**SSWR PRESENTATIONS JANUARY, 2023**

**Symposium Title: Exploring the Intersections of Financial Capability, Mental Health, and Behavioral Health (organizer: Christine Callahan, PhD, University of Maryland School of Social Work)**

**Description:** Financial capability and financial empowerment have been emerging as critical topics within social work practice for the past 25+ years. Addressing these along with financial well-being are critical to consider in practice with individuals, couples, families, and communities. The impact of financial capability on emotional health is more critical than ever, and numerous studies have demonstrated that paying attention to financial capability significantly affects individual adjustment and well-being. This symposium shared three studies that explore the impact of financial capability and financial empowerment on mental health, financial behavioral health, and overall well-being. Moreover, the variety of settings described also demonstrate that financial capability interventions and research can occur within a wide range.

The first paper describes an international project taking place in Mozambique with a focus on building savings and asset building in a group of women. It discusses not only the positive impact of this intervention on participants' financial resources and social supports, but also on depressive symptoms. The second paper delves into building an empirical basis for financial behavioral health (FBH), composed of financial precarity, financial self-efficacy, and financial well-being, and analyzes data from the 2018 National Financial Capability Study with a particular focus on the way FBH may impact investment risk willingness. This is also explored with implications for the racial wealth gap. The final paper describes a qualitative study that took place in the Maryland drug court system and the impact of financial education (or lack thereof) on drug court participants' sense of overall financial and emotional well-being. The paper argues for greater integration of financial capability education and intervention as a critical component of programming within drug courts.

All of these papers demonstrate that financial capability and financial empowerment are crucial elements in mental health and overall emotional well-being and that social work practice becomes more comprehensive and effective when these intersections and dynamics are acknowledged and addressed. The symposium discussed not only the growing recognition of financial capability research generally, but also its undeniable impact on mental and emotional health. The nuanced views of financial and emotional health and how these are intertwined were also explored. Papers are described below:

**Women's Participation in a Savings Group and Depression: A Community-Based Financial Capability Intervention in Mozambique  
*Aweke Tadesse****, MSW*, *Saint Louis University;* ***Jin Huang****, PhD, Saint Louis University*

**Financial Behavioral Health and Investment Risk Willingness: Implications for the Racial Wealth Gap  
*Jeffrey Anvari-Clark****, PhD, University of Maryland, Baltimore (now Assistant Professor, University of North Dakota)*

**Exploring Financial Capability Needs in Participants of Maryland Drug Courts**  
***Christine Callahan****, PhD, University of Maryland, Baltimore*

**Additional Presentations:**

**Title: Measuring Financial Precarity with Objective and Subjective Dimensions**

Presenter: ***Jeffrey Anvari-Clark****, PhD, University of Maryland, Baltimore (now Assistant Professor, University of North Dakota)*

**Title: Financial Behavioral Health and Investment Risk Willingness: Implications for the Racial Wealth Gap**

Presenter: ***Jeffrey Anvari-Clark****, PhD, University of Maryland, Baltimore (now Assistant Professor, University of North Dakota)*