Integrating Financial & Economic Justice Content into Social Work Education

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## Theoretical Framework

#### **Financial and Economic Justice**

- Inclusion in systems
- ► Fairness in policy
- Beneficial arrangements
  - Individual, Family, Community
- Opportunity to build capacity
- Live out values

### Diffusion of Innovations (DOI) Theory

- ► Knowledge
  - Characteristics of Decision-Making Unit
- Persuasion
  - Perceived Characteristics of the Innovation
- Decision
  - Adoption
  - ► Rejection
- Implementation
- Confirmation

Council on Social Work Education. (2017). Curricular guide for economic well-being practice. Author.



Social work educators need to include financial and economic justice content:

- CSWE: 2015 EPAS educators should include economic justice and financial content, integrated across all competencies (2017).
- Grand Challenges for Social Work: Build financial capability for all, Reduce extreme economic inequality (American Academy of Social Work and Social Welfare, 2019).
- Practitioners: "Practitioners can't address mental health issues because financial stress is in the way" (Schickedanz et al., 2020).
- Current body of literature increasing; benefits for student, client, community: Birkenmaier et al., 2020; Hageman et al., 2019; Huang et al., 2020; Rochelle et al., 2017; Sherraden et al., 2017.
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# Research Questions

- 1. Do personal **demographic characteristics**, including financial well-being, predict the incorporation of the content into the social work classroom educational experience?
- 2. Does the **perceived relevance** of the content predict the actual incorporation of the content into the social work classroom educational experience?
- 3. Are number of **years teaching** and the representative **course topic** predictors of the actual incorporation of the content?
- Rochelle et al. (2017) DOI Theory
- Huang et al. (2020) Content usefulness (92%) vs teaching (54%)

# Design & Sample

Recruited social work educators in the top 50 schools of social work (U.S. News & World Report, 2019). Used online survey.

Respondents N = 199; Eligible sample n = 163, taught a social work course in 2019/2020 academic year. From 21 institutions, 81% public.

- ► Age: M = 48 yrs (SD = 11)
- ▶ **HH Income:** 77% > \$75,000
- ▶ **FWB Score:** *M* = 60.7 (*SD* = 11.5), [27.0, 88.0]
- ▶ Gender: Female (78%), Male (17%), NB/Q/O (4%)
- Attained Edu: Master's (56%), Doctorate (44%)
- Years Teaching: M = 9.80 (SD = 8.32), [0, 40] © 2020 by Jeffrey Anvari-Clark - All Rights Reserved



# Measures & Variables

### Demographic Characteristics

#### Covariates:

- Race / Ethnicity
- Age
- Gender
- Household income
- Children under 18
- Attained education level

#### Financial Well-Being Scale Score:

10 Q, 5-point scale, age dependent. (CFPB, 2017)

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### Content Relevance

**1 statement:** 5-pt scale, to which pertains to ref. course:

"Financial and economic justice issues impact the course topic."

# Teaching & Ref. Course

Years teaching: Continuous #

**Ref. Course topic:** Generalist, Clinical, Macro, Hybrid, Research, or Other.

**Ref. Course level:** Bachelor's, Master's, or Doctorate

### Content Taught

**1 statement:** 5-pt scale, to which pertains to ref. course:

"I teach financial and economic justice content in my class as it relates to the course topic."

Scale range: 0 (not at all) to 4 (completely)

# Data Analysis

Using R language and environment for statistical computing (R Core Team, 2020):

 Sociodemographic Statistics – univariate analysis among all IVs and covariables (Rich, 2020)

Dichotomized Household income, FWB Score, Attained Education, Reference course level, and Perception of course relevance, to handle lack of variation and small cell counts.

Binomial Logistic Regression – to estimate the odds of teaching financial and economic justice content (Ripley et al., 2020)

Cross Tabulation – to explore significant regression findings (Meyer et al., 2020) © 2020 by Jeffrey Anvari-Clark - All Rights Reserved Logistic Regression on Teaching Financial & Economic Justice Content

Variable	В	SE	z value	Exp(B) / OR	95% CI of B
(Intercept)	-3.51	1.63	-2.16*	0.03	[-6.87, -0.44]
Age	0.04	0.03	1.48	1.04	[-0.01, 0.10]
Race / Ethnicity (ref.: N-H European Amer	ican)				
N-H Black/African American	-0.73	0.90	-0.81	0.48	[-2.55, 1.03]
Multi/Other	0.90	0.73	1.23	2.46	[-0.47, 2.44]
Gender (ref.: Female)					
Male	0.01	0.61	0.02	1.01	[-1.17, 1.24]
Non-Binary/Queer/Other	0.70	2.58	0.27	2.02	[-3.32, 5.34]
HHI > \$75,000	0.36	0.66	0.55	1.43	[-0.94, 1.65]
Has children under age 18	-0.19	0.49	-0.38	0.83	[-1.16, 0.77]
FWB Score < 61	0.77	0.50	1.56	2.17	[-0.18, 1.79]
Highest earned degree (ref.: Doctorate)					
Master's	-0.97	0.49	-1.99*	0.38	[-1.95, -0.03]
Years of teaching experience	-0.01	0.04	-0.30	0.99	[-0.09, 0.06]
Reference course type (ref.: Generalist)					
Clinical	-0.74	0.67	-1.11	0.48	[-2.08, 0.55]
Macro	0.67	0.66	1.01	1.95	[-0.61, 2.01]
Other	-0.37	0.61	-0.60	0.69	[-1.58, 0.84]
Reference course level (ref.: MSW)					
Other (BSW, PhD, DSW)	-0.64	0.62	-1.03	0.53	[-1.91, 0.53]
Perceives content is relevant	3.25	0.60	5.42***	25.89	[2.17, 4.55]
(Pseudo) $R^2$	0.52	*p < .05, **p < .01, ***p < .001			





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Total Doctorate: 72 (100%)

Total Master's: 91 (100%)

# "Significant" Results

- 1. Do personal **demographic characteristics**, including financial well-being, predict the incorporation of the content into the social work classroom educational experience?
  - The odds of teaching the content decrease 62% (OR = 0.38, p = .047) with an MSW as the highest level of education, as compared to with a doctorate.
- 2. Does the **perceived relevance** of the content predict the actual incorporation of the content into the social work classroom educational experience?
  - The odds of teaching the content increase by 25.89 times (p < .000) if the educator determines it relevant, compared to when they do not deem it relevant.</p>

# "Important" Results

- 1. Do personal **demographic characteristics**, including financial well-being, predict the incorporation of the content into the social work classroom educational experience?
  - The odds of teaching the content increase 2 times, (B = 0.77, 95% CI [-0.18, 1.79], p = .12, OR = 2.17), with a low Financial Well-Being score, as compared to with a high score.
- 3. Are number of **years teaching** and the representative **course topic** predictors of the actual incorporation of the content?
  - ► The odds of teaching decrease by 1% for each additional year of teaching experience (B = -0.01, [-0.09, 0.06], p = .76, OR = 0.99).
  - Compared to when teaching a generalist course, the odds of teaching the content:
    - ▶ decrease by 52% if it is a clinical course (B = -0.74, [-2.08, 0.55], p = .27, OR = 0.48).
    - ▶ increase by almost 2 times if it is a macro course (B = 0.67, [-0.61, 2.01], p = .31, OR = 1.95)

# Strengths & Limitations

Findings congruent with literature: relevance (69%) vs teaching (54%)

- Huang et al. 2020: usefulness (92%) vs teaching (54%)
- ▶ Less representative of social work educator population (CSWE, 2019).
- Sample size was just powerful enough.
- No multilevel modeling to account for educators nested in their respective 21 schools. (To protect anonymity.)
- Nuance lost through dichotomizing.
- Contacted participants twice through institutional "gatekeepers" in late summer / early fall, during a pandemic.

# Implications

- According to DOI theory, if we can convince an educator the content is relevant (persuasion), the teaching should follow (decision -> implementation).
- If the majority of MSW students focus on clinical practice, and the chance of getting financial and economic justice content in these courses are lower than in other courses, we need to focus our diffusion efforts for awareness and training.
- Target educators for training to teach the content:
  - ▶ with MSWs; who teach clinical courses; higher FWB.
- Qs: Dig deeper into Master's vs Doctorates:
  - Full vs part-time employment, holding licensure
  - Spheres of discourse, where they go for continuing education
  - Authority and educators' sense of efficacy to teach financial content

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# Thank You

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