

American poverty rates are now at levels not seen in thirty years. The distribution of wealth has changed markedly in the last half century. Employment and employment sector prospects are changing by the year. In all this change there is constancy.

The School of Social Work was founded with the intent to address poverty and its impact. Today, the School remains committed to this part of its mission and well prepared to help educate future social workers to identify and address poverty and the destructive web it weaves into the world.

What follows are some of the ways the faculty, staff, and students of the School work to understand, reduce, and bring awareness to poverty issues.

# FAMILY WELFARE AND RESEARCH TRAINING GROUP

For over 30 years, the School of Social Work has partnered with Maryland's Department of Human Resources to study and understand the circumstances of low-income families who receive public benefits in Maryland, to assess the outcomes of programs meant to assist poor families, and to provide ongoing empirical data to elected and appointed officials about what works and what doesn't. Under the guidance of Dr. Catherine E. Born, the staff of the Family Welfare Research and Training Group (FWG) carries out this partnership.

Most poor families are not clients of cash assistance programs such as Temporary Cash Assistance and do not receive Supplemental Nutrition Assistance (formerly Food Stamps), but the adults and children who are involved with these programs are, by definition, poor and misconceptions about them abound. The most powerful weapon to counteract these common misconceptions is valid, reliable, empirical data about the characteristics, circumstances, and long-term outcomes of these families. Such data help make it clear, too, that public programs can contribute to poverty reduction by helping

clients obtain and maintain economic independence through employment and receipt of child support, for example, but that poverty and its associated problems – to be truly addressed – requires comprehensive, community-wide attention and commitment, at multiple levels – micro, mezzo and macro.

The FWG – for decades – has been and remains the 'go to' source for legislators, program managers, advocates, and others for research and statistical reports that speak the empirical truth about this segment of the poverty population. This helps to insure that, in Maryland at least; the myriad policy and program decisions that affect these vulnerable families' economic lives can be based on empirical data, rather than assumption.

In today's economy, it is especially important to have a deep knowledge of who the most vulnerable families are, how they are faring, how programs and policies might better support them, and why their interests need to be protected as difficult budget decisions are made.

The 2011 update to the FWG's landmark, legislatively mandated longitudinal study of welfare leavers, *Life after Welfare* for example, documented the devastating impact the Great Recession has had on employment outcomes for families that, in better times, would have been able to leave welfare more quickly and permanently.

Other FWG studies show that today's clients are more highly educated and work-experienced than in the past, and that many new and returning clients are casualties of the shrunken and highly competitive job market; in short, FWG studies confirm that the poor want to work and do, but that, today, the jobs are just not there. Similarly, other studies have found that many poor fathers do want to provide financial support for their children, but simply cannot – and that when training and employment programs are available, poor dads will take part and do provide for their children. These and all FWG research reports are available free of charge online: www.familywelfare. umaryland.edu.

Poverty is a complicated and multi-faceted problem whose effective amelioration requires multi-faceted, community-wide effort and commitment, at the front-line, programmatic, and policy levels - and the School of Social Work has long been active in all.

As Dr. Catherine Born correctly notes, however, "the success of any effort to craft the right approaches to poverty reduction is greatly enhanced if valid, reliable data are available to inform decision-making. As a life-long Maryland resident and three-time graduate of the University System of Maryland, I am extremely proud that, through the FWG, we have been able to provide the missioncritical, empirical research data that others routinely use to design, implement, and monitor legislation, programs, and direct service models to assist poor children and families in our state."

## **FINANCIAL SOCIAL WORK INITIATIVE (FSWI)**

While the current economic crisis came to the forefront in late 2007, the School of Social Work was active as early as 2004 in helping to promote awareness of financial education and coaching. That is when Dick Cook, director of the School's Social Work Community Outreach Service, began conversations with Maryland CASH Campaign Director Robin McKinney, MSW

They started simply with developing a field placement site and programs to help low-income people with tax preparation and assisting Individual Development Account clients. To auote School of Social Work Assistant Professor and Chair of the School's Financial Social Work Initiative Jodi Jacobson, PhD '04, MSW '98, "To remove finances from social work practice seems 'cents-less'; however, that is

historically what the field has done."

Not content with being 'centsless,' more field placement sites were developed in successive years and key players were brought on board to help take financial social work efforts to

available for credit; a FSWI Research Committee established: presentations at national conferences: a Financial Social Work Tool Kit developed for practitioners; an Introduction to Financial Social Work continuing professional education course;



Financial Social Work Initiative Leaders: (I to r) alums Meg Woodside and Robin McKinney along with alum and Assistant Professor Jodi Jacobson.

new and exciting levels. In 2007, Robin McKinney became aware of the work of Reeta Wolfsohn at the Center for Financial Social Work in North Carolina. Reeta's presentations to alumni (through CPE) and students were highly successful and signaled the readiness of the community and the School to expand its work in financial social work.

Through the generous support of Meg Woodside, MSW '07, and the Woodside Foundation, the School formalized its Financial Social Work Initiative in 2008. As Founding Chair, Meg helped steer the new initiative in its formative years to early success and a growing scope. In late 2010, the Woodside Foundation increased its support and handed leadership over to Jacobson.

Today, the Initiative is very active and the School has become one of the nation's leading developers of information about financial social work.

In the past three years, there have been minimester and advanced elective courses made a national financial social work webinar has been co-sponsored: and the group helped secure a grant from Citi to deliver a financial education curriculum in local middle schools. You can read about the effort made possible by Citi's support at www. ssw.umaryland.edu/fsw/media.

Meg Woodside has a broad vision for financial social work and the Initiative. "In addition to providing academic training, field placement experiences, research, and continuing education in financial social work, the FSWI at the School of Social Work aims to actively build and support a professional network in this field." Meg adds, "The Initiative promotes the standardization and communication of practice tools to the field so it can meet the needs of the diverse communities it serves."

The FSWI Web site (www. ssw.umaryland.edu/fsw) hosts various tools, research sources, professional development opportunities, and other shared resources to benefit this

practitioner network.

School of Social Work Dean Richard Barth adds in conclusion. "Our no-, low-, and moderateincome individuals can certainly benefit from financial social work strategies, but all individuals and communities benefit also. Challenges understanding, talking about, and managing money cut across every social sector."

#### PROMISE HEIGHTS

The development of the continuum of strategies related to reducing poverty is already underway in the School's deepening Promise Heights (PH) initiative. Promise Heights, modeled after the Harlem Children's Zone and accompanied by an array of innovative place-based approaches around the country, is located in one of the poorest sections of Baltimore--the Upton/ Druid Heights communities close to the campus.

#### **Early Childhood Efforts**

Since 2010. PH has been implementing B'more for Healthy Babies (BHB), a program that fosters measurable and sustainable improvement in birth outcome and health status for both mothers and infants in the community. The program takes an active role in neighborhood education and outreach, ensuring that the project is linked to the community it serves.

Learning Parties are interactive, hands-on, parentchild "parties" that promote and enhance the school readiness skills of young children. Created by Ready at Five, they were implemented in McCulloh Homes by student interns. These activities allowed mothers to play with their children and observe other mothers and children playing in order to create a stronger parenting community.

Parent University (PU) was the result of meetings with residents of McCulloh Homes where they candidly discussed needs. PH identified an approach to a parent education program that uses community-based

interventions that focus on increasing responsive parenting. PU is a program now running for the second time to engage mothers, fathers, and caregivers to help improve responsive and informed parenting. Parent University serves as a gateway to other programs now emerging in Promise Heights and has begun to show measurable impact on parent-child interaction and increasing parent knowledge of developmental and social emotional functioning of children ages 0-3.

The partnership consists of the school's kindergarten and prekindergarten programs, Head Start, child care, and preschool special education services.

#### **Elementary School**

Research tells us that exposure to a wider range of transition practices is associated with more favorable academic and social outcomes and, ultimately, more school achievement. For this and other reasons, PH now implements KITS at Samuel Coleridge-Taylor School (SCT).



Promise Heights is active in the public schools and elsewhere in West Baltimore working on poverty related issues with families and children.

Early Head Start (EHS) is also part of the continuum of solutions in PH. With over 210 children now served at Union Baptist Church. Because of their success and the rising understanding of the level of need in West Baltimore, 24 additional Early Head Start slots were made available at F. L. Templeton Prep Academy (FLT). This will allow children and families to begin receiving educational and parental support at FLT that could continue for 9 years. This kind of continuous quality care can accelerate educational gains for children.

In 2010, Baltimore City Public Schools expanded its Judy Center Partnership as part of an early childhood network in the PH neighborhood affecting a total of 191 children, ages 0-6, who need special education services or are at risk of needing them.

Developed at the Oregon Social Learning Center, KITS was successfully tested with foster children entering kindergarten, children in special education, and low-income children in regular education. KITS has a strong parents program that operates through the summer and fall of the kindergarten year. KITS is also staffed to be sure that mental health services are available.

Family Connections, and its kindred programs, Grandparent Family Connections and Trauma-Adapted Family Connections, were developed at the School and connect with PH to help provide interventions for families with children ages 5-12 who are a significant risk for child neglect.

At FLT, children in 1st to 3rd grade participate in PATHS (Promoting Alternative Thinking Strategies) which includes a curriculum, training, and

consultation for teachers of grades 1-3. Findings show that a well-implemented social emotional learning program like PATHS can have meaningful preventive effects on aggression, social competence, and academic engagement.

FLT and SCT continue to implement Positive Behavioral Supports (PBIS) in all grades. Maryland is a national leader in the implementation of PBIS and continues to provide behavior support coaches to make sure that interventions are robust and continue to be beneficial.

Read more about Promise Heights at www.promiseheights. org.

# SOCIAL WORK COMMUNITY OUTREACH SERVICE (SWCOS)

The School's Social Work Community Outreach Service (SWCOS) is approaching 20 years of outreach to the community and addressing poverty is just one of the many ways SWCOS is making a difference. Here are some examples.

#### Hampden Family Center, 36th Street. Baltimore

SWCOS Intern Case Managers (CM) are responsible for providing comprehensive services for clients living in poverty who are seeking various neighborhood services, including After School Youth Development for the neighborhood's elementary and middle school age children, substance abuse referrals, employment related/ workforce services and a seniors program in the Hampden Family Center. These services include intake, assessment, screening, referral, case management, individual counseling, and when necessary, life-skills workshops.

The three SWCOS Interns are committed to working directly in the diverse neighborhood to assist the marginalized residents access necessary resources through capacity building, empowerment, and asset building.

## Sarah's Hope Shelter/St. Vincent DePaul of Baltimore, Mount Street, Baltimore

SWCOS has been providing Interns at this homeless site for three years on the belief that, according to the group, "Shelter and Housing is a fundamental right and permanent housing provides a foundation to move families to a place where they may access long-term options toward self sufficiency."

The Interns are also responsible for providing comprehensive case management services and assessments for families/clients seeking shelter and related services while housed in Mount Street Family Shelter. Additional services may include accessing supplementary services from city and state resources and other stakeholders such as Beans and Bread Center, Mercy Supportive Housing, Healthcare for the Homeless, Our Daily Bread, and numerous other local non-profits.

In the past, SWCOS implemented other poverty projects that were staffed by Interns. They included: Tenant Services with Mutual Housing Association at Monastery Gardens; Catherine's Hearth at Mercy Medical Services; Paul's Place Outreach Center, My Brother's Keeper Soup Kitchen, Marion House, My Sisters Place Lodge, and Baltimore City Teen Court Project.

SWCOS staff member Bob Kirk coordinates the University's Baltimore Albert Schweitzer Fellowship Program (B-ASF) which also addresses Baltimore City neighborhood poverty issues. The mission of the Schweitzer Fellowship is to develop "Leaders in Service" with currently enrolled students from both Johns Hopkins University (IHU) and the University of Maryland, Baltimore (UMB) who are dedicated and skilled in addressing the health needs of underserved communities, and whose example influences and inspires others. This Program addresses local poverty issues in Baltimore through fifteen local projects among 31 students from

both the UMB and JHU campus that support youth development, health, access to care, nutrition, and elderly and aging issues.

SWCOS also has three students working with Habitat for Humanity homebuyers in the Baltimore area. The students work closely with the organization's family services department- assisting with their "Homebuyer Academy" and oneon-one with Habitat's "Budget Builder" program to help families meet their financial goals.

### Health Activists in **Southwest Baltimore**

In Southwest Baltimore, as in many other low-income, underserved, and resourcelimited neighborhoods, there are many assets. Among them are committed residents, active churches, various community organizations, well-cared for public spaces and many faithbased and community nonprofits. However, these assets are limited in their ability to meet the basic needs of the various members of the community. especially with poverty rising.

From a historical perspective, it has been well-documented that 'red-lining' and other forces imposed on the neighborhood are key factors for the current struggles neighborhoods face. Additionally, high unemployment, lack of local jobs, underperforming public schools, lack of access to healthy foods, and other indicators present considerable challenges to the overall health of neighborhoods. So, what does social work do to address health?

Traditionally, when social work refers to health, we approach the issue from the perspective of the person in the environment. This approach is important and well-placed. But how much do our interventions embody the larger context in which the members of communities find themselves? That is the question interns with SWCOS have been asking in Southwest Baltimore for three years. In partnership with Bon Secours Hospital, SWCOS has been

working in the neighborhoods of Southwest Baltimore to understand the barriers to residents' health and to create relationships with individuals, groups, organizations, and community stakeholders in order to ultimately improve the health status of the community as a whole.

The approach is rooted in the idea that PLACE MATTERS. The health series, Unnatural Causes, highlights many issues regarding the social environment in which communities find themselves that determine their individual and collective health outcomes. Although genetics and other variables matter, the biggest predictors of health are tied to where a person lives and how that locality impinges on the communities' ability to deal with stress from their environment.

Bon Secours Hospital has served the neighborhoods of Southwest Baltimore for over 100 years. SWCOS is working with Bon Secours to implement their "New Vision" for the way the health system works with the neighborhoods of Southwest Baltimore. In addressing the social determinates of health, building on community strengths, increasing community capacity, and focusing on leadership development, SWCOS is seeking to address the challenges of poverty that constrain health improvements.

Although this is a long-term change effort that is complex and evolving, community engagement around resident health and new solutions to their collective challenges is critical to accomplishing improved health outcomes.

Read more about SWCOS at www.ssw.umaryland.edu/swcos.

#### CLASSROOM AND RESEARCH **EFFORTS**

### Evaluating and Informing the Safety Net

One way in which government tries to support families in poverty is through the provision of public benefits such as temporary cash assistance,

food stamps, and childcare vouchers. While these benefits are not meant as a permanent solution, they do help families get through hard times after a job loss, the birth of a child, or health problems.

Susan Roll, Assistant Professor is interested in how policy does and does not support families to move permanently out of poverty. Susan's work focuses on work support benefits. Much of her research has focused on a phenomenon known as the "Cliff Effect." This effect is a benefit cliff a sliding scale that families could afford." Such a strategy would allow women to advance in the workplace while still receiving government support until it is financially feasible for them to make a permanent transition off government benefits. Roll is bringing her research on the Cliff Effect into the classroom and to the attention of policy makers.

#### **Field Placement Sites**

The School has hundreds of field placement sites and a sizeable percentage specifically



SWCOS Director Dick Cook, left, and other members of SWCOS work hands-on in the community on many poverty-related issues.

which occurs when just a small increase in income leads to a loss of benefits resulting in a family being worse off financially.

By way of example, if a single mother with two children were to increase her hourly wage from \$14 an hour, to \$14.50 an hour, she would lose her childcare subsidy and her low income energy assistance benefit causing her net income to decrease by \$8,000.

Dr. Roll argues that these types of implementation issues create barriers instead of opportunities for families to move out of poverty. For women who are working, Dr. Roll advocates that benefits such as childcare assistance should be gradually phased out as opposed to the abrupt cut-off that currently exists. Roll states, "This could be accomplished with increases in co-payments on

address the issues of poverty. For example, placements at the following sample of sites deal directly with poverty or the consequences from living in it: Health Care for the Homeless; The Franciscan Center: Maryland Center for Veterans Education and Training; Maryland Legal Aid Bureau; Maryland Office of the Public Defender; Baltimore City Health Department; Baltimore City Community College Upward Bound Program; Maryland CASH Campaign; Bridges to Housing Stability; CASA de Maryland; Catholic Relief Services: Chase Brexton Health Services: Community Council for the Homeless at Friendship Place; Washington, DC Department of Youth Rehabilitation Services: and the School's Family Connections program.