



The Evidence for CSAs: Basic Research

The Evidence:

There is a constant stream of new reporting and research on how CSAs affect children and their families, the development of college-going identity and financial plans. Here are a few of the foundational reports.

The Research section of [this page](#) summarizes new work on a regular basis.

Assets and Education Initiative, 2013. *Building Expectations, Delivering Results: Asset-Based Financial Aid and the Future of Higher Education*. Lawrence, KS: Assets and Education Initiative

Beverly, Sondra, Margaret Clancy, and Michael Sherraden, 2014. *Testing Universal College Savings Accounts at Birth: Early Research from SEED for Oklahoma Kids*. St. Louis, MO: Washington University, Center for Social Development.

Elliott, W., & Sherraden, M. (2013). *Assets and educational achievement: Theory and evidence*. *Economics of Education Review*, 33, 1–7.

Identifying Short Term Outcome Metrics for Evaluating Whether Children's Savings Accounts Programs Are on Track. William Elliott and Kelly Harrington, 2016

Huang, J., Sherraden, M., Kim, Y., and Clancy, M. (2014). *Effects of child development accounts on early social-emotional development an experimental test*. *Journal of American Medical Association Pediatrics*, 168(3), 265–271

Kim, Y., Sherraden, M., Huang, J., & Clancy, M. (2015). *Child Development Accounts and parental educational expectations for young children: Early evidence from a statewide social experiment*. *Social Service Review*, 89 (1), 99-137

Mägi, K., Lerkkanen, M.K., Poikkeus, A.M., Rasku, Puttonen, H., & Kikas, E. (2010). *Relations between achievement goal orientations and math achievement in primary grades: A follow-up study*. *Scandinavian Journal of Educational Research*, 54(3), 295–312.

Oyserman, D. (2013). *Not just any path: Implications of identity-based motivation for school outcome disparities*. *Economics of Education Review*, 33(1), 179–190.

Rutchick, A. M., Smyth, J. M., Lopoo, L. M., & Dusek, J. B. (2009). *Great expectations: The biasing effects of reported child behavior problems on educational expectancies and subsequent academic achievement*. *Journal of Social and Clinical Psychology*, 28 (3), 392–413

Wang, Y., & Benner, A. D. (2014). *Parent-child discrepancies in educational expectations: differential effects of actual versus perceived discrepancies*. *Child Development*, 85 (3), 891–900.

Yamamoto, Y., & Holloway, S. D. (2010). *Parental expectations and children's academic performance in sociocultural context*. *Educational Psychology Review*, 22 (3), 189–214.

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