

## **Defining the Role and Contributions of Social Workers in the Advancement of Economic Stability and Capability of Individuals, Families, and Communities**

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### **Introduction to the Social Work Profession**

According to the National Association of Social Workers (NASW, 2011), social work practice reflects the “professional application of social work values, principles, and techniques to one or more of the following ends: helping people obtain tangible services; counseling and psychotherapy with individuals, families, and groups; helping communities or groups provide or improve social and health services; and participating in legislative processes.” Attention to the economic well-being of communities and individuals is one of the cornerstones of the profession’s principles of economic and social justice, as reflected in social work’s core values and principles (NASW, 2008). Social workers are professionally trained to consider their clients as individuals, families, organizations, and communities that function *within* diverse environments. Grounded in a strengths-based approach to intervention, social work practitioners strongly believe in the capacity and potential for change at both the personal and community levels (Saleebey, 1997).

The NASW Code of Ethics (2008) defines the values, principles, and standards that guide social work practice. Social workers are held to the core values and principles of serving others, effecting social justice on behalf of vulnerable and marginalized populations, believing in the dignity and worth of individuals, recognizing the importance of human relationships, and

practicing with integrity within their areas of competency (NASW, 2008, Ethical Principles). The remainder of this brief focuses on how social workers work to improve and sustain clients’ financial capability, while also collaborating with community members and professionals from multiple disciplines to improve the broader economic conditions of communities through direct practice, advocacy, policy development, and research.

### **Whom Do Social Workers Serve?**

Social workers are employed in a wide range of public and non-profit organizations serving clients from diverse backgrounds. A strength, yet also a challenge, in the social work field is the field’s firm commitment to serving low-to-moderate-income individuals and groups who often lack access to conventional resources that could improve their financial well-being and quality of life. Whether working in a school, a hospital, a homeless shelter, or another community-based non-profit organization, social workers continuously find themselves identifying financial barriers that prevent clients from improving their situations (Hernandez & Karger, 2004; Rupured, Most, & Sherraden, 2000).

Social workers operate in various fields of practice (e.g., mental health, child welfare, criminal justice, medical, aging) at every level of interaction with survivors of intimate partner violence (e.g., crisis, counseling, in-patient)

(Black, 2003; Danis, 2003). Due to their expertise, proximity to issues affecting clients, social work approach, and professional values, social workers have an important role in collaborating with professionals from other disciplines to respond to economic injustices on behalf of survivors of intimate partner violence (Mitchell & Lynch, 2003).

The Council on Social Work Education (CSWE), which accredits schools of social work, requires social work educators to prepare new professionals to strive for “social and economic justice, the prevention of conditions that limit human rights, the elimination of poverty, and the enhancement of the quality of life for all persons” (CSWE, 2008, p. 1). Standard 2.18 of the accreditation guidelines states that social workers must “engage in policy practice to advance social and economic well-being and to deliver effective social work services” (CSWE, 2008, p. 6.). Thus, it is not enough to teach about economic equality and policies that support financial wellness. Instead, social workers must continuously attend to legislation and programs at the national, state, and local levels to identify resources, and barriers, to working in communities to improve financial capability and well-being.

### Case Study: Creation of the University of Maryland’s Financial Social Work Initiative

The University of Maryland School of Social Work (UMSSW) has assumed a leadership role in the development of University-based programs that prepare social work graduates to work effectively in their communities with the people they serve. The following case study describes the creation of the UMSSW **Financial Social Work Initiative (FSWI)**. In sharing our process and proximate outcomes, we hope to inspire other social work and related human service professional programs to be innovative in developing ways to support the financial

capability of individuals, families, and communities.

Beginning in 2004, UMSSW faculty, alumni, and representatives from local community-based organizations initiated a conversation to address the effects of the national and global economic crisis on the populations served by social work. At the same time, social workers in the City of Baltimore and the surrounding areas recognized their need for additional knowledge and skills to work effectively with clients and communities trying to overcome mounting financial problems. Local human service organizations sought programs and staff capable of delivering financial education and supporting clients’ financial capability. UMSSW alumni challenged the school to develop financial education for social workers, build a research agenda, and support social work practice focused on clients’ economic well-being.

Community partners, school systems, and financial institutions invested in the creation of the FSWI. From this platform, the UMSSW works to build communities’ economic strength by integrating social work practice, theory, and research into the evolving fields of individual and community wealth building. The FSWI Steering Committee, which sets the Initiative’s goals, was launched during the latter part of 2008 and includes the UMSSW Dean, University administrators, faculty, staff, students, alumni, and local agency personnel.

### Overview of the FSWI’s Focus and Activities

In addition to providing academic training, field placement experiences, research opportunities, and continuing education in financial social work, the FSWI aims to actively build and support a professional network in this field. The FSWI’s Steering Committee includes a subcommittee dedicated to social work research. Research efforts are designed to have real-life application for social work practitioners, who depend on reliable and standardized measures and practice tools. The UMSSW hosts the FSWI

website, which includes tools, research sources, and professional contacts that can be shared by researchers and practitioners alike. As a conduit for local and national dialogue, the FSWI engages social work professionals in conversations and activities designed to facilitate the exchange of ideas within the field of financial capability.

### ***Social Work Education for MSW Students.***

In the arena of social work education, a UMSSW alumna and member of the FSWI has designed and delivered a semester-long elective course for the past two years titled, "Financial Stability for Individuals and Communities." The course covers the breadth of practice areas related to financial capability, from work with individuals to advocacy on the local and national policy levels.

Field placements are an integral part of social work education. Both traditional and nontraditional field placements that relate to financial capability are available at the UMSSW. In traditional placements, students are placed in agencies that have a social worker on staff who is available to supervise the student. UMSSW students are placed with direct service and advocacy agencies that address financial issues, including Employee Assistance Programs.

- **Employee Assistance Programs** - the UMSSW is the only social work graduate program in the nation that offers a sub-specialization in Employee Assistance Programs (EAPs) (see: [http://www.ssw.umaryland.edu/academic\\_programs/specializations/eap.htm](http://www.ssw.umaryland.edu/academic_programs/specializations/eap.htm)). EAPs are workplace-based programs that provide consultation to employers and problem-resolution and counseling services to employees to resolve personal problems that can negatively affect productivity and work performance. Oftentimes, personal problems stem from or result in financial problems that can be supported within the EAP's short-term counseling and referral model. MSW EAP interns are placed in public and private work organizations where they have the opportunity

to offer financial consultation and capability services to employees and often their family members. Additionally, some EAPs administer an emergency loan programs for employees who have experienced a sudden or harsh financial crisis.

Nontraditional field placement opportunities are available for agencies that do not have the staff capacity to supervise students. These are provided through the UMSSW Social Work Community Outreach Service (SWCOS). Through fundraising efforts, the SWCOS creates and implements innovative faculty-led field education units. The following are examples of SWCOS field placements that are part of the FSWI:

- **Maryland Community Fellows** – students are placed at local Community Action Programs to support outreach and management of Volunteer Income Tax Assistance (VITA) tax preparation sites, which provide free tax preparation to low-income individuals. Students in these placements have also created and delivered financial education workshops and credit cafes. Credit cafes help clients access their free credit reports and assist clients in understanding and improving their credit scores.
- **Financial Literacy Volunteer Initiative** – a student designed and managed a volunteer program that recruited and trained Master of Social Work (MSW) student interns to deliver a four-session curriculum to middle school students in the Baltimore City Public Schools.
- **Neighborhood Fellows** – students are involved in a range of activities related to financial capability including (1) providing financial casework services to seniors; (2) running an awareness campaign and developing outreach strategies for home improvement loan programs; and (3) assisting in foreclosure prevention initiatives.

**Continuing Professional Education for MSWs.** Social work professional standards of practice and licensure require a certain number of continuing professional education hours. The UMSSW is the second largest provider of continuing professional education for human service workers in the US. Alumni from the UMSSW who serve on the FSWI developed a continuing education course for social work practitioners titled, "Financial Stability for Clients." The course has been offered numerous times since 2009 and introduces social work practitioners, working across all populations and settings, to the theoretical frameworks, tools, and interventions associated with financial capability within social work settings. These include components designed to assist practitioners in understanding their own financial values and beliefs and to enhance their self-efficacy with respect to financial skills and products.

**Social Work Research.** Because social work values evidence-based practice, the role of research, particularly its application to practice, is paramount. The FSWI has an active research subcommittee that is currently completing a pilot study to evaluate the continuing professional education course described above. Additionally, the committee facilitates communication across the country through its online scholar network and listserv. Doctoral students, including Ms. Deborah Svoboda, contribute to the area of financial capability through their research. One of Ms. Svoboda's projects incorporates financial capability into a case study about a domestic violence organization's capacity to promote economic justice for survivors of intimate partner violence.

Faculty members from the FSWI also work closely with graduate students, providing independent research opportunities such as the study being conducted by Ms. Audrey Elkinson. Ms. Elkinson's study surveyed the UMSSW's MSW students to assess their personal financial knowledge, determine their current perceptions regarding the relevancy of financial capability for

social work practice, and expand the field's understanding of the importance of self-efficacy in financial capability. Finally, research members of the FSWI collaborate with other faculty and community partners to build research initiatives through grants and invited proposals.

**Social Work Practice.** The UMSSW, guided by the FSWI, attends to the needs of the campus and surrounding community by engaging in direct practice and service designed to enhance financial capability and well-being. For example, students interested in financial capability collaborated with the local Consumer Credit Counseling Services of Maryland and Delaware, Inc. to offer free, confidential credit cafes for students and staff affiliated with the University. Additional activities include supporting student interest groups, organizing panel discussions, and collaborating with the University of Maryland's Wellness and Academic-Life Balance Program, whose mission statement highlights the role of financial well-being in overall balance and wellness.

**Social Policy.** A key tenant of the FSWI is the belief that social workers play a critical role in the development of legislation to support social programs available to those in need. On the state level, members of the FSWI have been active in engaging the Maryland General Assembly about economic justice. UMSSW students advocated for the adoption of policies to (1) limit employers from checking a job applicant's credit report, and (2) require employers to notify employees that they may be eligible for the Earned Income Tax Credit. Two members of the FSWI also sat on the state's Task Force to Study Financial Literacy and the Maryland State Board of Education's Financial Literacy Council, which recently created content standards that will be required in public K-12 schools starting in September 2011.

In concert with students placed in community-based organizations and the University of Maryland's Office for External Affairs, FSWI

members tracked and advocated for bills that (1) prevent landlords from discriminating against potential tenants based on their sources of income, (2) remove the requirement that individuals disclose criminal convictions on the initial state employment application, and (3) enhance state benefits programs that provide critical income supports to families that need rental assistance, healthcare, and energy assistance. At the national level, a member of the FSWI attends meetings of the Financial Literacy Education Commission and the President's Advisory Council on Financial Capability.

### FSWI Next Steps

Defining and solidifying the potential for social workers to advance economic stability and capability for individuals and communities will require ongoing conversation and collaboration among numerous educational, community, and government institutions. The UMSSW believes

social workers have an obligation to understand barriers to clients' economic stability and to competently intervene. Therefore, the FSWI is investing in its infrastructure and its sustainability as it continues to grow in membership, community partnerships, and grant funding. From this platform, the UMSSW will generate educational offerings, research projects, and publications to increase the engagement, efficacy, and acceptance of social workers in this emerging practice area. For additional information about the FSWI, please visit <http://www.ssw.umaryland.edu/fsw/>.

### Acknowledgements

The authors want to recognize the following persons for their contributions to this manuscript: Ali-Sha Alleman, Carole Alexander, Sara Johnson, Robin McKinney, and Meg Woodside.

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## Suggested Readings

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### About the Center for Financial Security

The Center for Financial Security (CFS) focuses on research that promotes individual and family financial security and informs public policy on the local, state, and national levels. The CFS focuses on vulnerable populations as defined by income, education, race/ethnicity, household status, disability, and financial shocks. CFS research falls into three categories:

1. Measurement - how to measure financial security and literacy
2. Targeting - who should be the focus of interventions
3. Testing - which interventions work and for whom

### Contacting the Center

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This document was prepared for the ***Exploring the Intersection between Financial Capability and Domestic Violence*** workshop, which took place May 17, 2011 at the U.S. Department of the Treasury. The workshop was co-hosted by the U.S. Department of the Treasury, the Social Security Administration (SSA), and the University of Wisconsin-Madison Center for Financial Security. The workshop was funded through a grant (#5FLRC 09010203-02-00) from the Social Security Administration's Financial Literacy Research Consortium.

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