

Karen A. Zurlo, PhD, MSW, MBA
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EDUCATION

PhD	Social Welfare	University of Pennsylvania	2009
MSW	Social Work	University of Pennsylvania	2004
MBA	Finance and Management Science	University of Florida	1984
BS	Business Administration	SUNY - Albany	1980

ACADEMIC EMPLOYMENT AND AFFILIATIONS

Rutgers, the State University of New Jersey

School of Social Work

July, 2016-	Associate Professor
Sept., 2010-June, 2016	Assistant Professor

Research Affiliate

Sept., 2010-	Institute for Health, Health Care Policy and Aging
Sept., 2012-	Huamin Research Center

PUBLICATIONS

Peer Reviewed Journal Articles

- Kim, H., Shin, & **Zurlo, K. A.** (2015). Sequential patterns of health conditions and financial outcomes in late life: Evidence from the Health and Retirement Study. *The International Journal of Aging and Human Development*, 81, 54-82. doi: 10.1177/0091415015614948
- Lee, Y., & **Zurlo, K. A.** (2014). Spousal caregiving and financial strain among middle-aged and older adults. *The International Journal of Aging and Human Development*, 79, 302-321. doi:10.1177/0091415015574181

- Zurlo, K. A.**, Hu, H., & Huang, C-C. (2014). The effects of family, community, and public policy on depressive symptoms among elderly Chinese. *Journal of Sociology and Social Work*, 2, 01-23. doi:10.15640/jssw.v2n2a1
- Zurlo, K. A.**, Yoon, W., & Kim, H. (2014). Unsecured consumer debt and mental health outcomes in middle-aged and older Americans. *The Journals of Gerontology: Psychological Sciences and Social Sciences*, 69, 461-469. doi:10.1093/geronb/gbu020
- Zavradashvili, N., Makhasvhili, N., Eliashvili, M., **Zurlo, K. A.**, & Chkonia, E. (2014). Assessing the need for a protected living environment among severely mentally ill adults in the Republic of Georgia. *Georgian Medical News*, 2, 48-51.
- Zurlo, K. A.**, & Beach, C. M. (2013). Racial disparities in depression care among older adults: Can the perspectives of clinicians and patients be reconciled? *Current Translational Geriatrics and Experimental Gerontology Reports*, 2, 24-30. doi:10.1007/s13670-012-0036-z
- Postmus, J. L., Plummer, S-B., McMahon, S., & **Zurlo, K. A.** (2013). Financial literacy: Building economic empowerment with survivors of violence. *Journal of Family and Economic Issues*, 34, 275-284. doi:10.1007/s10834-012-9330-3
- Zurlo, K. A.** (2012). Private pension protections since ERISA: The expanded role of the individual. *Journal of Sociology & Social Welfare*, 39(4), 49-72.
- Kim, H., Yoon, W., & **Zurlo, K. A.** (2012). Health shocks, out-of-pocket medical expenses and consumer debt among middle-aged and older Americans. *The Journal of Consumer Affairs*, 46, 357- 380. doi:10.1111/j.1745-6606.2012.01236.x
- Akincigil, A., Olfson, M., Siegel, M., **Zurlo, K. A.**, Walkup, J. T., & Crystal, S. (2012). Racial and ethnic disparities in depression care in community-dwelling elderly in the United States. *American Journal of Public Health*, 102(2), 319-328.
- Akincigil, A., Olfson, M., Walkup, J. T., Siegel, M. J., Kalay, E., Amin, S., **Zurlo, K. A.**, & Crystal, S. (2011). Diagnosis and treatment of depression in older community-dwelling adults: 1992-2005. *Journal of the American Geriatrics Society*, 59, 1042-1051. doi:10.1111/j.1532-5415.2011.03447.x
- Kim, T. K., Solomon, P., & **Zurlo, K. A.** (2009). Applying hierarchical linear modeling (HLM) to social work administration research. *Administration in Social Work*, 33, 262-277. doi:10.1080/03643100902987739

Kim, T. K., & **Zurlo, K. A.** (2009). How does economic globalisation affect the welfare state? Focusing on the mediating effect of welfare regimes. *International Journal of Social Welfare*, 18, 130-141. doi:10.1111/j.1468-2397.2008.00575.x

Kim, T. K., & **Zurlo, K. A.** (2007). Factors that influence workfare program participants: Focusing on South Korea's Self-Sufficiency Program. *International Social Work*, 50, 796-808. doi:10.1177/0020872807081917

Davitt, J., **Zurlo, K. A.**, & Klusaritz, H. (2006). Applying techniques of policy and program analysis in geriatric care management. *Journal of Geriatric Care Management*, 16, 9-15.

Manuscripts under review

Gillen, M., **Zurlo, K. A.**, & Kim, H. (under review). Do financial constraints affect depressive symptomatology among mid-aged and older adults? *The International Journal of Aging and Human Development*.

Zurlo, K. A. (under review). Review of the book *Financial capability and asset holding in later life*, by N. Morrow-Howell & M. S. Sherraden. *Journal of Gerontological Social Work*.

Zurlo, K. A., & Akincigil, A. (revise and resubmit). The economic burden of health insurance premiums and out-of-pocket medical expenditures on community-dwelling elderly. *Journal of Aging & Social Policy*.

Zurlo, K. A., & Lee, Y. (under review). Income adequacy, locus of control, and depressive symptomatology: Results from the HRS. *Journal of Applied Gerontology*.

Zurlo, K. A. (under review). The devolution of pension risk among private pensioners in the US. *Social Work & Society*

Yoon, W., **Zurlo, K. A.**, & Kim, H. (under review). Adult Children's Care Experiences and Purchase of Long-Term Care Insurance. *Applied Economic Letters*.

Book Chapter, Book Review, Working Paper, News Article, Conference Book of Abstracts

Zurlo, K. A. (2013). The economic security of older Americans. In Y. Zhao, C-C Huang, R. Zhao, & R. L. Edwards (Eds.), *The comparative study of social work education in China and the United States* (pp. 192-203). Beijing, China: Social Sciences Academic Press.

Zurlo, K. A. (2012). Review of the book *Whatever happened to thrift: Why Americans don't save and what to do about it*, by R. T. Wilcox. *Journal of Pension Economics and Finance*, 11, 122-123. doi:10.1017/S1474747210000429

Zurlo, K. A. (2009). Personal Attributes and the Financial Well-Being of Older Adults: The Effects of Control Beliefs. Working Paper Series 09-03, University of Pennsylvania Population Aging Research Center.

Zurlo, K. A. (2007, November). Recognizing and promoting leadership in Gerontological Social Work practice. *Aging Times*, 3, 2. Retrieved from <http://www.cswe.org/CentersInitiatives/GeroEdCenter/GECPublications/agingtimes/36522/22801.aspx>

FUNDED RESEARCH AND FELLOWSHIPS

- 2015** Jerome Levy Foundation
Women and the Adoption of Positive Financial Behaviors
Role: Principal Investigator
Total Award: \$15,000
- 2015** AARP, DC
Retiring Poor in New Jersey: The Projected Expenditures of State Government
Role: Principal Investigator
Award: \$15,000
- 2015** Division of Aging Services, Department of Human Services, State of NJ
Aging and Disability Resource Connection (ADRC) curriculum development and training of NJ Area Agencies on Aging staff
Role: Principal Investigator
Total award: \$22,182
- 2012-2013** Steven H. Sandell Program Grant, Center for Retirement Research at Boston College and Social Security Administration (Akincigil PI)

The Economic Burden of Out-of-Pocket Medical Expenditures Before and After the Implementation of the Medicare Prescription Drug Program

Role: Co-Investigator

Award: \$45,000

2012-2013 Division of Aging Services, Department of Human Services, State of NJ
Aging and Disability Resource Connection (ADRC) curriculum development, training, and evaluation

Role: Principal Investigator

Total award: \$114,000

2012-2015 Division of Mental Health and Addiction Services, Department of Human Services, State of New Jersey (Zippay PI)

Evaluation of Discharges from the Closing of Hagedorn State Hospital

Role: Co-Investigator

Total award: \$675,420

2011-2012 Rutgers University Research Council Grant

The Effectiveness of a Psychosocial Program in the Republic of Georgia

Role: Principal Investigator

Total award: \$1,600

2010 – 2011 Rutgers University Institute for Research on Women Fellowship
Financial Well-Being as a Source of Happiness for Older Women

Total award: \$9,000

2008-2010 John A. Hartford Foundation Doctoral Fellow in Geriatric Social Work

The Mediating Effects of the Sense of Control on the Financial Well-Being of Older Adults

Role: Principal Investigator

Total award: \$70,000

2008-2010 National Institutes of Health - National Institute on Aging
Grant number P30 AG12836, the Boettner Center for Pensions and Retirement Security at the University of Pennsylvania, and National Institutes of Health – National Institute of Child Health and Development Population Research Infrastructure Program R24 HD-044964, all at the University of Pennsylvania. (Mitchell PI)

Title: Personal Attributes and the Financial Well-Being of Older Adults

Role: Co-Investigator

Total Award: \$20,000

2007 University of Pennsylvania Travel Grant
Funded travel to GSA conference for paper presentation.
Role: Principal Investigator
Total Award: \$1,000

2005-2006 John A. Hartford Foundation Pre-Dissertation Award
Total Award: \$2,000

INVITED PRESENTATIONS

Institute of Public Policy and Governance, Shanghai University of Finance and Economics, Shanghai, China

Title: The effects of community support and public policy on elderly Chinese
Date: June 6, 2015

Innovative Research Center of China, North China Electric Power University, Baoding, China

Title: The effects of community support and public policy on elderly Chinese
Date: June 1, 2105

School of Public Policy and Management, Tsinghua University, Beijing, China

Title: NGO sustainability and community engagement
Date: May 31, 2015

White House Conference on Aging – New Jersey Forum

Title: Retirement security
Date: May 15, 2015

University of Haifa, Israel

Title: Health care systems supporting elderly Americans
Date: January 6, 2013

Stockton State College of New Jersey

Title: The economic security of older Americans: Is it at-risk?
Date: March 23, 2010

REFEREED PRESENTATIONS

Zurlo, K. A. (2016, June). *Financial Distress and Mental Health*. Paper presentation at the Network of Social Work Management Annual meeting, Los Angeles, CA.

Zurlo, K. A., & Lee, J. (2015, November). *Locus of Control and Its Association with Income Adequacy and Depressive Symptomatology Among Mid-Aged and Older Americans: A Longitudinal Analysis*. Paper presentation at the Gerontological Society of America, Annual Scientific Meeting, Orlando, FL.

Zurlo, K. A. (2015, September). *The Devolution of Pension Risk among Private Pensioners in the US*. Paper presentation at the ESPANet Conference, Odense, Denmark.

Zurlo, K. A., Kalay, E., Crystal, S., & Akincigil, A. (2015, January). *The Disproportionate Burden of Out-of-Pocket Medical Expenditures on Older Adults*. Paper presentation at the Society for Social Work and Research Conference, New Orleans, LA.

Akincigil, A., **Zurlo, K. A., Kalay, E., & Crystal, S.** (2014, November). *The Disproportionate Burden of Out-of-Pocket Medical Expenditures on Older Adults*. Paper presentation at the Gerontological Society of America, Annual Scientific Meeting, Washington, DC.

Gillen, M., **Zurlo, K. A., & Kim, H.** (2014, April). *Examining the Effects of Financial Control and Constraints on Depressive Symptomatology among Older Adults*. Featured research presentation at the ACCI Annual Conference, Milwaukee, WI.

Zurlo, K. A. (2013, November). *The Effects of Out-of-Pocket Medical Expenditures on Community-Dwelling Elderly*. Paper presentation at the Gerontological Society of America, Annual Scientific Meeting, New Orleans, LA.

Zurlo, K. A. (2013, November). *Consumer Debt and Mental Health Outcomes among Mid-Aged and Older Americans*. Poster presentation at the Gerontological Society of America, Annual Scientific Meeting, New Orleans, LA.

Zurlo, K. A., & Dolan, F. E. (2013, May). *Succession Planning in Human Service Organizations: Challenges and Opportunities of the 21st Century*. Workshop presentation at the 24th Annual Management Institute sponsored by the Network for Social Work Management, Newark, New Jersey.

Zurlo, K. A. (2013, January). *The effects of chronic health conditions on income adequacy*. Paper presentation at the Society for Social Work and Research Conference, San Diego, CA.

Zurlo, K. A. (2012, November). *Racial disparities in depression diagnosis and treatment among community-dwelling elderly. Assessing the unmet needs of older adults with serious mental illness (SMI) in the Republic of Georgia*. Paper and Poster presentations at the Gerontological Society of America, Annual Scientific Meeting, San Diego, CA.

Zurlo, K. A. (2012, November). *Financial Skill-Building for You and Your Client*. Presentation of a Skills Workshop in the Social and Economic Justice Track for the Annual Program Meeting (APM) at CSWE, Washington, DC.

Zurlo, K. A. (2012, June). *Grandparents Raising Grandchildren in Challenging Times and Building Financial Skills among Older Clients*. Presentations at the 34th Annual Summer Institute on Aging, West Virginia University, Morgantown, WV.

Zurlo, K. A. (2011, November). *The Effects of Health Shocks and Out-of-Pocket Medical Expenditures on Consumer Debt. The Effects of Debt on Mental Health Outcomes among Mid-Aged and Older Americans*. Paper and Poster presentations at the Gerontological Society of America, Annual Scientific Meeting, Boston, MA.

Zurlo, K. A. (2011, October). *Grandparents Raising Grandchildren: Social, Economic, and Psychological Challenges and Opportunities*. Presentation at the Department of Children and Families and the New Jersey Task Force on Child Abuse and Neglect Conference: *Opening Doors: Partnerships for Prevention and Healing*.

Zurlo, K. A. (2011, May). *The Effects of Social Support on Life Satisfaction among Older Families*. Presentation at the International Scientific-Practical Conference: Family in Transition: Challenges and Possibilities, Vytautas Magnus University, Kaunas, Lithuania.

Zurlo, K. A. (2010, January). *Life Satisfaction and Social Ties among Retired Adults*. Paper presentation at SSWR, San Francisco, CA.

Zurlo, K. A. (2009, November). *The Effects of Sense of Control on the Financial Satisfaction of Older Adults*. Poster presentation at the Gerontological Society of America, Annual Scientific Meeting, Atlanta, GA.

Zurlo, K. A. (2008, November). *Factors affecting the Sense of Control among Older Adults and their Financial Well-Being*. Paper presentation at the Gerontological Society of America, Annual Scientific Meeting, National Harbor, MD.

Zurlo, K. A. (2008, March). *Research, Practice, and Policy Implications of Aging in Place and the Housing Needs of Older Adults*. Paper presentation at the 2008 Joint Conference of the National Council on Aging and the American Society of Aging, March 27-30, 2008 in Washington, DC.

Kim, T. K., & **Zurlo, K. A.** (2008, January). How Organizational Culture Affects the Empowerment of Social Workers? Application of Multilevel Modeling to Social Work Research. Paper presentation at SSWR, Washington, DC.

Zurlo, K. A., & Shin, H. (2007, November). Factors Affecting the Utilization of a Senior Welfare Center: The Case of Korea. Paper presentation at Gerontological Society of America, Annual Scientific Meeting, San Francisco, CA.

Zurlo, K. A., & Kim, T. K. (2007, October). Analyzing Multilevel Data Using Hierarchical Linear Modeling in Social Work Research Empirical Analysis of the Factors Affecting the Performance of Workfare Program Participants. Paper presentation at CSWE Annual Planning Meeting, San Francisco, CA.

Zurlo, K. A. (2006, February). *The Future of Public and Private Pensions for America's Older Adults*. CSWE Annual Planning Meeting, Chicago, IL.

Davitt, J., & **Zurlo, K. A.** (2005, November). *Cost Shifting in Medicare Home Health Care: The Impact of Recent Policy Changes*. Gerontological Society of America, Annual Scientific Meeting, Washington, DC.

TEACHING

Faculty Lead for Social Work Practice II: 2010-Present

Assistant Professor, Rutgers, the State University of New Jersey, School of Social Work

Social Work Practice II: 2010, 2011, 2012, 2013, 2014, 2015

Social Welfare Policy and Services II: Health Care and Aging: 2010, 2011, 2012

International Social Work: 2010, 2011, 2012, 2014

Research Methods I: 2012, 2014

Study Abroad Program, Israel: 2013

Lecturer, Rutgers, the State University of New Jersey, School of Social Work

Social Welfare Policy and Services I: 2009

International Social Work: 2007, 2008, 2009

Social Welfare Policy and Services II: Children and Families: 2006

Lecturer, University of Pennsylvania, School of Social Policy & Practice

Contemporary Social Policy: 2008

Research Methods I: 2007, 2008

History and Philosophy of Social Work and Social Welfare, Fall, 2007

Course Development

Social Work Practice II – developed as an online course (2014)

Financial Capabilities of Individuals, Families, and Communities (2015)

Byrne Seminar: The Economics of Aging (2014, 2015)

Mentorship

Aresty Research Program: (2013-2014)

Thesis Advisor: (2014-2015) to Rishi Jaggernaut

Advisor to MSW students in the Certificate on Aging Program (2010-2011)

Field Instructor to MSW students at the NJ Department of Human Services (2010-2015)

PROFESSIONAL DEVELOPMENT

OASIS Leadership and Development Program

Rutgers, the State University of New Jersey, September, 2013-December, 2013

National Institute on Aging

Technical Assistance Workshop at GSA, November 13-14, 2012

University of Michigan Gerald R. Ford School of Public Policy

National Poverty Center Workshop, July 2010

Institute on Aging and Social Work: 2009 – 2010

National Institute on Aging, NIH Office of Behavioral and Social Science Research, National Institutes of Health and the Hartford Foundation.

College of St. Scholastica, Duluth, MN.

PROFESSIONAL AFFILIATIONS

Association for Gerontology Education in Social Work (AGE-Social Work)

National Association of Social Work
American Society on Aging
Gerontological Society of America
International Psychogeriatric Association
Society for Social Work and Research

SERVICE

Service to Rutgers University

Elected to Faculty Senate: 2015

University Commencement Marshall: 2011, 2012, 2013

Service to School of Social Work

Member, Management and Policy (MAP) Faculty Committee (2010-2015)

Member, Writing Committee (2015)

Member, Curriculum Committee (2010-2011, 2015)

Member, Admissions Committee (2011-2013, 2014-2015)

Member, Excellence in Teaching Committee (2010-2011)

Member, PhD Faculty Committee (2010-2015)

Advisory Board Member, Center for Nonprofit Management and Governance (2014)

Co-Leader, Study Abroad Program to Romania (2010), Israel (2012)

EDITORIAL SERVICE

Editorial Board Member

Journal of Gerontological Social Work

Manuscript Reviewer

Journals of Gerontology: Social Sciences

Journal of Gerontological Social Work

Journal of Family and Economic Issues

Research on Aging

Violence against Women

Journal of Family Economics

Journal of Racial and Ethnic Health Disparities

Journal of Community Practice

Abstract Reviewer

Gerontological Society of America
Management Institute of National Network for Social Work Managers
Society for Social Work and Research

RELATED RESEARCH EXPERIENCE

University of Pennsylvania, Institute on Aging Philadelphia, PA.
September, 2007 to May, 2009

Research Assistant – Study to determine the service needs of older adults who transition from the Nursing Home to hospital and back to Nursing Home.

University of Pennsylvania, School of Social Policy and Practice Philadelphia, PA.
September, 2004 to May, 2005

Research Assistant – Study of Access to Medicare Home Health Care.

Society for the Elimination of Rural Poverty (SERP) Andhra Pradesh, India
June, 2005 to August, 2005

Qualitative Researcher – studied a Public-Private Partnership that focused on the expansion of livelihood programs for youth and families in the state of Andhra Pradesh.

University of Pennsylvania, Department of Geriatric Medicine Philadelphia, PA.
January, 2005 to June, 2005

Program Assistant – Supported the development of an innovative computer-based service delivery program that identified caregiver burden and provided immediate education and resources for caregivers of patients at the Alzheimer’s Disease Center.

Mental Health and Criminal Justice Research Center Philadelphia, PA.
May, 2004 to June, 2005

Research Assistant - Supported the development of an instrument library

Educational Testing Services (E.T.S.) Philadelphia, PA.
February, 2004 to August, 2004

Research Assistant - Supported efforts of an NIH grant that tested and evaluated reading interventions for low-literate older adults.

University of Applied Sciences of Social Work (Summer 2003) Salzburg, Austria
Conducted independent research project on Long-Term Care in Austria

RELATED EDUCATIONAL EXPERIENCE

University of Michigan, Summer Institute in Survey Research Techniques
Examining the Health and Retirement Study (HRS) Workshop Ann Arbor, MI.
June, 2009

Luxembourg Income Study (LIS) (Summer 2004) Luxembourg
Summer workshop on comparative research in income distribution and social policy using
the LIS database

PRACTICE

The Bethesda Project Philadelphia, PA.
Member of the Board of Directors (May, 2012 – Present)

West Philadelphia Alliance for Children (WePAC) Philadelphia, PA.
MSW Internship, September 2003 to June, 2004

Women of Hope, Catholic Social Services Philadelphia, PA.
MSW Internship, September 2002 to May 2003

BUSINESS EXPERIENCE

Qwest Communications, Inc. Philadelphia, PA
Health Care and Pharmaceutical Industry Specialist 09/01 to 08/02

Nortel Networks King of Prussia, PA
Marketing Manager 03/00 to 09/01

MCI WorldCom, Inc. Bala Cynwyd, PA
Global Accounts 03/94 to 03/00

FTC Communications, Inc. NY, New York
Global Accounts – Financial Analyst 08/84 to 02/94

Bendix Corporation Sidney, New York

Management Trainee – Information Systems

06/80 to 07/82

COMMUNITY SERVICE

Co-Chairperson: Doctoral Student Steering Committee (2006 – 2007)

AGE-SW, Student Board Member (2006-2008)

Mental Health Association of Southeastern Pennsylvania (2004-2010)

VA Medical Center Nursing Home Care Facility (1999-2002)

Women for Women International (1996-2001)

Volunteer English Program – Tutor in support of adult literacy (1999-2000)