

MICHAL GRINSTEIN-WEISS

Shanti K. Khinduka Distinguished Professor

Associate Dean for Policy Initiatives

Director, Social Policy Institute

Nonresident Senior Fellow, Brookings Institution

Washington University in St. Louis

One Brookings Drive | Campus Box 1196 | St. Louis, MO 63130 | michalgw@wustl.edu

PROFESSIONAL EXPERIENCE

- 2018-Present **Director, Social Policy Institute**
Washington University in St. Louis
St. Louis, Missouri

- 2018-Present **Shanti K. Khinduka Distinguished Professor**
Washington University in St. Louis, Brown School
St. Louis, Missouri

- 2018-Present **Nonresident Senior Fellow (Global Economy and Development)**
Brookings Institution
Washington, DC

- 2017-Present **Associate Dean for Policy Initiatives**
Washington University in St. Louis, Brown School
St. Louis, Missouri

- 2015-Present **Full Professor**
Washington University in St. Louis, Brown School
St. Louis, Missouri

- 2015-Present **Director**
Centene Center for Health Transformation
Washington University in St. Louis, Brown School
St. Louis, Missouri

- 2012-2016 **Nonresident Senior Fellow**
Brookings Institution
Washington, DC

- 2012-2015 **Associate Professor**
Washington University in St. Louis, Brown School
St. Louis, Missouri

- 2012-2018 **Associate Director**
Center for Social Development
Washington University in St. Louis, Brown School
St. Louis, Missouri

- 2012-Present **Adjunct Research Associate Professor**
University of North Carolina at Chapel Hill, School of Social Work
Chapel Hill, North Carolina

- 2010-2012 **Associate Professor**
University of North Carolina at Chapel Hill, School of Social Work
Chapel Hill, North Carolina

- 2008-2012 **Founding Director**
 Asset-Building Research Group
 University of North Carolina at Chapel Hill, School of Social Work
 Chapel Hill, North Carolina
- 2005-2010 **Assistant Professor**
 University of North Carolina at Chapel Hill, School of Social Work
 Chapel Hill, North Carolina
- 2004-2005 **Post-Doctoral Fellow**
 Center for Social Development
 Washington University in St. Louis, Brown School
 St. Louis, Missouri

EDUCATION

- Aug 2004 **Ph.D. in Social Work**
 Washington University in St. Louis, Brown School
 St. Louis, Missouri
- Aug 2005 **M.A. in Economics**
 University of Missouri, St. Louis Graduate School, Department of Economics
 St. Louis, Missouri
- Jun 1999 **M.A. in Social Work**
 University of Haifa, School of Social Work
 Haifa, Israel
- Jun 1996 **B.A. in Social Work**
 University of Haifa, School of Social Work
 Haifa, Israel

HONORS, AWARDS & FELLOWSHIPS

- 2020 Recipient of Journal of Consumer Affairs Best Article of the Year for “Encouraging Tax-Time Savings with a Low-touch, Large-Scale Intervention: Evidence from the Refund to Savings Experiment” co-authored by Stephen Roll, Blair Russell, and Dana Perantie
- 2020 Recipient of Washington University’s Outstanding Faculty Mentor Award
- 2020 Encouraging Tax-Time Savings with a Low-Touch, Large-Scale Intervention: Evidence from the Refund to Savings Experiment. Nominated for *The Journal of Consumer Affairs* 2020 Best Article Award.
- 2019 Inducted as an American Academy of Social Work and Social Welfare Fellow
- 2018-Present Installed as the Shanti K. Khinduka Distinguished Professor
 Washington University in St. Louis, Brown School
- 2017 Student Debt and Hardship: Evidence from a Large Sample of Low- and Moderate-income Households. Paper among Most Downloaded Articles from #1 social work publication on Google Scholar, *Children and Youth Services Review*
- 2016 Named as one of highest-impact social work faculty in terms of scholarly productivity. Article: Hodge, D.R., Kremer, K.P., Vaughn, M.G. (2016). High-Impact Social Work Scholars: A Bibliometric

Examination of SSWR and AASWSW Fellows. *Research on Social Work Practice*. Doi: 10.1177/1049731516645929

- 2016 Selected as advisor for the Financial Opportunity Working Group of the Clinton Global Initiative – America
- 2014 & 2015 Selected as a member of the Financial Opportunity Working Group of the Clinton Global Initiative – America
- 2014 Inaugural Fellow of the Society for Social Work and Research
- 2013 Selected as the Arnulf M. Pins Memorial Lecture Keynote Speaker, The Paul Baerwald School of Social Work, Hebrew University of Jerusalem
- 2011 Research Associate, Federal Reserve Bank of Cleveland
- 2011 Deborah K. Padgett Early Career Achievement Award, The Society for Social Work and Research
- 2011 Nominee, UNC University-wide Faculty Mentoring Award, Women's Leadership Council
- 2011 Steven H. Sandell grant jointly awarded by the Boston College Center for Retirement Research and the Social Security Administration
- 2009 Awarded Small Grants Competition, National Center for Marriage Research
- 2009 Awarded Small Grants Competition, National Poverty Center
- 2008 Smith Richardson Foundation Domestic Public Policy Research Fellowship
- 2007 & 2008 Nominee, UNC University-wide Faculty Mentoring Award, Women's Leadership Council
- 2007 Faculty Fellow, University of North Carolina at Chapel Hill, Center for Community Capital
- 2007 Research selected as one of 11 research projects for MacArthur Foundation's \$35 million initiative on cost-effectiveness of evidence-based policymaking "The Power of Measuring Social Benefits"
- 2006 Selected as participant in the National Institutes of Health (NIH) Summer Institute on the Design and Development of Quantitative Research on Social Work Intervention in Health
- 2005 Faculty Fellow, University of North Carolina at Chapel Hill, Center for Urban & Regional Studies
- 2005 Faculty Fellow, Washington University, Center for Social Development
- 2003 Selected as a Fahs-Beck Scholar
- 2003 Recognized as Washington University Graduate Student Leader, George Warren Brown School of Social Work
- 2003 Invited to attend the National Conference on Graduate Student Leadership, Washington University, St. Louis, MO
- 2003 Travel Award and Invited Participant, 2003 National Poverty Center Summer Workshop: Analyzing Poverty and Welfare Trends Using Census 2000, University of Michigan-Ann Arbor

- 2001 Member Phi Kappa Phi, University of Missouri-St. Louis (master's in economics)
- 2001 M.A. Graduate Fellowship, University of Missouri-St. Louis
- 2000 Ford Foundation Research Fellow
- 1999 William H. Beveridge Scholarship, Washington University, George Warren Brown School of Social Work
- 1999 Doctoral Studies Scholarship, University of Haifa
- 1999 M.A. Exceptional Extra Excellency Graduate (top 1% of graduates across all disciplines), University of Haifa
- 1999 Early Empirical Thesis Submission Award, University of Haifa, School of Social Work
- 1998 Advanced Studies Dean's Award, University of Haifa
- 1998 M.A. Outstanding Student Award, University of Haifa
- 1998 Conference Scholarship, University of Haifa
- 1998 Empirical Research Thesis Award, University of Haifa
- 1998 Advanced Studies Dean's Award, University of Haifa
- 1998 Outstanding M.A. Student, University of Haifa, School of Social Work
- 1998 Elected to speak at the 1998 School of Social Work Outstanding Student Award Ceremony on behalf of the Outstanding Empirical Thesis and Outstanding M.A. Student Award winner, University of Haifa
- 1998 Elected by winners of the 1998-Advanced Studies Dean's Award Ceremony to speak on behalf of the 1998 awardees, University of Haifa
- 1997 Master's Degree Achievement Award, University of Haifa
- 1996 Distinguished Students Special Award, University of Haifa
- 1996 B.A. Research Assistant Excellency Award, University of Haifa
- 1996 B.A. Excellency Award, University of Haifa
- 1996 Expedited acceptance to master's degree program (selected for one of two positions for accelerated admission to the master's program), University of Haifa
- 1996 B.A. Excellency Graduate, University of Haifa

EXTRAMURAL RESEARCH GRANTS

- 2019-2021 **Principal Investigator – *Centene Center for Health Transformation***
 Centene Corporation (\$2,800,000)
 Co-Principal Investigator: Karyn Quinn, Senior Director of Product Development, Centene Corporation

- 2019 **Principal Investigator – Mastercard Founding Sponsorship**
Mastercard Center for Inclusive Growth (\$1,500,000)
- 2019-2021 **Principal Investigator – Behavioral Economics Field Experiments to Improve Financial Well-Being**
MetLife (\$1,200,000)
- 2019 **Principal Investigator – Cross-Platform Savings at Tax Time Data**
Prosperity Now (\$225,000)
Co-Principal Investigators: Mathieu Despard, Visiting Scholar, Social Policy Institute; Stephen Roll, Research Assistant Professor, Social Policy Institute
- 2018-2019 **Principal Investigator-Applying Insights from Behavioral Economics to Improve Program Outcomes**
American Jewish Joint Distribution Committee (\$103,753)
- 2019 **Principal Investigator – Applying Insights from Behavioral Economics to Improve Program Outcomes**
American Jewish Joint Distribution Committee (\$103,753)
- 2018-2019 **Principal Investigator – Improving Financial Well-Being Through Tax Filing and the Workplace**
J. P. Morgan Chase Foundation (\$385,000)
Co-Investigators: Mathieu Despard, Research Assistant Professor, Brown School; Stephen Roll, Research Assistant Professor, Brown School
- 2018 **Principal Investigator-Refund to Savings**
Intuit, Inc. (\$650,000)
Co-Principal Investigators: Dan Ariely, James B. Duke Professor of Behavioral Economics, Duke University; Mathieu Despard, Research Assistant Professor, Brown School
- 2018 **Principal Investigator-Effects of the ACA on Household Financial Security**
Russell Sage Foundation Presidential Authority Award (\$34,994)
Co-Principal Investigators: Emily Gallagher, Assistant Professor, University of Colorado at Boulder; Radhakrishnan Gopalan, Professor, Washington University
- 2018 **Principal Investigator-Employer-based Financial Wellness Programs**
Annie E. Casey Foundation (\$60,000)
Co-Principal Investigator: Mathieu Despard, Research Assistant Professor, Brown School
- 2017-2019 **Principal Investigator-Employer-based Financial Wellness Programs**
Kellogg Foundation (\$750,000)
Co-Principal Investigator: Mathieu Despard, Research Assistant Professor, Brown School
- 2017-2020 **Principal Investigator-Behavioral Economics – New Initiatives in Health & Wealth**
Duke University (\$100,000)
- 2017 **Principal Investigator-Refund to Savings Proposal for Canadian Financial Stability**
Financial Consumer Agency of Canada (\$15,000)
- 2017-2018 **Principal Investigator-Refund to Savings: Building Savings with Tax Refunds**
Intuit, Inc. (\$650,000)
Co-Principal Investigators: Dan Ariely, James B. Duke Professor of Behavioral Economics, Duke University; Mathieu Despard, Assistant Professor of Social Work, University of Michigan
- 2016-2018 **Principal Investigator-Employer-Based Financial Wellness Programs Project**
JPMorgan Chase Foundation (\$400,000)
Co-Principal Investigator: Mathieu Despard, Assistant Professor of Social Work, University of Michigan

- 2016-2017 **Principal Investigator-Delaying Tax Refunds for EITC Project**
Urban-Brookings Tax Policy Center (\$15,000)
- 2016-2017 **Co- Principal Investigator-Programs to promote savings for children (Child Development Accounts) as a tool for reducing intergenerational poverty: a comparative study on global software development processes, analysis and policy in Israel**
National Insurance Institute of Israel (75,902 Israeli shekels (\$19,950 US))
Principal Investigator: Tehila Rafaeli, Bar-Ilan University
- 2016-2017 **Principal Investigator-Refund to Savings**
Annie E. Casey Foundation (\$100,000)
Co-Principal Investigator: Dan Ariely, James B. Duke Professor of Behavioral Economics, Duke University
- 2015-2018 **Principal Investigator-Refund to Savings**
JPMorgan Chase Foundation (\$600,000)
Co-Principal Investigators: Dan Ariely, James B. Duke Professor of Behavioral Economics, Duke University; Mathieu Despard, Assistant Professor of Social Work, University of Michigan
- 2016-2017 **Principal Investigator-Refund to Savings: Building Savings with Tax Refunds** Intuit, Inc. (\$650,000)
Co-Principal Investigators: Dan Ariely, James B. Duke Professor of Behavioral Economics, Duke University; Mathieu Despard, Assistant Professor of Social Work, University of Michigan
- 2016-2017 **Principal Investigator-Refund to Savings: Building Savings with Tax Refunds**
Ford Foundation (\$500,000)
Co-Principal Investigator: Dan Ariely, James B. Duke Professor of Behavioral Economics, Duke University; Mathieu Despard, Assistant Professor of Social Work, University of Michigan
- 2015-2017 **Co-Principal Investigator, Employer-Based Financial Wellness Programs**
Ford Foundation (\$550,000)
Co-Principal Investigator: Mathieu Despard, Assistant Professor of Social Work, University of Michigan
- 2015-2020 **Principal Investigator-Involve Center for Health Behavior Change Projects**
Involve PeopleCare (\$7,000,000)
Co-Principal Investigator: Karyn Quinn, Senior Director of Product Development, Involve PeopleCare
- 2015-2016 **Principal Investigator-Refund to Savings**
Annie E. Casey Foundation (\$100,000)
Co-Principal Investigator: Dan Ariely, James B. Duke Professor of Behavioral Economics, Duke University
- 2014-2016 **Principal Investigator-Refund to Savings: Applications for My Retirement Account (myRA)**
U.S. Department of the Treasury (\$1,075,000)
Co-Principal Investigators: Dan Ariely, James B. Duke Professor of Behavioral Economics, Duke University; Dave Williams, Chief Tax Officer, Intuit, Inc.
- 2014-2016 **Principal Investigator-Refund to Savings**
JPMorgan Chase Foundation (\$200,000)
Co-Principal Investigator: Dan Ariely, James B. Duke Professor of Behavioral Economics, Duke University
- 2014-2015 **Principal Investigator-Refund to Savings: Building Savings with Tax Refunds**
Intuit, Inc. (\$650,000)

Co-Principal Investigators: Dan Ariely, James B. Duke Professor of Behavioral Economics, Duke University; Mathieu Despard, Assistant Professor of Social Work, University of Michigan;

- 2014-2016 **Principal Investigator-*Families Caregiving for Children and Adults with Intellectual & Developmental Disabilities in Israel: A National Household Study***
Ministry of Social Affairs, Israel (624,000 NIS) (about \$170,000)
Co-Principal Investigator: Arie Rimmerman, Richard Crossman Professor of Social Welfare & Social Planning, School of Social Work
- 2014-2016 **Principal Investigator-*Refund to Savings: Building Savings with Tax Refunds***
Ford Foundation (\$500,000)
Co-Principal Investigators: Dan Ariely, James B. Duke Professor of Behavioral Economics, Duke University; Mathieu Despard, Assistant Professor of Social Work, University of Michigan
- 2014-2015 **Principal Investigator-*Refund to Savings***
Annie E. Casey Foundation (\$100,000)
Co-Principal Investigator: Dan Ariely, James B. Duke Professor of Behavioral Economics, Duke University
- 2013-2014 **Principal Investigator-*Refund to Savings: Building Savings with Tax Refunds***
Intuit, Inc. (\$650,000)
Co-Principal Investigator: Dan Ariely, James B. Duke Professor of Behavioral Economics, Duke University
- 2013-2014 **Principal Investigator- *Research and Innovation Support Services for the Consumer Financial Protection Bureau***
Consumer Financial Protection Bureau (\$647,976).
- 2013-2015 **Principal Investigator-*Experimental Evaluation of the Emerge Financial Wellness Program***
Ford Foundation (\$550,000)
Co-Principal Investigator: Mathieu Despard, Assistant Professor of Social Work, University of Michigan
- 2013 **Principal Investigator-*Creating Contingency Savings at Tax Time***
Center for Financial Security and Mott Foundation (\$4,100)
Co-Principal Investigator: Dan Ariely, Duke University
- 2012-2018 **Principal Investigator-*GEAR UP: Effectiveness of Promising Strategies in Federal College Access Programs***
U.S. Department of Education (\$1,000,000)
Co-Principal Investigator: Rob Olsen, Abt Associates, Inc.
- 2012-2014 **Principal Investigator-*Refund to Savings: Building Savings with Tax Refunds***
Smith Richardson Foundation (\$400,000)
Co-Principal Investigator: Dan Ariely, James B. Duke Professor of Behavioral Economics, Duke University
- 2012-2013 **Principal Investigator-*Refund to Savings: Building Savings with Tax Refunds***
Intuit, Inc. (\$500,000)
Co-Principal Investigator: Dan Ariely, James B. Duke Professor of Behavioral Economics, Duke University
- 2012-2013 **Principal Investigator-*Emergency Savings Research and Policy Whitepaper***
The Pew Charitable Trusts (\$68,477)

- 2012- 2013 **Principal Investigator–Refund to Savings: Building Savings with Tax Refunds**
Ford Foundation (\$700,000)
Co-Principal Investigator: Dan Ariely, James B. Duke Professor of Behavioral Economics, Duke University
- 2012-2013 **Principal Investigator–Refund to Savings: Building Savings with Tax Refunds**
Annie E. Casey Foundation (\$25,000)
Co-Principal Investigator: Dan Ariely, James B. Duke Professor of Behavioral Economics, Duke University
- 2011–2012 **Principal Investigator–Refund to Savings: Building Savings with Tax Refunds**
Intuit Inc. (\$500,000)
Co-Principal Investigator: Dan Ariely, James B. Duke Professor of Behavioral Economics, Duke University
- 2011–2012 **Principal Investigator–Refund to Savings: Building Savings with Tax Refunds**
Annie E. Casey Foundation (\$45,000)
Co-Principal Investigator: Dan Ariely, James B. Duke Professor of Behavioral Economics, Duke University
- 2011–2013 **Principal Investigator–Facilitating Savings for Low-Income Workers**
Ford Foundation (\$350,000)
Co-Principal Investigator: Janneke Ratcliffe, Executive Director, Center for Community Capital, University of North Carolina at Chapel Hill
- 2011-2012 **Principal Investigator–Israeli Youth Development Account Policy Proposal**
Israeli Ministry of Social Affairs and Services (25,000 NIS) (\$6,504)
- 2011–2012 **Principal Investigator–The Long-Term Effects of Individual Development Accounts on Wealth and Retirement Savings: Evidence from a Longitudinal Randomized Experiment**
Steven H. Sandell grant jointly awarded by the Boston College Center for Retirement Research and the Social Security Administration (\$45,000)
- 2010–2011 **Principal Investigator–Savings for the Future Program**
Economic Empowerment for Women, Israel (\$1,500)
- 2009–2011 **Co-Investigator–HOPE Accounts for Women**
National Center on Minority Health and Health Disparities (RC1MD004447) (\$953,855)
Principal Investigator: Marci K. Campbell, Professor of Oncology, Department of Nutrition, University of North Carolina at Chapel Hill
- 2009–2010 **Principal Investigator–Assets for Independence Program Knowledge Development Initiative**
Administration for Children and Families (ACF), U.S. Department of Health and Human Services (HHSP2320095624WC) (\$748,839)
Co-Principal Investigator: Donna DeMarco, Senior Associate, Abt Associates
- 2009–2010 **Principal Investigator–Does Homeownership Affect Relationship Stability: Evidence from an Event History Analysis?**
National Center for Family and Marriage Research supported through the U.S. Department of Health & Human Services, Office of the Assistant Secretary for Planning and Evaluation (ASPE grant #3 U01 PE000002-06S3) (\$20,000)
Co-Principal Investigators: Pajarita Charles, Doctoral Research Assistant, UNC and Kim Manturuk, Senior Research Associate in Financial Services, UNC Center for Community Capital.

- 2009–2011 **Principal Investigator–*Facilitating Savings for Low-Income Workers***
 Ford Foundation (\$431,136)
 Co-Principal Investigator: Janneke Ratcliffe, Executive Director of Center for Community Capital, University of North Carolina at Chapel Hill
- 2009–2011 **Principal Investigator–*Testing Long-Term Impacts of Individual Development Accounts and Asset Building on Social and Economic Well-Being***
 FB Heron Foundation (\$25,000)
 Co-Principal Investigators: Michael Sherraden, Director of the Center for Social Development, Washington University; William M. Rohe, Director of the Center for Urban and Regional Studies, University of North Carolina; and William Gale, Chair in Federal Economic Policy in the Economic Studies Program, Brookings Institution.
- 2009–2011 **Principal Investigator–*Testing Long-Term Impacts of Individual Development Accounts and Asset Building on Social and Economic Well-Being***
 Annie E. Casey Foundation (\$40,000)
 Co-Principal Investigators: Michael Sherraden, William M. Rohe, and William Gale
- 2009–2010 **Principal Investigator–*Testing Long-Term Impacts of Individual Development Accounts and Asset Building on Social and Economic Well-Being***
 Smith Richardson Foundation Domestic Public Policy Research Fellowship Program (\$60,000)
- 2009–2011 **Principal Investigator–*Testing Long-Term Impacts of Individual Development Accounts and Asset Building on Social and Economic Well-Being***
 John D. and Catherine T. MacArthur Foundation (\$400,000)
 Co-Principal Investigators: Michael Sherraden, William M. Rohe, and William Gale
- 2009–2011 **Co-Investigator–*Evaluation of the Community Advantage Program-CAP V***
 Ford Foundation (\$1,400,000)
 Principal Investigator: Roberto Quercia, Director of the Center for Community Capital, University of North Carolina at Chapel Hill
- 2008–2011 **Principal Investigator–*Testing Long-Term Impacts of Individual Development Accounts and Asset Building on Social and Economic Well-Being***
 Rockefeller Foundation (\$125,000)
 Co-Principal Investigators: Michael Sherraden, William M. Rohe, and William Gale
- 2008–2011 **Principal Investigator–*Testing Long-Term Impacts of Individual Development Accounts and Asset Building on Social and Economic Well-Being***
 Charles Stewart Mott Foundation (\$170,000)
 Co-Principal Investigators: Michael Sherraden, William M. Rohe, and William Gale
- 2008–2009 **Principal Investigator–*Evaluation Design for Assets for Independence Programs***
 Administration for Children and Families (ACF), U.S. Department of Health and Human Services (GS-23F-8198H) (\$36,287)
 Co-Principal Investigator: William M. Rohe, Cary C. Boshamer Distinguished Professor & Director of the Center for Urban and Regional Studies, University of North Carolina at Chapel Hill
- 2008–2009 **Principal Investigator–*Testing Long-Term Impacts of Individual Development Accounts and Asset Building on Social and Economic Well-Being***
 Annie E. Casey Foundation (\$50,000)
 Co-Principal Investigators: Michael Sherraden, William M. Rohe, and William Gale

- 2008–2009 **Principal Investigator–Testing Long-Term Impacts of Individual Development Accounts and Asset Building on Social and Economic Well-Being**
National Poverty Center, University of Michigan at Ann Arbor supported through U.S. Department of Health & Human Services, Office of the Assistant Secretary for Planning and Evaluation (ASPE grant #3 U01 PE000002-06S3) (\$17,500)
Co-Principal Investigators: Michael Sherraden, William M. Rohe, and William Gale
- 2008–2010 **Co-Investigator–Evaluation of the Community Advantage Program-CAP IV**
Ford Foundation (\$3,900,000)
Principal Investigator: Roberto Quercia, Professor of City and Regional Planning, Director of the Center for Community Capital, University of North Carolina at Chapel Hill
- 2007–2011 **Principal Investigator–Testing Long-Term Impacts of Individual Development Accounts and Asset Building on Social and Economic Well-Being**
John D. and Catherine T. MacArthur Foundation (\$750,000)
Co-Principal Investigators: Michael Sherraden, William M. Rohe, and William Gale
- 2007–2009 **Principal Investigator–Testing Long-Term Impacts of Individual Development Accounts and Asset Building on Social and Economic Well-Being**
FB Heron Foundation (\$50,000)
Co-Principal Investigators: Michael Sherraden, William M. Rohe, and William Gale
- 2006 – 2007 **Principal Investigator–Testing the Impacts of IDAs and Asset Building on Social and Economic Well-Being**
Fahs-Beck Fund for Research and Experimentation (\$15,000)
- 2006–2007 **Principal Investigator–Testing Long-Term Impacts of Individual Development Accounts and Asset Building on Social and Economic Well-Being**
Center for Social Development, Washington University in St. Louis (\$10,000)
- 2004–2005 **Co-Principal Investigator–Wealth Building in Rural America**
National Rural Funders Collaborative, F.B. Heron Foundation, and Kellogg Foundation, (\$118,000)
Co-Principal Investigator: Michael Sherraden, Benjamin E. Youngdahl Professor of Social Development, Washington University in St Louis
- 2003–2004 **Principal Investigator–IDAs for Housing Policy: Analysis of Saving Outcomes and Racial Differences**
Doctoral Dissertation Research Grant
Department of Housing and Urban Development (\$25,000)
- 2003–2004 **Principal Investigator–IDAs for Housing Policy: Analysis of Saving Outcomes and Racial Differences**
Doctoral Dissertation Grant Program
Fahs-Beck Fund for Research and Experimentation (\$3,000)
Early Doctoral Student Research Grant
Department of Housing and Urban Development (\$15,000)

INTRAMURAL RESEARCH GRANTS

- 2020 **Principal Investigator-Savings Accumulation and Long-Term Child Development**
McDonnell Academy, Washington University in St. Louis (\$15,000)
- 2018–2021 **Principal Investigator-Social Policy Institute (Seed Funding)**
Washington University in St. Louis (\$1,000,000)
- 2011–2012 **Principal Investigator–Refund to Savings: Building Savings with Tax Refunds**

- University of North Carolina at Chapel Hill (\$16,316)
- 2010–2011 **Principal Investigator–*Child Development Accounts in Israel: Toward a New Initiative***
University of North Carolina at Chapel Hill (\$16,200)
- 2010–2011 **Principal Investigator–*Asset Accumulation Among Low- and Moderate-Income Owners and Renters: Evidence From the Community Advantage Panel.***
Center for Community Capital, University of North Carolina at Chapel Hill (\$32,207)
- 2008–2009 **Principal Investigator–*Does Low- and Moderate-Income Homeownership Influence the Quality of the Home Environment?***
Center for Community Capital, University of North Carolina at Chapel Hill (\$9,275)
- 2008–2010 **Principal Investigator–*Are Low- and Moderate-Income Homeownership and Neighborhood Context Associated with Social Capital? A Multilevel Analysis.***
Center for Community Capital, University of North Carolina at Chapel Hill (\$9,275)
- 2007–2008 **Principal Investigator–*Parental Involvement and Expectations Among Low-Income Homeowners and Renters: Evidence from the Community Advantage Panel.***
Center for Community Capital, University of North Carolina at Chapel Hill (\$9,275)
- 2006–2007 **Principal Investigator–*Testing Long-Term Effects of Asset Building: The Impact of Individual Development Accounts on Social and Economic Well-Being.***
University of North Carolina Seed Money for Large-Scale Collaborative Research Proposal (\$15,000)
Co-Principal Investigator: William M. Rohe, Cary C. Boshamer Distinguished Professor & Director of the Center for Urban and Regional Studies, University of North Carolina at Chapel Hill
- 2006–2007 **Co-Principal Investigator–*Promoting Well-Being for Low-Income Children with Disabilities and Their Families.***
Seed Money for Large-Scale Collaborative Research Proposal
The Office of the Vice Chancellor for Research and Economic Development
University of North Carolina (\$15,000)
Co-Principal Investigator: Susan Parish
- 2006–2007 **Principal Investigator–*The Effects of Individual Development Accounts on Social and Economic Well-Being: A Longitudinal Randomized Experimental Design***
Jane H. Pfouts Research Grant, School of Social Work, University of North Carolina at Chapel Hill (\$5,000)
- 2006–2007 **Principal Investigator–*The Effects of IDAs on Health, Mental Health, and Substance Abuse***
University Research Council, University of North Carolina at Chapel Hill (\$3,000)
- 2005–2006 **Principal Investigator–*Individual Development Accounts: A New Path to the American Dream for Low-Income Families.*** (Policy brief)
The Center on Poverty, Work, and Opportunity, Chapel Hill, NC (\$5,000)
- 2005–2006 **Principal Investigator–*The Effects of Individual Development Accounts on Homeownership: A Longitudinal Randomized Experimental Design***
Junior Faculty Development Award, University of North Carolina at Chapel Hill (\$7,500)

PUBLICATIONS

Guest Journal Editor of Special Issue

Grinstein-Weiss, M. & Sherraden, M. S. (2015). Starting Early for Financial Success: Capability into Action. *Journal of Consumer Affairs*.

Articles in Refereed Journals

1. Gallagher, E., Gopalan, R., **Grinstein-Weiss, M.**, & Sabat, J. (2019). Medicaid and household savings behavior: New evidence from tax refunds. *Journal of Financial Economics*. <https://doi.org/10.1016/j.jfineco.2019.10.008>
2. Frank-Miller, E., Despard, M., **Grinstein-Weiss, M.**, & Covington, M. (2019). Financial Wellness Programs in the Workplace: Employer Motivations and Experiences. *Journal of Workplace Behavioral Health*. <https://doi.org/10.1080/15555240.2019.1594851>
3. **Grinstein-Weiss, M.**, Pinto, O., Kondratjeva, O., Roll, S., Bufe, S., Barkali, N., & Gottlieb, D. (2019). Enrollment and participation in a universal child savings program: Evidence from the rollout of Israel's National Program. *Children and Youth Services Review*. <https://doi.org/10.1016/j.childyouth.2019.03.048>
4. Daniels, K. and **Grinstein-Weiss, M.** (2019). The Impact of the Gig-Economy on Financial Hardship Among Low-Income Families. *Manufacturing & Service Operations Management*. Available at SSRN: <https://ssrn.com/abstract=3293988>
5. **Grinstein-Weiss, M.**, Kondratjeva, O., Roll, S., Pinto, O., & Gottlieb, D. (2019). The Saving for Every Child Program in Israel: An Overview of a Universal Asset-Building Policy. *Asia Pacific Journal of Social Work and Development*. <https://doi.org/10.1080/02185385.2019.1574600>
6. Gallagher, E., Gopalan, R., & **Grinstein-Weiss, M.** (2018). The Effect of Health Insurance on Home Payment Delinquency: Evidence from ACA Marketplace Subsidies. *Journal of Public Economics*. 172(1), 67-83. <https://doi.org/10.1016/j.jpubeco.2018.12.007>
7. **Grinstein-Weiss, M.**, Despard, M., Guo, S., Russell, B., & Taylor, S. (2018). Financial shocks, liquid assets, and material hardship in low- and moderate-income households: differences by race. *Journal of Economics, Race, and Policy*. 1(4), 205-216. <https://doi.org/10.1007/s41996-018-0011-y>
8. Despard, M., **Grinstein-Weiss, M.**, de Ruyter, A., Guo, S., Oliphant, J., & Friedline, T. (2018). Effects of a randomized tax-time savings intervention on savings account ownership among low- and moderate-income households. *Journal of Financial Counseling and Planning*. 29(2), 219-233.
9. **Grinstein-Weiss, M.**, Cryder, C., Despard, M., Perantie, D., Oliphant, J., & Ariely, D. (2018). Role of choice architecture in promoting saving at tax time: evidence from a large-scale field experiment. *Behavioral Science & Policy*. 3(2), 21-38.
10. Despard, M., Guo, S., **Grinstein-Weiss, M.**, Russell, B., Oliphant, J., & de Ruyter, A. (2018). The mediating role of assets in explaining hardship risk among households experiencing financial shocks. *Social Work Research*. 42(3), 147-158. <https://doi.org/10.1093/swr/svy012>
11. Roll, S.P., Russell, B. D., Perantie, D. C., & **Grinstein-Weiss, M.** (2018). Encouraging tax-time savings with a low-touch, large-scale intervention: Evidence from the Refund to Savings experiment. *Journal of Consumer Affairs*. 53(1), 87-125. <https://doi.org/10.1111/joca.12194>
12. Gallagher, E., Roll, S., O'Brien, R., & **Grinstein-Weiss, M.**, (2017). Health Insurance and the Earnings Stability of Low-Income Households. Available at SSRN: <http://dx.doi.org/10.2139/ssrn.3098430>
13. **Grinstein-Weiss, M.**, Russell, B. D., Gale, W. G., Key, C., & Ariely, D. (2017). Behavioral interventions to increase tax-time saving: Evidence from a national randomized trial. *Journal of Consumer Affairs*, 51(1), 3-26. [doi:10.1111/joca.12114](https://doi.org/10.1111/joca.12114)

14. Despard, M., Taylor, S., Ren, C., Russell, B., **Grinstein-Weiss, M.**, & Raghavan, R. (2017). Effects of a tax-time savings experiment on material and health care hardship among low-income filers. *Journal of Poverty*. doi: 10.1080/10875549.2017.1348431
15. Despard, M., **Grinstein-Weiss, M.**, Ren, C., Guo, S., & Raghavan, R. (2016). Effects of a tax-time savings intervention on use of alternative financial services among lower-income households. *Journal of Consumer Affairs*. doi:10.1111/joca.12138
16. Despard, M. R., Perantie, D. C., Taylor, S. H., **Grinstein-Weiss, M.**, Friedline, T., & Raghavan, R. (2016). Student debt and hardship: Evidence from a large sample of low- and moderate-income households. *Children and Youth Services Review*, 70, 8–18. doi:10.1016/j.chilyouth.2016.09.001
17. **Grinstein-Weiss, M.**, Despard, M., Guo, S., Russell, B., Key, C., & Raghavan, R. (2016). Do tax-time savings deposits reduce hardship among low-income filers? A propensity score analysis. *Journal of the Society for Social Work and Research*, 7(4), 707-728. doi:10.1086/689357
18. Rohe, W. M., Key, C., **Grinstein-Weiss, M.**, Schreiner, M., & Sherraden, M. (2016). The impact of Individual Development Accounts, assets, and debt on future orientation and psychological depression. *Journal of Policy Practice*. doi: 10.1080/15588742.2015.1125329
19. **Grinstein-Weiss, M.**, Perantie, D. C., Taylor, S. H., Guo, S., & Raghavan, R. (2016). Racial disparities in education debt burden among low- and moderate-income households. *Children and Youth Services Review*, 65, 166–174. doi:10.1016/j.chilyouth.2016.04.01
20. **Grinstein-Weiss, M.**, Sherraden, M. W., Gale, W. G., Rohe, W., Schreiner, M., Key, C., & Oliphant, J. (2015). Effects of an Individual Development Account Program on Retirement Saving: Follow-up Evidence from a Randomized Experiment. *Journal of Gerontological Social Work*. Advance online publication. doi:10.1080/01634372.2015.1052174
21. Sherraden, M.S. & **Grinstein-Weiss, M.** (2015). Creating financial capability in the next generation: An introduction to the special issue. *Journal of Consumer Affairs*. doi: 10.1111/joca.12067
22. **Grinstein-Weiss, M.**, Key, C., & Carrillo, S. (2015). Homeownership, the Great Recession, and wealth: Evidence From the Survey of Consumer Finances. *Housing Policy Debate*. Advance online publication. doi:10.1080/10511482.2014.971042.
23. **Grinstein-Weiss, M.**, Guo, S., Reinertson, V., & Russell, B. (2015). Financial education and savings outcomes for low-income IDA participants: Does age make a difference? *Journal of Consumer Affairs*. Advance online publication. doi:10.1111/joca.12061
24. Huang, J., Lombe, M., Putnam, M., **Grinstein-Weiss, M.**, Sherraden, M. (2015). Individual development accounts and homeownership among low-income adults with disabilities: Evidence from a randomized experiment. *Journal of Applied Social Science*. <https://doi.org/10.1177/1936724415596365>
25. Key, C., Tucker, J. N., **Grinstein-Weiss, M.**, & Comer, K. (2015). Tax-Time savings among low-income households in the \$aveNYC Program. *Journal of Consumer Affairs*. Advance online publication. doi:10.1111/joca.12070
26. **Grinstein-Weiss, M.**, Williams Shanks, T.R., & Beverly, S. (2014). Family Assets and Child Outcomes: Evidence and Directions. *The Future of Children*, 24(1). 147-170. doi: 10.1353/foc.2014.0002
27. **Grinstein-Weiss, M.**, Manturuk, K., Guo, S., Charles, P., & Key, C. (2014). The impact of homeownership on marriage and divorce: Evidence from propensity score matching. *Social Work Research*, 38(2). 73-90.

[10.1093/swr/svu016](https://doi.org/10.1093/swr/svu016)

28. Tucker, J. N., Key, C. C., & **Grinstein-Weiss, M.** (2014). The benefits of saving at tax time: Evidence from the \$aveNYC evaluation. *The Journal of Socio-Economics*, 48, 50-61. doi: [10.1016/j.socec.2013.08.011](https://doi.org/10.1016/j.socec.2013.08.011)
29. **Grinstein-Weiss, M.**, Key, C., Guo, S., Yeo, Y. & Holub, K. (2013). Homeownership and wealth among low- and moderate-income households. *Housing Policy Debate*, 23(2), 259-279. doi: [10.1080/10511482.2013.771786](https://doi.org/10.1080/10511482.2013.771786)
30. Ansong, D., Chowa, G. A., & **Grinstein-Weiss, M.** (2013). Future orientation as a mediator between assets and perceived household economic stability: A structural equation modeling approach. *Social Work Research*, 37(2), 147-158. doi: [10.1093/swr/svt012](https://doi.org/10.1093/swr/svt012)
31. **Grinstein-Weiss, M.**, Sherraden, M. W., Gale, W. G., Rohe, W., Schreiner, M., & Key, C. (2013). The ten-year impacts of Individual Development Accounts on homeownership: Evidence from a randomized experiment. *American Economic Journal: Economic Policy*, 5(1): 122-45. doi: [10.1257/pol.5.1.122](https://doi.org/10.1257/pol.5.1.122)
32. **Grinstein-Weiss, M.**, Sherraden, M. W., Gale, W. G., Rohe, W., Schreiner, M., & Key, C. (2013). Long-Term Effects of Individual Development Accounts on Post-Secondary Education: Follow-up Evidence from a Randomized Experiment. *Economics of Education Review*, 33, 58-68. doi :[10.1016/j.econedurev.2012.12.007](https://doi.org/10.1016/j.econedurev.2012.12.007)
33. **Grinstein-Weiss, M.**, Yeo, Y., Manturuk, K., Despard, M., Holub, K., Greeson, J., & Quercia, R. (2013). Social capital and homeownership in low-to-moderate-income neighborhoods. *Social Work Research*, 37(1), 37-53. doi: [10.1093/swr/svs035](https://doi.org/10.1093/swr/svs035)
34. **Grinstein-Weiss, M.**, Spader, J., Yeo, Y., Key, C. C., & Freeze, E. B. (2012). Loan performance among low-income households: Does prior parental teaching of money management matter? *Social Work Research*, 36 (4), 257-270. doi: [10.1093/swr/svs016](https://doi.org/10.1093/swr/svs016)
35. **Grinstein-Weiss, M.**, Key, C., Yeo, Y., Yoo, J., & Holub, K. (2012). Homeownership, neighborhood characteristics, and children's positive behaviors among low- and moderate-income households. *Urban Studies*, 1-10.
36. **Grinstein-Weiss, M.**, Yeo, Y., Spader, J., Taylor, A., & Freeze, E. B. (2011). Parental transfer of financial knowledge and later credit outcomes among low- and moderate-income homeowners. *Children and Youth Services Review*, 33, 78-85.
37. **Grinstein-Weiss, M.**, Charles, P., Guo, S., Manturuk, K., & Key, C. C. (2011). The Effect of Marital Status on Home Ownership among Low-Income Households. *Social Service Review*, 85(3), 475-503.
38. **Grinstein-Weiss, M.**, Yeo, Y., Anacker, K., Van Zandt, S., Freeze, E., & Quercia, R. (2011). Homeownership and neighborhood satisfaction among low- and moderate-income households. *Journal of Urban Affairs*, 33(3), 247-265. doi: [10.1111/j.1467-9906.2011.00549.x](https://doi.org/10.1111/j.1467-9906.2011.00549.x)
39. **Grinstein-Weiss, M.**, Williams, T., Manturuk, K. R., Key, C. C., Paik, J., & Greeson, J. (2010). Homeownership and parenting practices: Evidence from the Community Advantage Panel. *Children and Youth Services Review*, 32(5), 774-782 doi:[10.1016/j.childyouth.2010.01.016](https://doi.org/10.1016/j.childyouth.2010.01.016)
40. **Grinstein-Weiss, M.**, Yeo, Y., Despard, M., Zhan, M., & Casalotti, A. (2010). Does prior banking experience matter? Differences of the banked and unbanked in Individual Development Accounts. *Journal of Family and Economic Issues*, 31, 212-227. doi: [10.1007/s10834-010-9184-5](https://doi.org/10.1007/s10834-010-9184-5)
41. Loibl, C., **Grinstein-Weiss, M.**, Zhan, M., & Red, B. B. (2010). More than a penny saved: Long-term changes in behavior among savings program participants. *Journal of Consumer Affairs*, 44(1), 98-126. doi: [10.1111/j.1745-](https://doi.org/10.1111/j.1745-)

[6606.2010.01159.x](#)

42. **Grinstein-Weiss, M.**, Chowa, G., & Casalotti, A. (2010). Individual Development Accounts for housing policy: Analysis of individual and program characteristics. *Housing Studies*, 25(1), 63-82. doi: [10.1080/02673030903362035](#)
43. Parish, S. L., **Grinstein-Weiss, M.**, Yeo, Y., Rose, R. A., & Rimmerman, A. (2010). Assets and income: Disability-based disparities in the US. *Social Work Research*, 34(2), 71-82. doi: [10.1093/swr/34.2.71](#)
44. Greeson, J.K.P., **Grinstein-Weiss, M.**, & Usher, L. (2010). One adult who is crazy about you: Can natural mentoring relationships increase assets among young adults with and without foster care experience? *Children and Youth Services Review*, 30, 565-577. doi: [10.1016/j.childyouth.2009.12.003](#)
45. **Grinstein-Weiss, M.**, Edwards, K., Charles, P., & Wagner, K. (2009). Adoption of a policy innovation: The case of Individual Development Accounts (IDAs). *Journal of Policy Practice*, 8(1), 34-53. doi: [10.1080/15588740802282383](#)
46. **Grinstein-Weiss, M.**, Greeson, J., Yeo, Y., Birdsong, S., Despard, M., & Quercia, R. (2009). The impact of low- and moderate-wealth homeownership on parental attitudes and behavior: Evidence from the Community Advantage Panel. *Children and Youth Services Review*, 31(1), 23-31. doi: [10.1016/j.childyouth.2008.05.005](#)
47. Han, C., **Grinstein-Weiss, M.**, & Sherraden, M. (2009). Assets beyond savings in Individual Development Accounts. *Social Service Review*, 83(2), 221-244. doi: [10.1086/600861](#)
48. **Grinstein-Weiss, M.**, Yeo Y., Irish K., & Zhan, M. (2009). Parental assets: A pathway to positive child educational outcomes. *Journal of Sociology and Social Welfare*, 36(1), 61-84. Available at [scholarworks](#).
49. Freedenthal, S., Potter, C., & **Grinstein-Weiss, M.** (2008). Institutional supports for faculty scholarship: A national survey. *Social Work Research*, 32(4), 220-230. doi: [10.1093/swr/32.4.220](#)
50. **Grinstein-Weiss, M.**, Lee, J. S., Greeson, J., Han, C., Yeo, Y., & Irish, K. (2008). Fostering low-income homeownership: A longitudinal randomized experiment on Individual Development Accounts. *Housing Policy Debate*, 19(4), 711-739. Doi: [10.1080/10511482.2008.9521653](#)
51. **Grinstein-Weiss, M.**, Yeo, Y., Zhan, M., & Charles, P. (2008). Asset holding and net worth among households with children: Differences by household type. *Children and Youth Services Review*, 30(1), 62-78. doi: [10.1016/j.childyouth.2007.06.005](#)
52. Parish, S. L., Rose, R. A., **Grinstein-Weiss, M.**, Richman, E. L., & Andrews, M. E. (2008). Material hardship in U.S. families raising children with disabilities. *Exceptional Children*, 75(1), 72-91. doi: [10.1177/001440290807500104](#)
53. Grinstein-Weiss, M., Curley, J., & Charles, P. (2007). Asset building in rural communities: The experience of Individual Development Accounts. *Rural Sociology*, 72(1), 25-46. Doi: [10.1526/003601107781147383](#)
54. **Grinstein-Weiss, M.**, Irish, K., Parish, S., & Wagner, K. (2007). Using Individual Development Accounts to save for a home: Are there differences by race? *Social Service Review*, 81(4), 657-681. Doi: [10.1086/524288](#)
55. Zhan, M., & **Grinstein-Weiss, M.** (2007). Educational status and savings performances in Individual Development Accounts. *Journal of Policy Practice*, 6(1), 27-46. Doi: [10.1300/J508v06n01_0](#)
56. **Grinstein-Weiss, M.** (2006). Funding portals for social work doctoral students: Funding opportunities through the Department of Housing and Urban Development. *Research on Social Work Practice*, 16(6), 632-637.

57. **Grinstein-Weiss, M.**, & Sherraden, M. (2006). Racial differences in performance in a matched saving program. *Journal of Income Distribution*, 13(3-4), 98-111. Available [here](#).
58. **Grinstein-Weiss, M.**, Wagner, K., & Ssewamala, F. (2006). Saving and asset accumulation among low-income families with children in IDAs. *Children and Youth Services Review*, 28(2), 193-211. Doi: [10.1016/j.chilyouth.2005.03.005](https://doi.org/10.1016/j.chilyouth.2005.03.005)
59. **Grinstein-Weiss, M.**, Zhan, M., & Sherraden, M. (2006). Saving performance in Individual Development Accounts: Does marital status matter? *Journal of Marriage and Family*, 68(1), 192-204. Doi: [10.1111/j.1741-3737.2006.00241.x](https://doi.org/10.1111/j.1741-3737.2006.00241.x)
60. **Grinstein-Weiss, M.**, Fishman, G., & Eisikovits, Z. (2005). Gender and ethnic differences in formal and informal help seeking among Israeli adolescents. *Journal of Adolescence*, 28, 765-779. Doi: [10.1016/j.adolescence.2005.01.002](https://doi.org/10.1016/j.adolescence.2005.01.002)
61. Curley, J., & **Grinstein-Weiss, M.** (2003). A comparative analysis of rural and urban saving performance in Individual Development Accounts. *Social Development Issues*, 25(1&2), 89-105.
62. Eisikovits, Z., Griffel, A., **Grinstein-Weiss, M.**, & Azaiza, F. (2000). Attitudes of Israeli Arab social workers concerning woman battering: The relationship between responsibility, societal reaction and legitimization of violence. *Journal of Social Service Research*, 28(3), 23-47. Doi: [10.1300/J079v26n03_02](https://doi.org/10.1300/J079v26n03_02)
63. Fishman, G., **Grinstein-Weiss, M.**, & Mesch, G. S. (2000). Political identification of youth—Delineating differences between left and right in Israel. *Journal for Sociology of Education and Socialization*, 20, 291-302. Available [here](#)

Manuscripts Under Review

1. Daniels, K., Bufe, S., & **Grinstein-Weiss, M.** (Under review). The Impact of the Gig-Economy on Financial Hardship among Low-Income Families.
2. Despard, M., Frank-Miller, E., Zeng, Y., Fox-Dichter, S., Germain, G., **Grinstein-Weiss, M.**, & Covington, M. (Under review) Employee financial wellness programs: Promising new benefit for frontline workers? *Compensation & Benefits Review*.
3. Jabbari, J., Despard, M., Kondratjeva, O., Gupta, B., & **Grinstein-Weiss, M.** (Under review). Nothing to show for it: Non-degreed debt and the financial conditions associated with it.
4. Despard, M., **Grinstein-Weiss, M.**, Roll, S., Hardy, B., Perantie, D., & Oliphant, J. (Under review). Tax time saving and the earned income tax credit: results from online field and survey experiments.
5. Kondratjeva, O., Roll, S., Despard, M., & **Grinstein-Weiss, M.** (Under review). The impact of tax refund delays on the experience of hardship and unsecured debt.
6. Bufe, S., Roll, S., Kondratjeva, O., Hardy, B., & **Grinstein-Weiss, M.** (Under review). Does savings affect participation in the gig economy? Evidence from a tax refund field experiment.
7. Roll, S., Despard, M., & **Grinstein-Weiss, M.** (Under review). Do the effects of tax refund savings interventions persist? Evidence from a Field Experiment.
8. Bufe, S., **Grinstein-Weiss, M.**, Kondratjeva, O., & Roll, S. (Under review). Using financial tips to guide debt repayment: experimental evidence from low- and moderate-income tax filers.

9. Despard, M., Zeng, Y., Fox-Dichter, S., Frank-Miller, E., & **Grinstein-Weiss, M.** (Under review). Financial counseling for front-line workers: A pilot study of engagement and outcomes.
10. Pinto, O., Kondratjeva, O., Haran, M., Roll, S., Huseynli, A., & **Grinstein-Weiss, M.** (Under review). Household Savings Decisions in Israel's Child Savings Program The Role of Demographic, Financial, and Intrinsic Factors.
11. Despard, M., **Grinstein-Weiss, M.**, Perantie, D., & Oliphant, J. (Under review). Tax-time saving among EITC recipients: Results of a large-scale experiment informed by behavioral economics.

Book Chapters

1. **Grinstein-Weiss, M.**, Kondratjeva, O., Roll, S., Pinto, O., & Gottlieb, D. (2020). The Saving for Every Child Program in Israel: an overview of a universal asset-building policy. In Huang, J., Zou, L., & Sherraden, M., (Eds.), *Inclusive Child Development Accounts: Toward Universality and Progressivity*. Abingdon, UK: Routledge.
2. Roll, S., **Grinstein-Weiss, M.**, Steensma, J., & deRuyter, A. (2020). Building Assets for the Whole Population. In Rank, M. R., & Yadama, G. N., *Towards a Livable Life: A 21st Century Agenda for Social Work*. Oxford: Oxford University Press.
3. Sherraden, M., Li-Chen, C., Ssewamala, F., Youngmi, K., Loke, V., Li, Z., Chowa, G., Ansong, D., Johnson, L., YungSoo, L., **Grinstein-Weiss, M.**, Clancy, M., Jin, H., Beverly, S., Yunju, N., & Chang-Keun, H. (2018). International Child Development Accounts. *Encyclopedia of Social Work*.
4. **Grinstein-Weiss, M.**, Comer, K., Russell, B. D., Key, C., Perantie, D., & Ariely, D. (2015). Refund to Savings: Creating contingency savings at tax time. In J. M. Collins (Ed.), *A fragile balance: Emergency savings and liquid resources for low-income consumers* (pp. 87-106). New York, NY: Palgrave Macmillan.
5. Schreiner, M., Sherraden, M., Clancy, M., Johnson, L., Curley, J., Zhan, M., Beverly, S., & **Grinstein-Weiss, M.** (2005). Assets and the poor: Evidence from Individual Development Accounts. In M. Sherraden (Ed.), *Inclusion in the American dream: Assets, poverty, and public policy* (pp. 185-215). New York, NY: Oxford University Press.
6. Schreiner, M., Sherraden, M., Clancy, M., Johnson, L., Curley, J., Zhan, M., Beverly, S., & **Grinstein-Weiss, M.** (2005). Les pauvres et leurs capitaux: les enseignements des Comptes de développement personnel [Assets and the poor: Evidence from Individual Development Accounts]. In G. Gloukoviezoff (Ed.), *Exclusion et liens financiers: Rapport du Centre Walras 2004* (pp.433-469). Paris, France: Economica.
7. **Grinstein-Weiss, M.**, & Curley, J. (2003). Individual development accounts in rural communities: Implications for research. In T. L. Scales & C. L. Streeter (Eds.), *Building and sustaining community assets* (pp. 328-340). Pacific Grove, CA: Brooks/Cole.
8. Schreiner, M., Sherraden, M., Clancy, M., Johnson, E., Curley, J., Zhan, M., Beverly, S., & **Grinstein-Weiss, M.** (2001). Asset accumulation by low-resource people: Evidence from Individual Development Accounts. In J. L. Blanton, A. Williams, & W. Rhine (Eds.), *Changing financial markets and community development* (pp.183-216). Washington, DC: Federal Reserve System Community Affairs Research Conference.

Reports, Briefs, Toolkits, and Working Papers

1. Despard, M., Taing, V., Weaver, A., Roll, S., & **Grinstein-Weiss, M.** "Material Hardship among Lower-Income Households: The Role of Liquid Assets and Place" (2020). *Social Policy Institute Research*. 33.
2. Despard, M., Frank-Miller, E., Zeng, Y., Fox-Dichter, S., Germain, G., **Grinstein-Weiss, M.**, & Covington, M. "Employee Financial Wellness Programs: Promising New Benefit for Frontline Workers?" (2020). *Social Policy Institute Research*. 27.

3. Despard, M., **Grinstein-Weiss, M.**, Roll, S., Hardy, B., Perantie, D., & Oliphant, J. "Tax-Time Saving and the Earned Income Tax Credit: Results from Online Field and Survey Experiments" (2020). *Social Policy Institute Research*. 26.
4. Roll, S., **Grinstein-Weiss, M.**, Kondratjeva, O., & Bufe, S. "Promoting Public Retirement Savings Accounts during Tax Filing: Evidence from a Field Experiment" (2020). *Social Policy Institute Research*. 30.
5. Kondratjeva, O., Roll, S., Mantsura, O., Miretski, P., Statland-Vaintraub, O., Brumbaum, H., Tikotsky, A., & **Grinstein-Weiss, M.** (2020). Improving the Take-Up of Homecare Services Among Holocaust Survivors in a Jewish Charitable Organization. (SPI Research Brief No. 20-02). St. Louis, MO: Washington University, Social Policy Institute.
6. Hampton, J., Roll, S. J., & **Grinstein-Weiss, M.** (2020). How do the lives of participants in a housing mobility program change after they move? A case study of the mobility connection program. (SPI Research Brief No. 20-01). St. Louis, MO: Washington University, Social Policy Institute.
7. Gallagher, E., Blascak, N., Roll, S., & **Grinstein-Weiss, M.** (2020). Health insurance as an income stabilizer. Philadelphia, PA: Federal Reserve Bank of Philadelphia.
8. Roll, S., Kondratjeva, O., & **Grinstein-Weiss, M.** (2019). Financial well-being: Measuring financial perceptions and experiences in low- and moderate-income households. Washington, DC: Brookings Institute.
9. Bufe, S., Roll, S. P., Kondratjeva, O., Hardy, B., & **Grinstein-Weiss, M.** (2019). Does Savings Affect Participation in the Gig Economy? Evidence from a Tax Refund Field Experiment (SPI Working Paper 19-1). St. Louis, MO: Washington University, Social Policy Institute.
10. Roll, S. P., Davison, G., **Grinstein-Weiss, M.**, Despard, M. R., & Bufe, S. (2018). Refund to Savings 2015–2016: Field experiments to promote tax-time saving in low- and moderate-income households (CSD Research Report No. 18-28). St. Louis, MO: Washington University, Center for Social Development.
11. Davison, G., Roll, S. P., Taylor, S. H., & **Grinstein-Weiss, M.** (2018). The state of state EITCs: An overview and their implications for low- and moderate-income households (CSD Research Brief No. 18-04). St. Louis, MO: Washington University, Center for Social Development.
12. Roll, S. P., Mitchell, D. S., Holub, K., Bufe, S., & **Grinstein-Weiss, M.** (2017). Responses to and repercussions from income volatility in low- and moderate-income households: Results from a national survey (Issue Brief). Washington, DC: Aspen Institute and Center for Social Development.
13. Roll, S., Mitchell, D.S., Bufe, S., Lynne, G., & Grinstein-Weiss, M. (2017, October). The experience of volatility in low- and moderate-income households: Results from a national survey (CSD Research Brief in partnership with the Aspen Institute). St. Louis, MO: Washington University, Center for Social Development.
14. Hannon, G., Covington, M., Despard, M., Frank-Miller, E., & **Grinstein-Weiss, M.** (2017). Employee financial wellness programs: A review of the literature and directions for future research (CSD Working Paper No. 17-23). St. Louis, MO: Washington University, Center for Social Development.
15. Perantie, D. C., Roll, S. P., Oliphant, J. E., Guo, S., & **Grinstein-Weiss, M.** (2017, February). Coping with a crisis: Financial resources available to low- and moderate-income households in emergencies (CSD Research Brief No. 17-11). St. Louis, MO: Washington University, Center for Social Development.
16. Roll, S. P., Oliphant, J. E., Perantie, D. C., **Grinstein-Weiss, M.**, & Davison, G. (2017). Assessing retirement needs and interest in myRA: Findings from the Refund to Savings Initiative (CSD Research Report No. 17-16). St. Louis, MO: Washington University, Center for Social Development.

17. Gallagher, E. A., Gopalan, R., **Grinstein-Weiss, M.**, Roll, S. P., & Davison, G. (2017, January). Home delinquency rates are lower among ACA Marketplace households: Evidence from a natural experiment (CSD Research Brief No. 17-01). St. Louis, MO: Washington University, Center for Social Development.
18. Maag, E., Roll, S. and Oliphant, J. (2016, December). Delaying Tax Refunds for Earned Income Tax Credit and Additional Child Tax Credit Claimants (Tax Policy Center Report). Urban Institute and Brookings Institution.
19. Roll, S. P., Taylor, S. H., & Grinstein-Weiss, M. (2016, October). Financial anxiety in low- and moderate-income households: Findings from the Household Financial Survey (CSD Research Brief No. 16-42). St. Louis, MO: Washington University, Center for Social Development.
20. Despard, M. R., Roll, S. P., Perantie, D. C., Oliphant, J. E., & Grinstein-Weiss, M. (2016, July). The role of health insurance in the financial lives of low- and moderate-income households (CSD Research Brief No. 16-26). St. Louis, MO: Washington University, Center for Social Development.
21. Gal, J., Madhala-Brik, S., **Grinstein-Weiss, M.** & Covington, M. (2016, June). Child Development Accounts in Israel: Background and Review of Options. (Joint Policy Brief). Jerusalem, Israel. Taub Center for Social Policy Studies in Israel and Center for Social Development.
22. Despard, M. R., Taylor, S. H., Perantie, D. C., & **Grinstein-Weiss, M.** (2016, May). The burden of student debt: Findings from a survey of low- and moderate-income households (CSD Research Brief No. 16-15). St. Louis, MO: Washington University, Center for Social Development.
23. Taylor, S. H., Perantie, D. C., Kantor, N., **Grinstein-Weiss, M.**, Guo, S., & Raghavan, R. (2016, May). Racial disparities in student debt: Evidence from the Refund to Savings Initiative (CSD Research Brief No. 16-14). St. Louis, MO: Washington University, Center for Social Development.
24. **Grinstein-Weiss, M.**, Perantie, D. C., Oliphant, J. E., deRuyter, A., & Despard, M. R. (2016, March). Characteristics and hardships associated with bank account ownership among Refund to Savings participants (CSD Research Brief No. 16-09). St. Louis, MO: Washington University, Center for Social Development.
25. **Grinstein-Weiss, M.**, Covington, M., Brewster, M., & Oliphant, J. E. (2016, April). Frequently asked questions about the features of Child Development Accounts in Israel (CSD Fact Sheet No. 16-12). St. Louis, MO.
26. **Grinstein-Weiss, M.**, Covington, M., Clancy, M. M., & Sherraden, M. (2016, April). A savings account for every child born in Israel: Recommendations for program implementation (CSD Policy Brief No. 16-11). St. Louis, MO: Washington University, Center for Social Development.
27. Perantie, D. C., Oliphant, J. E., & **Grinstein-Weiss, M.** (2016). *Support for a tax-time savings policy: Interest in deferring tax refunds with matched incentives* (CSD Research Brief No. 16-03). St. Louis, MO: Washington University, Center for Social Development.
28. Despard, M. R., Perantie, D. C., Oliphant, J., & **Grinstein-Weiss, M.** (2015). *Do EITC recipients use their tax refunds to get ahead? Evidence from the Refund to Savings initiative* (CSD Research Brief No. 15-38). St. Louis, MO: Washington University in St. Louis, Center for Social Development.
29. Despard, M. R., Perantie, D. C., Luo, L., Oliphant, J., & **Grinstein-Weiss, M.** (2015). *Use of alternative financial services in low- and moderate-income households: Evidence from Refund to Savings* (CSD Research Brief No. 15-57). St. Louis, MO: Washington University in St. Louis, Center for Social Development. Retrieved from <http://csd.wustl.edu/Publications/Documents/RB15-57.pdf>

30. Covington, M., Oliphant, J., Perantie, D., & **Grinstein-Weiss, M.** (2015). The volunteer income tax preparer's toolkit: Showing clients why tax time is the right time to save (CSD Toolkit No. 15-56). St. Louis, MO: Washington University, Center for Social Development.
31. **Grinstein-Weiss, M.** (2015). *Statement given in Bridging the Gap: How Prepared Are Americans for Retirement? Hearing before the U.S. Senate Special Committee on Aging* (CSD Perspective 15-25). St. Louis, Washington University, Center for Social Development.
32. **Grinstein-Weiss, M.**, Perantie, D. C., Russell, B. D., Comer, K., Taylor, S. H., Luo, L., Key, C., & Ariely, D. (2015). *Refund to Savings 2013: Comprehensive report on a large-scale tax-time saving program* (CSD Research Report 15-06). St. Louis, MO: Washington University, Center for Social Development.
33. **Grinstein-Weiss, M.**, Oliphant, J., Russell, B. D., & Boshara, R. (2015). *Does unsecured debt decrease savings? Evidence from the Refund to Savings Initiative* (CSD Research Brief 15-16). St. Louis, MO: Washington University, Center for Social Development.
34. **Grinstein-Weiss, M.**, Russell, B., Gorham, L., Key, C., & Oliphant, J. (2014). *The Wealth of Young Low- and Moderate-Income Homeowners through the Great Recession*. (Working Paper). St. Louis: Washington University, Center for Social Development.
35. **Grinstein-Weiss, M.**, Comer, K., Russell, B., Key, C., Perantie, D. C., & Ariely, D. (2014). *Refund to Savings: 2013 evidence of tax-time saving in a national randomized control trial*. (CSD Research Report 14-03). St. Louis: Washington University, Center for Social Development.
36. **Grinstein-Weiss, M.**, Comer, K., Russell, B., Key, C., Perantie, D. C., & Ariely, D. (2014). *Refund to Savings: 2013 results from a national experiment to build financial stability at tax time* (Research Brief). St. Louis: Washington University, Center for Social Development.
37. **Grinstein-Weiss, M.**, Russell, B., Tucker, B., & Comer, K. (2014). *Lack of Emergency Savings Puts American Households at Risk: Evidence from the Refund to Savings Initiative* (CSD Policy Brief 14-13). St. Louis, MO: Washington University, Center for Social Development.
38. Elliott, W., **Grinstein-Weiss, M.**, & Nam, I. (2013). *Student debt and declining retirement savings* (CSD Working Paper 13-34). St. Louis, MO: Washington University, Center for Social Development.
39. Elliott, W., **Grinstein-Weiss, M.**, & Nam, I. (2013). *Is student debt compromising homeownership as a wealth-building tool?* (CSD Working Paper No. 13-33). St. Louis, MO: Washington University, Center for Social Development.
40. Elliott, W., **Grinstein-Weiss, M.**, & Nam, I. (2013). *Does outstanding student debt reduce asset accumulation?* (CSD Working Paper 13-32). St. Louis, MO: Washington University, Center for Social Development.
41. Key, C., **Grinstein-Weiss, M.**, Tucker, J., Holub, K., & Ariely, D. (2013) Saving Behavior in Response to Motivational Prompts: Evidence from the Refund to Savings Experiment. (Research Brief). St. Louis, MO: Washington University, Center for Social Development.
42. Holub, K., **Grinstein-Weiss, M.**, Key, C., & Ariely, D. (2013). *Refund to Savings (R2S): Insight from the field, 2012* (CSD Research Report 13-11). St. Louis, MO: Washington University, Center for Social Development.
43. **Grinstein-Weiss, M.**, Tucker, J., Key, C., Holub, K., & Ariely, D. (2013) Account Use and Demand for Tax-Refund Saving Vehicles: Evidence from the Refund to Savings Experiment. (Research Brief). St. Louis, MO: Washington University, Center for Social Development.

44. **Grinstein-Weiss, M.**, Sherraden, M., Gale, W., Rohe, W. M., Schreiner, M., & Key, C. (2012). *Individual Development Accounts and post-secondary education: Evidence from a randomized experiment* (CSD Working Paper 12-21). St. Louis, MO: Washington University, Center for Social Development.
45. **Grinstein-Weiss, M.**, Sherraden, M., Gale, W., Rohe, W. M., Schreiner, M., & Key, C. (2012). *Effects of an Individual Development Account program on retirement saving: Follow-up evidence from a randomized experiment* (CSD Working Paper 12-54). St. Louis, MO: Washington University, Center for Social Development.
46. **Grinstein-Weiss, M.**, Sherraden, M., Rohe, W. M., Gale, W., Schreiner, M., & Key, C. (2012). *Long-term follow-up of Individual Development Accounts: Evidence from the ADD experiment* (CSD Report 12-43). St. Louis, MO: Washington University, Center for Social Development.
47. **Grinstein-Weiss, M.**, Sherraden, M. W., Gale, W. G., Rohe, W., Schreiner, M., & Key, C. (2011). *The ten-year impacts of Individual Development Accounts on homeownership: Evidence from a randomized experiment* (Working Paper). Available from the Social Science Research Network at <http://ssrn.com/abstract=1782018>.
48. **Grinstein-Weiss, M.**, Key, C., Yeo, Y., Yoo, J., Holub, K., Taylor, A. (2011). *Homeownership, neighborhood characteristics, and children's positive behaviors among low- and moderate-income households*. Chapel Hill, NC: University of North Carolina at Chapel Hill, Center for Community Capital.
49. **Grinstein-Weiss, M.**, Spader, J., Yeo, Y., Key, C. C., & Freeze, E. B. (2010). *Loan performance among low income households: Does prior parental teaching of money management matter?* (Working Paper). Chapel Hill, NC: University of North Carolina at Chapel Hill, Center for Community Capital.
50. **Grinstein-Weiss, M.**, Charles, P., Guo, S., Manturuk, K., & Key, C. (2010). *The transition into low-income homeownership: Does marital status matter?* (Working Paper). Chapel Hill, NC: University of North Carolina at Chapel Hill, Center for Community Capital.
51. **Grinstein-Weiss, M.**, Sherraden, M., Gale, W., & Rohe, W. (2009). *Testing long-term impacts of Individual Development Accounts on homeownership* (Working Paper). Ann Arbor, MI: University of Michigan, National Poverty Center.
52. **Grinstein-Weiss, M.**, Spader, J., Yeo, Y., Freeze, E. B., Taylor, A. (2009). *Teach your children well: Credit outcomes and prior parental teaching of money management* (Working Paper). Chapel Hill, NC: University of North Carolina at Chapel Hill, Center for Community Capital.
53. **Grinstein-Weiss, M.**, Paik, J., Williams, T., Manturuk, K. R., & Key, C. C. (2009). *Homeownership and parenting practices: Evidence from the community advantage panel* (Working Paper). Chapel Hill, NC: University of North Carolina at Chapel Hill, Center for Community Capital.
54. **Grinstein-Weiss, M.**, Anacker, K., Yeo, Y., Van Zandt, S., Freeze, E. B., & Quercia, R. G. (2009). *Homeownership and neighborhood satisfaction among low- and moderate-income households* (Working Paper). Chapel Hill, NC: University of North Carolina at Chapel Hill, Center for Community Capital.
55. Weigensberg, E. C., Naylor, S., Duncan, D., **Grinstein-Weiss, M.**, Scheyett, A., & Guo, S. (2009). *The MSW program at UNC-Chapel Hill – Graduate survey 2008*. Chapel Hill, NC: University of North Carolina at Chapel Hill, School of Social Work.
56. **Grinstein-Weiss, M.**, Yeo, Y., Despard, M., & Zhan, M. (2008). *Does banking experience matter: Differences of the banked and unbanked in Individual Development Accounts* (Working Paper No. 08-08). St. Louis, MO: Washington University, Center for Social Development.

57. **Grinstein-Weiss, M.**, Yeo, Y., Greeson, J., Despard, M., & Quercia, R. (2008). *Are low- and moderate-income homeownership and neighborhood context associated with social capital? A multilevel analysis* (Working Paper). Chapel Hill, NC: University of North Carolina at Chapel Hill, Center for Community Capital.
58. **Grinstein-Weiss, M.**, Greeson, J. K. P., Yeo, Y. H., Birdsong, S. S., Despard, M. R., & Quercia, R. G. (2008). *The impact of low- and moderate-wealth homeownership on parental attitudes and behavior: Evidence from the community advantage panel* (Working Paper). Chapel Hill, NC: University of North Carolina at Chapel Hill, Center for Community Capital.
59. **Grinstein-Weiss, M.**, Yeo, Y. H., Irish, K., & Zhan, M. (2008). *Parental assets: A pathway to positive child educational outcomes* (Working Paper No. 08-07). St. Louis, MO: Washington University, Center for Social Development.
60. Han, C., **Grinstein-Weiss, M.**, & Sherraden, M. (2007). *Assets beyond saving in Individual Development Accounts* (Working Paper No. 07-25). St. Louis, MO: Washington University, Center for Social Development.
61. **Grinstein-Weiss, M.**, & Irish, K. (2007). *Individual Development Accounts: Frequently asked questions* (Perspective Paper No. 07-09). St. Louis, MO: Washington University, Center for Social Development.
62. **Grinstein-Weiss, M.**, Lee, J. S., Irish, K., & Han, C. (2007). *Fostering low-income homeownership: A longitudinal randomized experiment on Individual Development Accounts* (Working Paper No. 07-03). St. Louis, MO: Washington University, Center for Social Development.
63. Han, C., & **Grinstein-Weiss, M.** (2007). *Asset accumulation beyond saving in Individual Development Accounts: A randomized experimental study* (Working Paper). St. Louis, MO: Washington University, Center for Social Development.
64. Grinstein-Weiss, M., & Irish, K. (2006). *Individual Development Accounts: Participant and program characteristics related to savings performance* (Policy Brief). Chapel Hill, NC: University of North Carolina at Chapel Hill, Center on Poverty, Work & Opportunity.
65. **Grinstein-Weiss, M.**, & Wagner, K. (2006). *Using Individual Development Accounts to save for a home: Are there differences by race?* (Working Paper No. 06-06). St. Louis, MO: Washington University, Center for Social Development.
66. Barbarin, O., Grinstein-Weiss, M., & Orthner, D. (2005). *Challenges faced by low income African American households* (Issue Brief). Chapel Hill, NC: University of North Carolina at Chapel Hill, Center on Poverty, Work & Opportunity.
67. **Grinstein-Weiss, M.**, Edwards, K., & Wagner, K. (2005). *Diffusion of policy innovation: The case of Individual Development Accounts as an asset-building policy* (Working Paper No. 05-08). St. Louis, MO: Washington University, Center for Social Development.
68. Zhan, M., & **Grinstein-Weiss, M.** (2005). *Educational status and savings performances in Individual Development Accounts* (Working Paper No. 05-30). St. Louis, MO: Washington University, Center for Social Development.
69. **Grinstein-Weiss, M.**, Wagner, K., & Ssewamala, F. (2005). *Saving and asset accumulation among low-income families with children in IDAs* (Working Paper No. 05-09). St. Louis, MO: Washington University, Center for Social Development.
70. **Grinstein-Weiss, M.**, & Sherraden, M. (2004). *Racial differences in performance in a matched savings program* (Working Paper No. 04-04). St. Louis, MO: Washington University, Center for Social Development.

71. **Grinstein-Weiss, M., Zhan, M., & Sherraden, M.** (2004). *Saving performance in Individual Development Accounts: Does marital status matter?* (Working Paper No. 04-01). St. Louis, MO: Washington University, Center for Social Development.
72. **Grinstein-Weiss, M., & Curley, J.** (2003). *Individual Development Accounts in rural communities: Implications for research* (Working Paper No. 03-21). St. Louis, MO: Washington University, Center for Social Development.
73. Curley, J., & **Grinstein-Weiss, M.** (2003). *A comparative analysis of rural and urban saving performance in Individual Development Accounts* (Working Paper No. 03-08). St. Louis, MO: Washington University, Center for Social Development.
74. **Grinstein-Weiss, M.** (2003). *Factors associated with youth willingness to seek help*. Haifa Forum for Social Work, 38-67 [Hebrew].
75. Sherraden, M., Curley, J., & **Grinstein-Weiss, M.** (2003). *Wealth creation in rural America*. Knowledge Base, Volume 1. National Rural Funders Collaborative.
76. **Grinstein-Weiss, M.** (2002). *Racial differences in savings and assets accumulation in IDAs: Implications for homeownership*. Submitted to the Department of Housing and Urban Development.
77. Sherraden, M., Schreiner, M., Curley, J., **Grinstein-Weiss, M., & Johnson, L.** (2002). *Questions on survey data and draft interim report for the IDA experiment of the American Dream Demonstration* (Report). St. Louis, MO: Washington University, Center for Social Development.
78. Clancy, M., **Grinstein-Weiss, M., & Schreiner, M.** (2001) *Financial education and saving outcomes in Individual Development Accounts* (Working Paper No. 01-2). St. Louis, MO: Washington University, Center for Social Development.
79. Schreiner, M., Sherraden, M., Clancy, M., Johnson, L., Curley, J., **Grinstein-Weiss, M., Zhan, M., & Beverly, S.** (2001). *Savings and asset accumulation in Individual Development Accounts* (CSD Report No. 01-23) St. Louis, MO: Washington University, Center for Social Development.
80. Griffel, A., **Grinstein-Weiss, M., Fishman, G., & Eisikovits, Z.** (1998). *Patterns of religious behavior and political attitudes of Jewish Israeli youth*. (Israeli National Youth Survey 1998, Research Report No. 1/98). Haifa, Israel: University of Haifa, Minerva Center for Youth Studies. [Hebrew].
81. Griffel, A., **Grinstein-Weiss, M., Eisikovits, Z., & Fishman, G.,** (1998). *Patterns of delinquency and violence of youth*. (Israeli National Youth Survey 1998, Research Report No. 1/98). Haifa, Israel: University of Haifa, Minerva Center for Youth Studies. [Hebrew].
82. Eisikovits, Z., Griffel, A., Enosh, G., Buchbinder, E., **Grinstein-Weiss, M., Winstok, Z., & Koresh, Y.** (1998). *Police intervention in intimate violence: An evaluation study* (Research Report to Ministry of Public Security, State of Israel). Haifa, Israel: University of Haifa, Minerva Center for Youth Studies [Hebrew].
83. Griffel, A., Eisikovits, Z., Fishman, G., & **Grinstein-Weiss, M.** (1997). *Patterns of help seeking at times of distress* (Israeli National Youth Survey 1997, Research Report No. 4/97). Haifa, Israel: University of Haifa, Minerva Center for Youth Studies [Hebrew].
84. Griffel, A., Eisikovits, Z., Fishman, G., & **Grinstein-Weiss, M.** (1997). *Attitudes towards the Middle East peace process and military service* (Israeli National Youth Survey 1997, Research Report No. 3/97). Haifa, Israel: University of Haifa, Minerva Center for Youth Studies [Hebrew].

85. Griffel, A., Eisikovits, Z., Fishman, G., & **Grinstein-Weiss, M.** (1997). *Satisfaction with various social institutions* (Israeli National Youth Survey 1997, Research Report No. 2/97). Haifa, Israel: University of Haifa, Minerva Center for Youth Studies [Hebrew].
86. Griffel, A., Eisikovits, Z., Fishman, G., & **Grinstein-Weiss, M.** (1997). *Religious identity, national identity and political orientation* (Israeli National Youth Survey 1997, Research Report No. 1/97). Haifa, Israel: University of Haifa, Minerva Center for Youth Studies [Hebrew].

Featured in Government Publications

1. U.S. Government Accountability Office. (2015, July). *U.S. Savings Bonds: Future of Offering Paper Savings Bonds at Tax Time Is Uncertain, and Lower-Income Households Continue to Face Savings Challenges* (Report to Congressional Requesters).
2. U.S. Department of Housing and Urban Development. (2006, August). *Ideas that work: Building communities through homeownership*. Washington, DC.
3. U.S. Department of Housing and Urban Development. (2007, Inaugural Issue). *Timeline for success* (Newsletter of the Office of Policy Development and Research). *Research in Focus*, 1, 3- 5.

Government Commissioned Reports

1. Davison, G., Roll, S. P., Frank-Miller, E., **Grinstein-Weiss, M.**, Bufe, S. (2018). *Sample Trainings to Promote myRA at VITA Sites*. Report for U.S. Department of the Treasury, Financial Empowerment Innovation Fund, January 2018.
2. Davison, G., Roll, S. P., Frank-Miller, E., **Grinstein-Weiss, M.**, Bufe, S. (2018). *Messaging Strategies to Promote myRA*. Report for U.S. Department of the Treasury, Financial Empowerment Innovation Fund, January 2018.
3. Roll, S., Frank-Miller, E., **Grinstein-Weiss, M.**, Bufe, S., & Davison, G. (2017). *Promoting myRA at VITA Sites: Final report*. Report for U.S. Department of the Treasury, Financial Empowerment Innovation Fund, July 2017.
4. Roll, S., Frank-Miller, E., **Grinstein-Weiss, M.**, Bufe, S., & Davison, G. (2017) *Leveraging TaxSlayer to Promote myRA Enrollment*. Report for U.S. Department of the Treasury, Financial Empowerment Innovation Fund, June 2017.
5. **Grinstein-Weiss, M.**, Roll, S., DeRuyter, A., & Oliphant, J. (2017, May) *The Development of the Refund to Savings Initiative: Report Prepared for the Financial Consumer Agency of Canada*. (CSD Research Report No. 17-19). St. Louis, MO: Washington University, Center for Social Development.
6. Roll, S., Oliphant, J., Perantie, D., **Grinstein-Weiss, M.**, & Davison, G. (2017). *Assessing Retirement Needs and Interest in myRA: Findings from the Refund to Savings Initiative*. CSD Research Report No. 17-16.
7. Russell, B., Hoover, G., **Grinstein-Weiss, M.** (2014). *Research and Innovation Support Services for the Consumer Financial Protection Bureau-Final Interim Report on Consumer Financial Decision-Making*. Commissioned report prepared with Abt Associates for the Consumer Financial Protection Bureau.
8. Srulovici, E., Taylor, A., **Grinstein-Weiss, M.** (2012). *Asset Building Programs and Policies: Applications for At-Risk Youth in Israel*. Commissioned policy paper for the Israel Ministry of Social Welfare.

9. Taylor, A., Graham, L., **Grinstein-Weiss, M.** (2011). *Assets for Independence: Analysis of data collection policies and procedures*. Commissioned report prepared with Abt Associates for the U.S. Department of Health and Human Services.
10. Taylor, A., Graham, L., **Grinstein-Weiss, M.** (2011). *Site selection analysis and recommendations for the next phase of the Assets for Independence evaluation*. Commissioned report prepared with Abt Associates for the U.S. Department of Health and Human Services
11. Taylor, A., **Grinstein-Weiss, M.**, Denard, S. (2010). *Asset-Building Initiatives in Canada: Review of research and lessons learned for the asset-building field in the U.S.* Commissioned report prepared with Abt Associates for the U.S. Department of Health and Human Services.
12. **Grinstein-Weiss, M.**, Rohe, W., Taylor, A., Key, C. (2010, March). *Evaluation design for the next phase evaluation of the Assets for Independence Program: Final evaluation design report-SECTION VI.* (Final evaluation report prepared for the U.S. Department of Health and Human Services)
13. **Grinstein-Weiss, M.**, Rohe, W., Taylor, A., & Freeze, E. B. (2009). *Evaluation design for the next phase evaluation of the Assets for Independence Program: Data review.* (Draft report prepared for the U.S. Department of Health and Human Services).
14. **Grinstein-Weiss, M.**, Schreiner, M, Clancy, M., & Sherraden, M. (2001). *Family assets for independence in Minnesota.* St. Louis, MO: Center for Social Development, Washington University.

Commissioned Reports

1. **Grinstein-Weiss, M.**, Ariely, D., Key, C., & Holub, K. (April 2013) *Refund to Savings: Creating Contingency Saving at Tax Time.* Invited paper for the Center for Financial Security's Emergency Savings Project.
2. Holub, K., Key, C., **Grinstein-Weiss, M.**, Ray Boshara, David Rothstein, and Jenna Tucker. (February 2013) *White Paper on Emergency Savings.* Invited paper for The Pew Charitable Trusts.

Opinion Editorial

1. **Grinstein-Weiss, M.** & Gupta, B. (2020, June 15). Medicaid expansion in Missouri – Needed now more than ever. *Social Policy Institute*. Retrieved from <https://socialpolicyinstitute.wustl.edu/medicaid-expansion-in-missouri-needed-now-more-than-ever/>.
2. **Grinstein-Weiss, M.** & Gupta, B. (2020, June 15). Medicaid expansion is 'no brainer' during COVID-19 pandemic. *The Missouri Times*. Retrieved from <https://themissouritimes.com/opinion-medicaid-expansion-is-no-brainer-during-covid-19-pandemic/>.
3. **Grinstein-Weiss, M.**, Gupta, B., Chun, Y., Lee, H., & Despard, M. (2020, May 29). Low- and moderate-income individuals at great risks of eviction, missed rent payments, and more. *Social Policy Institute*. Retrieved from <https://socialpolicyinstitute.wustl.edu/housing-hardships-reach-unprecedented-heights-during-the-covid-19-pandemic/>.
4. **Grinstein-Weiss, M.**, & Gupta, B. (2020, April 9). We don't need a map to tell us where the pandemic hits hardest. *St. Louis Post Dispatch*. Retrieved from https://www.stltoday.com/opinion/columnists/grinstein-weiss-and-gupta-we-don-t-need-a-map-to-tell-us-where-the/article_34d7f284-89c5-5be5-b4df-924967631bf9.html
5. **Grinstein-Weiss, M.**, & Gupta, B. (2020, April 6). We don't need a map to tell us who COVID-19 hits the hardest in St. Louis. *Brookings Institution*. Retrieved from <https://www.brookings.edu/blog/up-front/2020/04/06/we-dont-need-a-map-to-tell-us-who-covid-19-hits-the-hardest-in-st-louis/>

6. Gallagher, E. & Roll, S. (2017, Jan. 12). Obamacare has Benefits that Extend Beyond the Hospital –and into Housing. *New America Weekly*. Retrieved from <https://www.newamerica.org/weekly/edition-148/obamacare-has-benefits-extend-beyond-hospitaland-housing/>
7. **Grinstein-Weiss, M.**, & Serrano, J.E. (2016, April 21). Capitalizing on Tax Time. *New America Weekly*. Retrieved from <https://www.newamerica.org/weekly/capitalizing-on-tax-time/>
8. **Grinstein-Weiss, M.** (2014, April 15). How to get Americans to save more at tax time. *CNNMoney*. Retrieved from http://finance.fortune.cnn.com/2014/04/15/how-to-get-americans-to-save-more-at-tax-time/?iid=SF_F_River
9. **Grinstein-Weiss, M.** (2013, June 7). Is homeownership still a sound financial move? *Brookings Institution* [blog]. Retrieved from www.brookings.edu/research/opinions/2013/06/07-homeownership-still-sound-financial-move-grinsteinweiss
10. **Grinstein-Weiss, M.** (2013, April 15). Why tax time is the best time to save. *Brookings Institution* [blog]. Retrieved from <http://www.brookings.edu/blogs/up-front/posts/2013/04/15-tax-day-saving-grinsteinweiss>
11. Denard, S., & **Grinstein-Weiss, M.** (2010, January 6). Time to put more North Carolinians on prosperity grid. *Chapel Hill News*. Retrieved from <http://www.chapelhillnews.com/2010/01/06/54470/time-to-put-more-north-carolinians.html>

CONGRESSIONAL TESTIMONY & BRIEFINGS

1. **Grinstein-Weiss, M.** (2017, September). Financial Empowerment and the Tax Time Moment. Invited presentation and panelist by the Intuit Tax and Financial Center, the National Consumer League, and the American Bankers Association. Washington, DC. Recording available at <http://intuittaxandfinancialcenter.com/financial/financial-security/capitol-hill-event-recap-financial-empowerment-tax-time-moment/>.
2. **Grinstein-Weiss, Michal.** Statement to the U.S. Senate, Special Committee on Aging. Bridging the Gap: How Prepared Are Americans for Retirement? Hearing, March 12, 2015, 114th Congress. Available at: http://www.aging.senate.gov/hearings/bridging-the-gap_how-prepared-are-americans-for-retirement
3. **Grinstein-Weiss, M.** (2014, April). Savings in America: Behavioral economics and innovative savings promotions. Congressional Caucus Briefing. Washington, D.C.

NATIONAL & INTERNATIONAL CONFERENCES ORGANIZED

- | | |
|------|---|
| 2019 | <i>Tax Time Savings Initiative Partner Convening</i>
Convened by: the Consumer Financial Protection Bureau, the Social Policy Institute
St. Louis, MO |
| 2019 | <i>Launch Event for the Social Policy Institute</i>
Organized by the Social Policy Institute
St. Louis, MO |
| 2018 | <i>Tax Time Savings Initiative Partner Convening</i>
Convened by: the Consumer Financial Protection Bureau, the Center for Social Development
St. Louis, MO |
| 2017 | <i>Catalyzing a Financially Stable Workforce: How to Choose the Right Financial Wellness Program</i>
Convened by: the Center for Social Development and Prosperity Now
St. Louis, MO |

- 2017 ***Tax Time Savings Initiative Partner Convening***
 Convened by: the Consumer Financial Protection Bureau, the Center for Social Development, and the Federal Reserve Bank of St. Louis
 St. Louis, MO
- 2017 ***St. Louis Consumer Financial Protection Bureau FinEx Session***
 Convened by: the Consumer Financial Protection Bureau, the Center for Social Development, and Intuit Inc.
 St. Louis, MO
- 2017 ***Social Determinants and Healthcare: Strategies for Healthcare Organizations and Professionals***
 Organized by: the Envolve Center for Health Behavior Change
 St. Louis, MO
- 2016 ***Leveraging Tax Time to Build Financial Capability: Research Evidence and Policy Directions***
 Convened by: the Center for Social Development at Washington University in St. Louis, the Cities for Financial Empowerment Fund, Federal Reserve Bank of New York, the Intuit Tax and Financial Center, JPMorgan Chase & Co, and New America
 New York City, NY
- 2016 ***Launch Event for the Envolve Center for Health Behavior Change***
 Organized by the Envolve Center for Health Behavior Change
 St. Louis, MO
- 2014 ***Creating Financial Opportunities: The Tax-Time Moment***
 Sponsored by: Center for Social Development, Washington University in St. Louis, City of Chicago's Office of Financial Inclusion, and Intuit Tax and Financial Center
 Co-Organizers: Center for Household Financial Stability at the Federal Reserve Bank of St. Louis and Community Development and Policy Studies Department at the Federal Reserve Bank of Chicago
 Chicago, IL
- 2014 ***Addressing Poverty and Financial Inclusion through Asset Building***
 Sponsored by: Center for Social Development, Washington University in St. Louis, Brookdale Institute, and the Israeli Ministry for Social Affairs
 Co-organizer: Yekutiel Sabah, Head of Research and Planning Division, Israel
 New York City, NY
- 2014 ***The Tax-Man Giveth? Refunds, Savings, and Promoting Economic Security***
 Sponsored by: Center for Social Development, New America Foundation.
 Participants: White House Office on Science and Technology, Internal Revenue Service, Social Security Administration, Congressional Staffers, Federal Deposit Insurance Corporation, U.S. Treasury, Consumer Financial Protection Bureau, Center for Financial Services Innovation, Federal Reserve Bank of St. Louis, Ford Foundation, Center for Financial Security, Doorways to Dreams (D2D) Fund, and Division of Depositor and Consumer Protection, Ford Foundation, Annie E. Casey Foundation.
 Washington, DC
- 2014 ***The Balance Sheets of Younger Americans: Is the American Dream at Risk?***
 Sponsored by: Federal Reserve Bank of St. Louis, MO and Center for Social Development, Washington University in St. Louis
 Co-Organizer: Federal Reserve Bank of St. Louis, MO and Center for Social Development, Washington University in St. Louis
 St. Louis, MO

- 2013 ***Refund to Savings Initiative: Expert Convening Meeting***
Sponsored by: Center for Social Development, Dan Ariely, Intuit, Inc.
Participants: Experts from U.S. Treasury, Consumer Financial Protection Bureau, Center for Financial Services Innovation, Federal Reserve Bank of St. Louis, Ford Foundation, Center for Financial Security, New America Foundation, Doorways to Dreams (D2D) Fund, and Division of Depositor and Consumer Protection.
- 2013 ***Restoring Household Financial Capability After the Great Recession Research Symposium***
Sponsored by: Federal Reserve Bank of St. Louis, MO and Center for Social Development, Washington University in St. Louis
Co-organizer: Federal Reserve Bank of St. Louis, MO and Center for Social Development
- 2012 ***Expert Convening on Emergency Savings***
Sponsored by: Pew Charitable Trusts
Co-organizer: Pew Charitable Trusts and Center for Social Development
Participants: Experts from Bank of America, Center for Financial Services Innovation, Center for Social Development, Consumer Federation of America, Doorways to Dreams (D2D) Fund, Federal Reserve Bank of St. Louis, Pew Charitable Trusts, and Policy Matters Ohio
- 2011 ***Refund to Savings: Building Savings with Tax Refunds***
Sponsored by: UNC Assets-Building Research Group, Duke University, and Intuit in Chapel Hill, NC
Co-organizer: Dan Ariely, James B. Duke Professor of Behavioral Economics, Duke University
Participants included representatives from U.S. Treasury, Harvard University, IRS, Ford Foundation, & Annie E. Casey Foundation
- 2010 ***Savings Strategies and Innovations for Low-Income Households***
Sponsored by: Federal Reserve Bank of Cleveland and the UNC Assets-Building Research Group in Columbus, OH
Co-organizer: O. Emre Ergungor, Senior Research Economist, Federal Reserve Bank of Cleveland
- 2010 ***Creating Opportunity for Children and Youth: An Asset Building Demonstration***
Sponsored by: University of North Carolina at Chapel Hill, Washington University, Center for Social Development, and the Israeli Ministry for Social Affairs, in New York, NY
Co-organizer: Yekutiel Sabah, Head of Research and Planning Division, Israeli Ministry of Social Affairs and Services
- 2010 ***Advancing the Asset Building Research Agenda***
Sponsored by: U.S. Department of Health and Human Services, Administration for Children and Families, in Washington, D.C.
Co-organizer: Abt Associates
- 2010 ***Child Development Accounts in Israel: Toward a New Initiative***
Sponsored by: University of North Carolina, Washington University, Center for Social Development, Brookings Institute, Israeli Ministry of Social Affairs, and Brookdale Institute, in Jerusalem, Israel
Co-organizer: Yekutiel Sabah
- 2009 ***Asset Development in the U.S. and Israel: Current Evidence and Future Initiatives***
Sponsored by: Assets-Building Research Group, Washington University, Center for Social Development
Co-organizer: Yekutiel Sabah

WORKSHOPS/PANELS/SYMPOSIA ORGANIZED

1. Grinstein-Weiss, M. (Organizer). (2020, June). *Jump-Starting America: How Investing in Technology & Science Revives Economies*. Virtual panel hosted by the Social Policy Institute.

2. **Grinstein-Weiss, M.** (Organizer). (2019, Nov). *Evaluating Policies to Build Retirement Assets in Economically Vulnerable Populations*. Panel at the Association for Public Policy Analysis and Management's Annual Fall Research Conference, Denver, CO.
3. **Grinstein-Weiss, M.** (Organizer). (2019, Nov). *Gig Economy and the Future of Work*. Panel at the Association for Public Policy Analysis and Management's Annual Fall Research Conference, Denver, CO.
4. **Grinstein-Weiss, M.** (Organizer). (2019, Nov). *Challenges and Opportunities in Building Financial Security in Economically Vulnerable Populations*. Panel at the Association for Public Policy Analysis and Management's Annual Fall Research Conference, Denver, CO.
5. **Grinstein-Weiss, M.** (Organizer). (2019, June). *New Directions in Savings Policy*. Panel at Tax Time Savings Initiative Convening, St. Louis, MO.
6. **Grinstein-Weiss, M.** (Organizer). (2019, January). *Behavioral Economics Nudgeathon – Next Steps and Using Behavioral Economics to Impact Policy and Practice*. Workshop at the Joint Distribution Committee, Jerusalem, Israel.
7. **Grinstein-Weiss, M.** (Organizer). (2019, January). *Using Behavioral Economics to Impact Policy and Practice*. Workshop at the Ministry of Social Affairs, Jerusalem, Israel.
8. **Grinstein-Weiss, M.** (Organizer). (2018, November). *Tax-Time Saving Among EITC Recipients: Results of a Large-Scale Experiment Informed By Behavioral Economics*. Panel at the Association for Public Policy Analysis and Management's Annual Fall Research Conference, Washington, DC.
9. **Grinstein-Weiss, M.** (Organizer). (2018, November). *Changes in Savings Account Ownership: Effects of an Online Tax-Time Intervention*. Panel at the Association for Public Policy Analysis and Management's Annual Fall Research Conference, Washington, DC.
10. **Grinstein-Weiss, M.** (Organizer). (2018, November). *ABLE Accounts and the Financial Lives of Low- and Moderate-Income Individuals with Disabilities*. Panel at the Association for Public Policy Analysis and Management's Annual Fall Research Conference, Washington, DC.
11. **Grinstein-Weiss, M.** (Organizer). (2018, November). *The Impact of State Earned Income Tax Credit Expansions on Material and Medical Hardships*. Panel at the Association for Public Policy Analysis and Management's Annual Fall Research Conference, Washington, DC.
12. **Grinstein-Weiss, M.** (Organizer). (2018, November). *Can Precommitment Increase Savings Deposits? Evidence from a Tax Time Field Experiment*. Panel at the Association for Public Policy Analysis and Management's Annual Fall Research Conference, Washington, DC.
13. **Grinstein-Weiss, M.** (Organizer). (2018, November). *The Impact of the Gig-Economy on Financial Hardship*. Panel at the Association for Public Policy Analysis and Management's Annual Fall Research Conference, Washington, DC.
14. **Grinstein-Weiss, M.** (Organizer). (2018, November). *Heterogeneous Effects of Savings on Participation in the Gig Economy*. Panel at the Association for Public Policy Analysis and Management's Annual Fall Research Conference, Washington, DC.
15. **Grinstein-Weiss, M.** (Organizer). (2018, October). *Finance Forward: Looking at Income Volatility Issues and Solutions in St. Louis with Treasurer Tishaura Jones*. Convened by: the Aspen Institute and Lend Up.

16. **Grinstein-Weiss, M.** (Organizer). (2018, September). Exploring Financial Well-Being in America and Its Role in Financial Capability Initiatives. Convened by the Consumer Financial Protection Bureau, the Center for Social Development, and Prosperity Now. Symposium organized for the Prosperity Summit.
17. **Grinstein-Weiss, M.** (Organizer). (2018, April 25). *Nudgeathon*. Behavioral Economics Nudgeathon at the Joint Distribution Committee, Jerusalem, Israel.
18. **Grinstein-Weiss, Michal.** (Organizer). (2016, January). *Research Design and Management: Social Work Evaluations with Quasi-Experimental Designs: Challenges and Strategies*. Symposium at the 20th Annual Conference of the Society for Social Work and Research, Washington, DC.
19. **Grinstein-Weiss, M., & Despard, M.** (Co-organizer). (2016, January). *Striking the balance between work supports and public assistance to reduce material hardship in families: Holes in the social safety net*. Symposium at the 20th Annual Conference of the Society for Social Work and Research, Washington, DC.
20. **Grinstein-Weiss, M.** (Organizer). (2016, January). Special Interest Group: Asset-Building and Financial Capability Research Group. Presenter at the 20th Annual Conference of the Society for Social Work and Research, Washington, DC.
21. **Grinstein-Weiss, M.** (Organizer). (2015, January). Special Interest Group: Asset-Building and Financial Capability Research Group. Presenter at the Society for Social Work Research's 2015 Annual Conference, New Orleans, LA.
22. **Grinstein-Weiss, M.** (Organizer). (2014, November). *Financial Stability and Mobility for Low-Income Households and Related Populations*. Panel at the Association for Public Policy Analysis and Management's Annual Fall Research Conference, Albuquerque, New Mexico.
23. **Grinstein-Weiss, M.** (Organizer). (2014, January). *Holding On to the House: The Role of Social and Financial Interventions in Promoting and Preserving Low-Income Homeownership*. Symposium at the 18th Annual Conference of the Society for Social Work and Research, San Antonio, TX.
24. **Grinstein-Weiss, M.** (Organizer). (2014, January). Special Interest Group: Asset-Building and Financial Capability Research Group. Presenter at the Society for Social Work Research's 2014 Annual Conference, San Antonio, Texas.
25. **Grinstein-Weiss, M., & Testa, M.** (Co-organizer). (2013, January). *Building Research Capacity in Social Work: The Role of RCTs in Program and Policy Innovation*. Invited workshop at the 17th Annual Conference of the Society for Social Work and Research, San Diego, CA.
26. **Grinstein-Weiss, M.** (Organizer). (2013, January). *Tax Time's Golden Opportunity: Increasing Financial Security for Low-Income Families*. Symposium at the 17th Annual Conference of the Society for Social Work and Research, San Diego, CA.
27. **Grinstein-Weiss, M.** (Organizer). (2012, November). *Tax Time's Golden Opportunity: How Policy Can Leverage Tax Time to Bolster Savings*. Panel at the 34th Annual Association for Public Policy Analysis and Management Conference, Baltimore, MD.
28. **Grinstein-Weiss, M.** (Organizer). (2012, June). *Wealth, Assets, and the Ninety-nine Percent*. Symposium at the Federal Reserve Bank of Cleveland 2012 Policy Summit, Cleveland, OH.
29. **Grinstein-Weiss, M.** (Organizer). (2012, January). *Exploring the Potential of Assets to Increase Human Capital Using Randomized Experiments*. Symposium at the 16th Annual Conference of the Society for Social Work and Research, Washington, DC.

30. **Grinstein-Weiss, M.** (Organizer). (2011, October). *Assets and Human Capital: Can Matched Savings Accounts Impact Education Outcomes?* Symposium at the 2011 Pathways to Prosperity Regional Conference, Durham, NC.
31. **Grinstein-Weiss, M.** (Organizer). (2011, October). *Asset Building Initiatives and Wealth in Low-Income Communities: Evidence from Recent Research.* Symposium at the 2011 Pathways to Prosperity Regional Conference, Durham, NC.
32. **Grinstein-Weiss, M.** (Organizer). (2011, June). *Assets and Educational Outcomes: New Research From the Field.* Symposium at the Federal Reserve Bank of Cleveland 2011 Policy Summit, Cleveland, OH.
33. **Grinstein-Weiss, M.** (Organizer). (2011, January). *Family and Neighborhood Assets: Implications for Child Outcomes.* Symposium at the 15th Annual Conference of the Society for Social Work and Research, Tampa, FL.
34. **Grinstein-Weiss, M.** (Organizer). (Discussant) (2011, January). *Implementing Large Scale Randomized Trails: Impact on Public Policy and Program Development.* Symposium at the 15th Annual Conference of the Society for Social Work and Research, Tampa, FL.
35. Reid C. & **Grinstein-Weiss, M.** (Organizers). (November, 2010). *Innovations in Savings: Policy Implications from Experiments in the Field.* Symposium at the 32nd Annual Association for Public Policy Analysis and Management Conference, Boston, MA.
36. **Grinstein-Weiss, M.** (Organizer). (2010, January). *Building assets for low-income children and youth: Emerging research and implications for social work policy and practice.* Symposium at the 14th Annual Conference of the Society for Social Work and Research, San Francisco, CA.
37. **Grinstein-Weiss, M.** (Organizer). (2009, October). *Testing Long-Term Impacts of Individual Development Accounts and Asset Building on Social and Economic Well-Being.* Symposium at the 3rd North Carolina Statewide Conference: "Pathways to Prosperity," Durham, NC.
38. **Grinstein-Weiss, M.** (Organizer). (2009, October). *The Social Impact of Homeownership: Lessons from the CAP study.* Symposium at the 3rd North Carolina Statewide Conference: "Pathways to Prosperity," Durham, NC.
39. **Grinstein-Weiss, M.** (Organizer). (2009, October). *Financial Education for Children: Research and Practice.* Symposium at the 3rd North Carolina Statewide Conference: "Pathways to Prosperity," Durham, NC.

NATIONAL & INTERNATIONAL REFEREED PRESENTATIONS

1. Kondratjeva, O., Roll, S., Despard, M., & **Grinstein-Weiss, M.** (2020, May). *The Impact of Tax Refund Delays on the Experience of Hardships and Incidence of Debt in Low and Moderate-Income Households.* Plenary presentation at the 2020 Boulder Summer Conference on Consumer Financial Decision Making.
2. **Grinstein-Weiss, M.** (2020, April). *Building Financial Security at Tax Time: Lessons from Five Years of Field Experiments.* Presentation for the Annual Researcher Gathering on Financial Inclusion & Social Protection.
3. Daniels, K. & **Grinstein-Weiss, M.** (2020, April). *The Impact of the Gig-Economy on Financial Hardship among Low-Income Families.* Presentation for Production and Operations Management Society 2020 Conference.
4. Gallagher, E., and Gopalan, R., & **Grinstein-Weiss, M.**, Sabat, J. (2020, January). *Medicaid and Household Savings Behavior: New Evidence from Tax Refunds.* Presentation for American Finance Association 2020 Conference.
5. **Grinstein-Weiss, M.**, Pinto, O., Kondratjeva, O., Huseynli, A., Roll, S., Haran, M., & Gottlieb, D. (2020, January). *Demographic, Financial, and Motivational Household Characteristics and Participation in the*

- National Child Savings Program in Israel*. Presentation at the Society for Social Work and Research 2020 Conference.
6. Gallagher, E., Gopalan, R., **Grinstein-Weiss, M.**, & Sabat, J. (2019, November). *Medicaid and Household Savings Behavior: New Evidence from Tax Refunds*. Presentation at the Southern Economic Association 2019 Conference.
 7. Daniels, K. & **Grinstein-Weiss, M.** (2019, November). *The impact of the gig-economy on low-income families*. Presentation at the St. Louis Women in Data Science Conference.
 8. Kondratjeva, O., Roll, S., Bufe, S., **Grinstein-Weiss, M.**, & Chun, Y. (2019, November). *Designing Effective Financial Tips to Guide Debt Repayment: Experimental Evidence from Lower-Income Tax Refund Recipients*. Presentation at Association for Public Policy and Management 2019 Conference.
 9. Roll, S., **Grinstein-Weiss, M.**, Kondratjeva, O., & Bufe, S. *Promoting Retirement Savings Accounts during Tax Filing: Evidence from a Field Experiment*. Presentation at Association for Public Policy and Management 2019 Conference.
 10. Roll, S., Sun, S., Kondratjeva, O., Bufe, S., & **Grinstein-Weiss, M.** (2019, November). *Assessing the Short-Term Stability of Financial Well-Being in Low- and Moderate-Income Households*. Presentation at Association for Public Policy and Management 2019 Conference.
 11. Kondratjeva, O., Roll, S., Bufe, S., Despard, M., & **Grinstein-Weiss, M.** (2019). *The Impact of Tax Refund Delays on the Experience of Hardships and Incidence of Debt in Low- and Moderate-Income Households*. Presentation at Association for Public Policy and Management 2019 Conference.
 12. Bufe, S., Roll, S., Kondratjeva, O., Hardy, B., & **Grinstein-Weiss, M.** (2019, November). *How Does Savings Affect Participation in the Gig Economy? Evidence from a Field Experiment*. Presentation at Association for Public Policy and Management 2019 Conference.
 13. Bufe, S. & **Grinstein-Weiss, M.** (2019, November). *How Does Financial Well-Being Change Over Time?* Presentation at the Consumer Financial Protection Bureau Financial Well-Being Research Symposium.
 14. Gallagher, E., and Gopalan, R., & **Grinstein-Weiss, M.**, Sabat, J. (2019, September). *Medicaid and Household Savings Behavior: New Evidence from Tax Refunds*. Presentation for Red Rock Finance 2019 Conference.
 15. Gallagher, E., and Gopalan, R., & **Grinstein-Weiss, M.**, Sabat, J. (2019, May). *Medicaid and Household Savings Behavior: New Evidence from Tax Refunds*. Presentation for 2019 Boulder Summer Conference on Consumer Financial Decision Making.
 16. Bufe, S., Kondratjeva, O., Roll, S., **Grinstein-Weiss, M.**, & Despard, M. (2019, January) *Designing Effective Financial Tips to Guide Debt Repayment: Experimental Evidence from Tax Refund Recipients*. Presentation at the Society for Social Work and Research Conference, San Francisco, CA.
 17. Roll, S., Bufe, S., Kondratjeva, O., & **Grinstein-Weiss, M.** (2019, January) *Heterogeneous Effects of Savings on Participation in the Gig Economy*. Presentation at the Society for Social Work and Research Conference, San Francisco, CA.
 18. Kondratjeva, O., Roll, S., Despard, M., **Grinstein-Weiss, M.**, & Zeng, Y. (2019, January) *The Impact of State Earned Income Tax Credit Expansions on Material and Medical Hardships*. Presentation at the Society for Social Work and Research Conference, San Francisco, CA.

19. Despard, M., Roll, S., & **Grinstein-Weiss, M.** (2019, January) *Refund Deferral Preferences Among Earned Income Tax Credit Recipients: Policy Implications*. Presentation at the Society for Social Work and Research Conference, San Francisco, CA.
20. Sun, S., Roll, S., Kondratjeva, O., & **Grinstein-Weiss, M.** (2019, January) *Assessing the Stability of Financial Well-Being in a Low- and Moderate-Income Population*. Presentation at the Society for Social Work and Research Conference, San Francisco, CA.
21. **Grinstein-Weiss, M.** (2018, December) *Advancing Social Responsibility through Cross-Sector Partnerships*. University Social Responsibility Network Summit, Haifa, Israel.
22. Daniels, K., & **Grinstein-Weiss, M.** (2018, November) *The Impact of the Gig-Economy on Financial Hardship*. Presentation at the Association for Public Policy Analysis and Management Conference, Washington, D.C.
23. Despard, M., **Grinstein-Weiss, M.**, & Roll, S. (2018, November) *Tax-Time Saving Among EITC Recipients: Results of a Large-Scale Experiment Informed by Behavioral Economics*. Presentation at the Association for Public Policy Analysis and Management Conference, Washington, D.C.
24. Roll, S., **Grinstein-Weiss, M.**, Cryder, C., & Gallagher, E. (2018, November) *Can Precommitment Increase Savings Deposits? Evidence from a Tax Time Field Experiment*. Presentation at the Association for Public Policy Analysis and Management Conference, Washington, D.C.
25. Bufe, S., Roll, S., Kondratjeva, O., & **Grinstein-Weiss, M.** (2018, November) *Heterogeneous Effects of Savings on Participation in the Gig Economy*. Presentation at the Association for Public Policy Analysis and Management Conference, Washington, D.C.
26. Kondratjeva, O., Roll, S., Despard, M., & **Grinstein-Weiss, M.** (2018, November) *The Impact of State Earned Income Tax Credit Expansions on Material and Medical Hardships*. Presentation at the Association for Public Policy Analysis and Management Conference, Washington, D.C.
27. Davison, G., Bufe, S., Roll, S., Kondratjeva, O., & **Grinstein-Weiss, M.** (2018, November) *ABLE Accounts and the Financial Lives of Low- and Moderate-Income Individuals with Disabilities*. Presentation at the Association for Public Policy Analysis and Management Conference, Washington, D.C.
28. Despard, M., Friedline, T., & **Grinstein-Weiss, M.** (2018, November). *Changes in Savings Account Ownership: Effects of an Online Tax-Time Intervention*. Presentation at the Association for Public Policy Analysis and Management Conference, Washington, D.C.
29. Roll, S., **Grinstein-Weiss, M.**, Cryder, C., & Gallagher, E. (2018, November). *Can Pre-Commitment Increase Savings Deposits? Evidence from a Tax Time Field Experiment*. Presentation at the Society for Judgement and Decision Making Conference, New Orleans, LA.
30. **Grinstein-Weiss, M.**, Pinto, O., Kondratjeva, O., Roll, S., Bufe, S., Barkali, N., & Gottlieb, D. (2018, July). *Enrollment and Participation in a Universal Child Savings Program: Evidence from Israel*. Presentation at the Association for Public Policy Analysis and Management International Conference, Mexico City, Mexico.
31. Kondratjeva, O., Roll, S., Despard, M., & **Grinstein-Weiss, M.** (2018, May). *The impact of state earned income tax credit expansions on materials and medical hardships*. Presentation at the Boulder Summer Conference on Consumer Financial Decision Making, Boulder, CO.
32. **Grinstein-Weiss, M.**, Pinto, O., Roll, S., Kondratjeva, O., Bufe, S., Barkali, N., & Gottlieb, D. (2018, May). *The Israeli child savings account program: early analysis of household participation decisions*. Presentation at the Boulder Summer Conference on Consumer Financial Decision Making, Boulder, CO.

33. Roll, S., **Grinstein-Weiss, M.**, Cryder, C., & Gallagher, E. (2018, May). *Can precommitment increase savings deposits? Evidence from a tax time field experiment*. Presentation at the Boulder Summer Conference on Consumer Financial Decision Making, Boulder, CO.
34. Gallagher, E., Sabat, J., & **Grinstein-Weiss, M.** (2018, May). *Threshold points in the relationship between household liquidity buffers and hardship*. Presentation at the Boulder Summer Conference on Consumer Financial Decision Making, Boulder, CO.
35. Roll, S., Taylor, S., Bufe, S., Despard, M., & **Grinstein-Weiss, M.** (2018, January). *The Front Lines of Financial Defense: Managing Financial Emergencies in Low-Income Households*. Presented at the Annual Conference of the Society for Social Work and Research, Washington, DC.
36. **Grinstein-Weiss, M.**, Roll, S., Bufe, S., Pinto, O., Gottlieb, D., Schmeltzer, M., Wasserstein, C., & Haran-Rosen, M. (2018, January). *The Israeli Child Savings Account Program: Early Analysis on Implementation and Participation*. Presented at the Annual Conference of the Society for Social Work and Research, Washington, DC.
37. Roll, S., Seefeldt, K., Bufe, S., Schuetz, N., & **Grinstein-Weiss, M.** (2018, January). *Is Credit a Burden or a Lifeline for Vulnerable Populations?* Presented at the Annual Conference of the Society for Social Work and Research, Washington, DC.
38. Bufe, S., Despard, M., Roll, S., **Grinstein-Weiss, M.** (2018, January). *How Deep in Debt? How Levels of Unsecured Debt Affect Hardship Among Low- and Middle-Income Households*. Presented at the Annual Conference of the Society for Social Work and Research, Washington, DC.
39. Huang, J., Shanks, T., **Grinstein-Weiss, M.**, & Loke, V. (2018, January). *Child Development Accounts: A Universal and Progressive Asset-Building Policy for Economic Equality*. Presented at the Annual Conference of the Society for Social Work and Research, Washington, DC.
40. Frank-Miller, E., Despard, M., Covington, M., & **Grinstein-Weiss, M.** (2018, January). *Can Financial Capability be Built at Work?* Presented at the Annual Conference of the Society for Social Work and Research, Washington, DC.
41. **Grinstein-Weiss, M.**, Roll, S. P., Pinto, O., Barkali, N., Gottlieb, D., & Gal, J. (2017, December). *Israeli Savings for Every Child Program (SECP)*. Presentation at the International Symposium on Inclusion in Asset Building: Policy Innovation and Social Impacts, Singapore.
42. Gallagher, E. A., Gopalan, R., & **Grinstein-Weiss, M.** (2017, September). *The Effect of Health Insurance on Home Payment Delinquency: Evidence from ACA Marketplace Subsidies*. Presentation at the New Perspectives on Consumer Behavior in Credit & Payments Markets, Federal Reserve Bank of Philadelphia, PA.
43. Gallagher, E. A., Gopalan, R., & **Grinstein-Weiss, M.** (2017, July). *The Effect of Health Insurance on Home Payment Delinquency: Evidence from ACA Marketplace Subsidies*. NBER Summer Institute, Health Care Program, Cambridge, MA.
44. Gallagher, E. A., Gopalan, R., & **Grinstein-Weiss, M.** (2017, May). *The Effect of Health Insurance on Home Payment Delinquency: Evidence from ACA Marketplace Subsidies*. Presentation at the Boulder Summer Conference on Consumer Financial Decision Making, Boulder, CO.
45. Despard, M., **Grinstein-Weiss, M.**, Oliphant, J. E., Perantie, D. C. (2017, January). *Can EITC recipients be encouraged to save at tax time? Findings from a randomized trial*. Paper presented at the Twenty-First Annual Conference of the Society for Social Work & Research, New Orleans, LA.

46. Despard, M., Perantie, D.C., Taylor, S.H., **Grinstein-Weiss, M.**, Friedline, T., & Raghavan, R. (2016, December). *Student Debt and Hardship: Evidence from a large sample of low- and moderate-income households*. Poster presentation at the Consumer Financial Protection Bureau Research Conference, Washington, DC.
47. Cryder, C., **Grinstein-Weiss, M.**, Oliphant, J. E., Perantie, D., Taylor, S., Ariely, D., & Despard, M. (2016, November). *Choice architecture and tax refund savings: A large-scale field experiment*. Paper presented at the 37th Annual Conference of the Society for Judgement and Decision Making, Boston, MA.
48. **Grinstein-Weiss, M.**, Perantie, D., Oliphant, J. E., Despard, M., & Roll, S. (2016, November). *Refund to Savings 2015: The impact of a large-scale tax-time savings experiment*. Paper presented at the 38th Annual Fall Conference of the Association for Public Policy Analysis and Management, Washington, DC.
49. **Grinstein-Weiss, M.**, Despard, M., Guo, S., Russell, B. D., & Taylor, S. H. (2016, November). *Financial shocks, liquid assets, and material hardship: The moderating role of race*. Paper presented at the 38th Annual Fall Conference of the Association for Public Policy Analysis and Management, Washington, DC.
50. Despard, M., **Grinstein-Weiss, M.**, Oliphant, J. E., & Perantie, D. C. (2016, July). *Encouraging EITC recipients to save: Findings from Refund to Savings*. Poster presentation at the 2016 Research and Evaluation Conference on Self-Sufficiency, Washington, DC.
51. Ariely, D. & **Grinstein-Weiss, M.** (2016, May) *Refund to Savings*. Presented at the Boulder Summer Conference on Consumer Financial Decision Making, Boulder Summer Conference 2016 Information.
52. **Grinstein-Weiss, M.**, Ariely, D., Perantie, D.C., Oliphant, J.E., Taylor, S.H., Russell, R., & Williams, D. (2016, April). *Refund to Savings: Using behavioral insights to nudge saving at tax time*. Oral presentation at the Behavioral Science & Policy Association annual conference, Washington, DC.
53. **Grinstein-Weiss, M.**, Taylor, S., Ren, C., Raghavan, R. & Guo, S. (2016, March). *Using Tax-Time to Promote Material Well-Being for Low- and Moderate-Income Households: Evidence from the Refund to Savings Initiative*. Oral presentation at the American Society for Public Administration annual conference, March 17-20, Seattle, WA.
54. **Grinstein-Weiss, M.**, Perantie, D., Russell, B., Oliphant, J. & Despard, M. (2016, January). *Expanding Eligibility Criteria for the Earned Income Tax Credit: Potential Impact on Low- and Moderate-Income Tax Filers with No Dependents*. Presented at the 20th Annual Conference of the Society for Social Work and Research, Washington, DC.
55. **Grinstein-Weiss, M.**, Guo, S., Reinertson, V., & Russell, B. (2016, January). *Financial Education and Saving Outcomes for Low-Income Individuals in IDAs: An Application of Propensity Score Analysis*. Presented at the 20th Annual Conference of the Society for Social Work and Research, Washington, DC.
56. **Grinstein-Weiss, M.**, Perantie, D., Taylor, S., Rhagavan, R., & Guo, S. (2016, January). *Racial Disparities in Student Debt: Evidence from a National Investigation of Low- and Moderate-Income Households*. Presented at the 20th Annual Conference of the Society for Social Work and Research, Washington, DC.
57. **Grinstein-Weiss, Michal.** (2016, January). *Hardships Associated with Student Debt in Low- to Moderate-Income Households*. Presented at the 20th Annual Conference of the Society for Social Work and Research, Washington, DC.
58. **Grinstein-Weiss, M.**, Perantie, D., Taylor, S., Rhagavan, R., & Guo, S. (2015, November). *Refund to Savings: Applying Behavioral Nudges to Increase Savings at Tax Time*. Poster presentation at the 36th Annual Conference of the Society for Judgment and Decision Making, Chicago, IL.

59. **Grinstein-Weiss, M.** (2015, November). *Income volatility for low- to moderate-income households: Evidence for policy and Practice*. Presented at the 37th Annual Fall Research Conference of the Association of Public Policy and Management, Miami, Florida.
60. **Grinstein-Weiss, M.**, Perantie, D., Taylor, Guo, S., & Russell, B. (2015, November). *Hardships Associated with Student Debt in Low-and Middle-Income Households*. Presented at the 37th Annual Fall Research Conference of the Association of Public Policy and Management, Miami, Florida.
61. **Grinstein-Weiss, M.**, Perantie, D., Taylor, S. Raghavan, R. & Guo, S. (2015, November). *Racial Disparities in Student Debt Burden: Evidence from a National Investigation of Low and Moderate-Income Households*. Presented at the 37th Annual Fall Research Conference of the Association of Public Policy and Management, Miami, Florida.
62. Russell, B., **Grinstein-Weiss, M.**, Perantie, D., Oliphant, J., Taylor, S. & Ariely, D. (2015, November). *Tax-Time Interventions to Increase Emergency Savings in Financially Volatile, Low-Income Households: Evidence from Refund to Savings*. Presented at the 37th Annual Fall Research Conference of the Association of Public Policy and Management, Miami, Florida.
63. **Grinstein-Weiss, M.**, Guo, S., Russell, B., & Oliphant, J. (2015, November). *The mediating role of assets in the relationship between financial shocks and material hardship: An SEM analysis*. Presented at the 37th Annual Fall Research Conference of the Association of Public Policy and Management, Miami, Florida.
64. Taylor, S. & **Grinstein-Weiss, M.** (2015, October). *Racial Debt Divide: Disparities in Education Debt in Low- and Moderate-Income Households*. Presentation at 61st Annual Meeting of the Council on Social Work Education, Denver, CO.
65. **Grinstein-Weiss, M.** & Russell, B. (2015, April). *Household Financial Stability and Asset Building*. Presentation at Starting at Home: Using Philanthropy, Research, and Practice to Build a Better Ohio.
66. **Grinstein-Weiss, M.**, Russell, B., Comer, K., & Perantie, D. (2015, April). *Increasing Tax-Time Saving through Behavioral Interventions: Evidence from the 2013 Refund to Savings Experiment*. Poster presented at Federal Reserve Community Development Conference: Economic Mobility, Research & Ideas on Strengthening Families, Communities & the Economy, Washington, D.C.
67. Taylor, S., & **Grinstein-Weiss, M.** (2015, April). *Refund to Savings: Using Behavioral Economics to Incentivize Saving at Tax Time*. Invited presentation at the 10th Annual Conference on Financial Education, Institute for Financial Literacy, San Antonio, Texas.
68. **Grinstein-Weiss, M.**, Russell, B., Gorham, L. & Key, C. (2015, January). *The Wealth of Young Low- and Moderate-Income Homeowners through the Great Recession*. Paper accepted for presentation at the Society for Social Work and Research annual conference, New Orleans, LA.
69. Luo, L., Perantie, D., **Grinstein-Weiss, M.**, Comer, K. & Russell, B. (2015, January). *Alternative Financial Services Use Among Low- and Moderate-Income Families: Findings from a Large-Scale National Household Financial Survey*. Paper accepted for presentation at the Society for Social Work and Research annual conference in New Orleans, LA.
70. **Grinstein-Weiss, M.**, Comer, K., Russell, B. & Ariely, D (2015, January). *Exploring Impact of Material Hardships and Financial Shocks on Low-Income Households Using Data from a Large-Scale National Longitudinal Randomized Controlled Trial*. Poster invited for presentation at the Society for Social Work and Research annual conference in New Orleans, LA.

71. **Grinstein-Weiss, M.**, Russell, B., Gorham, L. & Key, C. (2014, November). *The Wealth of Young Low- and Moderate-Income Homeowners through the Great Recession*. Paper presented at the Association of Public Policy and Management Annual Fall Conference in Albuquerque, NM.
72. **Grinstein-Weiss, M.**, Comer, K., Russell, B., & Ariely, D. (2014, November). *Financial Shocks and Household Financial Volatility among Low-Income Tax Filers*. Paper presented at the Association of Public Policy and Management Annual Fall Conference in Albuquerque, NM.
73. **Grinstein-Weiss, M.**, & Guo, S. (2014, September). *Financial Education and Saving Outcomes for Low-Income Individuals in IDAs: Does Age Make a Difference?* Paper presented at the Financial Literacy Education Commission Research Symposium at George Washington University, Washington, DC.
74. **Grinstein-Weiss, M.**, Ariely, D., Key, C., Comer, K., and Russell, B. (2014, May). *Refunds to savings: building savings at tax time*. Presented at the 2014 Annual meeting of the Population Association of America, Boston, MA.
75. **Grinstein-Weiss, M.**, Sherraden, M., and Key, C. (2014, January). The effect of individual development accounts on home maintenance appreciation: Evidence from a randomized control trial. Paper presented at the 2014 Conference of the Society for Social Work and Research.
76. **Grinstein-Weiss, M.**, Rohe, W., Key, C., & Tucker, J. (2014, January). *The impacts of IDAs, assets, and debt on future orientation and psychological depression: Evidence from a randomized control trial*. Paper presented at the 2014 Conference of the Society for Social Work and Research.
77. **Grinstein-Weiss, M.**, Comer, K., Russell, B., Key, C., Perantie, D.C., & Ariely, D. (2014, January). *Refund to Savings: Building contingency savings at tax time*. Paper presented at the 2014 Conference of the Society for Social Work and Research.
78. **Grinstein-Weiss, M.**, Shanks, T. & Beverly, S. (2013, November). *Family assets and child outcomes: Evidence and directions*. Paper presented at the 2013 Conference for the Association for Public Policy Analysis & Management, Washington, D.C.
79. **Grinstein-Weiss, M.**, Key, C. (2013, November). *Homeownership, the Great Recession, and wealth: Evidence from the Survey of Consumer Finances*. Paper presented at the Association for Public Policy Analysis & Management, Washington, D.C.
80. **Grinstein-Weiss, M.** (2013, May). *Refund to Savings: Exploring the intersection of behavioral economics and asset building at tax time and beyond*. Invited poster presentation at the 2013 Boulder Summer Conference on Consumer Financial Decision Making. Boulder, CO.
81. **Grinstein-Weiss, M.** (2013, May). *Refund to Savings: Exploring the intersection of behavioral economics and asset building at tax time and beyond*. Invited presentation at the Personal Finance Seminar for Professionals Conference at the University of Maryland. College Park, MD.
82. **Grinstein-Weiss, M.** (2013, May). *Refund to Savings: Creating Contingency Savings at Tax Time*. Invited presentation at the Center for Financial Security. Chicago, IL.
83. **Grinstein-Weiss, M.**, Key, C., & Ariely, D. (2013, January). *Building Savings At Tax Time: A Large-Scale Experimental Intervention*. Presented at the 17th Annual Conference of the Society for Social Work and Research, San Diego, CA.
84. Key, C., Tucker, J., & **Grinstein-Weiss, M.** (2013, January). *Building the Case for Tax-Time Savings: Replicating SaveNYC Findings in a New Cohort*. Presented at the 17th Annual Conference of the Society for Social Work and Research, San Diego, CA.

85. **Grinstein-Weiss, M.,** Ariely, D., & Key, C. (2012, November). *Refund to Savings: Exploring the Intersection of Behavioral Economics and Asset Building At Tax Time*. Paper presented at the Association for Public Policy Analysis and Management's 34th Annual Fall Research Conference, Baltimore, MD.
86. **Grinstein-Weiss, M.** (2012, June). *Testing Long-Term Impacts of Individual Development Accounts and Asset Building on Net Worth*. Paper presented at the 2011 Policy Summit. Federal Reserve of Cleveland, Cleveland, OH.
87. **Grinstein-Weiss, M.,** Sherraden, M., Gale, W., Rohe, W., Key, C. & Tucker, J. (2012, January). *Testing the long-term impacts of Individual Development Accounts on Education: Evidence from a longitudinal randomized experiment*. Paper presented at the 16th Annual Conference of the Society for Social Work and Research, Washington, D.C.
88. Key, C., **Grinstein-Weiss, M.,** & Tucker, J. (2012, January). *Are tax-time savings sustainable? Findings from the SaveNYC Evaluation*. Paper presented at the 16th Annual Conference of the Society for Social Work and Research, Washington, D.C.
89. Key, C., Grinstein-Weiss, M., Tucker, J., & Holub, K. (2011, November). *Savings at tax time: The effect of SaveNYC on savings in low-income households*. Paper presented at the Association for Public Policy Analysis and Management's 33rd Annual Fall Research Conference, Washington, DC.
90. Grinstein-Weiss, M., Sherraden, M., Gale, W., Rohe, W., Schreiner, M. & Key, C. (2011, October). *Testing the long-term impacts of Individual Development Accounts and Asset Building on Net Wealth*. Paper presented at the 2011 Pathways to Prosperity Regional Conference, Durham, NC.
91. Grinstein-Weiss, M., Sherraden, M., Gale, W., Rohe, W., Key, C. & Tucker, J. (2011, October). *Testing the long-term impacts of Individual Development Accounts and Asset Building on Education*. Paper presented at the 2011 Pathways to Prosperity Regional Conference, Durham, NC.
92. Key, C., Grinstein-Weiss, M., Guo, S., Yeo, Y., & Holub, K. (2011, October). *Low-income homeownership and wealth growth: Evidence from a propensity score analysis*. Paper presented at the 2011 Pathways to Prosperity Regional Conference, Durham, NC.
93. Grinstein-Weiss, M., Charles, P., Guo, S., Manturuk, K., & Key, C. (2011, January). *Marital status and the transition into low-income homeownership: Evidence from a propensity score analysis*. Paper presented at the 15th Annual Conference of the Society for Social Work and Research, Tampa, FL.
94. Grinstein-Weiss, M., Key, C., & Yeong, Y.H. (2011, January). *Homeownership, neighborhood conditions, and child outcomes for low and moderate income families*. Paper presented at the 15th Annual Conference of the Society for Social Work and Research, Tampa, FL.
95. Grinstein-Weiss, M., Sherraden, M., & Key, C. (2011, January). *The American Dream Demonstration: Testing Individual Development Account policy in the U.S.* Paper presented at the 15th Annual Conference of the Society for Social Work and Research, Tampa, FL.
96. **Grinstein-Weiss, M.,** Taylor, A., Casalotti, A., & Martin-Koren, B. (2011, January). *Asset building in Israel: Evidence from the savings for the future pilot program*. Paper presented at the 15th Annual Conference of the Society for Social Work and Research, Tampa, FL.
97. Grinstein-Weiss, M., Yeo, Y.H., Spader, J., Key, C., & Taylor, A. (2011, January). *Prior parental teaching of money management and later loan performances among low and moderate income homeowners: Application of Cox Hazard model*. Paper presented at the 15th Annual Conference of the Society for Social Work and Research, Tampa, FL.

98. Key, C., Grinstein-Weiss, M., Guo, S., & Yeo, Y. H. (2011, March). *The effect of homeownership on wealth in low-income households*. Paper presented at the 41st Annual Meeting of the Urban Affairs Association, New Orleans, LA.
99. Charles, P., Grinstein-Weiss, M., & Rose, R. A. (2011, January). *Residential and nonresidential fathers: Implications for child well-being*. Paper presented at the 15th Annual Conference of the Society for Social Work and Research, Tampa, FL.
100. Ratcliffe, J., **Grinstein-Weiss, M.**, Richardson, J., & Key, C. (2010, November). *SaveNYC: Applying behavioral economics principles to encourage savings*. Paper presented at the 32nd Annual Association for Public Policy Analysis and Management Conference, Boston, MA.
101. **Grinstein-Weiss, M.**, Sherraden, M., Gale, W., Rohe, W. (2010, November). *American Dream Demonstration: Findings from the wave 4 analysis*. Paper presented at the 32nd Annual Association for Public Policy Analysis and Management Conference, Boston, MA.
102. Grinstein-Weiss, M., Manturuk, K., Guo, S., Charles, P., & Key, C. (2010, August). *The impact of homeownership on marriage and divorce: Evidence from propensity score matching with event history analysis*. Paper presented at the 105th Annual Meeting of the American Sociological Association, Atlanta, GA.
103. Yoo, J., Grinstein-Weiss, M., & Key, C. (2010, June). *Health and homeownership: A multilevel analysis of low- and moderate-income individuals*. Poster presentation at Changing Health: Acting and Reacting, Challenges for Social Work Theory and Practice, Changing Health Dublin 2010 Conference Secretariat, Dublin, Ireland.
104. **Grinstein-Weiss, M.**, Charles, P., Guo, S., Manturuk, K., Key, C. (2010, April). *The Transition into Low-Income Homeownership: Does Marital Status Matter?* National Center for Family and Marriage Research Conference on Families and Financial Instability, Bowling Green, OH.
105. **Grinstein-Weiss, M.**, Yeo, Y., Spader, J., Freeze, E., & Taylor, A. (2010, January). *Teach your children well: Credit outcomes and prior parental teaching of money management*. Paper presented at the 14th Annual Conference of the Society for Social Work Research, San Francisco, CA.
106. **Grinstein-Weiss, M.**, Key, C., Yoo, J., & Taylor, A. (2010, January). *The effect of homeownership trajectories on children's behavior among low- and moderate-income households: Evidence from a quasi-experimental study*. Paper presented at the 14th Annual Conference of the Society for Social Work Research, San Francisco, CA.
107. Yeo, Y., **Grinstein-Weiss, M.**, & Taylor, A. (2010, January). *Neighborhood satisfaction between low- and moderate-income homeowners and renters: A multilevel analysis*. Paper presented at the 14th Annual Conference of the Society for Social Work Research, San Francisco, CA.
108. Greeson, J. K. P., Usher, L., & **Grinstein-Weiss, M.** (2010, January). *One adult who is crazy about you: Can natural mentoring relationships decrease material hardship and increase assets among young adults with and without foster care experience?* Paper presented at the Society for Research on Adolescence, Philadelphia, PA.
109. **Grinstein-Weiss, M.**, Sherraden, M., Gale, W., Rohe, W., & Schreiner, M. (2009, November). *Using Individual Development Accounts for homeownership: Evidence from a randomized controlled experiment*. Paper presented at the 31st Annual Conference of the Association for Public Policy Analysis and Management, Washington, DC.
110. **Grinstein-Weiss, M.**, Sherraden, M., Gale, W., & Rohe, W. (2009, October). *Testing long-term impacts of Individual Development Accounts and asset building on social and economic well-being*. Paper presented at the North Carolina Asset Building and Financial Education Conference, Durham, NC.
111. **Grinstein-Weiss, M.**, & Manturuk, K. (2009, October). *The social impact of low-income homeownership*. Paper presented at the North Carolina Asset Building and Financial Education Conference, Durham, NC.

112. **Grinstein-Weiss, M.**, & Taylor, A. (2009, October). *Financial education for children: research and practice*. Paper presented at the North Carolina Asset Building and Financial Education Conference, Durham, NC.
113. Rohe, W., **Grinstein-Weiss, M.**, Sherraden, M., Gale, W., & Schreiner, M. (2009, October). *Does participation in Individual Development Account programs lead to sustainable homeownership?* Paper presented at the 50th Anniversary Conference of the Association of Collegiate Schools of Planning, Crystal City, VA.
114. **Grinstein-Weiss, M.**, Paik, J. G., Greeson, J., & Quercia, R. (2009, January). *Is low- and moderate-wealth homeownership associated with a better quality home environment? Evidence from the community advantage panel*. Paper presented at the 13th Annual Conference of the Society for Social Work and Research, Washington, DC.
115. **Grinstein-Weiss, M.**, Yeo, Y., Greeson, J., Despard, M., & Quercia, R. (2009, January). *The effects of low- and moderate-income homeownership and neighborhood context on resource generation: A multilevel analysis*. Paper presented at the 13th Annual Conference of the Society for Social Work and Research, Washington, DC.
116. **Grinstein-Weiss, M.**, Yeo, Y., Irish K., & Zhan, M. (2009, January). *Pathway from parental assets to child educational outcomes: A mediation analysis*. Paper presented at the 13th Annual Conference of the Society for Social Work and Research, Washington, DC.
117. Loibl, C., Red Bird, B., **Grinstein-Weiss, M.**, & Zhan, M. (2008, October). *Yes, the poor can be taught to save—Evidence from a survey of IDA program participants*. Paper presented at the 2008 Annual Conference of the Association for Consumer Research, San Francisco, CA.
118. **Grinstein-Weiss, M.**, Jung-Sook, L., Irish, K., Han, C., & Greeson, J. (2008, January). *Fostering low-income homeownership: A longitudinal randomized experiment on Individual Development Accounts*. Paper presented at the 12th Annual Conference of the Society for Social Work and Research, Washington, DC.
119. Han, C., & **Grinstein-Weiss, M.** (2008, January). *Asset accumulation beyond saving in Individual Development Accounts: A randomized experimental study*. Paper presented at the 12th Annual Conference of the Society for Social Work and Research, Washington, DC.
120. **Grinstein-Weiss, M.**, Lee, J., & Charles, P. (2007, January). *Asset building among African American single mothers: A multilevel analysis*. Paper presented at the 11th Annual Conference of the Society for Social Work and Research, San Francisco, CA.
121. Parish, S. L., & **Grinstein-Weiss, M.** (2007, January). *Evidence of the asset and income gap in U.S. households with adults with disabilities*. Paper presented at the 11th Annual Conference of the Society for Social Work and Research, San Francisco, CA.
122. **Grinstein-Weiss, M.** (2007, January). *Gender and ethnic differences in formal and informal help seeking among Jewish and Arab Israeli adolescents*. Paper presented at the 11th Annual Conference of the Society for Social Work and Research, San Francisco, CA.
123. **Grinstein-Weiss, M.**, Wagner, K., & Ssewamala, F (2006, January). *Saving and asset accumulation among low-income families with children*. Paper presented at the 10th Annual Conference of the Society for Social Work and Research, San Antonio, TX.
124. **Grinstein-Weiss, M.** & Sherraden, M. (2005, January). *Saving for homeownership: Racial differences in performances in a matched savings program*. Paper presented at the Ninth Annual Conference of the Society for Social Work and Research, Miami, FL.

125. Zhan, M., & **Grinstein-Weiss, M.** (2005, January). *Educational status and savings performance in Individual Development Accounts*. Paper presented at the Ninth Annual Conference of the Society for Social Work and Research, Miami, FL.
126. **Grinstein-Weiss, M.**, & Curley, J. (2004, November). *Asset building in rural communities: The experience of Individual Development Accounts*. Paper presented at the 51st Annual Meeting of the North American Regional Science Council, Seattle, WA.
127. **Grinstein-Weiss, M.**, & Sherraden, M. (2004, August). *IDAs for housing policy: Analysis of saving outcomes and racial differences*. Paper presented at The Policy Conference, Charleston, SC.
128. **Grinstein-Weiss, M.**, & Sherraden, M. (2004, February). *Racial differences in savings outcomes in Individual Development Accounts*. Paper presented at the 30th Annual Conference of the Eastern Economic Association, Washington, DC.
129. **Grinstein-Weiss, M.** (2004, January). *Individual Development Account as a tool for housing policy for low income*. Poster presentation at the Eighth Annual Conference of the Society for Social Work and Research, New Orleans, LA.
130. Curley, J., & **Grinstein-Weiss, M.** (2004, January). *A comparative analysis of the experiences of rural and urban participants in Individual Development Accounts*. Poster presentation at the Eighth Annual Conference of the Society for Social Work and Research, New Orleans, LA.
131. Sherraden, M., Curley, J., & **Grinstein-Weiss, M.** (2003, November). *Wealth creation in rural America*. Paper presented at Wealth Creation and Rural America: Extending the dream of Economic Success, National Rural Funders Collaborative, U.S. Department of Agriculture, and U.S. Department of Health and Human Services, Washington, DC.
132. **Grinstein-Weiss, M.**, & Sherraden, M. (2003, March). *Blacks and Whites differences in savings and assets accumulation in IDAs*. Paper presented at the Eighth Annual Graduate Research Symposium, Washington University, St. Louis, MO.
133. **Grinstein-Weiss, M.**, & Sherraden, M. (2003, February/March). *Narrowing the gap in savings and assets accumulation between Blacks and Whites*. Paper presented at the 49th Annual Program Meeting of the Council on Social Work Education, Atlanta, GA.
134. **Grinstein-Weiss, M.**, & Sherraden, M. (2003, January). *Narrowing the gap in savings and assets accumulation between Blacks and Whites: What is the potential of IDAs?* Paper presented at the Seventh Annual Conference of the Society for Social Work and Research, Washington, DC.
135. **Grinstein-Weiss, M.** (2002, January). *Racial differences in savings and assets accumulation in IDAs: Implications for homeownership policy*. Paper presented at The Policy Conference, Charleston, SC.
136. Schreiner, M., Sherraden, M., Clancy, M., Johnson, L., Beverly, S., Curley, J., **Grinstein-Weiss, M.**, & Zhan, M. (2001, November). *Asset accumulation in low-resource households: evidence from Individual Development Accounts*. Paper presented at Public Policy Analysis and Public Policy: Making the Connection, Association for Public Policy Analysis and Management, Washington, DC.
137. Clancy, M., **Grinstein-Weiss, M.**, & Schreiner, M. (2001, May/June). *Financial education and saving outcomes in Individual Development Accounts*. Paper presented at Broadening the Concept of Marketing and Public Policy, Marketing and Public Policy Conference, Washington, DC.
138. Schreiner, M., Sherraden, M., Clancy, M., Johnson, E., Curley, J., Zhan, M., Beverly, S., & **Grinstein-Weiss, M.** (2001, April). *Asset accumulation by low-resource people: evidence from Individual Development Accounts*.

Paper presented at Changing Financial Markets and Community Development, Federal Reserve System Conference, Washington, DC.

139. Dascal-Weichhendler, H., Ungar, L., Reiss, S., Eisikovits, Z., Griffel, A., & **Grinstein-Weiss, M.** (2001, March). *Physician and intimate partner violence: Correlations between physicians' perceived exposure, training, attitudes, and roles.* Paper presented at Shabtai Ben Meir Conference, Eilat, Israel.
140. Schreiner, M., Sherraden, M., Clancy, M., Johnson, L., Beverly, S., Curley, J., **Grinstein-Weiss, M.**, & Zhan, M. (2000, November). *Asset accumulation in low-resource households: evidence from Individual Development Accounts.* Paper presented at Doing and Using Public Policy Analysis and Management Research, Association for Public Policy Analysis and Management, Seattle, WA.
141. Schreiner, M., Sherraden, M., Clancy, M., Johnson, L., Curley, J., Zhan, M., Beverly, S., & **Grinstein-Weiss, M.** (2000, September). *Savings patterns in IDA Programs.* Paper presented at Inclusion in Asset Building: Research and Policy Symposium, Washington University, St. Louis, MO.
142. Fishman, G., **Grinstein-Weiss, M.**, & Eisikovits, Z. (1999, March). *Factors associated with the readiness of youth to seek help.* Paper presented at the International Study Group on Conceptual and Methodological Issues of Youth Surveys, University of Haifa, Israel with co-sponsorship from the Center for Study of Youth Policy and School of Social Work, University of Pennsylvania.
143. Fishman, G., **Grinstein-Weiss, M.**, & Mesch, S, G. (1999, March). *Political identification of youth – Delineating differences between left and right in Israel.* Paper presented at the International Study Group on Conceptual and Methodological Issues of Youth Surveys, University of Haifa, Israel with co-sponsorship from the Center for Study of Youth Policy and School of Social Work, University of Pennsylvania.
144. Griffel, A., & **Grinstein-Weiss, M.** (1999, March). *Religious identity and religious behavior of Jewish youth.* Paper presented at the International Study Group on Conceptual and Methodological Issues of Youth Surveys, University of Haifa, Israel with co-sponsorship from the Center for Study of Youth Policy and School of Social Work, University of Pennsylvania.
145. Griffel, A., Eisikovits, Z., & **Grinstein-Weiss, M.** (1998, January). *Evaluating the children at risk project proposals using partial order Scalogram Analysis.* Paper presented at International Study Group of Child Welfare: An International Perspective, University of Haifa, Israel.

SEMINARS, KEYNOTE PRESENTATIONS & PANEL SESSIONS

1. **Grinstein-Weiss, M.** & Chan, P. (2020, May). Child and Family Well-being in the Wake of COVID-19. Invited seminar presenter with the Clark-Fox Policy Institute weekly web series. St. Louis, MO.
2. **Grinstein-Weiss, M.** (2020, January). Mastercard's engagement with the Social Policy Institute. Invited presenter at WashU Day at Mastercard. St. Louis, MO.
3. **Grinstein-Weiss, M.** (2019, December). The Impact of Housing on Social Mobility. Invited keynote speaker at Rashi Foundation Annual Convening. Israel.
4. **Grinstein-Weiss, M.** (2019, June). New Directions in Savings Policy. Panel moderator at Tax Time Savings Initiative Convening. St. Louis, MO.
5. **Grinstein-Weiss, M.** (2019, May). Esther Peterson Policy Lecture. Invited keynote presenter at American Council on Consumer Interests annual conference. Washington, DC.
6. **Grinstein-Weiss, M.** (2019, May). Refund to Savings: Building Financial Security at Tax Time. Brookings Institute. Invited presentation at Global Economy and Development Seminar. Washington, DC.

7. **Grinstein-Weiss, M.** (2019, May) Social Determinants of Health. Invited presentation at the TEDxGatewayArch Healthcare Head On. St. Louis, MO.
8. **Grinstein-Weiss, M.** (2019, May) Invited keynote presentation at the American Council on Consumer Interests Conference. Washington, DC.
9. **Grinstein-Weiss, M.** (2019, March) Social Change and Behavioral Economics. Decision. Intuition. Choice. Evaluation. at The Interdisciplinary Center. Herzliya, Israel.
10. **Grinstein-Weiss, M.** (2019, January) Using Behavioral Economics to Impact Policy and Practice. Invited keynote at the Ministry of Social Affairs Workshop. Jerusalem, Israel.
11. Kondratjeva, O. (2018, November) Elevating the Well-Being of Low-Income Families through State and Federal Safety Net Programs. Invited panel presentation at the Association for Public Policy Analysis and Management Conference. (**Grinstein-Weiss, M.**, PI)
12. Despard, M. (2018, November) Nudging and Educating EITC Claimants in Tax Compliance, Refund Saving Behavior, and Beyond. Invited panel presentation at the Association for Public Policy Analysis and Management Conference. (**Grinstein-Weiss, M.**, PI)
13. Daniels, K. (2018, November) Dynamics of Income and Program Eligibility. Invited panel presentation at the Association for Public Policy Analysis and Management Conference. (**Grinstein-Weiss, M.**, PI)
14. Kondratjeva, O., & Roll, S. (2018, November) Building Assets in Economically Vulnerable and Underprivileged Populations: Barriers and Opportunities. Invited panel presentation at the Association for Public Policy Analysis and Management Conference. (**Grinstein-Weiss, M.**, PI)
15. Despard, M. (2018, November) Policies and Interventions to Promote the Financial Inclusion of Low- and Moderate-Income Households: Current Evidence. Invited panel presentation at the Association for Public Policy Analysis and Management Conference. (**Grinstein-Weiss, M.**, PI)
16. **Grinstein-Weiss, M.**, Covington, M. (2017, June). Work and Wealth: The Rise, Interest, and Understanding of Workplace Financial Wellness Programs. Invited presentation at the Consumer Financial Protection Bureau FinEx Convening. St. Louis, MO.
17. Covington, M. (2017, June). Work and Wealth: The Rise, Interest, and Understanding of Workplace Financial Wellness Programs. Invited presentation by the Asset Funders Network. National webinar. Recording available at <http://assetfunders.org/connect/work-wealth-webinar>. (**Grinstein-Weiss, M.**, PI)
18. Covington, M. (2017, April). Workplace Financial Wellness Programs: Who Wants to Offer Them, Participate in Them, and How to Select the Right Type for your Workforce. Invited presentation by the Human Resource Executive Health & Benefits Leadership Conference. (**Grinstein-Weiss, M.**, PI)
19. **Grinstein-Weiss, M.** & Iwry, M. (2017, March). What you can't see from here, you can see from there: An American Perspective. Invited fireside presentation for TheMarker Annual Conference. Tel Aviv, Israel.
20. **Grinstein-Weiss, M.**, Porter, J. & Taylor, S. (2017, February). Incentives, Innovation, and Industry-Academic Partnerships. Invited presentation at the American Heart Association's 2017 Workplace Wellness Forum.
21. **Grinstein-Weiss, M.** (2016, December). Israel's Savings Account for Every Child. Invited panel presentation for Innovations in Poverty Policy conference hosted by the Taub Center for Social Policy Studies in Israel. Jerusalem, Israel.

22. **Grinstein-Weiss, M.** (2016, October). Synergy in Action: Addressing Inequities Through Academic, Industry, & Government Partnerships. Invited presentation for Chancellor's Beyond Brookings event at Washington University in St. Louis. St. Louis, MO.
23. **Grinstein-Weiss, M.** (2016, April). Refund to Savings: Building financial security at tax time. Invited workshop presentation at the 2016 Behavioral Science & Policy Association Annual Conference. Washington, DC.
24. **Grinstein-Weiss, M.** (2015, December). Poverty Alleviation Through Savings and Assets Accumulation. Invited keynote presentations at the Calcalist financial management conference: Financial Behaviors in the Digital Age. Tel Aviv, Israel.
25. **Grinstein-Weiss, M.** (2014, May). The Role of Emergency Savings in the lives of Low Income Households: Evidence from the Refund to Savings Initiative. Invited panel presentation at the Financial Decision Making, Poverty and Inequality Workshop. Madison, WI.
26. **Grinstein-Weiss, M.** (2014, May). Financial Inclusion and Savings Opportunities: Data from National Pilots. Invited workshop presentation at the 2014 Annual Conference Financial Inclusion in Focus: From Vision to Reality. Detroit, MI.
27. **Grinstein-Weiss, M.** (2014, May). Homeownership and Wealth Among Low-Income Young Adults: Evidence from the Community Advantage Program. Invited presentation at the 2014 Research Symposium, The Balance Sheets of Younger Americans: Is the American Dream at Risk? St. Louis, MO.
28. Elliot, W., **Grinstein-Weiss, M.** (2014, May). Effects of Student Loans on Components of Net Worth: Implications for the Financial Success of younger Americans and Public Policy. Invited presentation at the 2014 Research Symposium, The Balance Sheets of Younger Americans: Is the American Dream at Risk? St. Louis, MO.
29. **Grinstein-Weiss, M.** (2014, April). Refund to Savings: Overcoming Barriers to Economic Security. Invited presentation at the Center for Economic Progress. Chicago, IL.
30. **Grinstein-Weiss, M.** Comer, K., Ariely, D., Key, C. (2013, October). Refund to Savings: Overcoming Barriers to Economic Security. Invited presentation at the 2013 Pathways to Prosperity Conference. Durham, NC.
31. Comer, K., **Grinstein-Weiss, M.**, Ariely, D., Key, C. (2013, October). Refund to Savings: Investigating Financial Capabilities and Behavior. Invited presentation at the 6th Annual Financial Literacy Leadership Conference. Washington, DC.
32. Comer, K., **Grinstein-Weiss, M.**, Ariely, D., Key, C. (2013, October). Refund to Savings: Investigating Financial Capabilities and Behavior. Invited presentation at the Southern Regional Asset Building Coalition Conference. Jacksonville, FL.
33. Comer, K., **Grinstein-Weiss, M.**, Ariely, D., Key, C. (2013, September). Refund to Savings: Overcoming Barriers to Economic Security. Invited presentation at the National Community Tax Coalition National Conference. New Orleans, LA.
34. **Grinstein-Weiss, M.**, Comer, K. (2013, May) Refund to Savings: Exploring the intersection of behavioral economics and asset building at tax time and beyond. Invited poster presentation at the 2013 Boulder Summer Conference on Consumer Financial Decision Making. Boulder, CO.
35. **Grinstein-Weiss, M.** (2013, May) Refund to Savings: Exploring the intersection of behavioral economics and asset building at tax time and beyond. Invited presentation at the Personal Finance Seminar for Professionals Conference at the University of Maryland. College Park, MD.

36. **Grinstein-Weiss, M.** (2013, May). *Refund to Savings: Creating Contingency Savings at Tax Time*. Invited presentation at the Center for Financial Security. Chicago, IL.
37. **Grinstein-Weiss, M.,** Shanks, T., & Beverly, S. (2013, March). *Family Assets and Child Outcomes: Current Evidence and Future Directions Family Assets and Children*. Invited presentation at Princeton University. Princeton, NJ.
38. **Grinstein-Weiss, M.** (2013, March). *Review of Recent Evidence on Child Development Accounts in the U.S. and Around the World*. Invited presentation at the Ministry of Social Affairs in Israel. Jerusalem, Israel.
39. **Grinstein-Weiss, M.** (2013, February). *Homeownership, the Great Recession, and Wealth: Evidence from the Survey of Consumer Finance*. Invited presentation at Restoring Household Financial Capability After the Great Recession Research Symposium. Federal Reserve Bank of St. Louis, MO.
40. **Grinstein-Weiss, M.** (2013, January). *Refund to Savings: Taking Savings at Tax-Time to Scale*. Invited presentation to CFPB staff at Lunch and Learn. Center for Financial Protection Bureau, Washington, DC.
41. **Grinstein-Weiss, M.** (2013, January). *Refund to Savings: Taking Savings at Tax-Time to Scale*. Invited presentation at Intuit, Inc., San Diego, CA.
42. **Grinstein-Weiss, M.** (2012, November). *Refund to Savings: Taking Savings at Tax-Time to Scale*. Invited presentation at the National Convening on Access, Data and Scale. Consumer Finance Protection Bureau, Washington, DC.
43. **Grinstein-Weiss, M.** (2012, November). *Preserving Individual and Community Assets In Times of Financial Hardship*. Panel Chair at the Association for Public Policy Analysis and Management's 34th Annual Fall Research Conference, Baltimore, MD.
44. **Grinstein-Weiss, M.** (2012, October). *Refund to Savings: Building Savings at Tax-Time*. Invited presentation at the Promising Pathways to Wealth-Building Financial Services. Federal Reserve of St. Louis, St. Louis, MO.
45. **Grinstein-Weiss, M.** (2012, September). *Refund to Savings: Taking Savings at Tax-Time to Scale*. Invited presentation at the 2nd Annual Consumer Research Symposium. Federal Deposit Insurance Corporation, Washington, DC.
46. **Grinstein-Weiss, M.** (2012, September). *Building Savings at Tax-Time: The Refund to Savings Initiative*. Invited presentation at the Assets Learning Conference. Corporation for Enterprise Development (CFED), Washington, DC.
47. **Grinstein-Weiss, M.** (2012, September). *10-Year Follow-Up of IDAs: Latest Evidence from the ADD Experiment*. Invited presentation at the Assets Learning Conference, Corporation for Enterprise Development (CFED), Washington, DC.
48. **Grinstein-Weiss, M.** (2012, June). *Refund to savings: Capitalizing on Behavioral Economics at Tax-Time*. Financial Capability Research Workshop. University of Wisconsin-Madison, Madison, WI.
49. Grinstein-Weiss, M. (2012, May). *The Refund to Savings Initiative*. Assets@21: Lessons from the Past, Directions for the Future, a Symposium and Ideas Summit. New America Foundation, Washington, DC.
50. Grinstein-Weiss, M. (2012, March). *Testing long-term impacts of Individual Development Accounts and asset building on social and economic well-being*. Invited presentation at the Economic Studies Event at Brookings Institution, Washington, DC.

51. **Grinstein-Weiss, M.**, Sherraden, M. W., Gale, W. G., Rohe, W., Schreiner, M., & Key, C. (2011, November). *The ten-year impacts of Individual Development Accounts on homeownership: Evidence from a randomized experiment*. Presentation at the National Tax Association Annual Conference on Taxation, New Orleans, LA.
52. Grinstein-Weiss, M. (2011, October). *The challenge and benefits of low- and moderate- income homeownership: new evidence and future directions*. Keynote address at the National Savings Forum jointly sponsored by America Saves and the Consumer Federation of America, Washington, DC.
53. **Grinstein-Weiss, M.** (2011, October). *Asset building for children: Strategies for developing a successful Children's Savings Account or IDA program for youth*. Session moderator at "Pathways to Prosperity" 2011 Regional Conference, Durham, NC.
54. **Grinstein-Weiss, M.**, Sherraden, M. W., Gale, W. G., Rohe, W., Schreiner, M., & Key, C. (2011, October). *The ten-year impacts of Individual Development Accounts on homeownership: Evidence from a randomized experiment*. Syracuse University's Public Finance Seminar, Syracuse, NY.
55. **Grinstein-Weiss, M.** (2011, October). *Long-term impacts of Individual Development Accounts on education: Evidence from a longitudinal randomized experiment*. Invited presentation at Syracuse University's Public Finance Seminar, Syracuse, NY.
56. **Grinstein-Weiss, M.** (2011, June). *Long-term impacts of Individual Development Accounts on education: Evidence from a longitudinal randomized experiment*. Invited presentation at the Federal Reserve Bank of Cleveland 2011 Policy Summit, Cleveland, OH.
57. Key, C., **Grinstein-Weiss, M.**, Guo, S., Yeo, Y., & Holub, K. (2011, June). *Low-income homeownership and wealth growth: Evidence from a propensity score analysis*. Invited presentation at the Federal Reserve Bank of Cleveland 2011 Policy Summit, Cleveland, OH.
58. **Grinstein-Weiss, M.** (2011, April). *Do Individual Development Accounts promote homeownership?* Invited presentation at a Brookings Economic Studies event, Washington, DC.
59. **Grinstein-Weiss, M.** (2011, April 26). *Do Individual Development Accounts Promote Homeownership?* Solo focused event at Brookings Institution Retirement Security Project Event, Washington, DC. Transcript available at http://www.brookings.edu/events/2011/0426_individual_development_accounts.aspx
60. **Grinstein-Weiss, M.**, Sherraden, M. W., Gale, W. G., Rohe, W., Schreiner, M., & Key, C. (2011, March). *The ten-year impacts of Individual Development Accounts on homeownership: Evidence from a randomized experiment*. University of Wisconsin, Department of Economics 56, Madison, WI.
61. **Grinstein-Weiss, M.** Sherraden, M., Gale, W., Rohe, W., Schreiner, M., & Key, C. (2011, January). *Ten-year impacts of Individual Development Accounts on homeownership: Evidence from a randomized experiment*. Invited presentation at Brookings Institution Seminar, Washington, DC.
62. **Grinstein-Weiss, M.**, Sherraden, M. W., Gale, W. G., Rohe, W., Schreiner, M., & Key, C. (2011, January). *The ten-year impacts of Individual Development Accounts on homeownership: Evidence from a randomized experiment*. Brookings Institution Seminar, Washington, DC.
63. **Grinstein-Weiss, M.**, Sherraden, M., Gale, W., Rohe, W., Schreiner, M., & Key, C. (2010, December). *Ten-year impacts of Individual Development Accounts on homeownership: Evidence from a randomized experiment*. Invited presentation at Savings Strategies & Innovations for Low-Income Households Conference, Federal Reserve Bank of Cleveland and the UNC Assets Building Research Group, Columbus, OH.

64. **Grinstein-Weiss, M.**, (2010, December). Moderator of panel session at the *Savings Strategies & Innovations for Low-Income Households*, Federal Reserve Bank of Cleveland and the UNC Assets Building Research Group, Columbus, OH.
65. Key, C., Ratcliffe, J., & **Grinstein-Weiss, M.** (2010, December). *Research findings from the first two years*. Invited presentation at "A Tax-Time Bonus as a First Step to Saving: Social Innovation and Lessons from a Municipally-Based Savings Program," conference sponsored by the New America Foundation, Washington, DC.
66. Benedict, S., Campbell, M. K., **Grinstein-Weiss, M.**, Taylor, A., & Key, C. (2010, September). *Addressing economic and social determinants of health among low-income, ethnically diverse women in rural North Carolina*. Invited presentation at the 2010 Assets Learning Conference, CFED, Washington, DC.
67. **Grinstein-Weiss, M.**, Manturuk, K., & Key, C. (2010, September). *The social impacts of homeownership: Evidence from the Community Advantage Program*. Invited presentation at the 2010 Assets Learning Conference, CFED, Washington, DC.
68. **Grinstein-Weiss, M.**, & Holub, Krista (2010, July). *Asset building in Israel: IDA and CDA initiatives*. Invited presentation at the Assets for Independence 2010 Conference, Washington, DC.
69. **Grinstein-Weiss, M.** (2010, July). *Evaluation design for the Assets for Independence Program: Data review*. Invited presentation at the Assets for Independence 2010 Research Forum, Washington, DC.
70. **Grinstein-Weiss, M.**, Sherraden, M., Gale, W., & Rohe, W. (2010, June). *Testing long-term impacts of Individual Development Accounts on homeownership*. Invited presentation at the Administration for Children and Families Welfare Research and Evaluation Conference, Washington, DC.
71. **Grinstein-Weiss, M.**, Sherraden, M., Gale, W., & Rohe, W. (2010, June). *Testing long-term impacts of Individual Development Accounts on homeownership*. Invited presentation at the Federal Reserve Bank of Cleveland 2010 Policy Summit, Cleveland, OH.
72. **Grinstein-Weiss, M.**, Charles, P., Guo, S., Manuturk, K., & Key, C. (2010, April). *The transition into low-income homeownership: Does marital status matter?* Invited presentation at the Grantees Conference on Families and Financial Instability, National Center for Family and Marriage Research, Bowling Green, OH.
73. **Grinstein-Weiss, M.**, Sherraden, M., Gale, W., Rohe, W., (2009, April). *Testing long-term impacts of Individual Development Accounts on homeownership*. Paper presented at the University of Michigan, National Poverty Center, Ann Arbor, MI.
74. **Grinstein-Weiss, M.** (2009, June). *Teach your children well: Credit outcomes and prior parental teaching of money management*. Invited presentation at the Ford Foundation/Self-Help Annual Summit, Durham, NC.
75. **Grinstein-Weiss, M.** (2009, March). *Evaluation design for the Assets for Independence Program: Data review*. Invited presentation at Urban Institute for the U.S. Department of Health and Human Services, Washington, DC.
76. **Grinstein-Weiss, M.** (2008, December). *Responsible homeownership: Protecting homeowners today, guiding policymakers tomorrow*. Invited presentation for C-SPAN to the New America Foundation on the social impact of asset-building policy.(Broadcast live and repeated several times throughout the month).
77. **Grinstein-Weiss, M.** (2008, September). *Fostering low-income homeownership: A longitudinal randomized experiment on Individual Development Accounts*. Invited presentation at the 2008 Assets Learning Conference, Washington, DC.

78. **Grinstein-Weiss, M.** & Owens, M. (2008, September). *Pathways to prosperity: Effective delivery of savings programs through targeted initiatives*. Roundtable discussion at the 2008 Assets Learning Conference, Washington, DC.
79. **Grinstein-Weiss, M.** (2008, May). *Fostering low-income homeownership: A longitudinal randomized experiment on Individual Development Accounts*. Invited presentation at the 11th Annual Welfare Research and Evaluation Conference, Washington, DC.
80. **Grinstein-Weiss, M.** (2008, April). *IDAs and asset building in United States: Innovations in poverty alleviation*. Invited presentation at Economic Empowerment for Women, Haifa, Israel.
81. **Grinstein-Weiss, M.**, Despard, M., & Birdsong, S. S. (2008, April). *Subprime mess: Is there a better way?* Paper presented at the University of North Carolina at Chapel Hill, School of Social Work, Chapel Hill, NC.
82. **Grinstein-Weiss, M.** (2008, February). *The impact of low- and moderate-wealth homeownership on parental attitudes and behavior: Evidence from The Community Advantage Panel*. Paper presented at the Ford Foundation/Self-Help Annual Summit, Durham, NC.
83. **Grinstein-Weiss, M.** (2007, March). *IDAs and asset building in United States: Innovations in poverty alleviation*. Invited presentation by the Israeli Ministry of Social Affairs at the conference, "New Programs to Alleviate Poverty—The Role of the Ministry of Social Affairs." The conference was attended by Israeli government officials, researchers, policy experts and practitioners.
84. **Grinstein-Weiss, M.** (2007, December). *IDAs in the United States: Evidence from the American Dream Demonstration*. Invited presentation at the North Carolina Summit on Youth and Families, Chapel Hill, NC.
85. **Grinstein-Weiss, M.** (2007, November). *IDAs in the United States: Evidence from the American Dream Demonstration*. Invited presentation at the North Carolina Financial Education and Asset Building Conference: Pathways to Wealth, Chapel Hill, NC.
86. **Grinstein-Weiss, M.** (2006, November). *Seven wisdoms I learnt about negotiation*. Invited presentation to the School of Government, University of North Carolina at Chapel Hill, Chapel Hill, NC.
87. **Grinstein-Weiss, M.** (2006, March). *Race, poverty, and inequality: How can we create opportunities?* Session moderator for "Challenging the Two Americas – New Policies to Fight Poverty," University of North Carolina at Chapel Hill, Center on Poverty, Work & Opportunity.
88. **Grinstein-Weiss, M.** (2005, September). *IDAs for housing policy: Saving outcomes and racial differences*. Invited presentation at the School of Social Work Board of Advisors Meeting, University of North Carolina at Chapel Hill, Chapel Hill, NC.
89. **Grinstein-Weiss, M.** (2004, September). *Quantitative and qualitative findings from the American Dream Demonstration (ADD)*. Session moderator at "Sharing Our Visions, Forging Our Paths," IDA Learning Conference, New Orleans, LA.
90. **Grinstein-Weiss, M.** (2004, February). *Individual Development Account as a tool for housing policy for low income*. Invited presentation at the Department of Urban and Housing Development, Washington DC.
91. **Grinstein-Weiss, M.** (2002, April). *Evaluation of IDAs: Why it is important and how it is done*. Session moderator for "International Perspective on Asset Building," IDA Learning Conference, Windsor, Ontario, Canada.
92. **Grinstein-Weiss, M.** (2001, October). *The function of unemployment in Israel*. Invited presentation in the Social and Economic Development Policy Course, University of Missouri, St. Louis, MO.

TV & RADIO MEDIA INTERVIEWS AND PRESENTATIONS

1. Fenske, Sarah (Host). (2020, April 14) Tracking COVID-19 Cases By ZIP Code Highlights Inequity in St. Louis Region. [Interview]. In *St. Louis on the Air*. St. Louis Public Radio. <https://news.stlpublicradio.org/post/tracking-covid-19-cases-zip-code-highlights-inequity-st-louis-region#stream/0>
2. (2017, July 12). Michal Grinstein-Weiss Talks about Saving at Tax Time. [Video file]. Available at <https://www.youtube.com/watch?v=RjtXIBAulLE>
3. (2017, March 20). The Brown School's Commitment to Impact. [Video file]. Available at <https://www.youtube.com/watch?v=N44xR7BePig>
4. Heruti-Sover, Tali (2016, December 5). Savings for Every Child: Professor Michal Grinstein-Weiss, Israeli Professor from Washington University in St. Louis, answer your questions lives. [Video file]. Available at https://m.facebook.com/story.php?story_fbid=10154978679694349&id=82903654348&_rdr
5. SiriusXM News & Issues: Joe Madison – Professor Michal Grinstein-Weiss. (2016, May 11). [Audio file]. Available at <https://soundcloud.com/siriusxm-news-issues/joe-madison-professor-michal-grinstein-weiss-1>
6. Sogrim Heshbon. (2015, December). Channel 23 Israel TV New Show [Video file]. Retrieved from <https://www.youtube.com/watch?v=ba5nRCvhSjk&feature=youtu.be>
7. Haolam Haboker. (2015, December 14). Channel 2 Israel TV Morning World Network [Video file]. Available at <https://www.youtube.com/watch?v=ADzYyWfgryM&feature=youtu.be>
8. Heruti-Sover, Tali. (2015, January 5). Teaching Americans how to save [Video file]. *MarkerTV*. Available at <http://www.themarker.com/markerweek/markeryear/1.2518588>.
9. Center for American Progress. (2014, April). Behavioral Economics at Tax Time. Invited Webinar presentation for the Center for American Progress. Washington, D.C. Available at https://events-na7.adobeconnect.com/content/connect/c1/1166535402/en/events/event/shared/1379040685/event_landing.html?co-id=1354116561.
10. New America Foundation. (2014, February). The Tax-Man Giveth? Refunds, Savings, and Promoting Economic Security. Event and Live Webcast. The New America Foundation. Available at http://www.newamerica.org/events/2014/the_tax_man_giveth_refunds?cm_mid=3176384&cm_crmid={31e32200-5c06-e211-b9fd-005056a84111}&cm_medium=email
11. Washington University Newsroom. (2013, March). *Two notable economists talk money* (Interview). Sponsored by Assembly Series Lectures. St. Louis, MO: Washington University. Available at <http://news.wustl.edu/news/Pages/25135.aspx>
12. Center for American Progress. (2012, December). *Building Wealth at Tax Time for Low-Income Families*. Available at <http://www.americanprogress.org/events/2012/11/27/46229/building-wealth-at-tax-time-for-low-income-families>
13. FDIC 2nd Annual Consumer Research Symposium Live Webcast. (2012, September). *Refund to Savings: Taking Savings at Tax-Time to Scale*. Sponsored and broadcast by FDIC. Available at <http://www.fdic.gov/news/conferences/2012-09-2728>
14. CFED Webinar Series. (2011, November). *New Research Highlights, Legislative Opportunities and Innovative IDA Practice* (Webinar). Sponsored and broadcast by CFED. Available at http://cfed.org/knowledge_center/events/individual_development_accounts_update_webinar

15. Stasio, F., & Nimocks, A. (Hosts). (2011, August). *The State of Things*. "What's So Great About Being Middle Class?" (Interview). Chapel Hill, NC: National Public Radio and North Carolina Public Radio. Available at http://wunc.org/tsot/archive/Middle_Class_Under_Siege.mp3/view North Carolina Public Radio
16. *Global Social Security Today*. Published in-depth interview on policy development for IDAs and asset building in the United States. Seoul, Korea: Korea Institute for Health and Social Affairs.
17. C-SPAN Congressional Chronicle. (2008, December). *Responsible Homeownership*. The Available at <http://www.c-spanvideo.org/program/ResponsibleH>

MEDIA REPORTS ON RESEARCH ACTIVITIES

1. Roig, Isabelle. (2020, April 27). MBA Student: "We don't need a map to know who COVID-19 hits hardest." Retrieved from <https://olinblog.wustl.edu/2020/04/mba-student-we-dont-need-a-map-to-know-who-covid-19-hits-hardest/>
2. Berger, Eric. (2020, April 20). Inspired by father who survived Holocaust, Wash U professor aims to help north St. Louis residents. Retrieved from https://www.stljewishlight.com/news/local/inspired-by-father-who-survived-holocaust-wash-u-professor-aims-to-help-north-st-louis/article_5a41f6b0-832f-11ea-9bc3-9f1d71fc5e9b.html
3. Woodbury, E. (2020, April 14). Tracking COVID-19 Cases by ZIP Code Highlights Inequity in St. Louis Region. Retrieved from <https://news.stlpublicradio.org/post/tracking-covid-19-cases-zip-code-highlights-inequity-st-louis-region#stream/0>
4. (2020, Feb 12). Mastercard awards Social Policy Institute \$1.5 million grant. Retrieved from <https://source.wustl.edu/2020/02/mastercard-awards-social-policy-institute-1-5-million-grant/>
5. Keshner, A. (2020, Feb 8). 'No, people aren't just blowing it' — the ways taxpayers use their refund money is both encouraging and troubling. Retrieved from <https://www.marketwatch.com/story/no-people-arent-just-blowing-it-the-ways-taxpayers-use-their-refund-money-is-both-encouraging-and-troubling-2020-02-07>
6. (2020, Jan 31). Evaluating tax time savings interventions and behaviors. Retrieved from https://prosperitynow.org/resources/evaluating-tax-time-savings-interventions-and-behaviors?utm_content=114767217&utm_medium=social&utm_source=twitter&hss_channel=tw-150749564
7. (2020, Jan 27). Wash U's Clark-Fox Policy Institute Talks Poverty and Race In Speaker Series. Retrieved from <https://news.stlpublicradio.org/post/wash-u-s-clark-fox-policy-institute-talks-poverty-and-race-speakers-series#stream/0>
8. (2020, January 21). National Fund for Workforce Solutions Receives New Funding to Promote Good Jobs. Retrieved from https://nationalfund.org/news_post/national-fund-for-workforce-solutions-receives-new-funding-to-promote-good-jobs/
9. (2020, January 8). New book lays out social work's agenda for 21st century. Retrieved from <https://source.wustl.edu/2020/01/new-book-lays-out-social-works-agenda-for-21st-century/>
10. (2019, Dec 16). List puts St. Louis in top 10 of neediest U.S. cities. Retrieved from https://www.stltoday.com/news/local/columns/joe-holleman/list-puts-st-louis-in-top-of-neediest-u-s/article_06e3aa2c-a1f7-5728-b002-9aa6f344e240.html
11. (2019, Dec 13). Financial well-being: Measuring financial perceptions and experiences in low- and moderate-income households. Retrieved from <https://www.brookings.edu/blog/up-front/2019/12/13/financial-well-being-measuring-financial-perceptions-and-experiences-in-low-and-moderate-income-households/>

12. (2019, Nov 7). Financially stressed families save more with Medicaid, study shows. Retrieved from <https://medicalxpress.com/news/2019-11-financially-stressed-families-medicaid.html>
13. (2019, Nov 6). Financially stressed families save more with Medicaid, study shows. Retrieved from <https://www.colorado.edu/today/2019/11/06/financially-stressed-families-save-more-medicaid-study-shows>
14. (2019, Oct 25). Even in Strong Economy, Most Families Don't Have Enough Emergency Savings. Retrieved from <https://www.nytimes.com/2019/10/25/your-money/emergency-savings.html>
15. (2019, Oct 21). Why \$2,467 could be the magic number for emergency savings. Retrieved from <https://www.marketwatch.com/story/why-2467-could-be-the-magic-number-for-emergency-savings-2019-10-15>
16. (2019, Sept 12). Social Policy Institute launches at Washington University. Retrieved from <https://source.wustl.edu/2019/09/social-policy-institute-launches-at-washington-university/>
17. (2019, July 1). Social Policy Institute receives \$385,000 grant. Retrieved from <https://source.wustl.edu/2019/07/social-policy-institute-receives-385000-grant/>
18. (2019, June 11). New consumer protection director to speak June 12. Retrieved from <https://source.wustl.edu/2019/06/new-consumer-protection-director-to-speak-june-12/>
19. (2019, April 11). Michal Grinstein-Weiss, PhD Inducted into American Academy of Social Work. Retrieved from <https://www.centenecenter.wustl.edu/michal-grinstein-weiss-phd-inducted-into-american-academy-of-social-work/?sf210879008=1>
20. Schoenherr, N. (2019, April 29). Israel's Child Development Accounts Appeal to Families. Retrieved from <https://www.futurity.org/cda-families-israel-2048292-2/>.
21. Schoenherr, N. (2019, April 19). Participation is high in Israel's universal CDA program, the first in the world. Retrieved from <https://source.wustl.edu/2019/04/participation-is-high-in-israels-universal-cda-program-the-first-in-the-world/>
22. Riquier, A. (2019, February 16). Obamacare helps people make mortgage payments and rent, study concludes. Retrieved from <https://www.marketwatch.com/story/having-health-insurance-reduces-housing-delinquencies-study-finds-2019-02-12>
23. Niemeyer, K. (2019, January 23). The View From Here 1.23.19. Retrieved from <https://source.wustl.edu/2019/01/the-view-from-here-1-23-18/>
24. Capps, K. (2019, January 15). Hope You Aren't Counting on Getting a Tax Refund This Winter. Retrieved from <https://www.citylab.com/equity/2019/01/trump-government-shutdown-irs-tax-refunds-eitc/580417/>
25. Bauman, V. (2018, December 25). Health insurance or house payments? Obamacare means many poor Americans are able to pay their rent and mortgages on time by reducing health care costs, study shows. Retrieved from <https://www.dailymail.co.uk/news/article-6505551/Health-insurance-house-payments-Obamacare-poor-Americans-pay-rent-mortgages-reducing-health-costs.html>
26. Wasik, J. (2018, December 12). Five things to know about Financial Wellness Programs. Retrieved from <https://www.consumerreports.org/financial-planning/things-to-know-about-financial-wellness-programs/>
27. Capps, Kriston. (2018, December 4). For the poor, Obamacare can reduce late rent payments. Retrieved from <https://www.citylab.com/equity/2018/12/obamacare-health-insurance-housing-rent-payments/577099/>

28. Heruti-Sover, T. (2018, October 24) The “Save for Every Child” program is a success – but there are those who will make more money. Retrieved from https://www.themarket.com/allnews/.premium-1.6590010?utm_term=20181024-06%3A10&utm_campaign=%D7%98%D7%9C%D7%99+%D7%97%D7%A8%D7%95%D7%AA%D7%99-%D7%A1%D7%95%D7%91%D7%A8&utm_medium=email&writerAlerts=true&utm_content=www.themarket.com%2Fallnews%2F1.6590010&utm_source=smartfocus
29. Bloomberg Bureau of National Affairs (2018, September; Volume 36, Number 9). Workforce Strategies: Improving Employee Productivity Through Financial Wellness
30. Shea-Taylor, B.(2018, August 3). Growing old is nice, but boy is it costly. Retrieved from http://www.thesunchronicle.com/opinion/columns/betsy-shea-taylor-growing-old-is-nice-but-boy-is/article_1863f7bd-def0-580a-9fa2-3e5fec50a19e.html
31. Tepper, S. & Beasley, M. (2018, July 10). Rethinking America’s college savings programs. Retrieved from https://ssir.org/articles/entry/rethinking_americas_college_savings_programs
32. Merrel, S. (2018, July 8). Financial Planning: Prepare now, avoid bankruptcy later. Retrieved from <http://www.montereyherald.com/article/NF/20180808/NEWS/180809922>
33. Greenbaum, K. (2018, June 18). Grant aids research on ripple effects of ACA subsidies. Retrieved from <https://olinblog.wustl.edu/2018/06/grant-aids-research-ripple-effects-aca-subsidies/>
34. Krug, E. (2018, June 7). Jews in the News. Retrieved from http://www.stljewishlight.com/features/business/article_c276c9e0-69aa-11e8-addb-d76642e0bca2.html
35. Fishman, O. (2018, April 30). Israel’s First Social Impact Nudgeathon. Retrieved from <http://jdcentwine.org/blog/1076>
36. Jaffe, C. (2018, April 21). Should emergency fund be used to pay off card debt? Retrieved from <https://www.seattletimes.com/business/should-emergency-fund-be-used-to-pay-off-card-debt/>
37. Miller, J. (2018, April 13). Grinstein-Weiss named Shanti K. Khinduka Distinguished Professor. Retrieved from <https://csd.wustl.edu/newsroom/news/Pages/MGWInstallation.aspx>
38. Durdan, S. (2018, April 5). Why tax time is the most wonderful time of the year. Retrieved from <https://www.ozy.com/opinion/why-tax-time-is-the-most-wonderful-time-of-the-year/85764>
39. Gunasekara, O. (2018, March 21). Credit card pre-approval letters and credit score. Retrieved from <https://www.primerates.com/resources/qa-grinstein-weiss-despard-credit-card-pre-approval-letters-credit-score>
40. Greenbaum, K. (2018, January 30). Research reveals strategies to encourage tax-return savings. Retrieved from <https://olinblog.wustl.edu/2018/01/research-reveals-strategies-encourage-tax-return-savings/>
41. Mertens, R. (2018, January 8). Need emergency cash? Payday loans aren’t your only alternative. Retrieved from <https://www.csmonitor.com/Business/2018/0108/Need-emergency-cash-Payday-loans-aren-t-your-only-alternative>
42. Early, R. (2017, December 4). Six Tips on Adopting Healthy Behaviors. *The Source*. Retrieved from <https://source.wustl.edu/2017/12/six-tips-adopting-healthy-behaviors/>
43. Crane, K. (2017, November 28). Washington University in St. Louis Researchers Explore a Rising Trend of Employer-Based Financial Wellness Programs. Retrieved from <http://www.badcredit.org/news/wustl-researchers-explore-a-rising-trend-of-employee-financial-wellness-programs/>

44. Melia, M. (2017, October 23). Banks Weigh in on Financial Wellness. *ABA Bank Marketing*. Retrieved from <http://ababankmarketing.com/insights/banks-weigh-financial-wellness/>
45. Klein, E., Kliff, S., & Yglesias, M. (Hosts). (2017, October 17). *How do you solve a problem like Harvey Weinstein?* [Audio podcast]. Retrieved from <https://www.vox.com/2017/10/17/16490894/the-weeds-policy-implications-harvey-weinstein>
46. (2017, October 4). Capitol Hill Event Recap: Financial Empowerment and the Tax Time Moment. *Intuit Tax and Financial Center*. Retrieved from <http://intuittaxandfinancialcenter.com/financial/financial-security/capitol-hill-event-recap-financial-empowerment-tax-time-moment/>
47. (2017, October 3). The Experience of Volatility in Low and Moderate-Income Households: Results from a National Survey. *The Aspen Institute*. Retrieved from <https://www.aspeninstitute.org/publications/experience-volatility-low-moderate-income-households-results-national-survey/>
48. (2017, September 27). Event explores employers' options to improve workers' financial wellness. *CSD News*. Retrieved from
49. <https://csd.wustl.edu/newsroom/news/Pages/Event-explores-employers%E2%80%99-options-to-improve-workers%E2%80%99-financial-wellness-.aspx>
50. (2017, September 19). Catalyzing a Financially Stable Workforce: How to Choose the Right Financial Wellness Program for Employees. *St. Louis Magazine*. Retrieved from <https://www.stlmag.com/events/catalyzing-financially-stable-workforce-choose-right-financial-wellness-program-employees/>
51. Yu, E. (2017, July 11). Companies offer "financial wellness" programs as a job perk. *Marketplace*. Retrieved from <https://www.marketplace.org/2017/07/11/business/companies-offering-financial-wellness-programs-perk-job>
52. (2017, July 5). CSD hosts CFPB financial education and tax-time savings events. *CSD News*. Retrieved from <https://csd.wustl.edu/newsroom/news/Pages/CFPB-events.aspx>
53. (2017, July). Workplace Financial Wellness Services: A Primer for Employers. *Prosperity Now*. Retrieved from <https://prosperitynow.org/resources/workplace-financial-wellness-services-primer-employers>
54. Sherraden, M. (2017, June 16). Study: Some ACA costs are offset by societal savings linked to fewer home delinquencies. *CSD News*. Retrieved from <https://csd.wustl.edu/newsroom/news/Pages/ACA-and-housing.aspx>
55. Chatzky, J. (2017, April 18). Already Dreaming About How to Spend That Tax Refund? *NBC News*. Retrieved from <http://www.nbcnews.com/business/consumer/already-dreaming-about-how-spend-tax-refund-n747796>
56. (2017, April 10). Grinstein-Weiss speaks at large Israel conference about policy. *CSD News*. Retrieved from <https://csd.wustl.edu/newsroom/news/Pages/Grinstein-Weiss-Israel-conference-about-policy.aspx>
57. (2017, March 30). Increasing Savings at Tax Time. *Newswise*. Retrieved from <http://www.newswise.com/articles/increasing-savings-at-tax-nbsp-time>
58. Corelli, B. (2017, March 17). Employer-Based Financial Wellness Programs Project Receives \$750,000 Grant from Kellogg Foundation. *Brown School Newsroom*. Retrieved from [https://brownschool.wustl.edu/NewsAndMedia/Newsroom/Pages/Employer-Based-Financial-Wellness-Programs-Project-Receives-\\$750,000-Grant-from-Kellogg-Foundation.aspx](https://brownschool.wustl.edu/NewsAndMedia/Newsroom/Pages/Employer-Based-Financial-Wellness-Programs-Project-Receives-$750,000-Grant-from-Kellogg-Foundation.aspx)
59. Woolley, S. (2017, Feb. 22). More of This Year's Tax Refund Will Pay Down Debt. *Bloomberg*. Retrieved from <https://www.bloombergquint.com/onweb/2017/02/22/more-of-this-year-s-tax-refund-will-pay-down-debt>

60. Taylor, J. (2017, Feb. 15). Study from Missouri university shows housing benefits from Obamacare. *MissouriNet*. Retrieved from <http://www.missourinet.com/2017/02/15/study-from-missouri-university-shows-housing-benefits-from-obamacare/>
61. (2017, Feb. 14). Emergency Savings: Building Pathways to Financial Health and Economic Opportunity. *JPMorgan Chase & Co.* Retrieved from <https://www.jpmorganchase.com/corporate/Corporate-Responsibility/document/financialreport-1-24-17.pdf>
62. Clark, P. (2017, January 31). Cities Could Save Millions of Dollars by Preventing Evictions. *Bloomberg*. Retrieved from <https://www.bloomberg.com/news/articles/2017-01-31/cities-could-save-millions-of-dollars-by-preventing-evictions>
63. Schoenherr, N. (2017, January 30). Claiming these tax credits will delay your refund check. *Futurity*. Retrieved from <http://www.futurity.org/federal-income-tax-refund-1345802-2/>
64. (2017, January 28). Study shows tax return delay could hurt low-income families. *Social Work Helper*. Retrieved from <https://www.socialworkhelper.com/2017/01/28/study-shows-tax-return-delay-hurt-low-income-families/>
65. Schoenherr, N. (2017, January 27). Study: Tax-return delay could hurt low-income families. *Phys.org*. Retrieved from <https://phys.org/news/2017-01-tax-return-low-income-families.html>
66. Schoenherr, N. (2017, January 26). Study: Tax-return delay could hurt low-income families. *Washington University's The Source*. Retrieved from <https://source.wustl.edu/2017/01/tax-return-delay-hurt-low-income-families/>
67. Huffman, M. (2017, January 16). Researchers find unintended result of health insurance: Study shows insured households are better at paying rent and mortgage. *Consumer Affairs*. Retrieved from <https://www.consumeraffairs.com/news/researchers-find-unintended-result-of-health-insurance-011617.html>
68. Schoenherr, N. (2017, January 12). Home delinquency rates lower among ACA households. *Washington University's The Source*. Retrieved from <https://source.wustl.edu/2017/01/home-delinquency-rates-lower-among-aca-marketplace-households/>
69. Correlli, B. & Brewster, M. (2017, January 10). Grinstein-Weiss Visits Israel to Promote Savings for Every Child Legislation. *Brown School Newsroom*. Retrieved from: <https://brownschool.wustl.edu/NewsAndMedia/Newsroom/Pages/Grinstein-Weiss-Visits-Israel-to-Promote-Savings-for-Every-Child-Legislation.aspx>
70. Carrns, A. (2017, Jan. 4). For Earned-Income Credit Filers, Refunds Will be Later. *The New York Times*. Retrieved from https://www.nytimes.com/2017/01/04/your-money/money-adviser-tax-refunds-tax-credits.html?_r=2
71. Krieger, A. (2016, Dec. 31). United Way: New tax law could delay your refund. *Pensacola News Journal*. Retrieved from <http://www.pnj.com/story/news/local/2016/12/31/united-way-new-tax-law-could-delay-your-refund/95979442/>
72. Krieger, A. (2016, Dec. 31). United Way: New tax law could delay your refund. *The Des Moines Register*. Retrieved from <http://www.desmoinesregister.com/story/news/local/2016/12/31/united-way-new-tax-law-could-delay-your-refund/95979442/>
73. Brewster, M. (2016, December 27). Grinstein-Weiss discusses new CDA program with Israeli media. *CSD News*. Retrieved from <https://csd.wustl.edu/newsroom/news/Pages/Grinstein-Weiss-.Israel-media.aspx>

74. Woolley, S. (2016, December 16). Obama Wants Millions of Americans in His Retirement Plan. So Far He's Got 20,000. *Bloomberg*. Retrieved from <https://www.bloomberg.com/news/articles/2016-12-16/obama-s-myra-retirement-plan-starts-off-with-a-whimper>
75. Heruti-Sover, T. (2016, December 6). Parents should choose for themselves where "savings will be managed for each child." *TheMarker*. Retrieved from http://www.themarker.com/career/1.3143736?utm_source=smartfocus&utm_medium=email&utm_content=career/1.3143736&utm_campaign=%D7%98%D7%9C%D7%99+%D7%97%D7%A8%D7%95%D7%AA%D7%99-%D7%A1%D7%95%D7%91%D7%A8&utm_term=20161206-07:58&writerAlerts=true
76. Wadley, J. (2016, Nov. 23). Low-income earners need to save tax returns. *Phys.org*. Retrieved from <https://phys.org/news/2016-11-low-income-earners-tax.html>
77. Wadley, J. (2016, Nov. 22). Low-income earners need to save tax returns. *University of Michigan News*. Retrieved from <http://ns.umich.edu/new/releases/24369-low-income-earners-need-to-save-tax-returns>
78. Sasson, A. Savings for Every Child: The Complete Guide and Where to Put the Money. *TheMarker*. Retrieved from <http://www.themarker.com/markets/1.3141761>
79. Scott-Clayton, J. & Li, J. (2016, October 20). Black-white disparity in student loan debt more than triples after graduation. Evidence Speaks Reports, Vol 2, No. 3. *Brookings Institution*. Retrieved from https://www.brookings.edu/wp-content/uploads/2016/10/es_20161020_scott-clayton_evidence_speaks1.pdf
80. Schoenherr, N. (2016, Sep. 22). Student debt and economic hardship. *Phys.org*. Retrieved from <http://phys.org/news/2016-09-student-debt-economic-hardship.html>
81. Schoenherr, N. (2016, Sep. 22). Student debt and economic hardship: Brown School study examines how student debt increases odds of financial struggle, especially in low- to moderate-income households. *Washington University in St. Louis' The Source*. Retrieved from <https://source.wustl.edu/2016/09/student-debt-increases-odds-material-economic-hardship-low-moderate-income-households/>
82. Holub, K. (2016, Sep. 12). How and Why to Help Your Clients Save at Tax Time. *Intuit Tax Pro Center*. Retrieved from <http://taxprocenter.proconnect.intuit.com/client-relationships/how-and-why-to-help-your-clients-save-at-tax-time/>
83. Brewster, M. (2016, Aug. 8). Grinstein-Weiss Champions Economic Solutions with the Clinton Global Initiative. *Brownschool.wustl.edu*. Retrieved from <https://brownschool.wustl.edu/NewsAndMedia/Newsroom/Pages/Grinstein-Weiss-Champions-Economic-Solutions-with-the-Clinton-Global-Initiative.aspx>
84. Comer, K. (2016, July 8). Make It Easier, More Rewarding to Save. *Intuit Tax and Financial Center's Where We Stand*. Retrieved from <http://intuittaxandfinancialcenter.com/saving/>
85. Heruti-Sover, T. (2016, June 25). תהיות מעלה ילד לכל חיסכון תוכנית של הנוכחית המתכונת; יעילותה את לשפר אפשר [The current plan of savings for each child raises questions; is it possible to improve the efficiency?]. *The Marker*. Retrieved from <http://www.themarker.com/career/1.2986851>
86. Heruti-Sover, T. (2016, June 12). [Parents should choose for themselves where savings will be managed for each child]. *TheMarker*. Retrieved from <http://www.themarker.com/career>
87. Martin, A. (2016, June 1). Why Black Students Leave College with More Debt. *Investopedia*. Retrieved from <http://www.investopedia.com/articles/personal-finance/060116/why-black-students-leave-college-more-debt.asp>

88. Saporito, C. (2016, May 13). ¿Has pedido un préstamo estudiantil? Tu origen podría revelar mucho sobre tu deuda. ¡Mira! [Have you borrowed a student loan? Your household could reveal a lot about your debt. Look!]. *Telemundo.com*. Retrieved from <http://www.telemundo.com/el-poder-en-ti/2016/05/13/has-pedido-un-prestamo-estudiantil-tu-origen-podria-revelar-mucho-sobre-tu?page=2>
89. (2016, May 13). WashU Expert: Google Payday Loan Ad Ban Highlights Need for Affordable Loans. *Newswise*. Retrieved from <http://www.newswise.com/articles/washu-expert-google-payday-loan-ad-ban-highlights-need-for-affordable-loans>
90. Schoenherr, N. (2016, May 13). WashU Expert: Google payday loan ad ban highlights need for affordable loans. *Washington University's TheSource*. Retrieved from <https://source.wustl.edu/2016/05/washu-expert-google-payday-ad-ban-highlights-needs-affordable-loans/>
91. Osborn, E. (2016, May 12). Black College Graduates Holding More Student Loan Debt Compared to Their White Peers. *GoodCall.com* Retrieved from <https://www.goodcall.com/news/black-college-graduates-holding-student-loan-debt-compared-white-peers-06815>
92. (2016, May 11). Black Students Are Saddled With More Loans Than Whites. *NewsOne*. Retrieved from <http://newsone.com/3431834/black-students-are-saddled-with-more-loans-than-whites/>
93. (2016, May 9). Study Finds Large Racial Disparity in Student Loan Debt. *The Journal of Blacks in Higher Education*. Retrieved from <https://www.jbhe.com/2016/05/study-finds-large-racial-disparity-in-student-loan-debt/>
94. Holland, K. (2016, May 6). College Debt Is Much Worse for Black Students. *NBC News*. Retrieved from <http://www.nbcnews.com/feature/college-game-plan/college-debt-much-worse-black-students-n569366>
95. Holland, K. (2016, May 5). College debt is much worse for black students. *CNBC*. Retrieved from <http://www.cnn.com/2016/05/05/college-debt-is-much-worse-for-black-students.html>
96. (2016, May 3). New Study Highlights What You Didn't Know About Race and College Debt. *Sojourners*. Retrieved from <https://sojo.net/articles/new-study-highlights-what-you-didn-t-know-about-race-and-college-debt>
97. Mitchell, J. (2016, May 2). Student Debt Is About to Set Another Record, But the Picture Isn't All Bad. *Wall Street Journal*. Retrieved from <http://blogs.wsj.com/economics/2016/05/02/student-debt-is-about-to-set-another-record-but-the-picture-isnt-all-bad/>
98. Pianin, R. (2016, May 2). Black Students Take on More Debt than Asian, White Low-Income Students. *The Fiscal Times*. Retrieved from <http://www.thefiscaltimes.com/2016/05/02/Black-Students-Take-More-Debt-Asian-White-Low-Income-Students>
99. Reeves, R. (2016, May 2). The (Bigger Than We Realized) Role Race Plays in College Debt. *Wall Street Journal*. Retrieved from <http://blogs.wsj.com/washwire/2016/05/02/the-bigger-than-we-realized-role-race-plays-in-college-debt/>
100. McGrath, M. (2016, April 29). How Student Debt Disproportionately Affects Low-Income Black Students. *Forbes*. Retrieved from <http://www.forbes.com/sites/maggiemcgrath/2016/04/29/how-student-debt-disproportionately-affects-low-income-black-students/#565e44374e38>
101. Holub, K. (2016, April 25). Bank Account Ownership and Financial Wellness. *Intuit Tax and Financial Center blog*. Retrieved from <http://intuittaxandfinancialcenter.com/bank-account-ownership-financial-wellness/>
102. Schoenherr, N. (2016, April 21). Research reveals racial disparities in education debt. *Washington University in St. Louis' The Source*. Retrieved from <https://source.wustl.edu/2016/04/research-reveals-racial-disparities-education-debt/>

103. Grinstein-Weiss, M. & Oliphant, J. (2016, April 14). Opening Doors (And Accounts) at Tax Times. *New America Weekly*. Retrieved from <https://www.newamerica.org/weekly/opening-doors-and-accounts-at-tax-times/>
104. Schoenherr, N. (2016, April 13). WashU Expert: Getting a Tax Refund? Consider Saving It. *Washington University in St. Louis: The Source*. Retrieved from <https://source.wustl.edu/2016/04/washu-expert-getting-tax-return-consider-saving/>
105. Brewster, M. & Covington, M. (2016, April 14). Start Saving to Stop Spending Money on Alternative Financial Services (AFS) – Part 2. *America Saves Blog*. Retrieved from <http://www.americasaves.org/blog/1280-start-saving-to-stop-spending-money-on-alternative-financial-services-afs-part-2>
106. Brewster, M. & Covington, M. (2016, April 13). Start Saving to Stop Spending Money on Alternative Financial Services (AFS) – Part 1. *America Saves Blog*. Retrieved from <http://www.americasaves.org/blog/1279-start-saving-to-stop-spending-money-on-alternative-financial-services-part-1->
107. Ward, L. (2016, March 27). The Latest Corporate Benefit: the 529 Plan. *The Wall Street Journal*. Retrieved from <http://www.wsj.com/articles/the-latest-corporate-benefit-the-529-plan-1459130786>
108. Barr, D. (2016, January 29). Centene, Washington U Partner on Health Research Center. *St. Louis Business Journal*. Retrieved from http://www.bizjournals.com/stlouis/morning_call/2016/01/centene-washington-u-partner-on-health-research.html
109. Schoenherr, N. (2016, January 26). Brown School to launch Envolve Center. *Washington University in St. Louis' The Source*. Retrieved from <https://source.wustl.edu/2016/01/brown-school-launch-envolve-center/>
110. Swartz, J. (2016, January 5). Treasury Lew's visits Intuit on Inclusion Mission. *USA Today*. Retrieved from <http://www.usatoday.com/story/tech/2016/01/04/treasury-intuit-partner-financial-inclusion/77888816/>
111. Fsobski, U. (2015, December 15). הכנסה דרך ולא נכסים וצבירת היסכון דרך עוברת מעוני יציאה [Exit from poverty is through saving and accumulating assets rather than through income]. *Calcalist*. Retrieved from <http://www.calcalist.co.il/Ext/Comp/ArticleLayout/CdaArticlePrintPreview/1,2506,L-3675767,00.html>
112. Levy, S. L. (2015, December 14). צעיר מגיל פיננסי הינוך עם בשילוב רק תצליח ילד לכל היסכון תוכנית [Savings Plan for Each Child Succeed only in Conjunction with Financial Education from an Early Age]. *Calcalist*. Retrieved from <http://www.calcalist.co.il/articles/0,7340,L-3675878,00.html>
113. (2015, November 19). Israel Adopts Savings Accounts for Children based on CSD Recommendation. *CSD News*. Retrieved from http://csd.wustl.edu/newsroom/news/Pages/Israel-CDAs-Nov2015.aspx?cm_mid=5159990&cm_crmid=9e99a045-c02e-e411-98e0-005056a84111&cm_medium=email
114. Miller, J. (2015, November 23). CSD's work leads to Israel Adopting Child Savings Accounts. *Washington University in St. Louis Newsroom*. Retrieved from <https://news.wustl.edu/news/Pages/29027.aspx>
115. (2015, November 8). We must save more for retirement [Editorial by Observer Editorial Board]. *The Charlotte Observer*. Retrieved from <http://www.charlotteobserver.com/opinion/editorials/article43489359.html>
116. Ward, L. (2015, November 1). How to Get Taxpayers to Save Their Refunds. *The Wall Street Journal*. Retrieved from <http://www.wsj.com/articles/how-to-get-taxpayers-to-save-their-refunds-1446433538>
117. Skwiot, R. (2015). The Future of CSD. *Social Impact Magazine--Dollars & Sense: Bringing Financial Education back into the Social Worker's Toolkit*. (Issue 9, Summer 2015). Retrieved from: http://brownschool.wustl.edu/NewsAndMedia/Publications/SocialImpact/Documents/SocialImpact_2015.pdf

118. (2015). New Centers: The Center for Health Behavior Change. *Social Impact Magazine--Dollars & Sense: Bringing Financial Education back into the Social Worker's Toolkit*. (Issue 9, Summer 2015). Retrieved from: http://brownschool.wustl.edu/NewsAndMedia/Publications/SocialImpact/Documents/SocialImpact_2015.pdf
119. Miller, J. (2015, August 13). Israel's proposed budget includes CSD plan for Child Development Accounts for newborns. *Center for Social Development*. Available at http://csd.wustl.edu/newsroom/news/Pages/Israel%E2%80%99s-proposed-budget-includes-CSD-plan-for-child-savings-accounts.aspx?cm_mid=4884050&cm_crmid=9e99a045-c02e-e411-98e0-005056a84111&cm_medium=email
120. Heruti-Sover, T. (2015, May 20). הרצוג מציע חוק שיסדר את העתיד של הילדים שלכם. [Herzog offers law arranging the future of your children. What is the price?]. *TheMarker*. Retrieved from <http://www.themarker.com/news/1.2640641>
121. Heruti-Sover, T. (2015, May 7). משה כחלון, כך תוכל להציל את עתידם של ילדינו [Moshe Kahlon, so you can save the future of our children]. *TheMarker*. Retrieved from <http://www.themarker.com/career/1.2631675>
122. Schoenherr, N. (2015, April 27). Tax-time savings programs effective in helping low-income families save refunds, study finds. *The Record*. Available at <https://news.wustl.edu/news/Pages/tax-programs-low-income-families.aspx>
123. Brookings Institution. (2015, April 3, 2015) *Journal: Start children early for financial success*. Available at <http://www.brookings.edu/research/articles/2015/04/02-starting-early-financial-success-grinsteinweiss>
124. Johnsson, R. (2015, March 30). McCaskill expresses alarm on retirement savings and scams. *Financial Buzz*. Available at <http://www.financialbuzz.com/mccaskill-express-alarm-on-retirement-savings-and-scams-242476>.
125. Miller, J. (2015, March 13). CSD's Grinstein-Weiss alerts U.S. senators to 'golden moments' for savings. *The Record*. <https://news.wustl.edu/news/Pages/Grinstein-Weiss-Senate-testimoy-March12.aspx>
126. Raasch, C. (2015, March 13). 'Staggering' crisis looms in retirement income, senators learn. *St. Louis Post-Dispatch*. Available at http://www.stltoday.com/news/local/govt-and-politics/staggering-crisis-looms-in-retirement-income-senators-learn/article_2e1dacc3-0e93-5243-99f2-4c07618f7026.html
127. McGraves, F. (2015, March 11). New Study Shows Renters Lost Wealth During Great Recession. *Finance Wire*. Available at <http://www.financeswire.com/new-study-shows-renters-lost-during-great-recession/1896>
128. Huffman, M. (2015, March 11). Renters fared worse than homeowners during the Great Recession. *Consumer Affairs*. Available at <http://www.consumeraffairs.com/news/renters-fared-worse-than-homeowners-during-the-great-recession-031115.html>
129. Schoenherr, N. (2015, March 5). Homeowners fared better in Great Recession than renters, new study finds. *Washington University News Room*. Available at <http://news.wustl.edu/news/Pages/home-owner-recession.aspx>
130. Boshara, R. & Emmons, W. (2015, January 5). Escaping America's wealth gap. *San Antonio Express News, My San Antonio*. Available at <http://www.mysanantonio.com/opinion/commentary/article/Escaping-America-s-wealth-gap-5995168.php>
131. Heruti-Sover, Tali. (2015, January 5). הנה כמה שיטות שילמדו אתכם. [Educating the public to save]. *MarkerWeek Annual Magazine, TheMarker*, 74-84. Retrieved from <http://www.themarker.com/markerweek/markeryear/1.2518588>
132. PRWEB. (2014, December). The Financial Benefits of Homeownership. *Virtual-Strategy Magazine*. Available at <http://www.virtual-strategy.com/2014/12/31/financial-benefits-homeownership#axzz3Nuf7qPTP>

133. EITC Funders Network. (2014, December). Interview with a Researcher: Michal Grinstein-Weiss. *EITC Funders Network e-newsletter*. Available at <http://eitcfunders.org/wp-content/uploads/2014/11/Dec-2014-Newsletter.pdf>
134. Pace, P.R. (2014, November). The War on Poverty: Struggle changes as society evolves. *National Association of Social Workers News*. Available at <https://www.socialworkers.org/pubs/news/2014/11/war-on-poverty.asp>
135. Miller, J. (2014, November 11). Chicago event focuses on creating savings opportunities. *Center for Social Development*. Available at <http://csd.wustl.edu/newsroom/news/Pages/Chicago-R2S-Oct2014.aspx>
136. Brewster, M. (2014, November 7). Associate director urges national CDA program for Israel. *Center for Social Development*. Available at http://csd.wustl.edu/newsroom/news/Pages/Israel_CDA_MichalGW.aspx
137. Schoenherr, N. (2014, October 9). Center for Social Development receives \$1 million Treasury grant for retirement savings research. *Washington University Newsroom*. Available at <http://news.wustl.edu/news/Pages/27516.aspx>
138. Koide, M. (2014, October 2). Treasury's Financial Empowerment Innovation Fund Awards 11 Contracts. *Treasury Notes Blog*. U.S. Department of the Treasury. Available at <http://www.treasury.gov/connect/blog/Pages/Treasury's-Financial-Empowerment-Innovation-Fund-Awards-11-Contracts.aspx>
139. Comer, K. (2014, April 14). Guest blog post: Outsized impacts at tax time. *The Ladder*. Retrieved from http://assets.newamerica.net/blogposts/2014/guest_blog_post_outsized_impacts_at_tax_time-108078
140. Schreur, E. (2014, February 28). Asset Building News Week, February 24-28. *New America Foundation*. Available at <http://www.fordfoundation.org/issues/economic-fairness/improving-access-to-financial-services/news?id=863>
141. Brown, A. (2014, February 27). From Refund to Savings. *Ford Foundation*. Available at <http://www.fordfoundation.org/issues/economic-fairness/improving-access-to-financial-services/news?id=863>
142. McCarthy, L. G. (2014, January 31). 'Refund to Savings' tax-time savings experiment has impact on household finances. *Phys.org*. Available at <http://phys.org/news/2014-01-refund-tax-time-impact-household.html>
143. McCarthy, L. G. (2014, January 30). 'Refund to Savings' tax-time savings experiment has impact on household finances. *ScienceDaily*. Available at <http://www.sciencedaily.com/releases/2014/01/140130152805.htm>
144. McCarthy, L. G. (2014, January 30). 'Refund to Savings' tax-time savings experiment has impact on household finances. *Washington University Newsroom*. Available at <https://news.wustl.edu/news/Pages/26422.aspx>
145. Schreur, E. (2013, September 20) Behavioral Insights into Tax Time Savings from CSD's Tax Filing Experiment. *New America Foundation*. Available at http://assets.newamerica.net/blogposts/2013/behavioral_insights_into_tax_time_savings_from_csd_s_tax_filing_experiment-92590
146. Schreur, E. (2013, September 19) Lessons on Tax-Time Savings from the 2013 NCTC National Conference. *New America Foundation*. Available at assets.newamerica.net/blogposts/2013/lessons_on_tax_time_savings_from_the_2013_nctc_national_conference-92587
147. Holub, K. & Rothstein, D. (2013, April 15). Refund to Savings: A Savings Nudge at Tax Time. *New America Foundation*. Available at http://assets.newamerica.net/blogposts/2013/refund_to_savings_a_savings_nudge_at_tax_time-82278

148. Stalter, K. (2013, Mar 26). Savings experiment helps taxpayers make the most of their refunds. *Center for Social Development*. Available at <http://csd.wustl.edu/AboutUs/News/Pages/Refund-to-Savings-March.aspx>
149. Kissell, C. (2013, Feb 19). Money skills key to child's future. *Bankrate.com*. Available at <http://www.bankrate.com/finance/savings/money-skills-key-to-childs-future.aspx><http://www.foxbusiness.com/personal-finance/2013/02/19/money-skills-key-to-child-future-success>
150. Samuelson, T. (2013, February 8). Persuading us to save not spend our tax refund. *National Public Radio: Marketplace*. Available at <http://ssl.marketplace.org/topics/wealth-poverty/persuading-us-save-not-spend-our-tax-refund>
151. Edwards, M., Heuer, A., & Marsh, D. (2013, February 4). Restoring Household Financial Stability Post Recession. *St. Louis Public Radio*. Available at <http://news.stlpublicradio.org/post/restoring-household-financial-stability-post-recession>
152. Edwards, G. (2013, January 31). Washington University partners with Intuit in tax savings experiment. *St. Louis Biz Talk*. Available at <http://www.bizjournals.com/stlouis/blog/2013/02/wash-u-partners-with-intuit-in-tax.html>
153. Washington University Newsroom. (2013, January 31). 'Refund to Savings' program largest-ever national savings experiment. *The Record*. Available at <http://news.wustl.edu/news/Pages/24885.aspx>
154. St. Louis Federal Reserve Newsroom. (Jan 25, 2013). 'Experts to Explore Household Balance Sheets' Role in National Economic Growth. Available at <http://www.stlouisfed.org/newsroom/displayNews.cfm?article=1647>
155. Mielach, D. (2013, January 16). 5 money tips for kids of all ages. *Business News Daily*. Available at <http://www.mnn.com/money/personal-finance/stories/5-money-tips-for-kids-of-all-ages>
156. Washington University Newsroom. (2013, January 14). The power of the piggy bank: Five ways parents can teach their kids financial literacy. *The Record*. Available at <http://news.wustl.edu/news/Pages/24788.aspx>
157. International Association of Machinists and Aerospace Workers. (2013, January 2). Building Wealth at Tax Time for Low-Income Families. *Machinists News Network*. Available at <http://www.goiam.org/index.php/news/latest-videos/10897-building-wealth-at-tax-time-for-low-income-families>
158. Stalter, K. (2012, Nov 29). Washington University research for U.S. education department to contribute to federal college savings policy. *The Record*. Available at <https://news.wustl.edu/news/Pages/24620.aspx>
159. Brown, L. (2012, Oct 28). St. Louis Post-Dispatch. Available at http://www.stltoday.com/business/local/bank-accounts-key-to-helping-needy-families/article_fa3c49d3-e2f6-5636-a543-3f58f8e1a48d.html
160. Barlow, C. (2012, Apr 13). Homeownership in Disadvantaged Neighborhoods. *Chicago Policy Review*. Available at <http://chicagopolicyreview.org/2012/04/13/homeownership-in-disadvantaged-neighborhoods>
161. New, C. (2011, May 7). 'Money Doesn't Grow On Trees,' and Other Financial Lessons From Mom. *Daily Finance*. Available at <http://www.dailyfinance.com/2011/05/07/financial-lessons-from-mom-mothers-day>
162. Cramer, R. (2011, June 6). Homeownership and Individual Development Accounts. *CFED News Clips*. Available at http://blogs.cfed.org/cfed_news_clips/2011/06/homeownership-and-individual-d-1.html
163. Cramer, R. (2011, June 6). Homeownership and Individual Development Accounts. *CFED News Clips*. Available at http://blogs.cfed.org/cfed_news_clips/2011/06/homeownership-and-individual-d-1.html

164. Taylor, A. (2011, March 23). The Refund to Savings Initiative: Can Tax Time Be the Catalyst That Saves Our National Savings Rate? *The Inclusive Economy Blog*. Available at http://cfed.org/blog/inclusiveeconomy/the_refund_to_savings_initiative
165. Brookings Institution. (2011, March 4). *Ten-Year Impacts of Individual Development Accounts on Homeownership: Evidence from a Randomized Experiment* [Blog]. Available at http://www.brookings.edu/papers/2011/0304_homeownership_gale.aspx
166. New America Foundation: (2011, March). *Homeownership and Individual Development Accounts*. [The Ladder Blog]. Available at http://assets.newamerica.net/blogposts/2011/homeownership_and_individual_development_accounts-46282
167. USA America Network. (2008, December 10). *Social Work Faculty Search for Solutions to Help People Cope with Troubled Economy*. Available at http://www.usamericanet.com/index.php?option=com_content&view=category&layout=blog&id=110&Itemid=388

SELECTED CONSULTATIONS

1. County Health Rankings & Roadmaps Program. (2018). Served as content expert for this collaboration between the Robert Wood Johnson Foundation and the University of Wisconsin Population Health Institute.
2. Ministry of Social Affairs (Israel). (2015-present). Provide program and policy consultation to senior government committee on implementation strategy for Child Development Accounts in Israel.
3. Emerge Financial Wellness. (2012-2013). Invitation to provide consultation on financial wellness program and review four white papers.
4. Federal Reserve Bank of Cleveland. (2011). Provided consultation on program development for “Asset Building for Ex-Offenders.”
5. Ministry of Social Affairs (Israel). (2010). Provided program and policy consultation to the Minister of Social Affairs Isaac Herzog and his senior staff on asset building strategies for “Child Development Account Policy in Israel.”

EDITORIAL SERVICE

Reviewer

Book proposal for *Columbia University Press*

Grant Reviewer

Individual Research Grants, Israel Science Foundation

Doctoral Dissertation Research Grant, U.S. Department of Housing and Urban Development

External Assessment of Research Grant Proposal, Pian Leung of the Research Grants Council (RGC), Hong Kong

Associate Editor

Journal of the Society for Social Work and Research, 2017-

Associate Policy Editor

Behavioral Science and Policy, 2018-

Guest Editor

Special Issue on Starting Early for Financial Success, *Journal of Consumer Affairs*
Commissioned by Financial Education and Literacy Commission, an organization established by Congress in 2003, comprised of representatives of more than 20 federal agencies, and chaired by the Secretary of the Treasury.

Editorial Board

Journal of Consumer Affairs
Journal of the Society for Social Work and Research
Journal of Children and Poverty

Consulting Editor

Social Work Research
Intellectual & Developmental Disabilities

Conference Reviewer

SSWR Conferences 2007 – 2017 (Review abstracts for conference presentations)

Manuscript Reviewer

Child & Family Social Work
Children and Youth Services Review
Contemporary Economic Policy
Demography
European Economic Review
Housing Policy Debate
Housing Studies
Intellectual and Developmental Disabilities
National Tax Policy Journal
Journal of Adolescence
Journal of Adolescent Health
Journal of Consumer Affairs
Journal of Family and Economic Issues
Journal of Marriage and the Family
Journal of Social Service Research
Journal of the Society for Social Work and Research
Rural Sociology
Social Service Review
Social Work Research

TEACHING RECORD

Brown School, Washington University in St. Louis

Policymaking, Advocacy, and Analysis in the US Legislative System, 2019, 2020
Advancing Equity through Policy, 2018, 2019
Evaluation of Program and Services, Master's course, 2013, 2014, 2017
Independent study, Evaluation of Program and Services, 2013
Statistical Analysis for Advanced Research I, Ph.D. course, Summer 2001, 2002

Postdoctoral Training

Dan Zhao, 2019-
Olga Kondratjeva, 2017-
Ellen Frank-Miller, 2017-2018
Emily Gallagher, 2016-2018
Chunhui Ren, 2014-2015

Supervisor, Doctoral Student Research Practicum/Assistantship

Jorge Sabat, 2018-2019
Yingying Zeng, 2018-
Sicong (Summer) Sun, 2018-2019
Aytakin Huseynli, 2018-
Stephanie Skees, 2019-
Brad Tucker, 2013-2014

Supervisor, Doctoral Student Teaching Practicum/Assistantship

Stacey Freedenthal, 2002
Chang-Keun Han, 2001

Supervisor, Master's Student Teaching Practicum/Assistantship

Kristen Wagner, 2002-2004
Willie Elliot, 2004

Supervisor, Master's Student Research Assistantship

Victoria Lyon, 2015-2017
Nishi Dsouza, 2015-2017
Bethany Houpt, 2015-2017
Geraldine Hannon, 2015-2017
Anna DeRuyter, 2014-2017
Nava Kantor, 2014-2015
Shannon Carrillo, 2014-2015
Chris Umbertino, 2014-2015
Ally Melvin, 2013-2015
Samuel Taylor, 2013-2015
Lingzi Luo, 2012-2014
Hannah Allee, 2013-2014
Vanessa Reinertson, 2013-2014
Jane Oliphant, 2013-2014

School of Social Work, University of North Carolina at Chapel Hill

Foundations for Evidence-Based Practice, Master's course, 2010-2012
Evaluation of Social Intervention, Master's course, 2005-2008
Examining the Intersection of Assets and Health, Independent study, 2012
Low-Income Homeownership as an Asset Building Strategy, Independent study, 2007

Supervisor, Doctoral Student Research Practicum/Assistantship

Jenna Tucker, 2010-2013
Srulovici Einav, 2011-2012
Yeong Hun Yeo, 2006-2010
Pajarita Charles, 2006-2009
Johanna Greeson, 2007- 2008
Clinton Key, 2009
Melissa Chappell, 2009
Jong-Gyu Paik, 2008-2009
Micaela Mercado, 2008
Jungsook Lee, 2006

Supervisor, Doctoral Student Teaching Practicum/Assistantship

David Ansong, 2013
Whitt Ahmed, 2012

Ijeoma Nwabuzor, 2010
Johanna Greeson, 2008
Tom Crea, 2007
Pajarita Charles, 2006
Elizabeth Caplick, 2005

Dissertation Committees

Einav Srulovici
Johanna Greeson
Jong-Gyu Paik

Postdoctoral Training

Pajarita Charles, 2009-2010 (25% of time)

Supervisor, Master's Student Research Assistantship

Arta Osmanaj, 2011-2012
Laurie Graham, 2010-2011
Krista Holub, 2010-2011
Liza Gellerstedt, 2009-2010
Elizabeth Books, 2007-2010
Adriane Casalotti, 2007-2009
Katy Dickinson, 2007-2008
Susanna Birdsong, 2007-2008
Matt Toth, 2007
Kate Irish, 2006-2007
Maya Lindley, 2006
Melissa Magee, 2006
Shannon Sellers-Harty, 2006

Supervisor, Undergraduate Student Research Assistantship

Sooyoon Lee, 2012

Field Internship Instructor, MSW Students

Jenna Tucker, 2010
Katy Dickinson, 2007

Supervisor, Master's and Doctoral Student Independent Study

Einav Srulovici, 2013
Arta Osmanaj, 2012
Susanna Birdsong, 2007

SELECTED PROFESSIONAL SERVICE

Brown School, Washington University in St. Louis

Member	Brown School Fall Planning Committee, 2020-
Member	Brown School Strategic Planning Task Force, 2019-
Member	Brown School Center Policy Committee, 2018-
Member	Social Entrepreneurship and Innovation Lab Advisory Committee, 2018-
Member	Honorary Degree Committee of the Board of Trustees, Washington University in St. Louis, 2018-
Member	Brown School Center Director Committee, 2017-
Member	Master in Social Policy Steering Committee, 2016-
Chair	Personnel Advisory Committee, 2016-2017
Member	Dean Search Committee, 2015-2016

Organizer	Brown School Distinguished Lecture Series, 2014-
Member	Global Implementation Work Group, Brown School, 2014-
Member	Search Committee for Policy Forum Director, 2014-2015
Member	Brookings/Washington University Master in Public Policy Steering Committee, 2013-2015
Member	Personnel Advisory Committee, 2013-2015
Member	Endowed Shanti Khinduka Chair and the George Warren Brown Chair Faculty Committee, 2012-2014
Member	Social and Economic Development Concentration Curriculum Work Group, 2012-2014

Selected Service School of Social Work, UNC-CH

Member	Community, Management and Policy Practice Concentration Committee 2011-2012
Member	Curriculum Committee 2011-2012
Member	Community, Management & Policy Practice Concentration Committee 2010-2011
Member	Curriculum Committee 2010-2011
Member	Preyer Professorship Search Committee 2009-2010
Member	Recruitment and Admissions Committee 2009-2010
Member	Research Sequence Committee 2009-2010
Member	Committee on Students 2009-2010
Member	Search Committee 2008-2009
Member	Alumni Survey Committee, 2007-2008
Co-Chair	Reaccreditation Evaluation Committee 2007-2008
Member	Search Committee 2007-2008
Member	Research Curriculum Development Group 2007-2008
Member	Committee on Students 2006-2008
Member	Doctoral Committee 2006-2008
Member	IRB Committee 2006-2008
Member	Admissions Committee 2006-2007
Member	Daniels Search Committee 2006-2007

Selected University Service

Member	Healthcare at Olin Planning Committee, Olin Business School, Washington University in St. Louis, 2020-
Member	Faculty member for joint Brookings Institute-Washington University "American Well-Being Project." 2019-
Member	Washington University Health Systems Innovation Lab Advisory Committee, 2018-
University Representative	University Social Responsibility Network (International collaboration), 2018-
Presenter	"Publishing with Students: Optimizing working with research assistants." A Confab presentation to junior faculty at Brown School, Washington University in St. Louis, 2012
Member	Advisory Board for the University of North Carolina, Center on Poverty, Work and Opportunity 2006-2011
Moderator & Co-Organizer	Center on Poverty, Work and Opportunity March 2007
Member	Conference, Panel on Race and Poverty
Member	Focus group series planning committee for the Center on Poverty, Work and Opportunity 2006-2007
Presenter	"Seven wisdoms I learnt about negotiation." School of Government, University of North Carolina at Chapel Hill, 2006
Project Assistant	"Market Issues and Direction for Social Work Career Development: Learning From the Past, Charting the Future." George Warren Brown School of Social Work, Washington University in St. Louis, 2003
Member	Ph.D Curriculum Committee, George Warren Brown School of Social Work, Washington University in St. Louis, 2002-2003

- Ph.D. student representative** Career Services Committee, George Warren Brown School of Social Work, Washington University in St. Louis, 2001-2002
- Ph.D. student representative** Administrative Committee, George Warren Brown School of Social Work, Washington University in St. Louis, 2000-2002
- MSW student representative** Administrative Committee, School of Social Work, University of Haifa, 1998

State and Community Service

- Advisor** Designation of Savings Excellence for Banks Committee (America Saves), 2018-
- Advisor** United States Financial Health Pulse, 2018-
- Member** NC Asset Building and Financial Education Conference Planning Committee 2011
- Member** NC Asset Building and Financial Education Program Planning Committee 2011
- Member** NC Asset Building and Financial Education Conference Planning Committee 2009
- Member** NC Asset Building and Financial Education Program Planning Committee 2009
- Member** NC Children Savings Account Task Force 2007-present
- Member** NC Asset Building Policy Task Force 2006-present
- Member** NC Asset Building Policy Task Force Steering Committee 2006- present
- Member** NC toolkit for the Assets for Persons with Disabilities Advisory Board 2006-2007
- Member** Federal Reserve Bank of Richmond Loan performances research team 2007-2008
- Member** MacArthur Foundation Working Group
- Consultant** *AutoSave* project at New America Foundation
- Consultant** Research Curriculum Development Group 2007-2008
- Co-organizer** *Junior Faculty Interest Group* at the Society for Social Work and Research annual conference 2007
- Organizer** *Asset Building and Financial Capability Research Group* at the Society for Social Work and Research annual conference 2012-
- Organizer** *Asset-building and Social Work Research Interest Group* at the Society for Social Work and Research annual conference 2009, 2010

PROFESSIONAL AFFILIATIONS

- Behavioral Science and Policy Association
- National Association of Social Workers
- Society for Social Work and Research
- Association for Public Policy Analysis and Management
- Board of Directors, Horowitz Foundation