

Karen A. Zurlo, Ph.D., MSW

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EDUCATION

December 2009 Doctor of Philosophy in Social Welfare
University of Pennsylvania
School of Social Policy & Practice

Dissertation Title: *The Mediating Effects of the Sense of Control on the Financial Well-Being of Older Adults*

May 2004 Master of Social Work
University of Pennsylvania

May 1984 Master of Business Administration
University of Florida

May 1980 Bachelor of Science in Business Administration
Major: Management Science and Finance
Minor: Spanish
State University of New York at Albany

AREAS OF INTEREST:

Gerontology; retirement; financial well-being; health; life course development; intergenerational issues; social welfare policy; psychosocial interventions; international social work.

FACULTY APPOINTMENT

September, 2010 Rutgers, The State University of New Jersey
School of Social Work
Assistant Professor

COMPETITIVE FELLOWSHIPS AND GRANTS

Institute for Research on Women: September 2010-May, 2011
Sponsored by Rutgers, The State University of New Jersey
Fellowship in the 2010-2011 IRW Seminar on "The Art and Science of Happiness"
Project: *Financial Well-Being as a Source of Happiness for Older Women*

University of Michigan Gerald R. Ford School of Public Policy: July 2010
National Poverty Center Workshop
Trained to use the American Community Survey and the IPUMS dataset

Institute on Aging and Social Work: July 2009 – July 2010
Held at the College of St. Scholastica, Duluth, MN.
Sponsored by the National Institute on Aging, NIH Office of Behavioral and Social Science Research, National Institutes of Health and the Hartford Foundation.

Hartford Doctoral Fellows Dissertation Grant: John A. Hartford Foundation (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. Title: Personal Attributes and the Financial Well-Being of Older Adults. (July, 2008 to June, 2009)

GAPSA Research Travel Grant: Fall, 2007. Funded travel to Gerontological Society of America (GSA) conference for paper presentation.

Pre-Dissertation Award Recipient – John A. Hartford Foundation (2005 to 2006)

University of Pennsylvania, School of Social Policy & Practice
Doctoral Student Funding (September, 2004 to May, 2007)

RESEARCH PUBLICATIONS

Akincigil, A., Olfson, M., Siegel, M., **Zurlo, K. A.**, Walkup, J. T., Amin, S., & Crystal, S. (2010, under review). Racial disparities in depression treatment in community dwelling elderly in the United States. *American Journal of Public Health*.

Postmus, J., Plummer, S. B., **Zurlo, K. A.**, & McMahon, S. (2010, under review). Financial literacy: Building economic empowerment with survivors of violence. *Violence Against Women*.

Zurlo, K. A. (2010, under review). Review of the book: Whatever happened to thrift?: Why Americans don't save and what to do about it. *Journal of Pension Economics and Finance*.

Akincigil, A., Olfson, M., Walkup, J. T., Siegel, M., Kalay, E., Amin, S., **Zurlo, K. A.**, & Crystal, S. (2011, in press). Diagnosis and Treatment of Depression in the Community Dwelling Elderly, 1992-2005. *Journal of the American Geriatrics Society*.

- 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.
- Kim, T. K., Solomon, P., & **Zurlo, K. A.** (2009). Applying Hierarchical Linear Modeling (HLM) to Social Work Administrative Research. *Administration in Social Work, 33*, 262-277.
- 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.
- Zurlo, K. A.** (2007). Recognizing and Promoting Leadership in Gerontological Social Work Practice. Published in November, *Aging Times*, a peer-reviewed bimonthly e-newsletter published by the Council on Social Work Education (CSWE) Gero-Ed Center.
- 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.
- Davitt, J., **Zurlo, K.**, & Klusaritz, H. (2006). Applying Techniques of Policy and Program Analysis in Geriatric Care Management. *Journal of Geriatric Care Management, 16*, 9-15.
- Estes, R., & **Zurlo, K.** (Eds.). (2004, November) *Book of Abstracts*. Publication presented at the annual meeting of the International Society of Quality of Life Studies (ISQOLS), Philadelphia, PA.

SERVICE RESPONSIBILITIES

- Curriculum Committee: Elected to a three-year term by faculty at the School of Social Work (2009-2012)
- Excellence in Teaching Committee: Appointed by Dean Richard Edwards, one-year term (2010-2011)
- Lead Instructor: Social Work Practice II – Permanent appointment, effective June, 2010
- Co-Leader, Summer Study Abroad Program (June, 2010) to Romania
- Advisor to (30) MSW students in the Certificate on Aging Program (2010-2011)
- Field Instructor to student intern at the NJ State Department of Health and Senior Services (2010-2011)
- Reviewed abstracts for Management Institute of National Network for Social Work Managers (Jan. 2011)
- Advisory Board Member, Allstate Foundation - Evaluation of the “*Moving Ahead Through Financial Management*” project

REFEREED PRESENTATIONS

Paper presentation accepted at SSWR, January, 2011, Tampa, FL.: The Impact of Sense of Control on Financial Strain Experienced by Older Americans.

Paper and Poster presentations accepted at the Gerontological Society of America, Annual Scientific Meeting, November, 2010, New Orleans, LA. Paper entitled: Transitioning to retirement and the effects of social ties on life satisfaction. Poster entitled: The Impact of Sense of Control on Financial Strain Experienced by Older Americans.

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

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

Paper presentation at the Gerontological Society of America, Annual Scientific Meeting, November, 2008, National Harbor, MD.: The Sense of Control among Older Adults as Factors affecting their Financial Well-Being. Presented by Zurlo, K. A.

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: Research, Practice, and Policy Implications of Aging in Place and the Housing Needs of Older Adults. Presented by Zurlo, K. A.

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

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

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

Economics of Aging Interest Group, As an organizing member of this interest group, I assisted in the invitations to and organization of a symposium for GSA, November 2007 entitled: Economics of Consumer Choice for Well-Being at Older Ages. Speakers included: AnnaMaria Lusardi, Ph.D., Barbara Butrica, Ph.D., and Daniel L. McFadden, Ph.D.

CSWE Annual Planning Meeting, February, 2006, Chicago, IL.

Poster Presentation: The Future of Public and Private Pensions for America's Older Adults.

Gerontological Society of America, Annual Scientific Meeting, November, 2005

Paper Presentation with Joan Davitt: Cost Shifting in Medicare Home Health Care: The Impact of Recent Policy Changes.

TEACHING EXPERIENCE

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

Lead Instructor for Social Work Practice II (Effective July, 2010): Spring, 2011

Co-leader of Summer Study Abroad Program to Romania: May-June, 2010

Social Welfare Policy and Services II (SWPS II): Health Care and Aging, Fall, 2010

Social Welfare Policy and Services I (SWPS I), Fall, 2009

Social Work Practice II, Spring, 2010, 2011

International Social Work, Spring, 2010, 2011

Invited Lecture: Stockton State College of New Jersey

Title: The economic security of older Americans: Is it at-risk?

Date: March 23, 2010

Guest Lecture: Rutgers, the State University of New Jersey, School of Social Work

Title: Older adults, poverty and income security: The current state of affairs

Date: February 11, 2010

Part-Time Lecturer at the University of Pennsylvania, School of Social Policy & Practice

Contemporary Social Policy, Spring, 2008 and Spring, 2009

Participated in Social Policy Sequence Curriculum Meetings, directed by Dr. Mark Stern

Research Methods I, Summer, 2008

Participated in Research Sequence Curriculum Meetings, directed by Dr. Jeffrey Draine

Writing Seminar Instructor, Fall, 2007 and Summer, 2009

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

Participated in Social Policy Sequence Curriculum Meetings, directed by Dr. Mark Stern

Research Methods I, Summer, 2007

Participated in Research Sequence Curriculum Meetings, directed by Dr. Irene Wong

Course Instructor at Rutgers, The State University of New Jersey, School of Social Work

International Social Work, Weekend Format, Spring, 2009 (2 sections)

International Social Work, Spring, 2008, 2007

Participated in international committee meetings, directed by Dr. Rebecca Davis

Social Policy for Children and Families, Fall, 2006

Participated in faculty curriculum meetings and training, directed by Dr. Allison Zippay

Research Methods I, Spring, 2006

As a result of the assignments and his learning in this course, student, Steven Eisenhauer, received support for his Research Proposal entitled, Commons Management and Environmental Outreach to Disadvantaged Youths from Millville's Silver Run Elementary School in Millville, N.J. and implemented the research there for 3rd graders in Winter-Spring, 20007.

Teaching Assistantships at the University of Pennsylvania

School of Social Policy & Practice: Child Welfare Policy (Fall, 2006)

Under the direction of Richard James Gelles, Ph.D., Dean of the School of Social Policy & Practice

School of Social Policy & Practice: History and Philosophy of Social Work and Social Welfare (Fall, 2005)

Under the direction of Carol Wilson Spigner, D.S.W.

Fels School of Government: Leadership in the Public Domain (Spring, 2005)

Under the direction of Kenwyn Smith, Ph.D.

Guest Lecturer to Macro-Practice Class (50 students) on February 28, 2008

University of Pennsylvania, School of Social Policy & Practice

Using Business Principles to Manage Resources in the Social Services Sector

Guest Lecturer to MSW Foundation Year Class (125 students) on February 7, 2008

University of Pennsylvania, School of Social Policy & Practice

The Social Security Dilemma and the Financial Security Issues Facing America's Older Adults

Consultative Seminar at the University of Pennsylvania, School of Social Policy & Practice, Masters' Students in Non-Profit Leadership Program

Discussed best practices utilized at Dr. Reddy's Foundation, India and their potential application at WePAC, West Philadelphia Alliance for Children, October 2007

Guest Lecturer at the University of Pennsylvania, School of Social Policy and Practice

"Secondary Data Analysis and the Health and Retirement Study," October 6, 2007

"Measurement in Social Science Research," September 27, 2007

"The Social Security Dilemma and the Potential Need for Modification or Reform," July 9, 2007

"Social Security and its Potential Need for Modification or Reform," January 18, 2007

"Aging and the Law," April 25, 2006

"Poverty in India: A Perspective from Two Months in Hyderabad," October 12, 2005

Guest Lecturer at Rutgers, The State University of New Jersey, Camden

"Single Systems Research Design," September 19, 2007

"Social Policy and Aging: A Cross-National Perspective," October 20, 2005

Guest Speaker at New Student Orientation, University of Pennsylvania, MSW Program

"Introduction to the APA Format," September 7, 2005

Guest Lecturer at Eastern University's Social Work Department

“Social Security: Practice, Policy, and Research Implications,” March 28, 2005

RESEARCH EXPERIENCE

Rutgers, The State University of New Jersey **New Brunswick, NJ**
Institute for Health, Health Care Policy and Aging Research
Research Collaborator, December 2009 to Present

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. Responsibilities include the manuscript development, analysis of secondary data from Center for Medicare and Medicaid Services and conducting literature reviews.

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. Research included interviews with the program’s founder, administrators, participants, business partners, students, parents, and community members.

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. Responsibilities included: literature and web searching, organization and summarization of literature/resources, assisting with the piloting of the computer program, and working in collaboration with faculty in Geriatric Medicine, School of Nursing, and the Institute on Aging.

Mental Health and Criminal Justice Research Center **Philadelphia, PA.**
May, 2004 to June, 2005
Research Assistant - Supported the development of an instrument library at Rutgers University.

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.

RELATED EDUCATIONAL EXPERIENCES

University of Michigan, Summer Institute in Survey Research Techniques

Examining the Health and Retirement Study (HRS) Workshop
June, 2009

Ann Arbor, MI.

The HRS Summer Workshop provided an introduction to the HRS. The format of the Summer Workshop included lectures on topics including basic survey content, sample design, weighting, and restricted data files and a hands-on data workshop in which participants learned to work with the data under the guidance of HRS staff. In 2007, the Summer Workshop featured a topical focus on HRS measures of psychosocial well-being.

Rutgers, The State University of New Jersey, School of Social Work (April 16, 2006)

Attended a workshop conducted by Gerald Strom, Ph.D. of Case Western Reserve regarding the best practices for teaching in the School of Social Work Intensive Weekend Program, directed toward a three-year MSW degree for child protective workers at DYFS.

University of Pennsylvania School of Medicine On-Line Educational Training

Patient Oriented Research Expedited Review Certification, April 1, 2007
HIPPA Privacy Education, August 3, 2007

Leadership Training Conference (January 7-14, 2007)

Orlando, FL.

Luxembourg Income Study (LIS) (Summer 2004)

Luxembourg

Attended a doctoral workshop designed to teach comparative research in income distribution and social policy using the LIS database, which has 130 large microdata sets replete with measures of income and economic well-being for a set of 29 modern industrialized welfare states.

University of Applied Sciences of Social Work (Summer 2003)

Salzburg, Austria

Conducted Independent Comparative Research Project on Long-Term Care, and co-taught three evening classes for a course entitled: American Social Work Practice

Continuing Education

University of Pennsylvania, College of General Studies, Philadelphia, PA (Fall, 1994-Fall, 1997)
New York University, NY (Fall, 1988 – Spring, 1993), Certificate in Telecommunications

PRACTICE EXPERIENCE

West Philadelphia Alliance for Children (WePAC)

Philadelphia, PA.

MSW Internship, September 2003 to June, 2004

Supported general community development efforts; facilitated Grandparent as Parent Support Group; presented monthly Job Prep Workshop for teens; promoted a school-readiness program.

Women of Hope, Catholic Social Services

Philadelphia, PA.

MSW Internship, September 2002 to May 2003

Provided case management services to women with severe mental illness, served as an educational liaison to young residents, and facilitated a weekly support group for the mentally ill women, called Group Hope.

BUSINESS EXPERIENCE

Qwest Communications, Inc.

Health Care and Pharmaceutical Industry Specialist

Philadelphia, PA

09/01 to 08/02

Nortel Networks

Shasta IP Services Marketing Manager

King of Prussia, PA

03/00 to 09/01

MCI WorldCom, Inc.

Global Account Manager

Bala Cynwyd, PA

12/98 to 03/00

WorldCom, Inc. (formerly IDB WorldCom, Inc.)

Data Account Executive

Bala Cynwyd, PA.

03/94 to 12/98

TRT Communications, Inc.

Acquired by IDB WorldCom, Inc.

Sales Manager – International Long Distance Services

N.Y.C., New York

01/90 to 03/94

FTC Communications, Inc.

Acquired by TRT Communications, Inc

Account Manager – International Long Distance Services

Financial Analyst – International Settlements

N.Y.C., New York

04/87 to 01/90

MCI International

National Account Support Manager

Major Account Coordinator

N.Y.C., New York

08/82 to 04/87

Bendix Corporation

Management Trainee – Information Systems

Sidney, New York

06/80 to 07/82

COMMUNITY SERVICE

- Co-Chairperson: Doctoral Student Steering Committee, June, 2006 to August, 2007
- AGE-SW, Student Board Member, 2006-2008
- OATS Advisory Board Member (2004 to Present)
- Mental Health Association of Southeastern Pennsylvania – Mental Health and Aging Coalition (2004-Present)
- VA Medical Center Nursing Home Care Facility, Assistant to the Recreational Coordinator (1999-2002)

- Women for Women International, Sponsor to three women living in Bosnia-Herzegovina (1996-2001)
- Volunteer English Program – Tutor in support of adult literacy (1999-2000)
- Member of The Savoy Company, Gilbert and Sullivan Opera Company (1996 – 2001)

PROFESSIONAL AFFILIATIONS

Associate Fellow of the Institute on Aging at the University of Pennsylvania
Association for Gerontology Education in Social Work (AGE-Social Work)
National Association of Social Work (NASW)
American Society on Aging (ASA)
Gerontological Society of America (GSA)
International Psychogeriatric Association

HONORS AND AWARDS

The Hartford Foundation – Hartford Doctoral Fellows Award (2008-2010)
Co-Chairperson of the Doctoral Student Steering Committee (June 2006 to June 2007)
The Hartford Foundation – Pre-Dissertation Award Recipient (June, 2005 to June, 2006)
Selected by the faculty at Penn’s School of Social Work to participate in Program of
International Exchange, April, 2003.
Lilly Mach Lang Memorial Book Fund Award for Older Students, March, 2003.
University of Pennsylvania School of Social Work – President of Student Council,
January, 2003-May, 2004.
Numerous achievement awards received in the private sector.