

Building the Capacity of Social Workers to Address Financial Issues

Presentation
National Network of Social Work Managers Conference
April 28, 2011

Objectives

1. Propose some answers to the question:

What do financial/economic issues have to do with social work and social work managers?

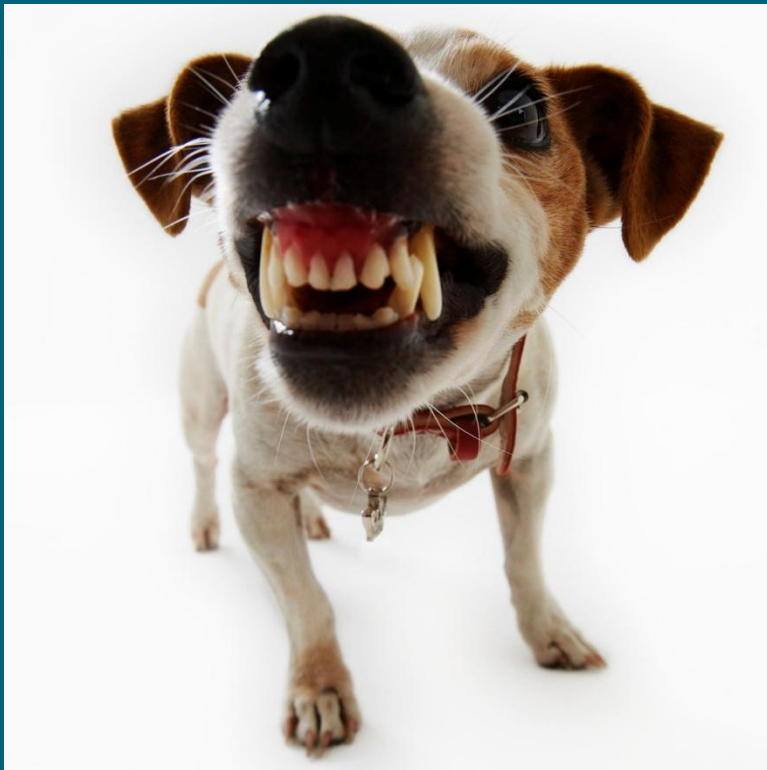
2. Present the case study of the “outside-in” birth story of the FSWI - a university-community partnership instigated by social work alumni and managers.
3. Leave time for you to ask questions!

How related to social work?

- Finances integrally related to child, family, community well-being and vulnerable populations.
- Social work particularly situated to address the person-in-FINANCIAL-environment:
 - Its strength-based, ecological systems approach;
 - Its ability to integrate and interrelate multiple levels of practice from micro – macro;
 - Its core values to address poverty, work with vulnerable populations, and strive for social and economic justice;
 - Its about behavior change.

Habitude example

What is your reaction?



Why?

Attitudes determined by:

- Your experiences
- How your parents feel about dogs.
- Role of dogs in your culture.

Habits will be:

- Approach and pet.
- Avoid and run away.
- Chase it away.

Money Habitudes

- Attitudes – subconscious thoughts and feelings
- Habits – patterns of behaviors
- Habitudes – Subconscious thoughts and behavior patterns that are the “operating system” for our daily lives
- Influence decisions and behaviors, but often happen so quickly that we are unaware of them.
- Everyone has very different habitudes.

Money Habitudes

Charitable giving

- Attitude to help others, habit could be to share and be generous.
- Attitude that you are entitled to whatever you have because your family worked hard, habit may be to be very guarded with your money.

Debt

- Attitude all debt is bad, habit not use any loans or credit.
- Attitude everything will work out, habit borrow even if high risk.

Money Habitudes

Saving and spending

- If your family lost money due to corrupt bank or government, attitude to distrust all financial institutions, habit hide your money and avoid mainstream financial services.
- If money has never been a worry, attitude that \$10 is not a lot of money, habit to purchase anything whenever you want since it's only \$10.

Why Social Work Managers?

- Organizations should consider the financial security of their workers as well as their clients.
- Workers that have financial security miss less days of work and often use fewer sick days.
- Workers that have higher levels of self-efficacy are better equipped to help clients with financial issues.
- There is a great amount of research about poverty, but very little about the strategies that can truly help families to become financially stable and build assets.
- There is very little research related to social work practice that incorporates financial content, behavior change, and long-term stability.

The Asset-Building Continuum

See handout

Role of Social Worker with an Individual

- Reflecting on your own biases
- Asking questions without judgment
- Money is emotional, stay with the client where they are
- Use continuum to ask directive questions
- Familiarize yourself with types of financial assistance programs

Role of Social Worker in the Community

- Understand the unique financial barriers of community residents
- Reach out to existing financial institutions to engage around financial education and low-cost, appropriate products
- Use continuum to identify complimentary program and products
- Participate in local asset building coalitions
- Identify policy barriers to financial security and advocate for change

**The “Birth Story”
of the
Financial Social Work Initiative
(FSWI)
at UMSSW**

Setting the Stage

Three characteristics about the School positioned it to play a leadership role:

- UMB's dual *Clinical and Management and Community Organizing* (MACO) MSW tracks
- UMB's Social Work Community Outreach Service (SWCOS) links the campus and the community with faculty led field units
- Alumni working in asset building field locally

From the “Outside In”

- Social workers in the community began to recognize the need for additional financial skills in working with clients and communities
- Demand for clinical and community-based services outpaced the capacity of those with training-- agencies had no pipeline of financially savvy social workers
- The financial and economic crisis accelerated
- Alumni with an interest in financial social work challenged the School to take a leadership role

From the “Outside In”

- Alumni met Reeta Wolfsohn and invited her to lead a continuing education session in Baltimore and hosted a reception for stakeholders (5/08)
- Funders were willing investors in building the SSW’s training and community-based program capacity
- The School responded to media attention regarding activities in response to the financial crisis--led to CNN stories
- The *Financial Social Work Initiative* launched (11/08)

FSWI Steering Committee

Dr. Jodi Jacobson, Chair

Internal Members

Office of the Dean
Office of Continuing Education
Office of Alumni & Dev't
Office of Communications
Office of External Affairs
Campus Wellness Hub
SSW Board of Advisors
MSW Student
Social Work Community
Outreach Services (SWCOS)

External Members

Maryland CASH
Baltimore CASH
SEEDCO
Woodside Foundation

Infusion in the MSW Program

- De-novo 3-credit advanced year elective developed and taught Spring 2010 and 2011 by an (alum) adjunct faculty entitled “Financial Stability for Individuals and Communities”
- Paid internships and field placements in organizations providing financial social work

Infusion in Campus Activities

- SSW Homecoming presence on alumni panel
- SSW Job Fair presence
- *Lunch 'N Learns* for MSW students
- Partnership with UMB Center for Financial Education and Wellness office across all 7 graduate schools
- *Credit Cafes* hosted for students

Infusion in Faculty Activities

FSWI Research Committee

- Evaluation of UMSSW CPE course offerings;
- Oversee MSW research project on MSW student financial capability;
- Partner – Financial Capability and Domestic Violence symposium;
- Publications

Communications

- Host scholar network and listserv
- Co-facilitate SSWR Special Interest Group
- Planning phase of pre-CSWE convening event

Infusion in the Social Work Community

- FSW “Tool Kit” developed for practitioners to highlight referral resources
- Ongoing full-day continuing professional education offerings of “Intro to Financial Stability for Clients”
- Targeted outreach and trainings

VISIT www.ssw.umaryland.edu/fsw AND CLICK ON
“Practice” → “Useful Links & Resources”

FSWI Field Placements at UMSSW

Placements Created 2 Ways

1. Traditional route through the UMSSW Field Education Office. Agency has the capacity to supervise, e.g., Maryland and Baltimore CASH
2. Nontraditional route through SWCOS. Fundraising to support faculty-led field placements in agencies with no staff capacity to supervise.

Brief SWCOS History

- Established 1992 by Dean Jesse Harris
- Serves as a bridge between the School of Social Work and the Greater Baltimore Community.
- Started with 12 First Year students
- Now has approximately 50-60 students every year. Fifty percent are first year students. MACRO and Clinical Focus.
- Places students in nontraditional social work environments. Typically small Community Based Organization; sometimes in communities with no CBO and the outcome is the creation of a CBO.

Examples of SWCOS FSW Placements

Neighborhood Fellows

Maryland Community Fellows

Financial Literacy Volunteer Initiative

Infrastructure Required

Fundraising

Identifying staff

Recruiting students

Training staff and students

Final Thoughts

Social workers HAVE a place at the financial capability table...

Social workers NEED to claim their seat at this table...

Start small...and think big!

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SW and Financial Capability

Selected Readings

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SW and Financial Capability

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Questions?