



Clearinghouse for  
Economic Well-Being  
in Social Work Education

# CURRICULAR GUIDE *for* ECONOMIC WELL-BEING PRACTICE

2015 EPAS Curricular Guide Resource Series

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**CURRICULAR  
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WELL-BEING  
PRACTICE**



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**2015 EPAS Curricular Guide  
Resource Series**

**Council on Social Work Education**  
*Alexandria, Virginia*

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The competency descriptions and resources found in this guide are not mandated by the CSWE Commission on Accreditation, and programs are not required to use them for the purposes of accreditation. They are offered only as examples and are intended to serve as resources for programs in developing their areas of specialized or generalist practice.

# Preface

The release of the Council on Social Work Education's (CSWE's) 2015 Educational Policy and Accreditation Standards (EPAS) provides an opportunity to highlight the centrality of economic well-being to the social work profession. Starting with the early days of the profession, social work has always been concerned about and involved with the economic well-being of individuals, households, and communities (Stuart, 2013). Today's practice realities demonstrate that social workers continue to work to improve economic well-being in a range of practice settings and need more resources to prepare them for this work (Lein, Romich, & Sherraden, 2015; Sherraden, Birkenmaier, Rochelle, & McClendon, 2016).

The 2015 EPAS is the guiding document for all accredited social work education programs across the United States. It provides the behaviors and outlines the knowledge, values, skills, and cognitive and affective processes needed for competent graduates (CSWE, 2015a). The EPAS identifies advancing economic justice, an essential element of economic well-being, as one of the expected competencies for social work practice. Although there are few other explicit directives related to economic well-being in the EPAS, the concept can be incorporated into all nine EPAS competencies. Connecting economic well-being content and resources with the nine social work competencies may provide a roadmap for educators to incorporate this material into their curricula and courses.

This guide highlights economic well-being content within the social work curricula, and can be used with the generalist or specialist curricula. The guide provides resources for educators desiring to expand this content within their

baccalaureate and master's programs and courses. Research suggests that some social work programs offer specialized courses pertaining to economic well-being (e.g., occupational social work, financial literacy), but not all programs incorporate material related to economic well-being, and it is not present in generalist curriculum (Gates, Koza, & Akabas, 2016). Rather than defining economic well-being as solely a specialized area of practice, this curricular guide suggests that it can be applied in required generalist courses as well as specialist courses so that students across all fields of practice will have the knowledge and ability to respond to issues in an economically informed manner. Practitioners in many fields, such as policy practice, gerontology, child welfare, and mental health, must effectively apply economic well-being principles and skills at the individual, family, community, and policy level. Economic well-being knowledge and skills are essential to all fields of practice.

In the following chapters of this guide the definition of economic well-being is outlined and context is offered that will articulate the relevance of the concept in social work and to social work practice. This guide further defines the components of economic well-being and links the concept to the nine competencies. The connections to the social work competencies are further explicated in a curricular map that links recommended curriculum materials to the essential knowledge, values, skills, cognitive and affective processes, and behaviors related to economic well-being that support each competency. Information about curricular resources is also provided, linked to the competencies. It is hoped that this resource will provide the guidance needed to feature economic well-being prominently in social work education and better prepare students for today's practice demands.

# Organization and Background of the Guide

This guide is organized as follows. First, general background discussion of economic well-being, the process of creating this guide, and the definition of economic well-being lay the groundwork. The scope and importance of economic well-being, its historical roots within social work, and an economic justice framework provide the context for the ways social workers engage in economic well-being work in practice. Finally, coverage of strategies for inclusion of economic well-being in the social work curricula serve as an introduction to the detailed discussion of how economic well-being relates to the 2015 EPAS competencies and curricular resources that illustrate these links.

One of the central components of the guide is the relationship between the EPAS competencies, behaviors, and examples of economic well-being content. These links, collectively called an EPAS *crosswalk*, were developed to explain how components of economic well-being align with the nine social work competencies. The holistic competence approach of the EPAS displays “critical thinking, affective reactions, and exercise of judgment in regard to unique practice situations” (CSWE, 2015a, p. 21). Example behaviors, knowledge, values, skills, and cognitive and affective processes related to economic well-being are shown for each competency. Given length considerations, in most cases each example knowledge, value, skill, and cognitive and affective process for the nine competencies is unique and is shown where it is likely to be the most applicable. However, instructors may find new uses for them beyond those suggested and are encouraged to be creative.

In addition, the guide provides a host of suggested resources to help social work educators include economic well-being in their courses. The curricular

resources highlighted in the guide were selected because of their fit with the EPAS competencies, the generalist EPAS behaviors, and the specialized economic well-being behaviors and competency components (i.e., knowledge, values, skills, or cognitive and affective processes). Educational resource materials (e.g., course syllabi, teaching modules, readings, in-class exercises, media tools, class assignments) submitted by educators are mapped to the competencies and the components of each competency. Although most resources are consonant with more than one competency, each was linked with one primary competency to simplify the rating process and for length considerations. In some cases, components of a single resource (e.g., readings, activities, or media listed in a syllabus) are also listed separately to facilitate increased awareness and use. For a detailed account of the call for curricular resources and the vetting process, see [Appendix A](#).

This EPAS curriculum guide is intended to assist instructors with ideas and suggestions for infusion of economic well-being into the curriculum and in courses. Although not an exhaustive exploration of all aspects of economic well-being, it identifies and explores some of the key components that social workers need to understand about this concept to practice effectively. Faculty are encouraged to use their judgment and ingenuity when applying these resources, and are requested to credit the contributors and authors listed if they adopt their materials. Additional curricular resources are also provided in the [Clearinghouse for Economic Well-Being in Social Work Education](#) on the CSWE website, a repository of materials that educators can adopt to introduce economic well-being content into their teaching.

## **PROJECT BACKGROUND**

To raise the visibility of economic well-being within social work education and to further prepare students to become involved with this topic, CSWE and the Center for Social Development at the George Warren Brown School of Social Work, Washington University in St. Louis, have partnered on a project called Economic Well-Being in Social Work Education. The focus of the project is developing resources to assist faculty to integrate and highlight economic well-being in the curricula and prepare students to holistically address the challenges of economic and financial vulnerability in practice. This guide is one component of the project.

The Economic Well-Being in Social Work Education project builds on previous work begun in 2014 under the leadership of a partnership between the Workplace Center at Columbia School of Social Work and CSWE, with support from the New York Community Trust (NYCT) and the Calvin K. Kazanjian Economics Foundation, Inc. In the first phase of the project, surveys and focus groups were conducted and a draft curriculum outline, [Economic Self-Sufficiency in the Foundation Social Work](#), was created. With additional funding from the Kazanjian Economics Foundation (August 2015–January 2016) and the NYCT (March 2016–February 2017), CSWE formed a work group that created this *Curricular Guide for Economic Well-Being Practice* and established the [Clearinghouse for Economic Well-Being in Social Work Education](#) on the CSWE website (for more details on project background and timeline, see [Appendix A](#)).



# The Social Work Profession and Economic Well-Being

Addressing poverty, income and wealth inequality, and strengthening the economic well-being of individuals, families, and communities is of primary concern to social work (Abramovitz, 1998; Birkenmaier, Sherraden, & Curley, 2013; Kirst-Ashman, 2010; Lein, Romich, & Sherraden, 2015; Sherraden et al., 2015; Social Work Policy Institute, n.d.). Promoting economic justice is a core value of social work practice and education, as indicated by its inclusion in CSWE's 2015 EPAS and as an element of social justice in the National Association of Social Workers' Code of Ethics (2008). Although these issues have historical importance to the discipline (see Historical Roots of Economic Well-Being in Social Work in this section), the economic recession of 2008–2010 and its aftermath have also brought the current challenges of financial vulnerability in the United States into stark focus.

The social work profession's concern is manifesting in a heightened response to the needs of the most vulnerable households in practice, research, and education. For example, two of the 12 Grand Challenges for Social Work, Financial Capability and Asset Building for All (Sherraden et al., 2015) and Reversing Extreme Inequality (Lein et al., 2015), rally the social work profession around a common goal to promote economic viability and development for the most financially vulnerable households. These works offer blueprints for creating systems that encourage economic well-being at local, national, and international levels. Additionally, social work practice increasingly incorporates economic well-being components into a wide variety of services and community-based projects and programs (see Economic Well-Being in Social Work Practice in this section). Social work education can respond by



committing to preparing students with the skills necessary to comprehensively address poverty, promote financial well-being, improve the systems that offer social protection (i.e., policies and programs designed to reduce poverty and vulnerability) (Holzmann & Jørgensen, 2001), and change the systems that perpetuate economic injustice.

## **DEFINITION OF ECONOMIC WELL-BEING**

The concept of economic well-being is rooted in the United Nations *Declaration of Human Rights* (United Nations General Assembly, 1948), several sections of which provide a basis for defining economic well-being. Article 22 declares that everyone has the “right to social security and is entitled to the realization...of the economic, social, and cultural rights indispensable for his dignity and free development of his personality.” Article 23 lists several rights related to employment, including just and favorable conditions, equal pay for equal work, and the right to form and join trade unions.

In this guide, *economic well-being* is defined as having present and future financial security. *Present financial security* includes the ability of individuals, families, and communities to consistently meet their basic needs (including food, housing, utilities, health care, transportation, education, child care, clothing, and paid taxes), and have control over their day-to-day finances. It also includes the ability to make economic choices and feel a sense of security, satisfaction, and personal fulfillment with one’s personal finances and employment pursuits. *Future financial security* includes the ability to absorb financial shocks, meet financial goals, build financial assets, and maintain adequate income throughout the life-span.

Economic well-being may be achieved by individuals, families, and communities through public policies that ensure social protection, the ability to build financial knowledge and skills, access to safe and affordable financial products and economic resources, and opportunities for generating income and asset-building. It occurs in a context of economic justice within which labor markets provide opportunities for secure full-employment with adequate compensation and benefits for all. Figure 1 represents the main components of economic well-being defined in the guide.



**Figure 1. Economic Well-Being Components**

## SCOPE AND IMPORTANCE OF ECONOMIC WELL-BEING

Economic well-being encompasses a number of critical areas, including income (e.g., public benefits, social insurance, employment, salary, and fringe benefits), and workforce and career development. It also includes financial capability (i.e., financial literacy, financial management and access) and asset building, and a sense of financial safety, security, and contentment. Economic well-being is also important to psychosocial well-being. This section discusses these components, and their importance to the concept of economic well-being.

### *Income*

The first component is income and related topics. Individuals, families, and communities must be able to earn and/or have access to income and resources that enable a decent standard of living for themselves and their families (Sherraden, Frey, & Birkenmaier, 2016). Put a different way, compromised economic well-being connotes a dearth of resources that provide for one's basic needs of decent food, shelter, clothing, and other necessities. Income and resources may be derived from employment (including self-employment

and microenterprises), public benefits and social insurance, and other donated or bartered resources that meet these needs. Relatedly, economic well-being includes the means through which income is derived from educational opportunities, workforce development, job training, career development, self-employment supports and resources, and other interrelated social services. The means permit greater prospects for secure employment, aspiration, and advancement such that people feel that life holds promise and hope not only for themselves but also for their children and future generations (Frey et al., 2015). Economic well-being is promoted by policies that support income and resources, such as employment protections that facilitate worker job security, safety, and fair treatment (Simmons, 2016), as well as through community economic development efforts (Sherraden & Mason, 2013).

**Importance of income.** Practice that supports employment and income is more important than ever. Today the United States struggles with extreme income and wealth inequality (Lein et al., 2015). As labor has received a smaller share of the total gains of the economy and business owners have received more, income has become increasingly unequal. (See [Applying an Economic Justice Framework](#) on p. 16 for discussion of income and wealth inequality.)

### *Financial Capability*

Economic well-being also includes the concept of financial capability, defined as the “ability to act” and the “opportunity to act” (Sherraden, 2013, p. 3). The former refers to the financial knowledge and skills that enable people to make sound financial decisions and manage their finances wisely, and the latter refers to the consumer protections, financial resources, services, and programs accessible within a community. To have a high level of financial capability, a person must have financial literacy as well as financial access, so that financial services within communities are accessible, affordable, and available to all its residents (Sherraden, 2013). Asset-building practice is focused on helping populations gain financial assets such as savings, investment, and homeownership that can provide a cushion in case of an emergency and a way to advance financially.

**Importance of financial capability and asset building.** Today’s amplified financialization (i.e., the increasing importance of individual knowledge and

action within a complex set of financial options) in people's daily lives requires financial knowledge and skills to navigate a complex financial environment and access to relevant financial products and services (Sherraden, Frey, et al., 2016). Understanding the nuts and bolts of dealing with day-to-day financial matters such as bank accounts, credit, and debt; having the skills to manage one's finances; and making decisions and following through with action regarding one's money are more important than ever to people's economic well-being. Research demonstrates that financially vulnerable people often have limited financial knowledge and poor financial management (Lusardi & Mitchell, 2011). The financially vulnerable also struggle with access to financial information and services (Burhouse et al., 2014). Access problems include being shut out of mainstream financial institutions and dealing in cash or turning to high-cost transaction and credit services (Karger, 2015). These problems result from high fee options, a distrust of banks, a dearth of formal financial institutions in a community, prior history of banking or credit problems, and limited financial understanding (Burhouse et al., 2014). Assets, such as emergency, long-term, and education savings, are key to building financial health and promoting development for financially vulnerable households (Collins, 2015; Sherraden, 1991).

### ***Financial Security, Stability, and Sense of Well-Being***

In addition to income and financial capability, economic well-being involves financial security and stability and a sense of financial well-being (Lein et al., 2015; Nelson, Smith, Shelton, & Richards, 2015). For a variety of reasons, many of today's families struggle with financial well-being, being unable to easily weather financial ups and downs and handle emergencies that require unexpected spending. Families also struggle with income volatility, which makes it difficult to maintain financial stability (Hannagan & Morduch, 2015). For example, studies have shown that the majority of the U.S. population does not have emergency savings and would not be able to come up with 3 months of income in the event of sickness, job loss, or an emergency (Lin et al., 2016). If and when a crisis hits, being in such a financially precarious condition may lead to further crises such as bankruptcy, foreclosure, or homelessness. Due to stagnant wages, the recent Great Recession, loss of value of homes, and increased costs of living such as the higher costs of housing, financially

vulnerable families are struggling (Collins & Hoxie, 2015). Due to these factors, many families that used to be middle class are now low income, and some are even living close to or at the poverty level (Pew Research Center, 2015).

**Importance of financial security, stability, and sense of well-being.** Financial security, stability, and sense of well-being affects psychosocial well-being (Hawkins & Kim, 2012), including the ability to adapt to changes; the sense of contentment, fulfillment, happiness, and security; and overall development. Plentiful resources can ease the stress of daily life; conversely, a dearth of resources can cause great emotional and physical stress and worry. For example, financial strain due to over-indebtedness can negatively affect physical and mental health (Blomgren, Maunula, & Hiilamo, 2016; Clayton, Liñares-Zegarra, & Wilson, 2015; Drentea & Reynolds, 2012). Three recent systematic reviews found evidence of serious health effects related to indebtedness, as compared to those without financial strain (Fitch, Hamilton, Bassett, & Davey, 2011; Richardson, Elliot & Roberts, 2013; Turunen & Hiilamo, 2014). The most common health effect was serious depression, suicidal ideation or completion, and substance abuse (Fitch et al., 2011; Richardson et al., 2013; Turunen & Hiilamo, 2014). Even the subjective experience of feeling financially stressed has a negative effect on health (French & McKillop, 2015; Selenko & Batinic, 2011), including lower ability to perform self-care, decreased performance of usual activities, experiencing pain, and decreased psychological health (French & McKillop, 2015).

## **ECONOMIC WELL-BEING IN SOCIAL WORK PRACTICE**

Social workers engage in a wide variety of economic well-being activities at all practice levels to improve the economic and financial security of their clients. In direct practice, social workers use their skills with various interventions to promote economic well-being. These skills include demonstrating cultural humility, building trust, communicating empathy, instilling hope, withholding judgment, processing difficult feelings, and helping clients break down tasks into manageable actions (Despard & Chowa, 2013). At the organizational, community, and policy levels they are educated to engage in program development, policy practice, coalition building, and advocacy to provide organizational and community resources that promote client economic well-being and facilitate policy change.

Social workers provide direct services in agencies that offer financial empowerment (Consumer Financial Protection Bureau [CFPB], 2014). These include interventions such as financial education, financial counseling, and financial coaching (Collins & O'Rourke, 2013). In these interventions they use standardized tools, such as a Financial Well-Being Scale from the CFPB, to assess household financial well-being. Social workers work with individuals and families on their financial stressors and self-identified and client-driven financial goals. Goals often include strategies for increasing income, such as applying for and retaining appropriate public benefits and social insurance, job searching and training, micro- and small business development, and filing taxes to obtain relevant tax credits, such as the Earned Income Tax Credit and Child Care Credit (Sherraden, Birkenmaier, & Collins, 2017). Other strategies may include helping temporarily disabled workers return to work or advocating with disabled clients for public benefits such as Supplemental Security Income or Social Security Disability Insurance (Contreary & Perez-Johnson, 2016). Social workers help clients explore options that may decrease expenses, such as using low-fee savings, transaction, and loan products and services, and affordable housing options (Bowen, Hattemer, & Griffin, 2015; Swanstrom, Winter, Sherraden & Lake, 2013). They also help clients with problematic debt learn more about ways to decrease it and build their financial credit. Related complex issues also involve tackling legal problems and issues related to bankruptcy. When needed, social workers may collaborate with or refer to professionals in other disciplines. To help older adults seeking long-term financial security, social workers receive training to prepare them to provide financial planning services (Morrow-Howell & Sherraden, 2014). When appropriate, they discuss and encourage savings, investment, and asset-building (such as auto or house purchase; Grinstein-Weiss, Guo, Reinertson, & Russell, 2015; Huang, Nam, Sherraden, & Clancy, 2015; Rohe, Key, Grinstein-Weiss, Schreiner, & Sherraden, 2016).

Within organizations social workers design, implement, and evaluate financial empowerment programs. These programs can include efforts to infuse financial capability into other human services programs or operate as stand-alone programs (Bowen et al., 2015). For example, social workers organize and staff free tax preparation sites across the country (Romich, Keenan, Miesel, & Hall, 2013). At the community level social workers are involved in community

organizing work on campaigns to curb predatory lending and support financial empowerment efforts. They help establish and maintain coalitions to facilitate the development of sound financial products and services for financially vulnerable populations in their local communities (Sherraden et al., 2015). They also engage communities in locally driven economic development interventions that promote social and economic development in communities, which promotes job growth and economic opportunity (Sherraden & Mason, 2013).

Social workers provide targeted services to specific populations. For instance, they help people with disabilities secure public benefits when they have been unable to obtain them, and they help those who cannot manage the benefits obtain a representative payee and manage that relationship to achieve financial stability (Despard & Chowa, 2010; Sarkar, 2016). They also work with them to explore suitable employment when desired (Crowther, Marshall, Bond, & Huxley, 2001). For survivors of intimate partner violence, social workers provide financial education, support, and economic empowerment that responds to safety and security issues and the previous lack of financial control in their clients' lives (Hetling, Postmus, & Kaltz, 2015; Sanders, 2013). Social workers also work in health-care settings with people undergoing medical treatment to explore insurance benefits and strategies for managing the often-exorbitant cost of treatment and its effect on work and family life (Callahan & BrintzenhofeSzoc, 2015; Zafar et al., 2013) and estate planning (e.g., creating a simple will). Clinical social workers engage in financial therapy with individuals and couples, helping them work through psychosocial and interpersonal issues that can contribute to financial struggles and disagreements (Klontz, Britt, & Archuleta, 2015). They provide formal financial education to children and youths in school and job training settings (Edelstein & Lowenstein, 2014) and to immigrant populations (Zhan, Anderson, & Scott, 2006, 2013).

At the policy level, social work researchers and policy practitioners analyze, create, and promote new social policies to address the symptoms and root causes of economic insecurity and financial vulnerability, such as those related to employment and being unbanked or underbanked (Caplan, 2014; Lein et al., 2015; Sherraden et al., 2015). They also conduct applied research that contributes to policy and practice innovations. For example, social workers have been at the forefront of creating government policies to institutionalize and fund

individual development accounts and child development accounts (Grinstein-Weiss et al., 2015; Huang et al., 2015).

In sum, social work professionals are working in direct practice to help clients with a range of interventions to obtain needed resources and secure opportunities. They are also creating and implementing a range of financial services in their organizations for general and targeted populations. They also join with others to promote practice and policy approaches to improve economic well-being and conduct applied research.

## **HISTORICAL ROOTS OF ECONOMIC WELL-BEING IN SOCIAL WORK**

The social work profession is focused on direct practice and system reform yet struggles at times to integrate the two efforts. There are those who seek to improve economic well-being through social reform accomplished through community organization and policy changes (i.e., reformers), and those who work to reduce suffering and change behaviors of those with low economic well-being who are experiencing the impacts of poverty and related social problems (i.e., direct practitioners) (Abramovitz, 1998; Specht & Courtney, 1995; Stuart, 2013). However, both efforts have consistently recognized the devastating impact that low economic well-being has on families. As the profession developed from the early years, both reformers and direct practitioners specialized in specific aspects of problems related to economic well-being through practice in child welfare, medical social work, mental health practice, and many other fields. Over time, the focus in the profession has broadened to reform and narrowed to direct practice, depending on the challenges at the forefront in the social environment (Stuart, 2013).

Although economic well-being has always been a focus of the social work profession, during three periods in social work's history economic well-being was at the forefront of professional activities (Karger & Stoesz, 2010). The first was at the beginning of the profession. Social reformers, most notably pioneer social worker Jane Addams and her colleagues at Hull House settlement, worked to document and address problems of economic well-being experienced by low-income residents of the Chicago area. They offered programs to increase economic well-being, such as daycare and kindergarten, which made it possible for immigrants to work and supported the rights of workers



to organize labor unions (Scanlon & Harding, 2005). During these early years social workers also provided financial advice and education and created new institutions for saving and borrowing (Stuart, 2013). In addition, they educated the public about these issues and advocated for societal changes, including policy changes that would improve economic well-being (Abramovitz, 1998). Elshstain (2008) states that

nearly every piece of major reform in the years 1895–1930 comes with Jane Addams’ name attached in one way or another, including labor and housing regulations, employment regulations for women and children, the eight-hour workday, old-age and unemployment insurance, as well as measures against prostitution, corrupt politicking, and vice and for public schools, public playgrounds and the creation of juvenile and domestic court systems. (p. xxv)

At the same time, charity organization societies (COS) developed in several major cities that were significantly affected by industrialization and immigration. The COS “represented the cause of scientific charity, which sought to introduce more rational methods to charity and philanthropy” (McNutt, 2013, para. 3). Social workers in the COS provided casework and home-visiting services, including direct relief and friendly advice on household management (including financial management) and employment. Through the leadership of Mary Richmond and others, the origins of the social work profession began with training programs that implemented the COS model of scientific charity (Leighninger, 2000). Thus, the roots of the profession were set in economic well-being work—addressing such issues as employment and financial management at the direct practice level and labor and employment policies at the indirect practice level.

The second period of prominence in social work history was during the New Deal Era (Karger & Stoesz, 2010). The widespread effects of the Great Depression and the social welfare programs in the late 1930s led to increased public support for the view that the economic and social structure was a determinant for poverty (Cloward & Piven, 1993). Social workers such as Harry Hopkins and Frances Perkins helped develop the New Deal policies, which were implemented by social workers in public and private agencies. Social

workers such as Bertha Capen Reynolds supported organized labor (Reisch & Andrews, 2001) and were involved in efforts to enact minimum wage laws and curb child labor (Ehrenreich, 2014). However, during this time social work direct practitioners' active interest in family budget problems faded, while the interest in the psychological meaning of being in poverty or near-poverty became more prominent (Stuart, 2016).

The third period when social work's focus on economic well-being was at the policy level was in the 1960s (Karger & Stoesz, 2010). During this period social workers again focused attention on social and economic structural issues related to poverty such as racism and to a lesser extent sexism and rural issues (Reisch & Andrews, 2001). The War on Poverty and civil rights legislation expanded major poverty programs, which improved access to cash income and health insurance, particularly for African-American families (Stoesz, 2015). However, these public policy advances were amended to include requirements that focused on individual behavior to promote economic opportunity through employment. Changes to the Aid to Families with Dependent Children (AFDC) program with the 1967 Social Security Amendments reflected public concerns regarding welfare dependency as a source of poverty rather than a remedy for poverty; therefore, work requirements were instituted that aimed to make employment and training stronger priorities (Day, 2009; Stern, 2013). Building on the centrality of work in American culture, occupational social workers renewed their efforts to make alliances with unions and support governmental policies that protect the rights of workers and provide income supports through health benefits, unemployment insurance, and workers' compensation programs (Akabas, 1995). Social workers were also involved in the development and provision of direct services through employee assistance programs, initially developed to address substance abuse in the workplace, but later expanded to a more comprehensive program for training and support of employees (Kurzman, 2013).

During this third period, with the growth of private sector positions in non-profit organizations and the rapid rise of mental health services, social work as a profession seemed less focused on the primary social problem of poverty and more on the secondary challenges in related fields of mental health, child welfare, medical/physical disabilities, and older adults (Specht & Courtney, 1995). Although the profession continued to address concerns about social

policies and the economic and social structure (Scanlon & Harding, 2005), the workforce of the profession broadened to include the provision of services in mental health and, to a lesser extent, other areas such as child welfare, juvenile justice, and health services (Stuart, 2013).

As the 21st century approached, the profession began a fourth wave of interest in examining economic well-being through policy and direct practice regarding major relevant legislation that continues today. For example, social workers were actively involved in the debate over President Bill Clinton's Personal Responsibility and Work Opportunity Reconciliation Act of 1996, which he presented as a way "to end welfare as we know it." Although this legislation prompted a few positive developments, such as expansion of the earned income tax credit and funding for child care, it eliminated the federal entitlement for income support and instituted 5-year time limits for federal benefits, redefining the federal role in economic support for poor women and children (Poppo & Leighninger, 2008). A second major development during this time period was Michael Sherraden's groundbreaking book, *Assets and the Poor* (1991), which laid out a theory that low-income families could gain financial footing only through the acquisition of financial assets such as homeownership. This idea was developed into practice through Individual Development Account programs (Schreiner & Sherraden, 2007). Building on the idea, Child Development Account programming was later developed to provide financial assets through savings for children's postsecondary education (Kim, Sherraden, Huang, & Clancy, 2015).

Coming out of the Great Recession of 2008–2010, the profession retains a strong stance in policy advocacy related to economic well-being. For example, NASW supports increasing the earned income tax credit, funding for child care, and assistance in obtaining employment that were included in the 1996 legislation but remains opposed to the end to the federal entitlement and 5-year limit on benefits (NASW, 2015). Social work also continues to advocate for policies such as universal health care, federal minimum wage, comprehensive child support, and meaningful employment training (NASW, 2015a). At the direct practice level, social workers continue to be involved in financial education, counseling and coaching, employment support programming, and designing, implementing, and evaluating financial capability and asset-building programs for financially vulnerable households (Sherraden et al., 2015).

Today, reflecting the dynamic tension of the reformers and the direct practitioners in the social work profession, social workers are clearly involved in economic well-being work in two major ways: the provision of services to directly support families and help them gain financial stability and well-being, while at the same time continuing to fight for economic justice. The NASW (2015a) policy statement on Poverty and Economic Justice advocates for a “national economic policy that invests in ‘human capital’ and recognizes that a nation’s well-being derives not only from an economic balance sheet, but also from the well-being of its members” (p. 237). This policy stance is the foundation of activities that include supporting social protection provisions for the elimination of poverty and race-based barriers to economic opportunity; educating social workers and the public about growing income inequality; and supporting proposals to protect and support vulnerable populations in the workforce, living wages, fair labor practices, high-quality and accessible child care, and investment in education and retraining in the context of the global economy.



# An Economic Justice Framework

This guide situates the concept of economic well-being within a larger framework of economic justice. Economic justice involves fairness in the larger economy. Social and economic justice are separate but interrelated concepts and have a variety of meanings from many different standpoints. For the purposes of this guide, the focus is on the meaning of economic justice as a component of social justice. At least six components of economic justice can be identified (Simmons, 2016).

First is the component of income and wealth distribution and its racial and gender dimensions. This component includes an examination of the scope of income and wealth inequality and the ways in which these inequalities have racial and gender dimensions. A second component is employment rights. People's rights in the workplace, the legal framework for engaging in collective action such as unionization; the manner in which workers can address issues such as wage theft, discriminatory practices, safety and health issues on the job, paid sick leave and family leave; and a host of other employment-related issues are important employment rights.

A third component is wages and the ability to get sufficient work and consistent hours to support individuals and families. This component includes the minimum wage, living wage standards in communities, and responsible public development so that public projects support decent wage levels. Also included is the predictability of work scheduling and the number of work hours.

Fourth is immigrant status. The hyper-vulnerability of immigrant workers in the workforce, which can lead to wage theft and on-the-job safety issues, is an important consideration.

A fifth component is community involvement in economic issues, including community-labor coalitions. This component includes social movements and policy practice to pursue changes in public policies and support political candidates who are concerned with economic justice.

Finally, the sixth component is social programs that support economic advancement and security such as training, unemployment insurance, family leave, and targeted opportunities for people with a criminal history.

## **APPLYING AN ECONOMIC JUSTICE FRAMEWORK**

Economic justice is part of the contextual circumstances influencing the economic well-being of individuals, families, and communities. Considering inequality, the first component of economic justice, provides an important context for economic well-being. Levels of economic inequality have reached unprecedented proportions in the United States. The top 20% of U.S. household income earners, and particularly the top few percent, experience economic prosperity (Board of Governors of the Federal Reserve, 2014), whereas chronic poverty, economic insecurity, and other forms of economic inequality are a harsh reality for much of the U.S. population. This situation is often characterized as resulting from *neoliberalism*, which embodies attacks on the welfare state and social programs in Western nations, movement of capital on a global scale and resulting job loss in many communities, the weakening of government regulation of the economy, and the primacy of corporate profits at the expense of labor (Sewpaul & Hölscher, 2004). A widely recognized measure of income inequality, the Gini coefficient, reveals that the United States is one of the most unequal societies among the 35 developed countries in the Organization for Economic Co-Operation and Development (Organization for Economic Cooperation and Development, 2013).

Wealth concentration is another aspect of inequality. Wealth is the sum total of the value of all assets that a household has, including savings, the value of a home, cars, retirement savings, and any other assets. Wealth is important because it provides a cushion for emergencies, funds to allow development as a person or household (e.g., by pursuing education), and an inheritance for future generations (Sherraden, 1991). Collins and Hoxie (2015) note that

America's 20 wealthiest people—a group that could fit comfortably in one single Gulfstream G650 luxury jet—now own more wealth than the bottom *half* of the American population combined, a total of 152 million people in 57 million households. (p. 4)

Wealth inequality varies by race and ethnicity, with Black and Latino households holding fractions of the wealth of White families. In 2014, median household income for non-Hispanic White Americans was \$60,258; Black median household income was \$35,398; and Hispanic median household income was \$42,491 (DeNavas-Walt & Proctor, 2015). If the average Black family wealth continues to grow at the same pace as it has over the past three decades, it will take 228 years for Black families to amass the same amount of wealth that the average White family has today (Asante-Muhammad, Collins, Hoxie, & Nieves, 2016).

Along with wealth inequality, income inequality provides an important context and is another indicator of economic injustice. Income disparity is now highly pronounced in the United States: The top 10% of the population now average nearly nine times as much income as the bottom 90%. For those at the very top of the income ladder the disparity is even wider: The top .1% now have income more than 184 times the income of the bottom 90% of income earners (Saez, 2015). In the midst of economic growth, poverty persists. For 2014 the poverty level as used by the U.S. Census Bureau was \$12,071 for a one-person household, \$15,379 for a two-person household, \$18,850 for a three-person household, increasing with the household size (DeNavas-Walt & Proctor, 2015). In 2014 the U.S. poverty rate was 14.8% of the population, which is 46.7 million people. Income equality also has a racial and ethnic component: For non-Hispanic Whites the 2014 poverty rate was at 10.1%, for Blacks it was 26.2%, for Hispanics (of any race) it was 23.6%, and for Asians it was 12.0% (DeNavas-Walt & Proctor, 2015).

Educating students about these components provides an economic justice framework through which to view economic well-being of individuals, families, and communities. Experiencing difficulties with any of the six components creates economic insecurity and stress for families and affects psychosocial well-being.





# Strategies for Including Economic Well-Being in the Curriculum

There are many strategies for integrating economic well-being content into the social work curriculum, including infusion, standalone courses, field education, extracurricular, and continuing education. Each of them is discussed, along with their advantages and disadvantages, in the following paragraphs.

## **INFUSION**

Infusing economic well-being content means integrating such content into courses predominantly devoted to other topics. For example, social welfare policy courses often include the history and current status of social welfare programs (such as the Old Age Survivors Disability Insurance program) and public benefit programs (such as the Supplemental Nutrition Assistance Program). Although other types of courses may not routinely cover economic well-being content, such content could be integrated. Practice courses can use case discussions to examine social protection, income, community financial resources, employment-related topics, and financial access (Gates et al., 2016). Clinical courses can cover how to address the challenges of stress related to finances and financial decision-making in intimate and family relationships in a therapy context (Klontz et al., 2015) or related to dealing with financial concerns in health and medical issues. Some practice courses also include discussion of economic justice content, such as community organizing to fight predatory lending or raise the minimum wage or helping workers gain their rights in the workplace.

### *Advantages and Disadvantages*

Infusing content into existing courses has several advantages. One is wider exposure for students in different specialties. Also, when content is presented in an interconnected fashion across courses primarily focused on other topics, students may be able to understand the importance and relevance of economic well-being topics more clearly. For example, students may better understand how credit scores are calculated if the information is presented as part of a case about a client struggling with chronic mental health issues who is trying to rent an apartment but being denied because of low credit scores. Early evidence suggests that students gain benefits through infusion. Results from a study by Sherraden, Birkenmaier, et al. (2016) demonstrate that students gain understanding and appreciation for economic well-being topics, change attitudes, gain knowledge and confidence in helping clients with basic financial management, and improve personal financial behaviors through an average of 6 hours of instruction on economic well-being topics in courses.

The disadvantages include the inability to provide depth on the topics due to time constraints. It can be more challenging to coordinate topics across courses if several courses infuse topics. Programs that seek wide integration must facilitate faculty training with more than one faculty member. Faculty members may be constrained by other topics that must be covered and have difficulty finding room in the course for infusion.

## **STANDALONE COURSES**

Standalone courses are solely devoted to economic well-being content at the undergraduate or graduate level. These courses could span the spectrum of economic well-being content or focus on specific topics. For example, courses could focus solely on financial capability and asset-building content, career development and employment, financial social work with vulnerable populations, or only on topics that relate to economic justice, such as worker rights. These courses could be either electives or required courses, such as an undergraduate course that replaces a traditional economics requirement.

### *Advantages and Disadvantages*

Standalone courses provide time to cover in-depth content, which allows students to gain expertise in economic well-being topics. Standalone courses can

also be taught by faculty members with strong interest and expertise in the topic, which decreases the training needs of the program. The potential disadvantages include fewer students exposed to the content and apparent lack of connection between economic well-being and practice in a variety of settings, which may make it more difficult for students to apply their knowledge and skills in their practicum or employment practice settings. Delivering the content through standalone courses has the potential to marginalize or compartmentalize the content and make it more difficult for students to understand the centrality of the topics to social work practice.

## **FIELD EDUCATION**

Field education presents a valuable opportunity for students to observe and participate in how financial stability and economic well-being affect individuals, families, and communities. Increasingly, field placements are offering financial social work services to clients in need, and students are able to screen for, assess, and intervene with people who are facing financial stressors and/or who are working on identified financial goals. Other placements are also offering these services in conjunction with other social work services, for example, in the areas of counseling, mental health, schools, and hospitals. The emphasis here is that financial issues are often intertwined with other psychosocial issues that people are facing, and having one clinician address them together affords a truly comprehensive approach to service.

### *Advantages and Disadvantages*

One advantage is that as economic well-being and financial social work continue to gain exposure, students will see the value in this type of placement. They will learn valuable skills in providing these services to people in need and will see first-hand how financial and psychosocial realities are linked. The addition of a financial focus provides a more complex intervention. A potential disadvantage is that a placement that focuses solely on financial social work can lose in-depth clinical focus on other psychosocial issues.

## **EXTRACURRICULAR**

Delivering economic well-being content through extracurricular offerings includes noncredit sessions and courses. It can be delivered in various formats

(i.e., face-to-face, online, hybrid) and increments, such as a one-time session or a series of sessions. For example, some programs have delivered economic well-being content through 1-hour lunch-and-learn sessions and with a staffed booth located in a high-traffic area of students that delivers information about credit scores (Birkenmaier, Kennedy, Kunz, Sander, & Horwitz, 2013).

### ***Advantages and Disadvantages***

The advantage is that this method involves few resources (e.g., curricular decision-making and coordination, faculty training). In addition, a wide group of students may be exposed to the content. Disadvantages include lack of structure, which could result in fewer students exposed to the content than in other methods, and the lack of time to deliver in-depth technical information or to make deep connections to practice. Again, there is a potential to marginalize the content and make it more difficult for students to understand the centrality of the topics to social work practice.

## **CONTINUING EDUCATION**

Programs can provide economic well-being content through continuing education aimed at social workers in practice. This content can be delivered in various formats (i.e., face-to-face, online, hybrid) and in a variety of increments, such as a one-time session, a series of sessions, or a certificate program. This method provides a vehicle to educate large numbers of social workers in the field, because licensed social workers are required to complete continuing education in all 50 states, the District of Columbia, Guam, and the U.S. Virgin Islands to maintain their licenses (Kurzman, 2016).

### ***Advantages and Disadvantages***

Continuing education can serve a wide audience, including practitioners and students. Practitioner participants can add rich case content to the discussion from their practice and help all participants understand and appreciate the relevance of the content to practice. Research indicates that participants in continuing education about economic well-being gain knowledge and are able to apply their knowledge in practice (Despard & Chowa, 2013; Frey et al., 2015). Disadvantages include fewer students exposed to the content than

in other methods, and the potential to marginalize the content and make it more difficult for students to understand the centrality of the topics to social work practice.





## *Competency 1*

# Demonstrate Ethical and Professional Behavior

### **PRACTICE COMPETENCY DESCRIPTION**

Social workers identify the responsibility, scope, and limits of one's professional practice in economic well-being. They understand the social work profession's historical roots in economic welfare and employment concerns. They know appropriate referrals for social supports, ancillary supports that enable employment, financial capability, asset building, and employment services, as well as organizations that pursue worker rights. They understand concepts of economic justice, the means by which it is pursued, and the professional ethical obligation to support just economic systems. They recognize that heuristics, emotions, ambivalence, imperfect financial knowledge, and imperfect financial systems may dissuade people from making beneficial financial decisions. Economic well-being oriented social workers support the self-determination of clients to set their own economic well-being goals and make their own choices in pursuit of those goals. They champion taxation and redistribution systems that promote fairness and equity. Social workers address economic well-being needs in every aspect of social work practice. They initiate conversation about employment, income, and finances with clients. They make appropriate referrals to specialized financial, legal, and/or employment services, and organizations that pursue worker rights. They manage ethical dilemmas between an individual's values and societal mores regarding their economic well-being. They identify illegal and unethical conduct by employers (e.g., wage theft, denial of people's rights on the job) and make appropriate intervention plans. Social workers who practice economic well-being maintain professionalism and a nonjudgmental approach to those



populations that have historically and/or personally had limited opportunities, experienced discrimination and oppression, and made choices that do not align with the social worker’s values. They develop self-awareness of one’s own values and biases related to economic well-being. Finally, they practice self-reflection related to economic well-being.

**COMPETENCY BEHAVIORS RELATED TO ECONOMIC WELL-BEING PRACTICE**

Social workers

- demonstrate awareness of personal and professional values related to economic well-being through self-reflection and self-regulation and
- use ethical decision-making frameworks that incorporate social work values in economic well-being practice.

<i>Economic Well-Being and 2015 EPAS Crosswalk for Competency 1</i>			
Knowledge	Values	Skills	Cognitive and Affective Processes
<p>Identify the responsibility, scope, and limits of one’s professional practice in economic well-being.</p> <p>Understand the social work profession’s historical roots in economic welfare and employment concerns.</p> <div style="border: 1px solid gray; padding: 5px; margin-top: 10px;"> <p><i>EXAMPLE:</i> Recognize the importance of the Settlement House movement and the origins of occupational/ industrial social work.</p> </div>	<p>Support the self-determination of clients to set their own economic well-being goals and make their own choices in pursuit of those goals.</p> <p>Champion taxation and redistribution systems that promote fairness and equity.</p>	<p>Address economic well-being needs in every aspect of social work practice.</p> <p>Initiate conversation about employment, income, and finances with clients.</p> <p>Make appropriate referrals to specialized financial, legal, and/or employment services, and organizations that pursue worker rights.</p>	<p>Maintain professionalism and a nonjudgmental approach to those populations that have historically and/or personally had limited opportunities, experienced discrimination and oppression, and made choices that do not align with the social worker’s values.</p>

*(continued)*

*Economic Well-Being and 2015 EPAS Crosswalk for Competency 1 (continued)*

Knowledge	Values	Skills	Cognitive and Affective Processes
<p>Know appropriate referrals for social supports, ancillary supports that enable employment, financial capability, asset building, and employment services, as well as organizations that pursue worker rights.</p> <p>Understand concepts of economic justice, the means by which it is pursued, and the professional ethical obligation to support just economic systems.</p> <p>Recognize that heuristics, emotions, ambivalence, imperfect financial knowledge, and imperfect financial systems may dissuade people from making beneficial financial decisions.</p>		<p>Manage ethical dilemmas between an individual's values and societal mores regarding their economic well-being.</p> <p><i>EXAMPLE: Practice nonjudgmentalism about clients attempting to balance family care concerns with employment demands.</i></p> <p>Identify illegal and unethical conduct by employers (e.g., wage theft, denial of people's rights on the job) and make appropriate intervention plans.</p>	<p><i>EXAMPLE: Practice nonjudgmentalism about client choices regarding how household income is generated.</i></p> <p>Develop self-awareness of one's own values and biases related to economic well-being.</p> <p>Practice self-reflection related to economic well-being.</p> <p><i>EXAMPLE: Reflect on discomfort and fear related to discussing finances with clients.</i></p>

### Curricular Resources Crosswalk for Competency 1

Resource With Short Description	Contributor(s)	Type of Resource	Competency Dimension
<p><b>Inequality for All: Live Tweeting in Social Work Education</b></p> <p>Available at  <a href="https://www.cswe.org/CMSPages/GetFile.aspx?guid=e040277b-5e61-4ab6-a6c6-1af8ce26d433">https://www.cswe.org/CMSPages/GetFile.aspx?guid=e040277b-5e61-4ab6-a6c6-1af8ce26d433</a></p> <p>This assignment for BSW or MSW students involves participating in a live Twitter chat with other social work students, educators, and practitioners from around the country to talk about important social and economic justice issues from the documentary <i>Inequality for All</i>.</p>	<p>Jimmy A. Young, PhD, MSW, MPA, California State University, San Marcos</p> <p>Laurel Iverson Hitchcock, PhD, MPH, LCSW, PIP, University of Alabama at Birmingham</p>	Assignment	<p>Knowledge</p> <p>Values</p> <p>Skills</p> <p>Cognitive &amp; Affective Processes</p>
<p>Masi, D. A. (2011). Redefining the EAP field. <i>Journal of Workplace Behavioral Health</i>, 26(1), 1–9.</p>		Reading	<p>Knowledge</p> <p>Values</p>
<p>Sherraden, M. S., Laux, S., &amp; Kaufman, C. (2007). Financial education for social workers. <i>Journal of Community Practice</i>, 15(3), 9–36. doi:10.1300/J125v15n03_02</p>		Reading	Knowledge
<p>Sherraden, M. S., Frey, J. J., &amp; Birkenmaier, J. (2016). Financial social work. In <i>Handbook of Consumer Finance Research</i> (pp. 115–127). Cham, Switzerland: Springer International Publishing.</p>		Reading	Knowledge

(continued)

**Curricular Resources Crosswalk for Competency 1** (continued)

Resource With Short Description	Contributor(s)	Type of Resource	Competency Dimension
Stuart, P. H. (2016). Financial capability in early social work practice: Lessons for today. <i>Social Work, 61</i> , 297–304.		Reading	Knowledge
<p><b>Your Money, Your Goals Toolkit Scavenger Hunt</b></p> <p>Available at <a href="https://www.cswe.org/getattachment/e62aa8e1-bcc2-42c8-bcbe-1992b031dbce/Your-Money,-Your-Goals-Toolkit-Scavenger-Hunt.aspx">https://www.cswe.org/getattachment/e62aa8e1-bcc2-42c8-bcbe-1992b031dbce/Your-Money,-Your-Goals-Toolkit-Scavenger-Hunt.aspx</a></p> <p>Class exercise for BSW or MSW students to locate specific financial empowerment content using the Consumer Financial Protection Bureau’s <i>Your Money, Your Goals</i> toolkit for social service providers.</p>	Joanna K. Doran, PhD, MSW, California State University, Los Angeles	In-class Exercise	Knowledge Values Skills Cognitive & Affective Processes





## *Competency 2*

# Engage in Diversity and Difference In Practice

### **PRACTICE COMPETENCY DESCRIPTION**

Social workers practicing economic well-being demonstrate understanding of the role of diversity, intersectionality, culture, and oppression as part of a holistic perspective. They recognize the heterogeneity of client's values and experiences with respect to economic well-being. They distinguish the impact of economic, political, historical, social, and organizational contexts on economic well-being, including across dimensions of diversity. They understand the processes of exploitation in the workplace and the disproportionate impact on marginalized populations and immigrant workers. Economic well-being oriented social workers respect and appreciate diversity as an integral part of having an economically informed perspective. They challenge poverty, discrimination, and other types of social injustice that affect the economic well-being of clients and communities. These social workers respond to the unique needs of vulnerable populations regarding their economic well-being, and they practice cultural competence and humility. They explore clients' emotional reactions to un- and underemployment, and employment-related discrimination or exploitation. Social workers practicing economic well-being identify and process one's emotional reactions to clients' and communities' economic well-being, as well as to policies that relate to economic well-being. They develop self-awareness of personal biases and values to be able to interact with clients and communities who are economically vulnerable, and engage in related policy practice. They reflect on one's socioeconomic status and privilege (or lack thereof) as it relates to experiences of wealth and poverty. Lastly, they reflect on one's

reactions regarding workplace collective action and government policies that support economically vulnerable people.

### COMPETENCY BEHAVIORS RELATED TO ECONOMIC WELL-BEING PRACTICE

Social workers

- communicate understanding of the importance of diversity and difference in shaping interventions in economic well-being practice;
- present themselves as learners and partners and engage clients and constituencies as experts of their own economic and financial experiences; and
- recognize and appreciate the impact of historical and current structural inequalities that affect diverse populations in practice.

<i>Economic Well-Being and 2015 EPAS Crosswalk for Competency 2</i>			
Knowledge	Values	Skills	Cognitive and Affective Processes
<p>Demonstrate understanding of the role of diversity, intersectionality, culture, and oppression as part of a holistic economic well-being perspective.</p> <p>Recognize the heterogeneity of client's values and experiences with respect to economic well-being.</p> <p><i>EXAMPLE: Appreciate the differential impact of employment discrimination and the role of stigma on marginalized and/or historically underrepresented groups.</i></p>	<p>Respect and appreciate diversity as an integral part of having an economically informed perspective.</p> <p>Challenge poverty, discrimination, and other types of social injustice that affect the economic well-being of clients and communities.</p>	<p>Respond to the unique needs of vulnerable populations regarding their economic well-being.</p> <p><i>EXAMPLE: Use strengths assessments to assist clients with psychiatric, developmental, and/or physical disabilities to identify and pursue meaningful employment opportunities, income generation, and/or productive activities.</i></p>	<p>Identify and process one's emotional reactions to clients' and communities' economic well-being, as well as to policies that relate to economic well-being.</p> <p>Develop self-awareness of personal biases and values to be able to interact with clients and communities who are economically vulnerable, and engage in related policy practice.</p>

(continued)

*Economic Well-Being and 2015 EPAS Crosswalk for Competency 2 (continued)*

Knowledge	Values	Skills	Cognitive and Affective Processes
<p>Distinguish the impact of economic, political, historical, social, and organizational contexts on economic well-being, including across dimensions of diversity.</p> <p>Understand the processes of exploitation in the workplace and the disproportionate impact on marginalized populations and immigrant workers.</p>		<p>Practice cultural competence and humility.</p> <p><i>EXAMPLE: Approach clients as experts of their own financial, income generation, and employment experiences, and respect their knowledge and perspectives.</i></p> <p>Explore clients' emotional reactions to un- and underemployment, and employment-related discrimination or exploitation.</p>	<p>Reflect on one's socioeconomic status and privilege (or lack thereof) as it relates to experiences of wealth and poverty.</p> <p>Reflect on one's reactions regarding workplace collective action and government policies that support economically vulnerable people.</p>

**Curricular Resources Crosswalk for Competency 2**

Resource With Short Description	Contributor(s)	Type of Resource	Competency Dimension
Akabas, S. H., & Gates, L. B. (2006). Older adults and work in the 21st century. In B. Berkman & S. D'Ambruoso (Eds.), <i>Handbook of social work in health and aging</i> (pp. 181-190). New York, NY: Oxford University Press.		Reading	Knowledge

*(continued)*



*Curricular Resources Crosswalk for Competency 2 (continued)*

Resource With Short Description	Contributor(s)	Type of Resource	Competency Dimension
Bok, M. & Simmons, L. (2009). Working but poor: Experiences in the U.S. low-wage labour market. In S. C. Bolton & M. Houlihan (Eds.), <i>Work matters: Critical reflections on contemporary work</i> . Hampshire, England: Palgrave-Macmillan.		Reading	Knowledge
Chaiken, J., & Dugan, S. (Producers), & Kornbluth, J. (Director). (2013). <i>Inequality for all</i> [Motion picture]. United States: 72 Productions.  Available at <a href="http://inequalityforall.com/">http://inequalityforall.com/</a>  A documentary featuring Robert Reich, former Secretary of Labor under President Clinton, who is now a professor teaching about income and wealth inequality. The discussion guide available on the website is helpful for facilitating class discourse.	Julie Birkenmaier, PhD, MSW, LCSW, Saint Louis University	Media	Knowledge  Values  Cognitive & Affective Processes
Ferraro, G. (Producer & Director). (2010). <i>To catch a dollar: Muhammad Yunus banks on America</i> [Motion picture]. United States: Aerial Productions.  A documentary following Nobel Prize winning economist Muhammed Yunus as he opens Grameen America and applies the principles of microlending to combat poverty in a U.S. context.		Media	Knowledge  Values  Cognitive & Affective Processes

*(continued)*

*Curricular Resources Crosswalk for Competency 2 (continued)*

Resource With Short Description	Contributor(s)	Type of Resource	Competency Dimension
Huang, J., Nam, Y., & Lee, E. J. (2015). Financial capability and economic hardship among low-income older Asian immigrants in a supported employment program. <i>Journal of Family and Economic Issues</i> , 36, 239–250.		Reading	Knowledge
Loke, V., & Choi, L. (2015). Increasing youth financial capability: A subsample analysis of Asian American and Pacific Islander participants in the MyPath Savings Initiative. <i>AAPJ Nexus: Policy, Practice and Community</i> , 13(1), 45–71.		Reading	Knowledge
Proctor, B. D., Semega, J. L., & Kollar, M. A. (2016). <i>Income and poverty in the United States: 2015</i> (Current Population Reports P60-256(RV). Washington, DC: Government Printing Office. Retrieved from <a href="http://www.census.gov/content/dam/Census/library/publications/2016/demo/p60-256.pdf">http://www.census.gov/content/dam/Census/library/publications/2016/demo/p60-256.pdf</a>		Reading	Knowledge
Roberson, Q. M. (Ed.). (2013). <i>The Oxford handbook of diversity and work</i> . New York, NY: Oxford University Press.		Reading	Knowledge

(continued)

*Curricular Resources Crosswalk for Competency 2 (continued)*

Resource With Short Description	Contributor(s)	Type of Resource	Competency Dimension
Sherraden, M. S., Birkenmaier, J., & Collins, J. M. (forthcoming). <i>Financial capability and asset building in vulnerable households: Theory and practice</i> . New York, NY: Oxford University Press.		Reading	Knowledge
White, G. D. (2012). Gender responsive programs in U.S. prisons: Implications for change. <i>Social Work in Public Health, 27</i> , 283–300.		Reading	Knowledge



## *Competency 3*

# Advance Human Rights and Social, Economic, and Environmental Justice

### **PRACTICE COMPETENCY DESCRIPTION**

Social workers practicing economic well-being appreciate the universal right of inclusion in economic and financial systems. They understand systemic factors, separately and interrelatedly, that shape economic well-being. They comprehend how social policies that support basic human rights for marginalized communities assist in achieving economic progress. Practitioners in economic well-being support the idea that social justice requires economic opportunity for all. They champion fairness in public policy related to employment and taxation. They value a more equal distribution of income and wealth. They embrace that meaningful income or productive activities is a core value of economic well-being. They support the right for people to engage in collective and individual action to achieve economic justice. Social workers participate in advocacy at micro, mezzo, and macro levels to support economic well-being for all. They reflect on the historical context of wealth inequality. They develop self-awareness of one's comfort in discussing the systematic and policy context that support one's past, present, and aspirational socioeconomic status. Finally, they reflect on the interaction of basic human rights, current social policy, and economic well-being.

### **COMPETENCY BEHAVIORS RELATED TO ECONOMIC WELL-BEING PRACTICE**

Social workers

- recognize the role of social, economic, and environmental inequities in client economic well-being;

- participate in system changes at all levels to promote client economic well-being; and
- empower clients to advocate for social, economic, and environmental justice.

<b>Economic Well-Being and 2015 EPAS Crosswalk for Competency 3</b>			
<b>Knowledge</b>	<b>Values</b>	<b>Skills</b>	<b>Cognitive and Affective Processes</b>
<p>Appreciate the universal right of inclusion in economic and financial systems.</p> <p><i>EXAMPLE:</i> Recognize the importance of having access to appropriate and safe financial products and services available from formal financial systems with strong consumer protections.</p>	<p>Support the idea that social justice requires economic opportunity for all.</p> <p>Champion fairness in public policy related to employment and taxation.</p>	<p>Participate in advocacy at micro, mezzo, and macro levels to support economic well-being for all.</p> <p><i>EXAMPLES:</i> At the micro level, assist clients with disabilities to negotiate for work accommodations. At the mezzo level, advocate for local banks and credit unions to offer affordable and safe banking services for underserved populations in the community. At the macro level, advocate for policy that raises the minimum wage to a living wage.</p>	<p>Reflect on the historical context of wealth inequality.</p> <p>Develop self-awareness of one's comfort in discussing the systematic and policy context that support one's past, present, and aspirational socioeconomic status.</p> <p>Reflect on the interaction of basic human rights, current social policy, and economic well-being.</p>
<p>Understand systemic factors, separately and interrelatedly, that shape economic well-being.</p> <p><i>EXAMPLES:</i> Discuss difference among U.S. states and territories as to minimum wage rates and applicable laws at the local and state levels that affect economic inequality. Consider aspects of the labor market and financial systems that impede people's workplace rights and their achievement of economic well-being.</p>	<p>Value a more equal distribution of income and wealth.</p> <p>Embrace that meaningful income or productive activities is a core value of economic well-being.</p> <p>Support the right for people to engage in collective and individual action to achieve economic justice.</p>		
<p>Comprehend how social policies that support basic human rights for marginalized communities assist in achieving economic progress.</p>			

### Curricular Resources Crosswalk for Competency 3

Resource With Short Description	Contributor(s)	Type of Resource	Competency Dimension
Asante-Muhammed, D., Collins, C., Hoxie, J., & Nieves, E. (2016). <i>The ever-growing gap: Without change, African American and Latino families won't match White wealth for centuries</i> . Washington, DC: Corporation for Enterprise Development & Institute for Policy Studies. Retrieved from <a href="http://www.ips-dc.org/wp-content/uploads/2016/08/The-Ever-Growing-Gap-CFED_IPS-Final-2.pdf">http://www.ips-dc.org/wp-content/uploads/2016/08/The-Ever-Growing-Gap-CFED_IPS-Final-2.pdf</a>		Reading	Knowledge Values Cognitive and Affective Processes
Brynjolfsson, E. (2013, February). <i>Erik Brynjolfsson: The key to growth? Race with the Machines</i> . Retrieved from <a href="https://www.ted.com/talks/erik_brynjolfsson_the_key_to_growth_race_em_with_em_the_machines#t-737637">https://www.ted.com/talks/erik_brynjolfsson_the_key_to_growth_race_em_with_em_the_machines#t-737637</a>  A TED talk about economic growth in our technological age.	Julie Birkenmaier, PhD, MSW, LCSW, Saint Louis University	Media	Knowledge Cognitive and Affective Processes
Coates, T. (June 2014). The case for reparations. <i>The Atlantic</i> . Retrieved from <a href="http://www.theatlantic.com/magazine/archive/2014/06/the-case-for-reparations/361631/">http://www.theatlantic.com/magazine/archive/2014/06/the-case-for-reparations/361631/</a>		Reading	Knowledge Values Cognitive and Affective Processes

(continued)

*Curricular Resources Crosswalk for Competency 3 (continued)*

Resource With Short Description	Contributor(s)	Type of Resource	Competency Dimension
<p><b>Conceptualization of Community Practice From a Generalist Perspective</b></p> <p>Lecture slides available at <a href="https://www.cswe.org/getattachment/56f76322-3c8b-4ccf-a2db-1c4c1d5996b0/Conceptualization-of-Community-Practice-from-a-Gen.aspx">https://www.cswe.org/getattachment/56f76322-3c8b-4ccf-a2db-1c4c1d5996b0/Conceptualization-of-Community-Practice-from-a-Gen.aspx</a></p> <p>Community Assessment Application Case Study available at <a href="http://www.cswe.org/CSWE/media/Clearinghouse/BSW-Case-Study_Community-Assessment-Application_Best-Job-in-Neighborhood_MurphyNugen_final.docx">http://www.cswe.org/CSWE/media/Clearinghouse/BSW-Case-Study_Community-Assessment-Application_Best-Job-in-Neighborhood_MurphyNugen_final.docx</a></p> <p>This lecture introduces BSW students to foundational concepts of community practice from a generalist perspective. Following the lecture, students review the accompanying case study from an article featured in <i>Yes! Magazine</i>, “Best Job in the Neighborhood and They Own It,” to assess and discuss community well-being, including analysis of social and economic issues.</p>	<p>Amy Murphy-Nugen, PhD, MSW, Western Carolina University</p>	<p>Lecture With Case Study</p>	<p>Knowledge</p> <p>Values</p> <p>Skills</p> <p>Cognitive and Affective Processes</p>
<p><b>Economic Justice, Labor, and Social Work</b></p> <p>Available at <a href="https://www.cswe.org/getattachment/98f3266f-7c51-4b96-9748-b37e3e70a0a6/Economic-Justice,-Labor,-and-Social-Work.aspx">https://www.cswe.org/getattachment/98f3266f-7c51-4b96-9748-b37e3e70a0a6/Economic-Justice,-Labor,-and-Social-Work.aspx</a></p> <p>This MSW course examines concepts of economic justice and the relationship of social work and the labor movement with particular attention to the new directions within the labor movement and other economic justice movements.</p>	<p>Louise Simmons, PhD, University of Connecticut</p>	<p>Syllabus</p>	<p>Knowledge</p> <p>Values</p> <p>Skills</p> <p>Cognitive and Affective Processes</p>

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*Curricular Resources Crosswalk for Competency 3 (continued)*

Resource With Short Description	Contributor(s)	Type of Resource	Competency Dimension
<p><b>Financial Capability and Asset Building: Introduction</b></p> <p>Available at <a href="http://www.cswe.org/getattachment/15258d3b-6f19-4355-8746-611a4bed77c9/Financial-Capability-and-Asset-Building.aspx">http://www.cswe.org/getattachment/15258d3b-6f19-4355-8746-611a4bed77c9/Financial-Capability-and-Asset-Building.aspx</a></p> <p>This is an overview of the financial capability and asset building (FCAB) curriculum developed by the Center for Social Development. For more information about the 32-module FCAB curriculum for BSW or MSW students, contact Dr. Gena McClendon at the <a href="http://www.cswe.org">Center for Social Development</a> (<a href="mailto:ggunn@wustl.edu">ggunn@wustl.edu</a>).</p>	Center for Social Development, George Warren Brown School of Social Work, Washington University in St. Louis	Curriculum/Teaching Modules	Knowledge Values Skills Cognitive and Affective Processes
<p>Glass, I. (Producer). (2011, May 13). <i>How to create a job. Act three: Job fairies</i> [Radio archive]. Retrieved from <a href="http://www.thisamericanlife.org/radio-archives/episode/435/how-to-create-a-job?act=3">http://www.thisamericanlife.org/radio-archives/episode/435/how-to-create-a-job?act=3</a></p> <p>A 15-minute radio archive segment from “This American Life” series on the economy and job creation.</p>	Julie Birkenmaier, PhD, MSW, LCSW, Saint Louis University	Media	Knowledge Cognitive and Affective Processes

*(continued)*



*Curricular Resources Crosswalk for Competency 3 (continued)*

Resource With Short Description	Contributor(s)	Type of Resource	Competency Dimension
<p><b>Household Financial Management for Social Workers</b></p> <p>Available at <a href="https://www.cswe.org/getattachment/5dfa6cdf-d4f1-4fac-ab15-af8dbe9f42a0/Household-Financial-Management-for-Social-Workers.aspx">https://www.cswe.org/getattachment/5dfa6cdf-d4f1-4fac-ab15-af8dbe9f42a0/Household-Financial-Management-for-Social-Workers.aspx</a></p> <p>This intensive elective course helps BSW or MSW students learn more about approaches to improve people's financial conditions and cultivate a better understanding of household financial management, the role of financial institutions and their impact on low-income families, financial obligations (including taxes), the role of insurance, and wealth/asset building challenges and strategies.</p>	<p>Margaret S. Sherraden, PhD, University of Missouri–St. Louis</p>	<p>Syllabus</p>	<p>Knowledge</p> <p>Values</p> <p>Skills</p> <p>Cognitive and Affective Processes</p>
<p><b>Making Connections: The Political Economy and Its Impact on Social, Political, Economic, and Environmental Well-Being</b></p> <p>Assignment available at <a href="https://www.cswe.org/getattachment/6ab2b2e6-77b1-4f1d-b748-9679c9352ce8/Making-Connections-The-Political-Economy-and-Its.aspx">https://www.cswe.org/getattachment/6ab2b2e6-77b1-4f1d-b748-9679c9352ce8/Making-Connections-The-Political-Economy-and-Its.aspx</a></p> <p>This foundational section of the social policy course engages BSW or MSW students to consider the concept of political economy, meaning the relationship between individuals as citizens and society, markets and governments, and the impact on well-being. Using documentaries, assigned readings, individual reflective essays, and classroom discussions, students explore the meaning of political economy in their lives.</p>	<p>Otrude Moyo, PhD, University of Michigan, Flint</p>	<p>Assignment With Reading and Media</p>	<p>Knowledge</p> <p>Values</p> <p>Skills</p> <p>Cognitive and Affective Processes</p>

*(continued)*

*Curricular Resources Crosswalk for Competency 3 (continued)*

Resource With Short Description	Contributor(s)	Type of Resource	Competency Dimension
<p>McAfee, A. (2013, February). <i>Andrew McAfee: What will future jobs look like?</i> Retrieved from <a href="https://www.ted.com/talks/andrew_mcafee_what_will_future_jobs_look_like#t-842732">https://www.ted.com/talks/andrew_mcafee_what_will_future_jobs_look_like#t-842732</a></p> <p>A TED talk about the New Machine Age and what this means for the future of jobs in our society.</p>	Julie Birkenmaier, PhD, MSW, LCSW, Saint Louis University	Media	Knowledge  Cognitive and Affective Processes
<p>Pettit, B., &amp; Lyons, C. J. (2009). Incarceration and the legitimate labor market: Examining age-graded effects on employment and wages. <i>Law &amp; Society Review</i>, 43, 725–756.</p>		Reading	Knowledge
<p>Simmons, L. (2014). Economic justice, social work education, and human rights. In K. R. Libal, S. M. Berthold, R. L. Thomas, &amp; L. M. Healy (Eds.), <i>Advancing human rights in social work education</i>. Alexandria, VA: CSWE Press.</p>		Reading	Knowledge  Values  Skills
<p>Simmons, L. (2016). Opportunities for community organizing in the realm of economic justice and low wage worker struggles. <i>Journal of Community Practice</i>, 24(2), 166-181. doi:10.1080/10705422.2016.1165779</p>		Reading	Knowledge  Values  Skills
<p>Simmons, L., &amp; Harding, S. (Eds.). (2010). <i>Economic justice, labor and community practice</i>. New York, NY: Taylor &amp; Francis.</p>		Reading	Knowledge  Values  Skills
<p>Sherraden, M. S., &amp; Mason, L. R. (2013). Community economic development. In <i>Encyclopedia of social work</i>. London, UK: Oxford University Press.</p>		Reading	Knowledge

*(continued)*

*Curricular Resources Crosswalk for Competency 3 (continued)*

Resource With Short Description	Contributor(s)	Type of Resource	Competency Dimension
<p>Woo, B., Rademacher, I., &amp; Meier, J. (2010). <i>Upside down: The \$400 billion federal asset-building budget</i>. Baltimore, MD: The Annie E. Casey Foundation. Retrieved from <a href="http://www.aecf.org/m/resourcedoc/aecf-UpsideDown400billion-2010.pdf">http://www.aecf.org/m/resourcedoc/aecf-UpsideDown400billion-2010.pdf</a></p>		Reading	Knowledge  Values  Cognitive and Affective Processes
<p><b>World of Work</b></p> <p>Available at <a href="https://www.cswe.org/getattachment/4e38775c-2d6c-4446-9bec-aa62226a37d7/World-of-Work.aspx">https://www.cswe.org/getattachment/4e38775c-2d6c-4446-9bec-aa62226a37d7/World-of-Work.aspx</a></p> <p>This is an MSW course in the World of Work subspecialization field of practice that focuses on the main systems of employment relations in the United States and explores the experience of diverse, vulnerable populations. The course covers three broad areas: 1) workforce development, inclusive workplaces, and community economic development; 2) the history, theory, politics, and functions of labor unions; and 3) public policy affecting the workplace and work requirements.</p>	Paul Kurzman, PhD, MSW, Hunter College, City University of New York	Syllabus	Knowledge  Values  Skills  Cognitive and Affective Processes



## *Competency 4*

# Engage in Practice-Informed Research and Research-Informed Practice

### **PRACTICE COMPETENCY DESCRIPTION**

Social workers identify evidence-based practices that assist clients to overcome barriers to economic well-being. They appreciate research that explains how economic inequality is generated and maintained. Social workers respect the value of research-informed practice to deliver competent services that assist clients to improve their economic well-being. They appreciate the merits of research that reveals processes that generate and maintain economic inequality. They support participation in program evaluation that addresses economic well-being. Social workers who practice economic well-being engage in appropriate evidence-based practices related to economic well-being and economic justice. They demonstrate the ability to participate in research that identifies challenges and successes in practice to enhance economic well-being. Economic well-being practitioners demonstrate awareness of one's own biases related to economic well-being as part of research-informed practice and practice-informed research. Lastly, they identify and reflect on underlying biases in existing research and current efforts to develop knowledge to inform practice in the area of economic well-being.

### **COMPETENCY BEHAVIORS RELATED TO ECONOMIC WELL-BEING PRACTICE**

Social workers

- understand and build knowledge central to maximizing client economic well-being and

- adopt, modify, and translate evidence-informed practices that are most appropriate to particular practice settings focused on economic well-being and populations.

<i>Economic Well-Being and 2015 EPAS Crosswalk for Competency 4</i>			
Knowledge	Values	Skills	Cognitive and Affective Processes
<p>Identify evidence-based practices that assist clients to overcome barriers to economic well-being.</p> <p>Appreciate research that explains how economic inequality is generated and maintained.</p>	<p>Respect the value of research-informed practice to deliver competent services that assist clients to improve their economic well-being.</p> <p>Appreciate the merits of research that reveals processes that generate and maintain economic inequality.</p> <p>Support participation in program evaluation that addresses economic well-being.</p>	<p>Engage in appropriate evidence-based practices related to economic well-being and economic justice.</p> <div style="border: 1px solid gray; padding: 5px; margin: 10px 0;"> <p><i>EXAMPLE: Use motivational interviewing to discuss finances and/or supported employment with individuals with mental health conditions.</i></p> </div> <p>Demonstrate the ability to participate in research that identifies challenges and successes in practice to enhance economic well-being.</p>	<p>Demonstrate awareness of one's own biases related to economic well-being as part of research-informed practice and practice-informed research.</p> <p>Identify and reflect on underlying biases in existing research and current efforts to develop knowledge to inform practice in the area of economic well-being.</p>

### Curricular Resources Crosswalk for Competency 4

Resource With Short Description	Contributor(s)	Type of Resource	Competency Dimension
<p><b>Asset Development Assignment: Intervention Review &amp; Critique</b></p> <p>Available at <a href="https://www.cswe.org/getattachment/3235c0c3-aaa2-4963-9c74-925697bf87ce/Asset-Development-Policy-and-Practice-Interventio.aspx">https://www.cswe.org/getattachment/3235c0c3-aaa2-4963-9c74-925697bf87ce/Asset-Development-Policy-and-Practice-Interventio.aspx</a></p> <p>This assignment is part of the <a href="#">Asset Development Policy &amp; Practice course for MSW students</a>; primary articles and supplemental reading are outlined in the syllabus. Students work in teams to critically review and present about an assigned financial security intervention strategy (i.e., child savings/development accounts; financial education and counseling; Earned Income Tax Credit outreach and tax time interventions; or financial service innovations).</p>	Mathieu R. Despard, PhD, MSW, University of Michigan	Assignment	Knowledge  Skills
Cooney, K. (2010). The promise and pitfalls of employer-linked job training for disadvantaged workers. <i>Administration in Social Work, 34</i> (1), 27–48.		Reading	Knowledge
Huang, J., Kim, Y., Sherraden, M., & Clancy, M. (2016). Heterogeneous effects of child development accounts on saving for children’s education. <i>Journal of Policy Practice, 1</i> –22.		Reading	Knowledge
Huang, J., Nam, Y., Sherraden, M., & Clancy, M. M. (2016). Improved financial capability can reduce material hardship among mothers. <i>Social Work, 61</i> , 313–320.		Reading	Knowledge

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*Curricular Resources Crosswalk for Competency 4 (continued)*

Resource With Short Description	Contributor(s)	Type of Resource	Competency Dimension
Huang, J., Sherraden, M., & Purnell, J. Q. (2014). Impacts of child development accounts on maternal depressive symptoms: Evidence from a randomized statewide policy experiment. <i>Social Science &amp; Medicine</i> , 112, 30–38.		Reading	Knowledge
Lusardi, A., & Mitchell, O. S. (2014). The economic importance of financial literacy: Theory and evidence. <i>Journal of Economic Literature</i> , 52(1), 5–44.		Reading	Knowledge
<p><b>Public Health Financial Social Work</b></p> <p>Available at <a href="https://www.cswe.org/getattachment/368ff255-474e-4440-b807-0b7306e34ff4/Public-Health-Financial-Social-Work.aspx">https://www.cswe.org/getattachment/368ff255-474e-4440-b807-0b7306e34ff4/Public-Health-Financial-Social-Work.aspx</a></p> <p>This is an advanced MSW research methods interdisciplinary course in public health and financial social work.</p>	<p>Ed Pecukonis, PhD, MSW, University of Maryland</p> <p>Sally A. Hageman, MSW, University of Maryland</p>	Syllabus	<p>Knowledge</p> <p>Values</p> <p>Skills</p>



## *Competency 5*

# Engage in Policy Practice

### **PRACTICE COMPETENCY DESCRIPTION**

Social workers understand how past and present domestic and global policies affect economic well-being. They appreciate how the policy process can be used to create policy that promotes economic well-being. They understand the unequal distribution of power and resources that affect the economic well-being of domestic and global populations. Economic well-being practitioners embrace the need to engage in policy practice at local, state, and federal levels to advance client economic well-being. They recognize economic justice as the foundation of economic policy development and implementation. These social workers analyze and address unjust policy and/or aspects of policy that are detrimental to client economic well-being. They formulate policies that would promote client economic well-being. They engage in the policy process to promote economic well-being. Economic well-being practitioners analyze power relationships in the economic system and financial empowerment strategies to address power imbalances. Finally, they reflect on personal biases supportive of and opposed to power imbalances that affect domestic and international policy related to economic well-being.

### **COMPETENCY BEHAVIORS RELATED TO ECONOMIC WELL-BEING PRACTICE**

Social workers

- apply knowledge about designing a policy change process focused on an issue of economic well-being;



- identify, analyze, and engage key stakeholders on an issue of economic well-being; and
- advocate for policies to enhance economic well-being of clients.

<b><i>Economic Well-Being and 2015 EPAS Crosswalk for Competency 5</i></b>			
<b>Knowledge</b>	<b>Values</b>	<b>Skills</b>	<b>Cognitive and Affective Processes</b>
<p>Understand how past and present domestic and global policies affect economic well-being.</p> <p><i>EXAMPLES:</i></p> <p>Describe the rights that are available under the National Labor Relations Act and the Fair Labor Standards Act and how these affect economic inequality.</p> <p>Appreciate the influence of the Social Security Act provision, the 1996 Personal Responsibility Act, and the Affordable Care Act on client economic well-being.</p> <p>Identify current social policy related to labor unions and its effect on client economic well-being.</p> <p>Describe the role of policy in shaping the education, workforce development, and criminal justice systems and their relationship to employment outcomes.</p> <p>Recognize the right to employment as part of the UN <i>Declaration of Human Rights</i>.</p> <p>Comprehend that in certain geographic, cultural, and political regions policies allow women to be denied access to education and employment and discouraged from assuming control of household finances on the basis of gender, as a byproduct of culture, religion, and/or economic systems.</p>	<p>Embrace the need to engage in policy practice at local, state, and federal levels to advance client economic well-being.</p> <p>Recognize economic justice as the foundation of economic policy development and implementation.</p>	<p>Analyze and address unjust policy and/or aspects of policy that are detrimental to client economic well-being.</p> <p>Formulate policies that would promote client economic well-being.</p> <p>Engage in the policy process to promote economic well-being.</p> <p><i>EXAMPLE:</i> Work in coalition with a local housing authority and tenants' rights group on policy to preserve existing affordable housing.</p>	<p>Analyze power relationships in the economic system and financial empowerment strategies to address power imbalances.</p> <p>Reflect on personal biases supportive of and opposed to power imbalances that affect domestic and international policy related to economic well-being.</p>

(continued)

*Economic Well-Being and 2015 EPAS Crosswalk for Competency 5 (continued)*

Knowledge	Values	Skills	Cognitive and Affective Processes
<p>Appreciate how the policy process can be used to create policy that promotes economic well-being.</p> <p>Understand the unequal distribution of power and resources that effect economic well-being of domestic and global populations.</p>			

**Curricular Resources Crosswalk for Competency 5**

Resource With Short Description	Contributor(s)	Type of Resource	Competency Dimension
<p>Akabas, S. H., &amp; Kurzman, P. A. (2005). <i>Work and the workplace: A resource for innovative policy and practice</i>. New York, NY: Columbia University Press.</p>		Reading	Knowledge
<p>Glass, I. (Producer). (2011, January 7). The invention of money. Act two: Weekend at Bernake's [Radio archive]. Retrieved from <a href="https://www.thisamericanlife.org/radio-archives/episode/423/the-invention-of-money?act=2">https://www.thisamericanlife.org/radio-archives/episode/423/the-invention-of-money?act=2</a></p> <p>A 26-minute radio archive segment from "This American Life" series on steps taken by the Federal Reserve to stabilize the economy during the financial crisis.</p>	<p>Julie Birkenmaier, PhD, MSW, LCSW, Saint Louis University</p>	Media	<p>Knowledge</p> <p>Cognitive and Affective Processes</p>
<p>Googins, B. K. (1991). <i>Work/family conflicts: Private lives-public responses</i>. Westport, CT: Auburn House.</p>		Reading	Knowledge

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*Curricular Resources Crosswalk for Competency 5 (continued)*

Resource With Short Description	Contributor(s)	Type of Resource	Competency Dimension
Hout, M. (2012). Social and economic returns to college education in the United States. <i>Annual Review of Sociology</i> , 38, 379-400. doi:10.1146/annurev.soc.012809.102 503		Reading	Knowledge Values Cognitive and Affective Processes
Lein, L., Romich, J., & Sherraden, M. (2015). Reversing extreme economic inequality (Grand Challenges for Social Work Initiative Working Paper No. 16). Cleveland, OH: American Academy of Social Work and Social Welfare. Retrieved from <a href="http://aaswsw.org/wp-content/uploads/2016/01/WP16-with-cover-2.pdf">http://aaswsw.org/wp-content/uploads/2016/01/WP16-with-cover-2.pdf</a>		Reading	Knowledge Values
NPR. (Producer). (2013, December 20). A locked door, a secret meeting and the birth of the Fed [Audio Podcast]. Retrieved from <a href="http://www.npr.org/blogs/money/2013/12/20/255839292/episode-505-a-locked-door-a-secret-meeting-and-the-birth-of-the-fed">http://www.npr.org/blogs/money/2013/12/20/255839292/episode-505-a-locked-door-a-secret-meeting-and-the-birth-of-the-fed</a>  A “Planet Money” podcast about the origin of the Federal Reserve.	Julie Birkenmaier, PhD, MSW, LCSW, Saint Louis University	Media	Knowledge Cognitive and Affective Processes

*(continued)*

**Curricular Resources Crosswalk for Competency 5** (continued)

Resource With Short Description	Contributor(s)	Type of Resource	Competency Dimension
<p><b>Pooled Risk Game</b></p> <p>Available at <a href="https://www.cswe.org/getattachment/d6625409-ae71-4e25-8028-2b5a321fa613/Pooled-Risk-Game.aspx">https://www.cswe.org/getattachment/d6625409-ae71-4e25-8028-2b5a321fa613/Pooled-Risk-Game.aspx</a></p> <p>This game is used to help BSW students understand the concept of pooled risk and the individual mandate, specifically as it applies to the Affordable Care Act and any proposed alternatives. Through the game, students learn experientially that for health insurance to be sustainable, sick as well as healthy people need to buy insurance.</p>	Rachel Shapiro Kirzner, PhD, MSW, Stockton University	In-class Exercise	Knowledge Values
<p>Sherraden, M. (October 18, 2001). Assets and the poor: Implications for Individual Accounts and Social Security. Invited testimony to the President's Commission on Social Security, Washington, DC. Retrieved from <a href="https://www.ssa.gov/history/reports/pcsss/Sherraden_Testimony.pdf">https://www.ssa.gov/history/reports/pcsss/Sherraden_Testimony.pdf</a></p>		Reading	Knowledge Values Cognitive and Affective Processes
<p>Sherraden, M., Clancy, M., Nam, Y., Huang, J., Kim, Y., Beverly, S., ... Purnell, J. Q. (2016). Universal and progressive Child Development Accounts: A policy innovation to reduce educational disparity. <i>Urban Education</i>, 1-28. doi:10.1177/0042085916682573</p>		Reading	Knowledge

(continued)

*Curricular Resources Crosswalk for Competency 5 (continued)*

Resource With Short Description	Contributor(s)	Type of Resource	Competency Dimension
Sherraden, M. S., Huang, J., Frey, J. J., Birkenmaier, J., Callahan, C., Clancy, M. M., & Sherraden, M. (2015). <i>Financial capability and asset building for all</i> (Grand Challenges for Social Work Initiative Working Paper No. 13). Cleveland, OH: American Academy of Social Work and Social Welfare. Retrieved from <a href="http://aaswsw.org/wp-content/uploads/2016/01/WP13-with-cover.pdf">http://aaswsw.org/wp-content/uploads/2016/01/WP13-with-cover.pdf</a>		Reading	Knowledge Values
Simmons, L. (2016). Community-labor partnerships and coalitions. In L. Staples (Ed.), <i>Roots to power: A manual for grassroots organizing</i> (3rd ed., pp 387–393). Santa Barbara, CA: Praeger.		Reading	Knowledge Values Skills
Simmons, L. (Ed.) (2004). <i>Welfare, the working poor, and labor</i> . New York, NY: Routledge, Taylor & Francis.		Reading	Knowledge Values
Simmons, L., & Harding, S. (2009). Community-labor coalitions for progressive change. <i>Journal of Workplace Behavioral Health</i> (24), 99–112.		Reading	Knowledge Values



## **Competency 6**

# **Engage with Individuals, Families, Groups, Organizations, and Communities**

### **PRACTICE COMPETENCY DESCRIPTION**

Social workers recognize the centrality of vocation, income generation and employment, and productive activities in economic well-being across the human lifespan. They are able to describe the components of a holistic approach to improving client economic well-being, including knowledge of human behavior in the social environment and the person-in-environment perspective. They comprehend theoretical perspectives related to economic well-being. Economic well-being oriented social workers recognize the importance of human relationships while engaging with their clients about their finances. They respect clients' values, aspirations, and fears relating to economic well-being. Practitioners in economic well-being participate in systemic analysis at the micro, mezzo, and macro levels to promote economic well-being of clients. They engage clients in practice related to their economic well-being. They consider how social work as a profession has responded to the economic context of practice. They reflect on the effect of personal biases resulting from choices made about one's own economic well-being and one's ability to support client self-determination. Lastly, they recognize how biases against people with low-incomes may prevent one from engaging with this population.

### **COMPETENCY BEHAVIORS RELATED TO ECONOMIC WELL-BEING PRACTICE**

Social workers

- establish and maintain strong relationships with clients for the purpose of working toward mutually agreed on goals related to economic well-being and

- implement engagement strategies based on informed understanding of clients’ diverse experiences related to economic well-being.

<i>Economic Well-Being and 2015 EPAS Crosswalk for Competency 6</i>			
Knowledge	Values	Skills	Cognitive and Affective Processes
<p>Recognize the centrality of vocation, income generation and employment, and productive activities in economic well-being across the human lifespan.</p> <p>Describe the components of a holistic approach to improving client economic well-being, including knowledge of human behavior in the social environment and the person-in-environment perspective.</p> <p>Comprehend theoretical perspectives related to economic well-being.</p>	<p>Recognize the importance of human relationships while engaging with clients about their finances.</p> <p>Respect clients’ values, aspirations, and fears relating to economic well-being.</p>	<p>Participate in systemic analysis at the micro, mezzo, and macro levels to promote economic well-being of clients.</p> <p>Engage clients in practice related to their economic well-being.</p> <hr/> <p><i>EXAMPLES:</i></p> <p>At the micro level, effectively engage clients in discussion of their financial situation.</p> <p>At the mezzo level, partner with local and regional military bases and their family-readiness programs to help veterans become employed by civilian employers or become self-employed.</p> <p>At the macro level, advocate at the federal, state, and local levels for more comprehensive maternity/paternity and family medical leave policies that support work/family life balance.</p>	<p>Consider how social work as a profession has responded to the economic context of practice.</p> <p>Reflect on the effect of personal biases resulting from choices made about one’s own economic well-being and one’s ability to support client self-determination.</p> <p>Recognize how biases against people with low-incomes may prevent one from engaging with this population.</p>
<p><i>EXAMPLE:</i> Understand the concepts of financial capability, financial socialization, behavioral economics, vocational development, and the psychology of money.</p>			

### Curricular Resources Crosswalk for Competency 6

Resource With Short Description	Contributor(s)	Type of Resource	Competency Dimension
<p><b>Educator Resource Guide for Poverty Simulations</b></p> <p>Available at <a href="https://www.cswe.org/getattachment/e04df065-f520-4ab4-852f-08dda980a641/Educator-Resource-Guide-for-Poverty-Simulations.aspx">https://www.cswe.org/getattachment/e04df065-f520-4ab4-852f-08dda980a641/Educator-Resource-Guide-for-Poverty-Simulations.aspx</a></p> <p>This interdisciplinary educator resource guide is designed to be used in conjunction with the <a href="#">Missouri Community Action Network's Poverty Simulation Kit</a>; however, it could be adapted to work with almost any simulation experience that focuses on the experiences of low-income individuals and families. The guide is designed for an educator to use in the classroom to prepare students for the poverty simulation, and includes learning objectives, a description of the simulation, reflection questions, and advocacy tips. It can be used with students at all levels (BSW, MSW, doctoral, and interprofessional).</p>	<p>Dawn Taylor Peterson, PhD, University of Alabama Birmingham (UAB)</p> <p>Laurel Iverson Hitchcock, PhD, MPH, LCSW, PIP, UAB</p> <p>Laura B. Debiasi, DNP, MPH, BSBME, RN, NP-C, UAB</p> <p>Sallie Shipman, EdD, MSN, RN, CNL, UAB</p> <p>Marjorie Lee White, MD, MPPM, FAAP, FACEP, UAB</p>	<p>Simulation Exercise</p>	<p>Knowledge</p> <p>Values</p> <p>Cognitive and Affective Processes</p>

(continued)



*Curricular Resources Crosswalk for Competency 6 (continued)*

Resource With Short Description	Contributor(s)	Type of Resource	Competency Dimension
<p><b>Financial Empowerment/Financial Capability and Asset Building: Introduction</b></p> <p>Syllabus available at <a href="https://www.cswe.org/getattachment/24ffc7e-9337-412d-b651-b96832a4715f/Financial-Empowerment-Financial-Capability-and-As.aspx">https://www.cswe.org/getattachment/24ffc7e-9337-412d-b651-b96832a4715f/Financial-Empowerment-Financial-Capability-and-As.aspx</a></p> <p>Financial Coaching Activity available at <a href="https://www.cswe.org/getattachment/ce142de9-66e4-478b-ba07-63c53d2d89e6/Financial-Empowerment-Financial-Capability-and-(2).aspx">https://www.cswe.org/getattachment/ce142de9-66e4-478b-ba07-63c53d2d89e6/Financial-Empowerment-Financial-Capability-and-(2).aspx</a></p> <p>Service Learning About Agencies Activity available at <a href="https://www.cswe.org/getattachment/432c2fb3-e8cd-4f0a-bcc6-7e749bc78b2d/Financial-Empowerment-Financial-Capability-and-(3).aspx">https://www.cswe.org/getattachment/432c2fb3-e8cd-4f0a-bcc6-7e749bc78b2d/Financial-Empowerment-Financial-Capability-and-(3).aspx</a></p> <p>Service Learning Reflection Activity available at <a href="https://www.cswe.org/getattachment/f3f74fbd-97cb-42d9-b0d1-3c078a67decf/Financial-Empowerment-Financial-Capability-and-(1).aspx">https://www.cswe.org/getattachment/f3f74fbd-97cb-42d9-b0d1-3c078a67decf/Financial-Empowerment-Financial-Capability-and-(1).aspx</a></p> <p>This course helps BSW or MSW students learn the principles and practice of financial empowerment and financial capability and asset building. Students are taught how to engage low- to moderate-income clients in conversations about their financial goals and concerns and guide them to resources in the community that promote financial stability.</p>	<p>Joanna K. Doran, PhD, MSW, California State University, Los Angeles</p>	<p>Syllabus</p>	<p>Knowledge</p> <p>Skills</p> <p>Cognitive and Affective Processes</p>
<p>Kurzman, P. A. (2013). Employee assistance programs for the new millennium: Emergence of the comprehensive model. <i>Social Work in Mental Health, 11</i>, 381–403. doi:10.1080/15332985.2013.780836</p>		<p>Reading</p>	<p>Knowledge</p>



## *Competency 7*

# Assess Individuals, Families, Groups, Organizations, and Communities

### **PRACTICE COMPETENCY DESCRIPTION**

Social workers comprehend how economic well-being affects decisions that affect overall individual, household, or community well-being. They recognize the role of environment in providing the structure and resources needed for economic well-being, personal financial decision-making, and opportunities for asset development and wealth. Social workers respect self-determination and the worth and dignity of clients, and exercise nonjudgmentalism in the assessment process related to their economic well-being. They recognize the importance of environmental resources and supports in building and maintaining economic well-being. Social workers engage in a holistic economic well-being assessment and conduct a comprehensive economic well-being assessment, including strengths and barriers to improving one's economic well-being. They assess readiness for improvement of economic well-being. They are prepared to respond to psychosocial issues related to finances such as stress and grief/loss associated with prospective or actual loss of economic well-being. Practitioners in economic well-being evaluate how personal experiences and affective reactions influence economic well-being assessment and decision-making. They use self-awareness related to economic well-being when engaging with clients. They reflect on how clients have benefitted or been hurt by current or proposed economic policies. Finally, they recognize how biases against people with low-income may influence assessment with this population.

## COMPETENCY BEHAVIORS RELATED TO ECONOMIC WELL-BEING PRACTICE

Social workers

- develop, select, and adapt economic well-being assessment methods and tools that optimize practice with diverse populations and communities;
- conduct economic well-being assessments that incorporate the person-in-environment and strengths-based perspectives, while also recognizing economic well-being risk; and
- use and integrate multiple domains and sources of assessment information to inform a comprehensive plan for intervention that includes economic well-being.

<i>Economic Well-Being and 2015 EPAS Crosswalk for Competency 7</i>			
Knowledge	Values	Skills	Cognitive and Affective Processes
<p>Comprehend how economic well-being affects decisions that affect overall individual, household, or community well-being.</p> <p><i>EXAMPLE:</i> Describe how financial management affects mental health and/or the quality of personal relationships.</p> <p>Recognize the role of environment in providing the structure and resources needed for economic well-being, personal financial decision-making, and opportunities for asset development and wealth.</p>	<p>Respect self-determination and the worth and dignity of clients, and exercise nonjudgmentalism in the assessment process related to their economic well-being.</p> <p>Recognize the importance of environmental resources and supports in building and maintaining economic well-being.</p>	<p>Engage in a holistic economic well-being assessment.</p> <p><i>EXAMPLES:</i> Apply force field analysis to organizational change efforts to consider factors helping or hindering movement toward integrating economic well-being programming. Use a financial genogram as part of assessment of family economic well-being.</p>	<p>Evaluate how personal experiences and affective reactions influence economic well-being assessment and decision-making.</p> <p>Use self-awareness related to economic well-being when engaging with clients.</p> <p>Reflect on how clients have benefitted or been hurt by current or proposed economic policies.</p>

(continued)

*Economic Well-Being and 2015 EPAS Crosswalk for Competency 7 (continued)*

Knowledge	Values	Skills	Cognitive and Affective Processes
<p><i>EXAMPLES:</i></p> <p>Discuss how economic and social policies have produced past and present income and wealth inequality.</p> <p>Understand components of economic well-being assessments.</p>		<p>Conduct a comprehensive economic well-being assessment, including strengths and barriers to improving one's economic well-being.</p> <p>Assess readiness for improvement of economic well-being.</p> <p>Are prepared to respond to psychosocial issues related to finances, such as stress and grief/loss associated with prospective or actual loss of economic well-being.</p>	<p>Recognize how biases against people with low-income may influence assessment with this population.</p>

### Curricular Resources Crosswalk for Competency 7

Resource With Short Description	Contributor(s)	Type of Resource	Competency Dimension
<p>Callahan, C., &amp; Kunz, J. (2016, December 13). <i>Psychological well-being and financial capability: Research implications and practice connections</i> [Video Webinar]. Retrieved from <a href="https://www.youtube.com/watch?v=9ciciPUio_U">https://www.youtube.com/watch?v=9ciciPUio_U</a></p> <p>Drawing from nationally representative survey data, this archived webinar addresses the question of how psychological well-being and financial capability relate to and influence one another and discusses how social work and other social service professionals can be responsive to individuals experiencing psychological and financial distress.</p>	<p>Financial Social Work Initiative, University of Maryland</p>	<p>Media</p>	<p>Knowledge</p>
<p>Collins, J. M., &amp; O'Rourke, C. (2013). Financial Capability Scale (FCS). Retrieved from <a href="http://fyi.uwex.edu/financialcoaching/measures/">http://fyi.uwex.edu/financialcoaching/measures/</a></p> <p>A brief, free, self-reported client outcomes measure that can be used to assess the effects of financial coaching and other financial capability efforts.</p>		<p>Measurement Scale</p>	<p>Knowledge</p>

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**Curricular Resources Crosswalk for Competency 7** (continued)

Resource With Short Description	Contributor(s)	Type of Resource	Competency Dimension
<p>Consumer Financial Protection Bureau (CFPB). (2015). Measuring financial well-being: A guide to using the CFPB Financial Well-Being Scale. Retrieved from <a href="http://files.consumerfinance.gov/f/201512_cfpb_financial-well-being-user-guide-scale.pdf">http://files.consumerfinance.gov/f/201512_cfpb_financial-well-being-user-guide-scale.pdf</a></p> <p>A free 10-item measure of financial well-being that can be self-administered or administered by another person and is available for use by practitioners, program evaluators, and researchers.</p>		Measurement Scale	Knowledge

(continued)

*Curricular Resources Crosswalk for Competency 7 (continued)*

Resource With Short Description	Contributor(s)	Type of Resource	Competency Dimension
<p>Economic Literacy in Human Services. (2014). <i>Unit 20: Assessment—individuals and families</i>. Retrieved from <a href="http://ecolitsocialwork.org/site/wp-content/uploads/2014/10/unit201.pdf">http://ecolitsocialwork.org/site/wp-content/uploads/2014/10/unit201.pdf</a></p> <p>This economic literacy assessment module for individuals and families includes discussion questions and case examples. It is one part of the <a href="#">Economic Literacy in Human Services</a> curriculum guide and hands-on resource for social work students and others in the human services profession, developed as part of a New York Deans Collaborative project.</p>	<p>New York Deans Collaborative is a joint project of the Silberman School of Social Work, Hunter College; Department of Social Work, Long Island University; School of Social Work, Lehman College; Wurzweiler School of Social Work, Yeshiva University; Graduate School of Social Service, Fordham University; School of Social Work, Touro College; and Stony Brook School of Social Welfare.</p>	<p>Teaching Module With Discussion Questions and Case Examples</p>	<p>Knowledge Skills Cognitive and Affective Processes</p>

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*Curricular Resources Crosswalk for Competency 7 (continued)*

Resource With Short Description	Contributor(s)	Type of Resource	Competency Dimension
<p><b>Financial Capability and Asset Building Practice</b></p> <p>Available at <a href="https://www.cswe.org/getattachment/56f53fe1-0ca0-45ba-9add-f7717ac8e390/Financial-Capability-and-Asset-Building-Practice.aspx">https://www.cswe.org/getattachment/56f53fe1-0ca0-45ba-9add-f7717ac8e390/Financial-Capability-and-Asset-Building-Practice.aspx</a></p> <p>This BSW course syllabus combines economics and financial capability and asset building content, and fulfills the BSW economics requirement. It covers practice and policy issues regarding poverty, personal household finances, financial access, and related economic concepts, with a special focus on oppressed and vulnerable populations.</p>	<p>Julie Birkenmaier, PhD, LCSW, Saint Louis University</p>	<p>Syllabus</p>	<p>Knowledge</p> <p>Values</p> <p>Skills</p> <p>Cognitive and Affective Processes</p>
<p><b>Financial Capability and Asset Building Practice</b></p> <p>Available at <a href="https://www.cswe.org/getattachment/5b9ce9ed-b95f-4daf-a499-32a005a93e72/Financial-Capability-and-Asset-Building-Practi-(1).aspx">https://www.cswe.org/getattachment/5b9ce9ed-b95f-4daf-a499-32a005a93e72/Financial-Capability-and-Asset-Building-Practi-(1).aspx</a></p> <p>An MSW syllabus for a 1-week intensive elective course focused on financial capability and asset building practice.</p>	<p>Julie Birkenmaier, PhD, LCSW, Saint Louis University</p>	<p>Syllabus</p>	<p>Knowledge</p> <p>Values</p> <p>Skills</p> <p>Cognitive and Affective Processes</p>

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*Curricular Resources Crosswalk for Competency 7 (continued)*

Resource With Short Description	Contributor(s)	Type of Resource	Competency Dimension
<p><b>Financial Social Work Module</b></p> <p>Available at <a href="https://www.cswe.org/Centers-Initiatives/Initiatives/Clearinghouse-for-Economic-Well-Being/Films-and-Media/Video-Pilot-Segment-by-the-Financial-Social-Work">https://www.cswe.org/Centers-Initiatives/Initiatives/Clearinghouse-for-Economic-Well-Being/Films-and-Media/Video-Pilot-Segment-by-the-Financial-Social-Work</a></p> <p>This video module was a pilot segment for an MSW foundation practice course and was included in the course topics regarding elements of psychosocial assessment. It was created by the <a href="#">Financial Social Work Initiative</a> at the University of Maryland and the Baltimore CASH (Creating Assets, Savings, and Hope) campaign.</p>	Christine Callahan, PhD, MSW, LCSW-C, University of Maryland	Media	Knowledge  Cognitive and Affective Processes
<p>Hawkins, R. L., &amp; Kim, E. J. (2012). The socio-economic empowerment assessment: Addressing poverty and economic distress in clients. <i>Clinical Social Work Journal</i>, 40(2), 194–202. Retrieved from <a href="https://wagner.nyu.edu/files/faculty/publications/art3A10.1007Fs10615-011-0335-4.pdf">https://wagner.nyu.edu/files/faculty/publications/art3A10.1007Fs10615-011-0335-4.pdf</a></p> <p>An article introducing the 14-item socioeconomic empowerment assessment (SEEA), a qualitative tool to help practitioners understand the psychological burden of poverty and financial instability. For more information on SEEA, contact <a href="mailto:Robert.hawkins@nyu.edu">Robert.hawkins@nyu.edu</a>.</p>		Measurement Scale	Knowledge

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**Curricular Resources Crosswalk for Competency 7** (continued)

Resource With Short Description	Contributor(s)	Type of Resource	Competency Dimension
Root, L. S., & Choi, Y. J. (2011). Work in the lives of social work clients: Perspectives of field instructors. <i>Journal of Teaching in Social Work, 31</i> , 313–328.		Reading	Knowledge
<p><b>What is Financial Social Work?</b></p> <p>Lecture slides available at <a href="https://www.cswe.org/getattachment/9df8ae2b-598c-40f3-9903-12aadde9767b/What-is-Financial-Social-Work.aspx">https://www.cswe.org/getattachment/9df8ae2b-598c-40f3-9903-12aadde9767b/What-is-Financial-Social-Work.aspx</a></p> <p>Handout available at <a href="https://www.cswe.org/CMSPages/GetFile.aspx?guid=3742ba7a-8e8e-41ae-ba36-a15ca6ec83bb">https://www.cswe.org/CMSPages/GetFile.aspx?guid=3742ba7a-8e8e-41ae-ba36-a15ca6ec83bb</a></p> <p>This lecture for BSW or MSW students profiles financial social work, which integrates financial and psychosocial aspects of well-being, and explains what financial social work practice assessment and intervention approaches look like. This lecture is associated with the <a href="#">Financial Social Work Initiative</a> at the University of Maryland.</p>	Christine Callahan, PhD, MSW, LCSW-C, University of Maryland	Lecture With Handout	Knowledge  Cognitive and Affective Processes





## **Competency 8**

# **Intervene With Individuals, Families, Groups, Organizations, and Communities**

### **PRACTICE COMPETENCY DESCRIPTION**

Social workers identify key conceptual approaches in economics and personal finance used to promote economic well-being and economic justice. They understand resources and opportunities to promote economic justice. They identify major concepts often used in practice that promote economic well-being. They describe key labor market and income generation concepts. Social workers respect self-determination and the worth and dignity of clients in the intervention process related to their economic well-being goals. They engage in employment/self-employment preparation and access employment/self-employment support, and/or productive activities (e.g., volunteer work). They engage in financial coaching and counseling to assist clients or households to develop skills and access resources needed for economic well-being. They advocate for clients' worker rights. They engage in financial therapy to support clients in their emotional preparation for efforts to improve economic well-being. They develop and implement workforce and career development programs. They facilitate groups to engage in advocacy for local, state, national, or global policies that support community-based financial institutions. Social workers are aware of one's reaction to clients' choices that help or harm their economic well-being. They make appropriate professional decisions and reflect on how the social environment affects client choices in working toward economic well-being.

## COMPETENCY BEHAVIORS RELATED TO ECONOMIC WELL-BEING PRACTICE

Social workers

- promote self-determination and social support systems in economic well-being interventions;
- provide economic well-being interventions that take account of historic and current systemic inequities for diverse populations;
- assess for effectiveness, quality, cost, and cultural goodness-of-fit regarding a range of products, services and programs related to economic well-being to assure optimal economic well-being outcomes; and
- monitor and modify interventions as needed to respond to individual, family, community, and policy challenges.

<i>Economic Well-Being and 2015 EPAS Crosswalk for Competency 8</i>			
Knowledge	Values	Skills	Cognitive and Affective Processes
<p>Identify key conceptual approaches in economics and personal finance used to promote economic well-being and economic justice.</p> <p><i>EXAMPLES:</i> Describe opportunity costs to help clients analyze circumstances to determine how to use scarce resources efficiently. Explain the time value of money to help clients understand the benefits of saving money and investing in a retirement account as early as possible.</p>	<p>Respect self-determination and the worth and dignity of clients in the intervention process related to their economic well-being goals.</p>	<p>Engage in employment/ self-employment preparation and access employment/ self-employment support, and/or productive activities (e.g., volunteer work).</p> <p>Engage in financial coaching and counseling to assist clients or households to develop skills and access resources needed for economic well-being.</p>	<p>Are aware of one's reaction to clients' choices that help or harm clients' economic well-being.</p> <p>Make appropriate professional decisions.</p> <p><i>EXAMPLE:</i> Advise clients to pursue social welfare benefits, employment/ self-employment, and/or productive activities given their unique situations.</p>

(continued)

*Economic Well-Being and 2015 EPAS Crosswalk for Competency 8 (continued)*

Knowledge	Values	Skills	Cognitive and Affective Processes
<p>Understand resources and opportunities to promote economic justice.</p> <p><i>EXAMPLE:</i> Know about employers that engage in unfair and illegal employment practices and where to refer people who are being taken advantage of in employment settings. Also know about employers that engage in employment practices that promote economic well-being, such as flex-time, paid sick leave, and fair scheduling.</p> <p>Identify major concepts often used in practice that promote economic well-being.</p> <p><i>EXAMPLE:</i> Describe workforce development, social benefits, financial capability, and asset development practice efforts available to clients in the local community.</p> <p>Describe key labor market and income generation concepts.</p>		<p><i>EXAMPLES:</i></p> <p>Connect with resources such as income support or child care tax programs.</p> <p>Understand, manage, and negotiate debt.</p> <p>Prepare household budgets.</p> <p>Connect to affordable and safe financial products.</p> <p>Develop financial goals and make financial decisions.</p> <p>Understand, improve, and use credit wisely.</p> <p>Purchase assets.</p> <p>Advocate for clients' worker rights.</p> <p>Engage in financial therapy to support clients in their emotional preparation for efforts to improve economic well-being.</p> <p>Develop and implement workforce and career development programs.</p>	<p>Reflect on how the social environment affects client choices in working toward economic well-being.</p>

(continued)

*Economic Well-Being and 2015 EPAS Crosswalk for Competency 8 (continued)*

Knowledge	Values	Skills	Cognitive and Affective Processes
<p><i>EXAMPLES:</i></p> <p>Explain employee rights and describe skills that local employers are seeking.</p> <p>Describe social welfare, private benefits and resources, and eligibility requirements.</p> <p>Describe various methods of generating income, including self-employment and microenterprise.</p>		<p>Facilitate groups to engage in advocacy for local, state, national, or global policies that support community-based financial institutions.</p>	

<b>Curricular Resources Crosswalk for Competency 8</b>			
<b>Resource With Short Description</b>	<b>Contributor(s)</b>	<b>Type of Resource</b>	<b>Competency Dimension</b>
Akabas, S. H. (1990). Reconciling the demands of work with the needs of families. <i>Families in Society</i> , 71, 366–371.		Reading	Knowledge
<p><b>Asset Development Policy &amp; Practice</b></p> <p>Syllabus available at <a href="https://www.cswe.org/getattachment/31929705-369f-4e71-aa8a-cd068adf938b/Asset-Development-Policy-and-Practice.aspx">https://www.cswe.org/getattachment/31929705-369f-4e71-aa8a-cd068adf938b/Asset-Development-Policy-and-Practice.aspx</a></p> <p>Intervention Review &amp; Critique Assignment available at <a href="https://www.cswe.org/getattachment/3235c0c3-aaa2-4963-9c74-925697bf87ce/Asset-Development-Policy-and-Practice-Interventio.aspx">https://www.cswe.org/getattachment/3235c0c3-aaa2-4963-9c74-925697bf87ce/Asset-Development-Policy-and-Practice-Interventio.aspx</a></p> <p>Intervention Plan Assignment available at <a href="https://www.cswe.org/getattachment/784de175-cb2e-4c3e-af04-54251400402e/Asset-Development-Policy-and-Practice-Interven-(1).aspx">https://www.cswe.org/getattachment/784de175-cb2e-4c3e-af04-54251400402e/Asset-Development-Policy-and-Practice-Interven-(1).aspx</a></p> <p>Personal Finance Workshop Guidelines available at <a href="https://www.cswe.org/getattachment/21c463ee-f3f1-4936-9006-333f062537a5/Asset-Development-Policy-and-Practice-Personal-Fi.aspx">https://www.cswe.org/getattachment/21c463ee-f3f1-4936-9006-333f062537a5/Asset-Development-Policy-and-Practice-Personal-Fi.aspx</a></p> <p>This MSW elective course explores community-based efforts and social policies to help lower-income individuals and families build wealth through increased access to financial services and asset-building opportunities.</p>	Mathieu R. Despard, PhD, MSW, University of Michigan	Syllabus	Knowledge Skills

(continued)



*Curricular Resources Crosswalk for Competency 8 (continued)*

Resource With Short Description	Contributor(s)	Type of Resource	Competency Dimension
<p>Asset Funders Network, Maryland CASH Campaign, &amp; University of Maryland School of Social Work. (Producers). (2014, May 8). <i>Linking service delivery and resources: How a Baltimore network is building pathways to financial stability</i> [Video Webinar]. Retrieved from <a href="http://assetfunders.org/connect/pathways-to-financial-stability">http://assetfunders.org/connect/pathways-to-financial-stability</a></p> <p>This archived webinar discusses collaborative approaches to building the financial empowerment of low-income residents of Baltimore, MD, and shares results from the Financial Stability Pathway Project.</p>	Financial Social Work Initiative, University of Maryland	Media	Knowledge
<p>Contreary, K., &amp; Perez- Johnson, I. (2016). <i>Behavioral interventions to promote job retention after injury or illness</i>. Washington DC: Mathematica Policy Research. Retrieved from <a href="https://www.dol.gov/odep/topics/pdf/SAW-RTW_PAP_BehavioralInterventions.pdf">https://www.dol.gov/odep/topics/pdf/SAW-RTW_PAP_BehavioralInterventions.pdf</a></p>		Reading	Knowledge
<p><b>Financial Stability for Individuals, Families, and Communities</b></p> <p>Available at <a href="https://www.cswe.org/getattachment/1389e5b1-71f7-4be1-b10f-58d9043df29b/Financial-Stability-for-Individuals,-Families,-and.aspx">https://www.cswe.org/getattachment/1389e5b1-71f7-4be1-b10f-58d9043df29b/Financial-Stability-for-Individuals,-Families,-and.aspx</a></p> <p>This MSW advanced elective course examines barriers to and opportunities for the financial stability of individuals and families and the impact of low wealth in communities. Policy and practice issues, including financial assessment and goal setting, financial coaching, and integrating financial interventions with traditional psychosocial interventions, are discussed. This course is associated with the <a href="#">Financial Social Work Initiative</a> at the University of Maryland.</p>	<p>Robin McKinney, MSW, Maryland CASH Campaign</p> <p>Christine Callahan, PhD, MSW, LCSW-C, University of Maryland</p> <p>Holly Mirabella, MSW, JD, University of Maryland</p>	Syllabus	<p>Knowledge</p> <p>Values</p> <p>Skills</p> <p>Cognitive and Affective Processes</p>

*(continued)*

**Curricular Resources Crosswalk for Competency 8** (continued)

Resource With Short Description	Contributor(s)	Type of Resource	Competency Dimension
<p><b>Financial Survival: Hierarchy of Behavioral Health</b></p> <p>Modules available at <a href="https://www.cswe.org/getattachment/8e81266f-f0f3-47bc-9305-d456ec190a97/Financial-Survival-Hierarchy-of-Behavioral-Hea-(1).aspx">https://www.cswe.org/getattachment/8e81266f-f0f3-47bc-9305-d456ec190a97/Financial-Survival-Hierarchy-of-Behavioral-Hea-(1).aspx</a></p> <p>Literature review available at <a href="https://www.cswe.org/getattachment/c730cb8e-0275-4eca-969a-b9eb181c9ae7/Financial-Survival-Hierarchy-of-Behavioral-Health.aspx">https://www.cswe.org/getattachment/c730cb8e-0275-4eca-969a-b9eb181c9ae7/Financial-Survival-Hierarchy-of-Behavioral-Health.aspx</a></p> <p>This content introduces a hierarchy of behavioral health as a response to a survival-only characteristic stress reaction to poverty. Modules and challenge exercises help BSW or MSW students conceptualize the differences between financial survival and thriving. A literature review is also provided.</p>	Michael A. Wright, PhD, MSW, MAWMedia Group, LLC; University of Nevada-Reno	Teaching Modules With Challenge Exercises and Literature Review	Knowledge Values Skills Cognitive and Affective Processes
Loke, V., Libby, M., & Choi, L. (2012). <i>MY Path: An innovative initiative to increase financial capability among economically vulnerable youth</i> . San Francisco, CA: Mission SF Community Financial Center.		Reading	Knowledge
Maiden, R. P. (2001). The evolution and practice of occupational social work in the U.S. <i>Employee Assistance Quarterly</i> , 17(2), 119–161. doi:10.1300/J022v17n01_07		Reading	Knowledge
Mor Barak, M. (2000). Repositioning occupational social work in the new millennium. <i>Administration in Social Work</i> , 23(4), 201–210. doi:10.1300/J022v17n01_07		Reading	Knowledge
Paul, K. I., & Moser, K. (2009). Unemployment impairs mental health: Meta-analyses. <i>Journal of Vocational Behavior</i> , 74, 264–282.		Reading	Knowledge

(continued)

*Curricular Resources Crosswalk for Competency 8 (continued)*

Resource With Short Description	Contributor(s)	Type of Resource	Competency Dimension
Sanders, C. K. (2016). Promoting financial capability of incarcerated women for community reentry: A call to social workers. <i>Journal of Community Practice, 24</i> , 389- 409.		Reading	Knowledge



## Competency 9

# Evaluate Practice With Individuals, Families, Groups, Organizations, and Communities

### **PRACTICE COMPETENCY DESCRIPTION**

Social workers who practice economic well-being know how to evaluate the effect of policy and practice at the micro, mezzo, and macro levels. They demonstrate commitment for evaluating practice related to client economic well-being. They evaluate client progress toward economic well-being goals. Using evaluation findings, they revisit assessment and planning with clients and revise approaches based on their feedback. They consider multiple sources of information to determine efficacy of economic well-being interventions. At the macro level, economic well-being practitioners participate in public discourse about poverty, low-wage employment, and income and wealth inequality. They engage in community-based participatory research about economic well-being. Economic well-being social workers monitor one's own reaction to evaluation findings of practice efforts. They recognize that evaluation results of efforts to improve economic well-being may not be well-received by all audiences. Finally, they are aware of personal biases in conducting evaluation of economic well-being.

### **COMPETENCY BEHAVIORS RELATED TO ECONOMIC WELL-BEING PRACTICE**

Social workers

- plan and conduct evaluations to continuously improve programs, policies, products, and practice affecting economic well-being and

- use and translate evaluation outcomes to enhance the effectiveness and sustainability of programs, policies, products, and practice for economic well-being.

<i>Economic Well-Being and 2015 EPAS Crosswalk for Competency 9</i>			
Knowledge	Values	Skills	Cognitive and Affective Processes
<p>Know how to evaluate the effect of policy and practice at the micro, mezzo, and macro levels.</p> <p><i>EXAMPLES:</i></p> <p>At the micro level, identify qualitative and quantitative methods and tools that can be used to chart client progress.</p> <p>At the mezzo level, be aware of program evaluation designs appropriate for vocational programs.</p> <p>At the macro level, recognize how to use data to identify trends and potential concerns in communities about economic well-being.</p>	<p>Demonstrate commitment for evaluating practice related to client economic well-being.</p>	<p>Evaluate client progress toward economic well-being goals.</p> <p>Using evaluation findings, revisit assessment and planning with clients and revise approaches based on their feedback.</p> <p>Consider multiple sources of information to determine efficacy of economic well-being interventions.</p> <p>At the macro level, participate in public discourse about poverty, low-wage employment, and income and wealth inequality.</p> <p>Engage in community-based participatory research about economic well-being.</p>	<p>Monitor one’s own reaction to evaluation findings of practice efforts.</p> <p>Recognize that evaluation results of efforts to improve economic well-being may not be well-received by all audiences.</p> <p>Are aware of personal biases in conducting evaluation of economic well-being.</p>

<b>Curricular Resources Crosswalk for Competency 9</b>			
<b>Resource With Short Description</b>	<b>Contributor(s)</b>	<b>Type of Resource</b>	<b>Competency Dimension</b>
Frey, J. J., Hopkins, K., Osteen, P., Callahan, C., Hageman, S., & Ko, J. (2016). Training social workers and human service professionals to address the complex financial needs of clients. <i>Journal of Social Work Education, 52</i> , 1-14.		Reading	Knowledge
Huang, J., Nam, Y., Sherraden, M., & Clancy, M. (2015). Financial capability and asset accumulation for children's education: Evidence from an experiment of child development accounts. <i>Journal of Consumer Affairs, 49</i> (1), 127-155.		Reading	Knowledge
Huang, J., Nam, Y., Sherraden, M. S. (2013). Financial knowledge and Child Development Account policy: A test of financial capability. <i>Journal of Consumer Affairs, 47</i> (1), 1-26.		Reading	Knowledge
Jacobson-Frey, J., Svoboda, D., Sandler, R. L., Osteen, P. J., Callahan, C., & Elkinson, A. (2015). Evaluation of a continuing education training on client financial capability. <i>Journal of Social Work Education, 51</i> , 439-456.		Reading	Knowledge
Loke, V., Choi, L., & Libby, M. (2015). Increasing youth financial capability: An evaluation of the MyPath savings initiative. <i>Journal of Consumer Affairs, 49</i> (1), 97-126.		Reading	Knowledge



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# Appendix A: Detailed Project Background and Timeline

The Economic Well-Being in Social Work Education project builds on work begun in 2014 under the leadership of a partnership between the Workplace Center, Columbia School of Social Work, and CSWE, with support from the New York Community Trust (NYCT) and the Calvin K. Kazanjian Economics Foundation, Inc. At that time, a survey, a special section of CSWE's Annual Survey of Social Work Programs, and two focus groups were initiated to learn more about income generation and financial capability and asset building content in social work curricula. Of 130 baccalaureate and master's programs responding to the survey, 65% indicated they were very interested in developing or expanding student competency in these areas (Gates et al., 2016). In a related special section of the 2014 CSWE Annual Survey of Social Work Programs, two of the most frequently cited reasons for not including income generation and/or financial capability material in coursework were lack of programmatic resources and lack of understanding about how to approach these issues (CSWE, 2015b). A project advisory board of experts in the field was formed to guide the project. The knowledge gleaned from this first phase of the project aided development of a draft curriculum outline, "[Economic Self-Sufficiency in the Foundation Social Work](#)," one of the resources available on CSWE's [Clearinghouse for Economic Well-Being in Social Work Education](#).

An open call for the submission of curricular materials to the Clearinghouse for Economic Well-Being in Social Work Education was announced to CSWE membership in January 2016. The call for materials and personal outreach from CSWE staff members resulted in nine submissions to the clearinghouse. Other publically available materials were identified by the CSWE staff and

posted to the website. The clearinghouse was officially launched by CSWE at the end of January 2016.

To provide additional guidance to social work educators, CSWE decided to make the links between the competencies and economic well-being explicit and provide additional resources in the format of a curricular guide. With funding from the Kazanjian Economics Foundation (August 2015–January 2016) and with support from the NYCT beginning in spring 2016, CSWE began development of the *Curricular Guide for Economic Well-Being Practice*. A small working group of experts was assembled to help the project develop a resource guide that articulated the essential content areas related to economic well-being (see list of faculty involved at beginning of this guide). The work group began meeting in fall 2015 to create the EPAS guide.

In spring 2016 work-group member Dr. Julie Birkenmaier (Saint Louis University) accepted a position as the lead consultant for the NYCT Economic Well-Being Project as part of the new partnership between CSWE and the Center for Social Development. With the assistance of Dr. Birkenmaier and Dr. Jo Ann Regan, CSWE's vice president of education, the work group and CSWE staff members worked together to shape the project. The result of their work is contained in this guide, which includes the Economic Well-Being and 2015 EPAS crosswalk and resources categorized under domains of economic well-being (see competency chapters beginning on [page 25](#) and [Appendix C](#)). The work group also co-authored the guide introduction and recommended curricular materials for inclusion.

In July 2016 the work group identified 30 social work program directors, faculty members, and doctoral students with expertise in economic well-being issues. These names were generated from a review of related presentations at CSWE's 2015 Annual Program Meeting (APM) and the 2016 Association of Baccalaureate Social Work Program Directors (BPD) conference, supplemented by nominations from the work group members. CSWE invited these individuals to review and provide comment on the working definition of economic well-being and EPAS crosswalk draft. Nineteen individuals accepted the invitation to serve as external reviewers. By the end of August 2016, commentary on the working definition was received from 10 reviewers, and feedback on the EPAS crosswalk was received from 14 reviewers. Reviewer comments were compiled and organized by CSWE staff members, and Dr.

Birkenmaier used the reviewer feedback to suggest revisions to the documents. After discussion with the CSWE staff members and the work group throughout September 2016, and after an additional review of the recommended changes by the work group, the working definition of economic well-being was finalized in October 2016. The EPAS crosswalk document was further expanded to include behaviors in December 2016 and was submitted for work group approval.

In late October 2016, CSWE, in partnership with the Center for Social Development, issued a call for curricular materials to approximately 200 contacts, primarily academics and researchers who had expressed interest in the project over the years, were presenting on economic well-being related topics at the 2015 APM or 2016 BPD conference, and/or were members of the financial capability and asset building research network. Dr. Birkenmaier and Erin Bascug, CSWE's project consultant, facilitated a 1-hour session titled "Economic Well-Being in Social Work: New Curricular Resources for Faculty Members" to promote the project and the call for materials. They conducted outreach with the session attendees encouraging them to submit their materials for the EPAS guide. In mid-November 2016 the call for curricular materials was expanded to the entire CSWE membership, approximately 2,500 contacts. The call was highlighted in the November and December issues of CSWE's e-newsletter, *Full Circle*. Dr. Birkenmaier also conducted outreach to members of the Financial Capability and Asset Building research network. A reminder was issued to the CSWE membership in early December, and the deadline for the submission of materials was extended to late December 2016.

The call for materials resulted in 67 submissions from 15 individuals, including materials recommended by the consultants, project work group, and advisory board members. A matrix for rating the submitted curricular materials was established, based on the model for the *Specialized Practice Curricular Guide for Gero Social Work Practice* and customized for the current project with feedback from Dr. Birkenmaier. Curricular materials were rated on a 5-point Likert scale (with 1=*very poor* and 5=*excellent*) for the following qualities: timeliness (i.e., since 2012, unless a classic resource); fit with competency dimensions (i.e., knowledge, values, skills, cognitive and affective processes); how they corresponded with the generalist competency behaviors and the specific economic well-being behaviors; and suitability for the level indicated

(i.e., generalist, specialization, or continuing education). Ms. Bascug and Dr. Birkenmaier vetted curricular materials that would best demonstrate economic well-being content across the nine EPAS competencies. At the completion of the review process, 56 materials were selected for the guide.

Dr. Regan and the advisory board were presented with an advance draft of the EPAS guide in January 2017. A conference call to discuss the guide with the advisory board was held at the end of January 2017. Based on their recommendations, edits were made to address gaps identified in the guide. An additional 26 curricular materials were identified, bringing the total number of curricular materials to 82.

## Appendix B: Glossary

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<b>Asset building</b>	Strategies that increase financial and tangible assets, such as savings, a home, and businesses of all kinds. Asset-building policy focuses on long-term development of individuals, families, and communities (Sherraden, 1991).
<b>Behaviors</b>	“Observable actions that demonstrate an integration of knowledge, values, skills, and cognitive and affective processes” (CSWE, 2015a, p. 20).
<b>Cognitive and affective processes</b>	A term that “includes critical thinking, affective reactions, and exercise of judgment” (CSWE, 2015a, p. 20).
<b>Cultural competence</b>	“A heightened consciousness of how culturally diverse populations experience their uniqueness and deal with their differences and similarities within a larger social context” (NASW, 2015a, p. 10).
<b>Cultural humility</b>	An awareness and appreciation of the uniqueness of culturally diverse populations that encourages self-reflection and self-evolvement throughout one’s professional life (NASW, 2015b, p. 16).
<b>Economic justice</b>	A sociopolitical environment in which individuals and groups have economic rights and opportunities to achieve economic security for themselves, their families, and their communities.

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<b>Economic opportunity</b>	A situation in which people have the skills, knowledge, and the opportunity to participate in the economic system in a way that contributes toward their financial well-being.
<b>Economic progress</b>	“A rise in material well-being and a consequent improvement in the quality of the culture...[due to]... the distribution of that income, by the patterns of consumption, and by the nature of interpersonal work relationships” (Solo, 1968, p. 391).
<b>Economic well-being perspective</b>	A view that focuses on the ability of individuals and families to generate income in an environment that demonstrates fairness and have savings and access to appropriate banking and credit products and services, and that considers consumer decisions (Board of Governors of the Federal Reserve System, 2016).
<b>Financial capability</b>	A concept that is the combination of the “ability to act” (i.e., financial knowledge and skills) and the “opportunity to act” (i.e., consumer protections, financial products and services, and programs accessible within a community) (Sherraden, 2013, p. 3).
<b>Financial coaching</b>	An ongoing process whereby professionals help participants set financial goals, commit to taking certain actions by specific dates, and hold participants accountable (Collins, Olive, & O’Rourke, 2013).
<b>Financial education</b>	A process of providing a learning experience about financial concepts, systems, products, and services to improve participant understanding, skills, confidence, and/or motivation in financial management.
<b>Financial empowerment</b>	A process whereby individuals or families gain a sense of control over, hopefulness about, and a plan for their finances (Jiménez-Solomon et al., 2016).

<b>Financial inclusion</b>	Individuals and businesses have access to useful and affordable financial products and services that are delivered in a convenient and sustainable way (World Bank Group, 2016).
<b>Financial literacy</b>	Ability to use financial knowledge and skills for effective financial management toward the goal of financial well-being (President’s Advisory Council on Financial Literacy, 2008).
<b>Generalist</b>	A person who “identifies with the social work profession and applies ethical principles and critical thinking in practice at the micro, mezzo, and macro levels” (CSWE, 2015a, p. 11).
<b>Household finances</b>	Income and wealth flowing into and out of households.
<b>Income generation</b>	The sum of productive activities that generate funds for a household through self-employment, working for others, or from investment (UNESCO, 1993).
<b>Intersectionality</b>	“A paradigm for understanding social identities and the ways in which the breadth of human experiences are shaped by social structures” (CSWE, 2015a, p. 21).
<b>Marginalized community</b>	A group of people that is systematically separated from the political, economic, social, cultural, and/or moral spheres of their geographic area by institutions or more powerful groups.
<b>Neoliberalism</b>	A “belief in the free market and minimum barriers to the flow of goods, services and capital” (World Health Organization, 2004).
<b>Productive activities</b>	Efforts that add value or goods, or produce resources, including paid and unpaid labor.
<b>Social justice</b>	A state wherein everyone has equal economic, political, and social rights and opportunities (NASW, 2017).



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<b>Social protection</b>	A model of public support that provides “a kind of insurance policy against poverty and a tool for delivering social justice, as well as a means for promoting inclusive development.” Social protection can be activated through safety net provisions such as unemployment benefits, health insurance, child support, job creation and training programs, and housing aid (European Report on Development (n.d.).
<b>Specialized practice</b>	Practice that “builds on generalist practice by adapting and extending the nine social work competencies for practice” (CSWE, 2015a, p. 21).
<b>Unbanked</b>	A term referring to an individual or household that does not have a financially insured account at a formal financial institution (Federal Deposit Insurance Corporation, 2016).
<b>Underbanked</b>	A term referring to an individual or household that has a financially insured account at a formal financial institution and also obtains products or services at (nonbank) alternative financial services, such as payday lending, check cashing, and auto title loans (Federal Deposit Insurance Corporation, 2016).
<b>Vulnerable populations</b>	Groups historically at-risk, including low-income populations, racial and ethnic minorities, and others (“Vulnerable Populations,” 2006).
<b>Worker rights</b>	Legal rights for employed people for safe, healthy, and fair conditions at work (Occupational Safety and Health Administration, 2016).

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# Appendix C: Economic Well-Being and the 2015 EPAS Crosswalk

	Knowledge	Values	Skills	Cognitive and Affective Processes
C O M P E T E N C Y  1	<p>Identify the responsibility, scope, and limits of one's professional practice in economic well-being.</p> <p>Understand the social work profession's historical roots in economic welfare and employment concerns.</p>	<p>Support the self-determination of clients to set their own economic well-being goals and make their own choices in pursuit of those goals.</p> <p>Champion taxation and redistribution systems that promote fairness and equity.</p>	<p>Address economic well-being needs in every aspect of social work practice.</p> <p>Initiate conversation about employment, income, and finances with clients.</p> <p>Make appropriate referrals to specialized financial, legal, and/or employment services, and organizations that pursue worker rights.</p> <p>Manage ethical dilemmas between an individual's values and societal mores regarding their economic well-being.</p>	<p>Maintain professionalism and a nonjudgmental approach to those populations that have historically and/or personally had limited opportunities, experienced discrimination and oppression, and made choices that do not align with the social worker's values.</p>
	<p><i>EXAMPLE:</i> Recognize the importance of the Settlement House movement and the origins of occupational/ industrial social work.</p>			<p><i>EXAMPLE:</i> Practice nonjudgmentalism about client choices regarding how household income is generated.</p>

(continued)

*Economic Well-Being and the 2015 EPAS Crosswalk for Competency 1 (continued)*

	Knowledge	Values	Skills	Cognitive and Affective Processes
<b>C O M P E T E N C Y  1</b>	<p>Know appropriate referrals for social supports, ancillary supports that enable employment, financial capability, asset building, and employment services, as well as organizations that pursue worker rights.</p> <p>Understand concepts of economic justice, the means by which it is pursued, and the professional ethical obligation to support just economic systems.</p> <p>Recognize that heuristics, emotions, ambivalence, imperfect financial knowledge, and imperfect financial systems may dissuade people from making beneficial financial decisions.</p>		<p><i>EXAMPLE:</i> Practice nonjudgmentalism about clients attempting to balance family care concerns with employment demands.</p> <p>Identify illegal and unethical conduct by employers (e.g., wage theft, denial of people’s rights on the job) and make appropriate intervention plans.</p>	<p>Develop self-awareness of one’s own values and biases related to economic well-being.</p> <p>Practice self-reflection related to economic well-being.</p> <p><i>EXAMPLE:</i> Reflect on discomfort and fear related to discussing finances with clients.</p>

	Knowledge	Values	Skills	Cognitive and Affective Processes
<b>COMPETENCY 2</b>	<p>Demonstrate understanding of the role of diversity, intersectionality, culture, and oppression as part of a holistic economic well-being perspective.</p>	<p>Respect and appreciate diversity as an integral part of having an economically informed perspective.</p>	<p>Respond to the unique needs of vulnerable populations regarding their economic well-being.</p>	<p>Identify and process one's emotional reactions to clients' and communities' economic well-being, as well as to policies that relate to economic well-being.</p>
	<p>Recognize the heterogeneity of client's values and experiences with respect to economic well-being.</p> <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <p><i>EXAMPLE:</i> Appreciate the differential impact of employment discrimination and the role of stigma on marginalized and/or historically underrepresented groups.</p> </div>	<p>Challenge poverty, discrimination, and other types of social injustice that affect the economic well-being of clients and communities.</p>	<div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <p><i>EXAMPLE:</i> Use strengths assessments to assist clients with psychiatric, developmental, and/or physical disabilities to identify and pursue meaningful employment opportunities, income generation, and/or productive activities.</p> </div> <p>Practice cultural competence and humility.</p> <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <p><i>EXAMPLE:</i> Approach clients as experts of their own financial, income generation, and employment experiences, and respect their knowledge and perspectives.</p> </div>	<p>Develop self-awareness of personal biases and values to be able to interact with clients and communities who are economically vulnerable, and engage in related policy practice.</p> <p>Reflect on one's socioeconomic status and privilege (or lack thereof) as it relates to experiences of wealth and poverty.</p> <p>Reflect on one's reactions regarding workplace collective action and government policies that support economically vulnerable people.</p>
	<p>Distinguish the impact of economic, political, historical, social, and organizational contexts on economic well-being, including across dimensions of diversity.</p>			

(continued)

*Economic Well-Being and the 2015 EPAS Crosswalk for Competency 2 (continued)*

	Knowledge	Values	Skills	Cognitive and Affective Processes
<b>COMPETENCY 2</b>	Understand the processes of exploitation in the workplace and the disproportionate impact on marginalized populations and immigrant workers.		Explore clients' emotional reactions to un- and underemployment, and employment-related discrimination or exploitation.	

	Knowledge	Values	Skills	Cognitive and Affective Processes
<b>COMPETENCY 3</b>	<p>Appreciate the universal right of inclusion in economic and financial systems.</p> <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <p><i>EXAMPLE:</i> Recognize the importance of having access to appropriate and safe financial products and services available from formal financial systems with strong consumer protections.</p> </div> <p>Understand systemic factors, separately and interrelatedly, that shape economic well-being.</p>	<p>Support the idea that social justice requires economic opportunity for all.</p> <p>Champion fairness in public policy related to employment and taxation.</p> <p>Value a more equal distribution of income and wealth.</p>	<p>Participate in advocacy at micro, mezzo, and macro levels to support economic well-being for all.</p> <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <p><i>EXAMPLES:</i> At the micro level, assist clients with disabilities to negotiate for work accommodations. At the mezzo level, advocate for local banks and credit unions to offer affordable and safe banking services for underserved populations in the community. At the macro level, advocate for policy that raises the minimum wage to a living wage.</p> </div>	<p>Reflect on the historical context of wealth inequality.</p> <p>Develop self-awareness of one's comfort in discussing the systematic and policy context that support one's past, present, and aspirational socioeconomic status.</p> <p>Reflect on the interaction of basic human rights, current social policy, and economic well-being.</p>

*(continued)*

*Economic Well-Being and the 2015 EPAS Crosswalk for Competency 3 (continued)*

	Knowledge	Values	Skills	Cognitive and Affective Processes
<b>COMPETENCY</b> <b>3</b>	<p><i>EXAMPLES:</i></p> <p>Discuss difference among U.S. states and territories, as to minimum wage rates and applicable laws at the local and state levels that affect economic inequality.</p> <p>Consider aspects of the labor market and financial systems that impede people's workplace rights and their achievement of economic well-being.</p>	<p>Embrace that meaningful income or productive activities is a core value of economic well-being.</p> <p>Support the right for people to engage in collective and individual action to achieve economic justice.</p>		
	<p>Comprehend how social policies that support basic human rights for marginalized communities assist in achieving economic progress.</p>			

	Knowledge	Values	Skills	Cognitive and Affective Processes
C O M P E T E N C Y  4	Identify evidence-based practices that assist clients to overcome barriers to economic well-being.	Respect the value of research-informed practice to deliver competent services that assist clients to improve their economic well-being.	Engage in appropriate evidence-based practices related to economic well-being and economic justice.	Demonstrate awareness of one's own biases related to economic well-being as part of research-informed practice and practice-informed research.
	Appreciate research that explains how economic inequality is generated and maintained.	Appreciate the merits of research that reveals processes that generate and maintain economic inequality.  Support participation in program evaluation that addresses economic well-being.	<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 10px;"> <p><i>EXAMPLE: Use motivational interviewing to discuss finances and/or supported employment with individuals with mental health conditions.</i></p> </div> Demonstrate the ability to participate in research that identifies challenges and successes in practice to enhance economic well-being.	Identify and reflect on underlying biases in existing research and current efforts to develop knowledge to inform practice in the area of economic well-being.

C O M P E T E N C Y  5	Knowledge	Values	Skills	Cognitive and Affective Processes
	<p>Understand how past and present domestic and global policies affect economic well-being.</p> <p><i>EXAMPLES:</i></p> <p>Describe the rights that are available under the National Labor Relations Act and the Fair Labor Standards Act and how these affect economic inequality.</p> <p>Appreciate the influence of the Social Security Act provision, the 1996 Personal Responsibility Act, and the Affordable Care Act on client economic well-being.</p> <p>Identify current social policy related to labor unions and its effect on client economic well-being.</p> <p>Describe the role of policy in shaping the education, workforce development, and criminal justice systems and their relationship to employment outcomes.</p> <p>Recognize the right to employment as part of the UN Declaration of Human Rights.</p> <p>Comprehend that in certain geographic, cultural, and political regions policies allow women to be denied access to education and employment and discouraged from assuming control of household finances on the basis of gender, as a byproduct of culture, religion, and/or economic systems.</p>	<p>Embrace the need to engage in policy practice at local, state, and federal levels to advance client economic well-being.</p> <p>Recognize economic justice as the foundation of economic policy development and implementation.</p>	<p>Analyze and address unjust policy and/or aspects of policy that are detrimental to client economic well-being.</p> <p>Formulate policies that would promote client economic well-being.</p> <p>Engage in the policy process to promote economic well-being.</p> <p><i>EXAMPLE:</i> Work in coalition with a local housing authority and tenants' rights group on policy to preserve existing affordable housing.</p>	<p>Analyze power relationships in the economic system and financial empowerment strategies to address power imbalances.</p> <p>Reflect on personal biases supportive of and opposed to power imbalances that affect domestic and international policy related to economic well-being.</p>

(continued)



*Economic Well-Being and the 2015 EPAS Crosswalk for Competency 5 (continued)*

	Knowledge	Values	Skills	Cognitive and Affective Processes
<b>COMPETENCY 5</b>	<p>Appreciate how the policy process can be used to create policy that promotes economic well-being.</p> <p>Understand the unequal distribution of power and resources that effect economic well-being of domestic and global populations.</p>			

	Knowledge	Values	Skills	Cognitive and Affective Processes
<b>COMPETENCY 6</b>	<p>Recognize the centrality of vocation, income generation and employment, and productive activities in economic well-being across the human lifespan.</p> <p>Describe the components of a holistic approach to improving client economic well-being, including knowledge of human behavior in the social environment and the person-in-environment perspective.</p>	<p>Recognize the importance of human relationships while engaging with clients about their finances.</p> <p>Respect clients' values, aspirations, and fears relating to economic well-being.</p>	<p>Participate in systemic analysis at the micro, mezzo, and macro levels to promote economic well-being of clients.</p> <p>Engage clients in practice related to their economic well-being.</p>	<p>Consider how social work as a profession has responded to the economic context of practice.</p> <p>Reflect on the effect of personal biases resulting from choices made about one's own economic well-being and one's ability to support client self-determination.</p> <p>Recognize how biases against people with low-incomes may prevent one from engaging with this population.</p>

*(continued)*

*Economic Well-Being and the 2015 EPAS Crosswalk for Competency 6 (continued)*

	Knowledge	Values	Skills	Cognitive and Affective Processes
C O M P E T E N C Y  6	<p>Comprehend theoretical perspectives related to economic well-being.</p>		<p><i>EXAMPLES:</i></p> <p>At the micro level, effectively engage clients in discussion of their financial situation.</p> <p>At the mezzo level, partner with local and regional military bases and their family-readiness programs to help veterans become employed by civilian employers or become self-employed.</p> <p>At the macro level, advocate at the federal, state, and local levels for more comprehensive maternity/paternity and family medical leave policies that support work/family life balance.</p>	
	<p><i>EXAMPLE:</i> Understand the concepts of financial capability, financial socialization, behavioral economics, vocational development, and the psychology of money.</p>			

	Knowledge	Values	Skills	Cognitive and Affective Processes
C O M P E T E N C Y  7	<p>Comprehend how economic well-being affects decisions that affect overall individual, household, or community well-being.</p>	<p>Respect self-determination and the worth and dignity of clients, and exercise nonjudgmentalism in the assessment process related to their economic well-being.</p>	<p>Engage in a holistic economic well-being assessment.</p>	<p>Evaluate how personal experiences and affective reactions influence economic well-being assessment and decision-making.</p>
	<p><i>EXAMPLE:</i> Describe how financial management affects mental health and/or the quality of personal relationships.</p> <p>Recognize the role of environment in providing the structure and resources needed for economic well-being, personal financial decision-making, and opportunities for asset development and wealth.</p>	<p>Recognize the importance of environmental resources and supports in building and maintaining economic well-being.</p>	<p><i>EXAMPLES:</i> Apply force field analysis to organizational change efforts to consider factors helping or hindering movement toward integrating economic well-being programming.  Use a financial genogram as part of assessment of family economic well-being.</p> <p>Conduct a comprehensive economic well-being assessment, including strengths and barriers to improving one's economic well-being.</p> <p>Assess readiness for improvement of economic well-being.</p> <p>Are prepared to respond to psychosocial issues related to finances, such as stress and grief/loss associated with prospective or actual loss of economic well-being.</p>	<p>Use self-awareness related to economic well-being when engaging with clients.</p> <p>Reflect on how clients have benefitted or been hurt by current or proposed economic policies.</p> <p>Recognize how biases against people with low-income may influence assessment with this population.</p>

(continued)

*Economic Well-Being and the 2015 EPAS Crosswalk for Competency 7 (continued)*

	Knowledge	Values	Skills	Cognitive and Affective Processes
<b>COMPETENCY 7</b>	<p><i>EXAMPLES:</i></p> <p>Discuss how economic and social policies have produced past and present income and wealth inequality.</p> <p>Understand components of economic well-being assessments.</p>			

<b>COMPETENCY</b> <b>8</b>	Knowledge	Values	Skills	Cognitive and Affective Processes
	<p>Identify key conceptual approaches in economics and personal finance used to promote economic well-being and economic justice.</p> <p><i>EXAMPLES:</i> Describe opportunity costs to help clients analyze circumstances to determine how to use scarce resources efficiently. Explain the time value of money to help clients understand the benefits of saving money and investing in a retirement account as early as possible.</p> <p>Understand resources and opportunities to promote economic justice.</p> <p><i>EXAMPLE:</i> Know about employers that engage in unfair and illegal employment practices and where to refer people who are being taken advantage of in employment settings. Also know about employers that engage in employment practices that promote economic well-being, such as flex-time, paid sick leave, and fair scheduling.</p>	<p>Respect self-determination and the worth and dignity of clients in the intervention process related to their economic well-being goals.</p>	<p>Engage in employment/ self-employment preparation and access employment/ self-employment support, and/or productive activities (e.g., volunteer work).</p> <p>Engage in financial coaching and counseling to assist clients or households to develop skills and access resources needed for economic well-being.</p> <p><i>EXAMPLES:</i> Connect with resources such as income support or child care tax programs. Understand, manage, and negotiate debt. Prepare household budgets. Connect to affordable and safe financial products. Develop financial goals and make financial decisions. Understand, improve, and use credit wisely. Purchase assets.</p>	<p>Are aware of one's reaction to clients' choices that help or harm their economic well-being.</p> <p>Make appropriate professional decisions.</p> <p><i>EXAMPLE:</i> Advise clients to pursue social welfare benefits, employment/ self-employment, and/or productive activities given their unique situations.</p> <p>Reflect on how the social environment affects client choices in working toward economic well-being.</p>

(continued)

*Economic Well-Being and the 2015 EPAS Crosswalk for Competency 8 (continued)*

	Knowledge	Values	Skills	Cognitive and Affective Processes
<b>C O M P E T E N C Y  8</b>	<p>Identify major concepts often used in practice that promote economic well-being.</p> <p><i>EXAMPLE:</i> Describe workforce development, social benefits, financial capability, and asset development practice efforts available to clients in the local community.</p>		<p>Advocate for clients' worker rights.</p> <p>Engage in financial therapy to support clients in their emotional preparation for efforts to improve economic well-being.</p> <p>Develop and implement workforce and career development programs.</p>	
	<p>Describe key labor market and income generation concepts.</p> <p><i>EXAMPLES:</i></p> <p>Explain employee rights and describe skills that local employers are seeking.</p> <p>Describe social welfare, private benefits and resources, and eligibility requirements.</p> <p>Describe various methods of generating income, including self-employment and microenterprise.</p>		<p>Facilitate groups to engage in advocacy for local, state, national, or global policies that support community-based financial institutions.</p>	

<b>COMPETENCY</b> <b>9</b>	<b>Knowledge</b>	<b>Values</b>	<b>Skills</b>	<b>Cognitive and Affective Processes</b>
	<p>Know how to evaluate the effect of policy and practice at the micro, mezzo, and macro levels.</p> <p><i>EXAMPLES:</i></p> <p>At the micro level, identify qualitative and quantitative methods and tools that can be used to chart client progress.</p> <p>At the mezzo level, be aware of program evaluation designs appropriate for vocational programs.</p> <p>At the macro level, recognize how to use data to identify trends and potential concerns in communities about economic well-being.</p>	<p>Demonstrate commitment for evaluating practice related to client economic well-being.</p>	<p>Evaluate client progress toward economic well-being goals.</p> <p>Using evaluation findings, revisit assessment and planning with clients and revise approaches based on their feedback.</p> <p>Consider multiple sources of information to determine efficacy of economic well-being interventions.</p> <p>At the macro level, participate in public discourse about poverty, low-wage employment, and income and wealth inequality.</p> <p>Engage in community-based participatory research about economic well-being.</p>	<p>Monitor one’s own reaction to evaluation findings of practice efforts.</p> <p>Recognize that evaluation results of efforts to improve economic well-being may not be well-received by all audiences.</p> <p>Are aware of personal biases in conducting evaluation of economic well-being.</p>