovative strategies that advance the overarching goal of inclusive participation in the voting process. Solutions involve building partnerships, raising public awareness, and supporting agencies that can help test innovative solutions. The initiative engages students, professionals, nonprofit leaders, government officials, and other stakeholders in the St. Louis region. VAE has sponsored community events, training, and presentations on its work:

- Voting in the Era of COVID Webinar series
- The John Lewis “Good Trouble” Voter Awareness March
- Film screenings and discussions on voter education and suppression
- Election Protection Training
- Black Wealth, Black Health: The Power of the Black Vote

Sicong (Summer) Sun, Brown School PhD student and CSD Research Associate, volunteers on Election Day, St. Louis, November 3, 2020. CSD conducts research on voter access at polling locations. (Courtesy of Sicong Sun.)

To celebrate Black History Month, the St. Louis Public Library organized “African Americans and the Vote,” a panel discussion featuring Michael Butler, Recorder of Deeds and Vital Records Registrar, City of St. Louis; Tishaura Jones, Treasurer, City of St. Louis; Nina North-Murphy, President, Board of Directors of the St. Louis Public Library; Louise Wilkerson, Copresident, League of Women Voters of Metro St. Louis; and Gena Gunn McClendon, Director of Voter Access and Engagement.



“If you solve problems with specificity and nuance for the most vulnerable, you solve them for everybody.”

—Angela Glover Blackwell, Founder in Residence, PolicyLink, CRISMA Conference, March 2018

In America, individual freedom depends in part upon individual and institutional pursuits of power, resource ownership, and “manifest destiny”—the takeover of both land and human rights. The Native peoples who originally inhabited this land, and the Native African peoples who were forced to this country, endured decades of enslavement and loss of identity. The Center partners with colleagues to identify, design, test, and implement opportunities that will increase socioeconomic and political equity for marginalized populations, particularly those disenfranchised by racism.

Key partners include the Collaboration on Race, Inequality, and Social Mobility in America, the Race and Opportunity Lab, and the Smart Decarceration Initiative.

The Collaboration on Race, Inequality, and Social Mobility in America

The Collaboration on Race, Inequality, and Social Mobility in America (CRISMA) challenges and addresses the ways in which inequality and structural racism affect racial/ethnic disparities in achievement, life chances, social and economic mobility, and health in the United States. Using the theme of “Race at the Forefront,” CRISMA convened talented scholars from across the country working toward the elimination of racial inequalities. The national conference set the stage for ongoing innovations in research measurement and methodology, policy, and education. These innovations, squarely focused on race, seek to increase equitable life chances, social and economic mobility, and health access for all persons. CRISMA’s research agenda has upended the approach



Darrell Hudson, CSD Faculty Director and Associate Professor in the Brown School, addresses participants in “Race at the Forefront,” a conference of CSD’s Collaboration on Race, Inequality, and Social Mobility in America, March 29, 2019. (Photo by Sid Hastings/Center for Social Development.)



Angela Glover Blackwell, Founder in Residence, PolicyLink, delivers the keynote address during “Race at the Forefront,” a conference of CSD’s Collaboration on Race, Inequality, and Social Mobility in America, March 28, 2019. (Photo by Sid Hastings/Center for Social Development.)

many scholars take in studying socioeconomic and health outcomes—now framing it as the impact of race on socioeconomic and health outcomes.

The Race and Opportunity Lab

The Race and Opportunity Lab studies race, opportunity, and social mobility with an emphasis on informing policies, interventions, and intra-professional practice. Its HomeGrown StL initiative is a university–community research project designed to eliminate disparities facing Black boys and young men in the St. Louis region. Connecting leaders of community organizations, nonprofits, and faith-based organizations that serve Black boys and men in the city and county, HomeGrown StL shares evidence-based practices, offers professional development, and builds capacity and partnerships. It is a member of the Regional Consortium of Higher Educational

Social justice IMPACTS

Initiatives for Black Male Success and focuses on increasing the capacity of colleges and universities to educate and graduate Black male students. HomeGrown StL is on the Obama Foundation's My Brother's Keeper Alliance list of Communities to Watch.

Smart Decarceration Initiative

A prolonged era of mass incarceration has resulted in extraordinary rates of imprisonment in the United States, particularly among some of the most vulnerable and marginalized groups. The Smart Decarceration Initiative promotes transdisciplinary research, policy, and practice that reconsiders the utility and function of incarceration and supports innovations across sectors of the criminal justice system, including law enforcement, courts, jails, prisons, and community supervision. The goals are to eliminate and redress discriminatory practices in law enforcement and the judicial system, reduce the incarcerated population, and maximize public safety and health.

Faculty Director Carrie Pettus-Davis's experiment on prisoner reentry services provided an opportunity to help organize a presidential summit on federal prison reform. Her research informed bipartisan discussion, which resulted in passage of federal legislation on federal prison reform.



Carrie Pettus-Davis, CSD Faculty Director and Associate Professor at Florida State University, speaks during "Tools and Tactics: Promising Solutions to Advance the Era of Smart Decarceration," Chicago, Illinois, November 2, 2017.

HomeGrown STL convened the "3rd Regional Summit on Black Boys and Young Men: Disrupting the Systems of Dehumanization" in the Brown School's Clark-Fox Forum on February 7, 2019. Pictured are panelists Rev. Starsky Wilson (left), president and CEO, Deaconess Foundation; Anthony D. Smith, executive director of Cities United; David Shapiro, CEO of MENTOR: The National Mentoring Partnership; and Sean Joe, CSD Faculty Director and Benjamin E. Youngdahl Professor of Social Development in the Brown School. (Photo by Karen Elshout.)



Environmental change

“Climate change is not just a physical process. It is also a profoundly social issue.”

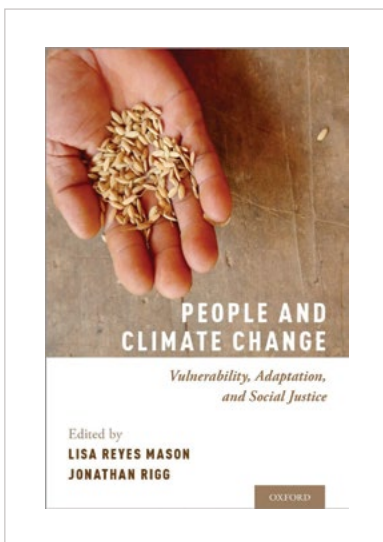
—Lisa Reyes Mason & Jonathan Rigg, *People and Climate Change: Vulnerability, Adaptation, and Social Justice*, 2018

There are two stories of climate change today. One, which we hear every day in the news, is about the natural devastation associated with global climate change: pollution, retreating glaciers, biodiversity loss, and freshwater decline. This story makes clear the very real physical consequences of global warming and environmental degradation.

But there is a second story about climate change, one that is often overshadowed by the first: the story about people. Climate change increasingly threatens people’s homes, health, and survival.

Moreover, climate change disproportionately affects vulnerable groups. Too often, people who have contributed the least to climate change suffer the most from its negative consequences. They are also often excluded from the policy discussions that affect their lives. This makes climate change a story of social justice.

Through applied research, the Environment and Social Development (ESD) initiative at CSD examines the social dimensions to climate change, as well as strategies for social action and adaptation. Through this work, CSD aims to contribute to a more environmentally sustainable world, in which all people have fair and optimal opportunities to live full, healthy, and productive lives.



On November 18, 2016, CSD hosted “People and Climate Change: Vulnerability, Adaptation, Social Justice,” a conference exploring the human impacts of climate change, the social responses necessary for transformational solutions, and the policy implications of such solutions.



Environmental change

IMPACTS

The Center has been an active partner in exploring the social impacts of climate change and environmental endangerment. CSD has collaborated with several Washington University schools and departments. Through the university-wide Environmental Justice Initiative led by the Office of Sustainability, CSD works to elevate research, teaching, practice, and student engagement. With the Buder Center, we work to build awareness of Indigenous rights and environmental justice.

In 2011, CSD provided dissertation funding to explore environmental impacts on social development. The research assessed the impact of seasonal water insecurity for families living in an urban area of the Philippines. Since then, CSD has expanded the knowledge base through research and conferences, bringing together scholars from around the globe. A 2016 international conference organized in partnership with the International Center for Energy, Environment and Sustainability led to the 2019 Oxford University book *People and Climate Change: Vulnerability, Adaptation, and Social Justice*. The book applies the notion of thinking globally and acting locally with an emphasis on engaging the expertise of those most vulnerable who are experiencing the impact in their community. Actionable progress prioritizes justice, science, and collaboration in developing and reforming social policy.



*“Volunteering is a key predictor of community resilience.
When times are hard, volunteering enables communities to cope effectively.”*

—Benjamin J. Lough, CSD Faculty Director; Associate Professor, University of Illinois, 2019

Civic engagement—by children, teens, young adults, people in their working years, and retired older adults—is increasingly seen as a normal part of the life course and contributes to a strong, vibrant society. Contributions of voluntary service also foster employability, well-being, cross-group tolerance, and cooperation. The Center’s initiatives seek to understand, inform, test, and expand opportunities for civic engagement and service worldwide.

In the early 2000s, CSD set out to understand the nature and forms of civic service, including service through the Peace Corps, AmeriCorps, and United Nations Volunteers. The Center’s research focused on civic service across the life course, spanning local, national, and international engagement. CSD instituted global service fellowships to generate cross-country linkages, as well as evidence about practice in varying contexts. We have worked with numerous stakeholders around the globe studying civic engagement in all stages of life, as well as engagement’s effects on both those who serve and those who are served.

Research findings show that incorporating voluntary service as a part of elder engagement has positive effects on well-being for both the volunteer and those served. For youth, service is a form of nation building, particularly in developing countries, where they are the majority population.

Our international engagement and cross-country collaboration serve as vehicles for common understanding, peace, and economic development. We work in global partnerships, conducting research on the impact of volunteering to meet the United Nations Sustainable Development Goals.



Benjamin J. Lough (top), CSD Faculty Director and Associate Professor at the University of Illinois at Urbana-Champaign, facilitates a workshop at United Nations Volunteers headquarters in Bonn, Germany. Lissa Johnson (bottom), CSD Associate Director, works with U.S. youth volunteers and the local community to build houses for poverty-stricken families in rural Guatemala.

Civic service IMPACTS

The Center has contributed to the development of a body of research highlighting the impact of civic engagement on both the server and the served. Through this effort, we developed measurement tools, conducted a research grants program, and learned from study participants that civic engagement contributes positively to their physical and mental health. Transnational and international volunteer programs foster cultural empathy and understanding.

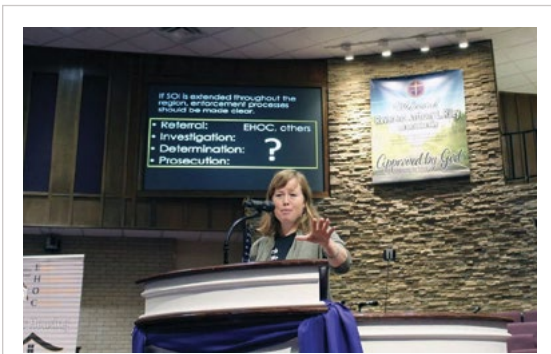


Volunteers of all ages serve in Americorps programs (top and bottom). Youth participate in the North American Community Service program's pilot study of transnational youth service involving Mexico, Canada, and the United States (middle).

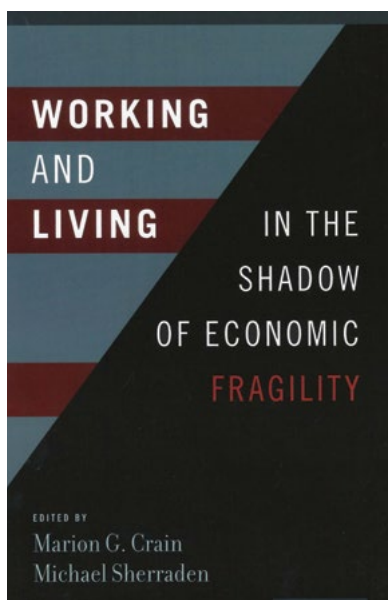
Thriving communities and livable lives

“The shared premise is that economic fragility is linked to a set of economic and labor policy choices that structure workers’ lives.”

—Marion Crain & Michael Sherraden, *Working and Living in the Shadow of Economic Fragility*, 2014



Molly Metzger, Faculty Director, offers remarks during “Facing Segregation: Building Strategies in Every Neighborhood,” the 2019 annual conference of the Metropolitan St. Louis Equal Housing and Opportunity Council, Central Baptist Church.



In May 2009, as the United States weathered the Great Recession and public discourse acknowledged the growing magnitude of economic inequality, a small group in the Brown School at Washington University launched the Livable Lives Initiative.

Proposed by Michael Sherraden and described in a 2009 concept note, the transdisciplinary, university-wide effort would confront economic insecurity by identifying the “social conditions and policy supports that can make life with a low or moderate income stable, secure, satisfying, and successful in raising children.”

With support from the Ford Foundation and guided by CSD, the Livable Lives Initiative awarded eight grants to Washington University faculty. Papers from those grants were the seeds for the initiative’s 2012 national conference on employment issues and policies. Organized by CSD, the conference generated the initial insights for *Working and Living in the Shadow of Economic Fragility* (Oxford University Press, 2014), a collection edited by Marion Crain, Faculty Director at CSD, and Vice Provost and Wiley B. Rutledge Professor of Law at Washington University, and Sherraden.

Developments in the United States and the St. Louis region soon gave new impetus to the Livable Lives Initiative.

In 2015, as the nation grappled with the racial inequities revealed in Staten Island, New York; Ferguson, Missouri; Baltimore, Maryland; and countless other settings, CSD began a conversation about ways to create inclusive housing and address the effects of its scarcity. A national conference, organized by CSD through the Livable Lives Initiative, assumed the task of identifying solutions to racial and economic exclusion in housing. That work produced *Facing Segregation: Housing Policy Solutions for a Stronger Society* (Oxford University Press, 2019), a collection edited by Molly Metzger, Faculty Director in CSD’s inclusive housing work, and Henry S. Webber, Executive Vice Chancellor for Civic Affairs and Strategic Planning and Professor of Practice at the Brown School and Sam Fox School of Design & Visual Arts at Washington University.

Thriving communities and livable lives

IMPACTS

“More racially and economically integrated areas grow faster and in a more sustained pattern than places that are segregated.”

—Molly Metzger, speech at a fair housing conference, St. Louis, 2019

Metzger’s work on inclusive housing has spurred policy advances throughout the St. Louis region. A member of the St. Louis County Affordable Housing Trust Fund Task Force and Senior Policy Advisor for the St. Louis County Executive’s Office, she advised officials on legislation, adopted in December 2019, to create the trust fund, which will fund developers, programs, and local governments seeking to expand affordable housing. Metzger also shaped fair-housing ordinances designed to prevent discrimination against Section 8 renters. Ordinances have been passed in the City of St. Louis, Webster Groves, and Clayton.

As the Livable Lives Initiative enters its second decade, this work continues informing policy on economic security, employment, public health, education, housing, and other key areas.



Making *it happen* The people of CSD

The Center's work involves a large team of experts, drawing from many disciplines around the world, to test social innovations and inform policy. Our efforts are organized in areas of work led by CSD Faculty Directors, who hold appointments at Washington University's Brown School and other prominent institutions. The Center's broad reach also includes collaborations with and contributions by CSD's Faculty Associates, who hold appointments at top colleges and universities around the world. CSD's Project Directors lead in implementing and managing our research. The Center receives crucial project and research support from master's and doctoral students who serve as Research Associates and Research Assistants.

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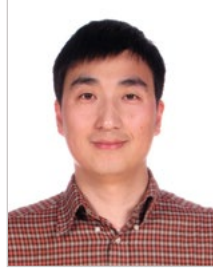


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Disseminating evidence *to inform action*

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Our website, csd.wustl.edu, is a gateway to CSD's activities throughout the world. It offers information on research projects and events, as well as news, publications, curriculum materials, and other resources. Coverage of CSD events and publications spans the Center's history.

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In addition to the CSD quarterly newsletter, the Center provides regular coverage of developments related to CSD's affiliates and work. Links to press coverage can also be found in the CSD newsroom.

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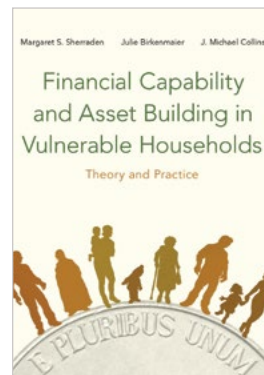
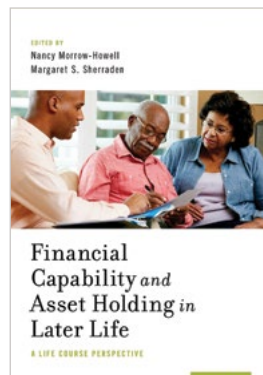
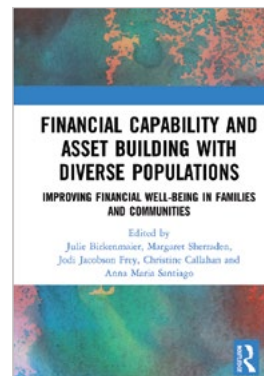
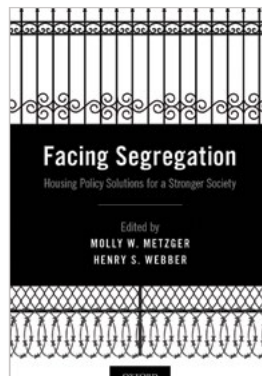
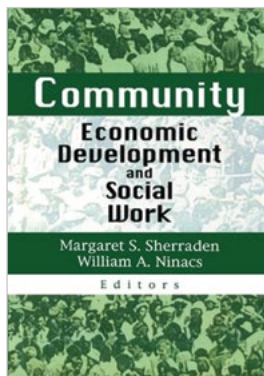
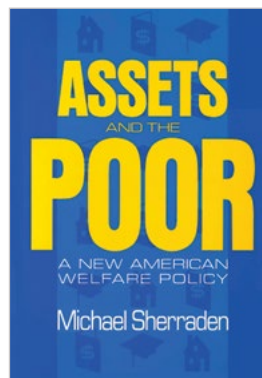
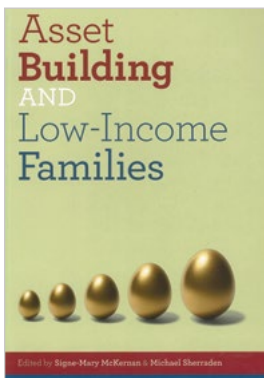
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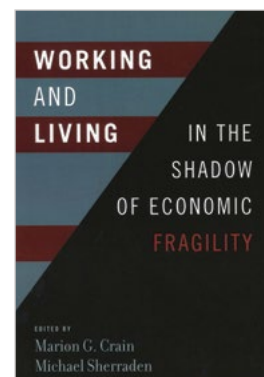
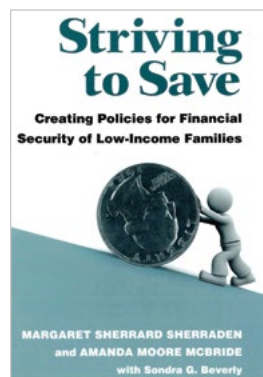
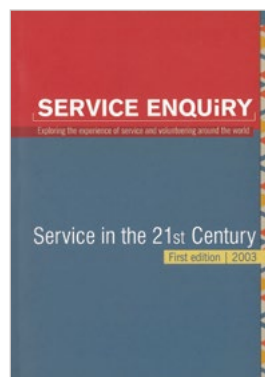
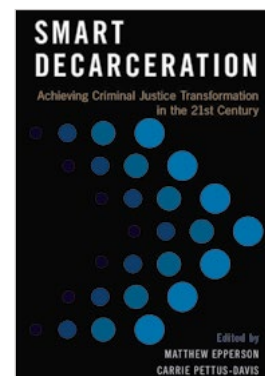
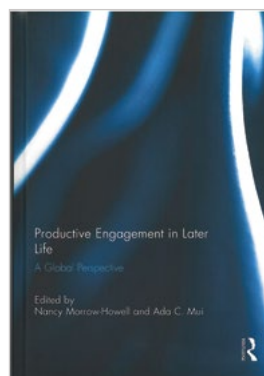
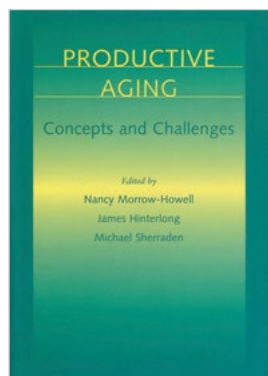
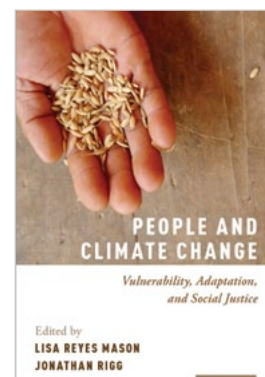
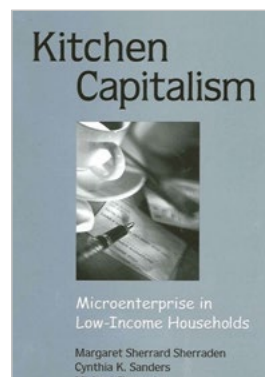
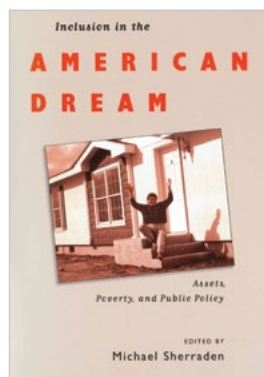
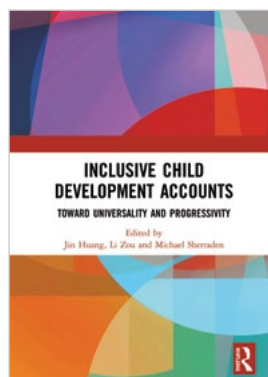
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