

Workplace Center, Columbia School of Social Work
Council on Social Work Education

Economic Self-Sufficiency in the Foundation Social Work
DRAFT Curriculum Outline
5-5-15

Context for economic self-sufficiency in social work in the United States

Economic self-sufficiency is the ability of individuals and families to consistently meet their needs, including food, housing, utilities, health care, transportation, taxes, dependent care, education, and clothing, with minimal or no special financial assistance from private or public organizations. It involves both the generation of income and financial capability needed to help individuals progress toward the ultimate goal of achieving financial well-being and enhancing prosperity beyond basic subsistence.

The connection between economic self-sufficiency and the goals of social work to support human and social well-being and healthy communities is well documented in the research literature and its importance is recognized by social workers. The profession, however, in distinguishing itself from fields with a primary economic focus (such as community economic development, workforce development or financial management) has not integrated issues related to economic self-sufficiency into its holistic service approach to poverty. As a consequence, the profession's impact on poverty, though significant, has been limited. Social workers are unable to fully meet their mission to support the most vulnerable and disenfranchised without accounting for the reciprocal influence of economic factors on the lives of individuals and families and the vitality of the communities they serve through their direct practice, policy, research advocacy efforts. As income inequality continues to grow in our country, greatly increasing the numbers of those living in poverty, so too the need for social workers to act on to these issues grows.

In response to this need, a strategy to prepare social workers to respond to issues related to economic self-sufficiency is under development. It plans to activate the social work educational system as the mechanism for change in professional practice at the micro, mezzo and macro levels by integrating relevant content into bachelors and masters (BSW and MSW) educational programs' foundation curricula. The objectives are to:

- Clarify the social worker's role in supporting clients, organizations and communities in issues related to economic self-sufficiency that is 1) consistent with the social work profession's purpose and 2) distinct from other professions that approach issues related to poverty primarily with an economic focus. CSWE defines the profession's purpose to "promote human and community well-being. Guided by a person and environment construct, a global perspective, respect for human diversity, and knowledge based on scientific inquiry, social work's purpose is actualized through its quest for social and economic justice, the prevention of conditions that limit human rights, the elimination of poverty, and the enhancement of the quality of life for all persons. (CSWE,2008)"
- Define the skills, knowledge and values needed by social workers to understand the economic implications of their actions to the life circumstances that affect economic self-sufficiency (e.g., mental and physical health conditions, substance abuse, criminal justice history, foster care status, federal social welfare legislation, labor market trends)

Possible Content Related to Economic Self-Sufficiency (ESS) for the Foundation Curricula

2015 EPAS Competencies	Foundation Course	Topic areas	ESS Content
Competency 2 – Engage Diversity and Difference in Practice	HBSE	1. Life course frameworks, e.g.: <ul style="list-style-type: none"> - Developmental life course perspective - Ecological perspective - Stress Process model - Social Stratification 2. Contexts influencing human development, e.g.: <ul style="list-style-type: none"> - Inequality - Risk and resilience - Migration and adaptation processes 	<u>Role of vocational development</u> <ul style="list-style-type: none"> - Stages of vocational development in children, adolescents, working age adults and retirees/older adults <ul style="list-style-type: none"> • Understand the impact of the disruption of vocational development on ESS - Contextual influence (e.g. social, political historical, organizational, institutional and economic) on vocational development and vocational identity formation and resulting effect on ESS, e.g.: <ul style="list-style-type: none"> • Role of familial/cultural/community views on acceptable types of work, work roles, financial management and financial management roles • Role of the financial crisis of 2008, high levels of unemployment, industrialization, and technology boom in job creation, job availability, asset building, financial literacy skills • Role of diversity and culture in the workplace • Role of the labor and financial markets • Role of globalization <u>Role of behavioral economics</u> <ul style="list-style-type: none"> - Effect of psychological, social, cognitive and emotional factors on economic decisions, individual financial capabilities and employment across the life course, e.g.: <ul style="list-style-type: none"> • Career choices, career exploration

2015 EPAS Competencies	Foundation Course	Topic areas	ESS Content
		(including immigration)	<ul style="list-style-type: none"> • College savings plans, retirement planning • Ability to recover financially and emotionally from job loss or financial crisis <p>- Effect of contexts (e.g. inequality) on economic decisions, individual financial capabilities and employment, e.g.:</p> <ul style="list-style-type: none"> • Access to and acquisition of financial knowledge and skills • Career exploration, job availability, job roles • Professional and personal support networks <p>Effect of the contexts influencing human development on ESS for specific populations as defined by demographic characteristics (e.g. race, gender), culture, and life circumstances (e.g. mental health, criminal justice)</p> <p>- Analysis of the effect on employment status, e.g.:</p> <ul style="list-style-type: none"> • Job options • Types of jobs • Job availability • Job training • Work life balance (e.g. use of support systems) • Relationships • Work behaviors • Work environment (e.g. diversity in the workplace, harassment in the workplace) • Relational competencies • Employment security • Long-term employment <p>- Analysis of the effect on financial status, e.g.:</p> <ul style="list-style-type: none"> • Wages

2015 EPAS Competencies	Foundation Course	Topic areas	ESS Content
			<ul style="list-style-type: none"> • Earnings • Financial stability • Financial literacy (skills and knowledge) • Access to financial institutions (e.g. predatory lending) • Retirement planning • Asset building
<p>Competency 2 – Engage Diversity and Difference in Practice</p> <p>Competency 3 – Advance Human Rights and Social, Economic, and Environmental Justice</p> <p>Competency 6 – Engage with Individuals, Families, Groups, Organizations, and Communities</p> <p>Competency 7 – Assess Individuals, Families, Groups, Organizations, and Communities</p>	<p>Direct Practice</p>	<ol style="list-style-type: none"> 1. Empathy/emotional intelligence 2. Assessment 3. Goal setting/Case management 4. Clinical interventions 	<p>Working with individuals different from or similar to one’s economic/employment status, e.g.:</p> <ul style="list-style-type: none"> - Self-determination in employment and financial capabilities and status - Awareness of personal bias <p>Assessment of ESS related issues on individuals and families:</p> <ul style="list-style-type: none"> - Skills and knowledge, e.g.: <ul style="list-style-type: none"> • Financial: <ul style="list-style-type: none"> ○ Budgeting ○ Banking ○ Credit ○ Saving and investment • Employment: <ul style="list-style-type: none"> ○ Work readiness ○ Stage of vocational development ○ Command of spoken & written English - Status, e.g.: <ul style="list-style-type: none"> • Financial: <ul style="list-style-type: none"> ○ Savings ○ Income (wages + benefits) ○ Financial supports- safety net- (friends/family, church, community)) ○ Assets • Employment: <ul style="list-style-type: none"> ○ Level of education

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<p>Competency 8 – Intervene with Individuals, Families, Groups, Organizations, and Communities</p>			<ul style="list-style-type: none"> ○ Work history ○ Network ○ Union status - Barriers, e.g.: <ul style="list-style-type: none"> ● Access (e.g. financial institutions, jobs, accommodations) ● Immigration status ● Social/cultural perceptions on financial management and work ● Life circumstances (e.g. mental health, disability, criminal justice, child welfare, veteran, substance abuse, domestic violence) ● Stigma/discrimination - Environment mapping, e.g.: <ul style="list-style-type: none"> ● Employment/job opportunities ● Personal and professional networks for employment and financial support ● Housing options ● Transportation ● Education (e.g. quality of schools, school options) ● Health care options ● Social service availability ● Entitlements <p>ESS service planning and coordinating ESS services</p> <ul style="list-style-type: none"> - Resources, services and referrals respond to identified ESS environment, barriers, status, skills and knowledge, e.g.: <ul style="list-style-type: none"> ● If access to a financial institution is not available or feasible, the service plan will indicate an alternative ● Negotiating accommodation in the workplace ● Workforce development providers

2015 EPAS Competencies	Foundation Course	Topic areas	ESS Content
			<ul style="list-style-type: none"> • Training programs/education • Financial literacy programs • Credit counseling • Retirement planning • Legal services/law clinics • Availability of employee assistance services • Union wage, benefit & job security <p>Applying clinical interventions to discuss ESS related issues</p> <ul style="list-style-type: none"> - The issues related to ESS can be especially difficult for individuals to engage in and discuss e.g.: <ul style="list-style-type: none"> • Money, salary • How, when and where to share personal information (disclosure) • Influence of status (e.g. income level, job status, type of work/profession) on perceptions of self (e.g. self-esteem, self-worth) - Economic status can be both the cause and/or effect of a crisis. Clinical techniques can be used to facilitate the discussion of the components of ESS and to respond to crisis, e.g.: <ul style="list-style-type: none"> • Engaging clients in discussing financial issues, employment, overcoming avoidance • Disclosure, managing own information
Competency 5 – Engage in Policy Practice	Social Welfare Policy	Policies and programs related to: 1. Income transfer/income maintenance	Impact of social policies and programs on the ESS of populations in need and contribution to or elimination of ESS related social problems (e.g. unemployment): <ul style="list-style-type: none"> • Availability and access to employment and/or financial resources/asset building opportunities. Examples include:

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		2. Health 3. Employment 4. Housing 5. Education/training 6. Family 7. Self sufficiency	<ul style="list-style-type: none"> • Civil Rights Act of 1964 & 1991, Age Discrimination Act of 1967, Americans with Disabilities Act (ADA) of 1990, Employment Non-Discrimination Act (ENDA) • Personal Responsibility & Work Opportunity Act of 1996 • EITC provisions of the Tax Reform Act of 1986 • Affordable Care Act (ACA) • Family and Medical Leave Act (FMLA) • Workforce Investment Act/Workforce Innovation and Opportunity Act (WIA/WIOA) of 1998 • Social Security Act, Federal Unemployment Compensation Act (FUCA), Credit Card Accountability, Responsibility and Disclosure Act (Credit CARD Act) • Eligibility criteria for services or assistance e.g.: <ul style="list-style-type: none"> ○ How, what, and when to spend money ○ Household income ○ Age ○ Disability status ○ Criminal justice history ○ Child welfare ○ Veteran status ○ Location ○ Gender ○ Immigration status ○ Race ○ Sexual orientation

2015 EPAS Competencies	Foundation Course	Topic areas	ESS Content
Competency 3 – Advance Human Rights and Social, Economic, and Environmental Justice	Advocacy (Communities and Organizations)	<ol style="list-style-type: none"> 1. Assessment 2. Evaluation 3. Planning 4. Intervention 5. Practice 	<p>Impact of ESS related issues on the micro (e.g. worker), mezzo (e.g. community/organization) and macro (e.g. political environment, policy, institution) advocacy levels, e.g.:</p> <ul style="list-style-type: none"> - Economic justice (e.g. living wage, sources and distribution of income/funding) - Non-discriminatory financial and employment policies - Benefits (e.g. disability, retirement) - Work- family policies - Worker/employee rights - Employee assistance programs (EAPs)
Competency 4 – Engage in Practice-informed Research and Research-informed Practice Competency 8 – Intervene with Individuals, Families, Groups, Organizations, and Communities	Research	<ol style="list-style-type: none"> 1. Evidence based practices (EBPs) 2. Monitoring 3. Evaluation 4. Implementation science 	<p>Impact of ESS context and understanding of how ESS EBPs can be utilized in social service interventions in translating research into practice</p> <ul style="list-style-type: none"> - Measurement, e.g.: <ul style="list-style-type: none"> • Assessing the measurement of employment and financial status as outcomes - Experimental design, e.g.: <ul style="list-style-type: none"> • Inclusion of economic context in experimental design • Controlling for ESS factors - Literature review, e.g.: <ul style="list-style-type: none"> • Using research literature related to ESS to inform practice

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Competency 9 – Evaluate Practice with Individuals, Families, Groups, Organizations, and Communities			<ul style="list-style-type: none"> - Technology issues, e.g.: <ul style="list-style-type: none"> • Developing a data base

Suggested economic self-sufficiency readings, assignments and activities

HBSE

Reading

- LeBlanc, A.N. (2004). *Random Family: Love, drugs, trouble, and coming of age in the Bronx*. New York, NY: Scribner.
 - o *Description*: A nonfiction account that charts the tumultuous cycle of the generational struggles of two women and their families in the Bronx as they deal with relationships, drugs, children and prison.
 - o *Example of economic self-sufficiency theme*: Effect of life circumstances influenced by living in poverty (such as incarceration, abuse, trauma, violence, substance abuse) on opportunities for economic advancement including vocational development, employment options/career choices, financial planning, and asset building throughout the life course.

Assignments

- Application of life course framework
 - o Demonstrate understanding of selected life course framework by applying concepts to a case vignette that includes ESS related topics, e.g.:
 - Identify the individual's stage of vocational development.
 - Identify contexts that effect vocational development, employment choices, and financial decisions.
- Case study/case integration analysis
 - o In-depth analysis of an individual using several life course frameworks to evaluate the contexts influencing human development, including ESS related topics, e.g.
 - Examine the factors that are influencing the individual's vocational identity and how it related to (or to the lack of) career exploration and career choice.
 - Examine the factors that contribute to wages, earnings, financial capabilities and the long term effect on savings, asset building, and retirement.
- Work genogram
 - o Create a genogram that identifies an individual's family work history to analyze repetitive patterns or tendencies as they relate to career/job choice and financial stability.

Classroom Activity

- Pick one character in *Random Family* and chart his/her work history to analyze financial decisions and the effect on the character's life course.

- Using a context that influences human development (e.g. risk and resilience), identify relationships between work and financial stability and their subsequent potential effect on life course trajectory.
- Identify the reciprocal influence of economic status on other circumstances in an individual's life, e.g. mental health, work life balance, familial relationships, identity.

Policy

Readings

- Ehrenreich, B. (2001). *Nickel and Dimed: On (not) getting by in America*. New York, NY: Henry Holt & Company.
 - o *Description*: Examination of the impact of the 1996 Welfare Reform Act on the working poor in the United States.
 - o *Example of economic self-sufficiency theme*: Relationship between (income/wages, job satisfaction, job availability) and (meeting basic needs, work life balance, education/training, housing options, financial decisions).
- Alexander, M. (2010). *The New Jim Crow: Mass incarceration in the age of colorblindness*. New York, NY: New Press.
 - o *Description*: An examination of race-related issues specific to African-American males and mass incarceration in the United States and how the U.S. criminal justice system and drug policies use the "war on drugs" as a means to enforce traditional and new modes of discrimination and repression.
 - o *Example of economic self-sufficiency theme*: Effect of incarceration policies on (job availability, job choice, income, wages/earnings) for individuals and/or a community.
- Wilson, J. W. (2010). *More than Just Race: Being Black and Poor in the Inner City*. W. W. Norton & Company, New York.
 - o *Description*: Applies an analytic framework to three social problems: the persistence of the inner-city ghetto, the plight of low-skilled black males, and the fragmentation of the African American family. He reaches the conclusion that while structural and cultural forces are inextricably linked, public policy can only change the racial status quo by reforming the institutions that reinforce it.

Assignments

- Analyze the repercussions of the Workforce Innovation and Opportunity Act (WIOA) on the opportunities to achieve economic self-sufficiency for younger Americans, individuals on TANF, people with disabilities or other groups at risk of living in poverty.

- Find at least three news articles that demonstrate the connection between a social policy or program and issues related to economic self-sufficiency.

Classroom Activity

- Analyze a policy with implications for economic self-sufficiency with regards to availability, access and eligibility (e.g. who does the policy benefit? What restrictions exist?) and how these contribute to or alleviate a social problem related to ESS (e.g. unemployment).
- Student presentations of news articles identified in above assignment.

Direct Practice

Readings

- Reynolds, B.C. (1951). *Social Work & Social Living: Explorations in philosophy & practice*. Citadel Press.
 - o *Description*: Explores the connection between the philosophy of social work and social work direct practice, with the understanding that the philosophy of social work is intertwined and reflective of the philosophy of the society and nation as a whole.
 - o *Example of economic self-sufficiency theme*: Effect of the nation's attitude towards the poor on social workers, social work direct practice and available services.
- Hockenberry, J. (1996). *Moving Violations: War zones, wheelchairs, and declarations of independence*. New York, NY: Hyperion.
 - o *Description*: A veteran NPR commentator and popular correspondent on ABC-TV's Day One news program relates his experiences of danger and discrimination during to his world travels and confinement to a wheelchair.
 - o *Example of ESS*: Overcoming employment barriers and discrimination.

Assignments

- Analyze practice with individuals, groups and/or families
 - o Examine how ESS factors contribute to or effect assessment, goal setting and case management.
 - o Identify an appropriate clinical intervention to engage clients around ESS issues, e.g.:
 - Money/salary
 - Disclosure
 - Influence of status on perception of self

- Assessment and intervention planning
 - o Identify the skills and knowledge, status, barriers and environmental factors needed to assess an individual's ESS.
 - o Demonstrate understanding of how to interpret ESS findings from assessment into referrals (e.g. connecting to a financial literacy course, education/training program, vocational services).

Classroom Activity

- Students use assigned clinical intervention to role play a discussion about sensitive ESS topics.
- Design an intervention and/or service plan for John in *Moving Violations* that addresses his ability and access to work.
- Analyze the community setting of a student's field placement that examines ESS factors, e.g.:
 - o Job availability in neighborhood
 - o Who works what types of jobs
 - o Wage distribution (e.g. salaried, minimum wage) of available jobs
 - o Identify available financial institutions

Advocacy

Readings

- Steele, K. (2002). *The Day The Voices Stopped*. New York, NY: Basic Books.
 - o *Description:* The story of Ken Steele's hard-won recovery from schizophrenia and how activism and advocacy helped him regain his sanity and go on to give hope and support to so many others like him.
 - o *Example of economic self-sufficiency theme:* Effect of mental illness on job retention, financial status and homelessness.
- Bernstein, J. (2008). *Crunch: Why do I feel so squeezed? (And other unsolved economic mysteries)*. San Francisco, CA: Berrett-Koehler Publishers.
 - o *Description:* An economist answers the economic related questions and concerns of working Americans, e.g.: the individual effects of depleting social security funds, the effects of hiring practices (e.g. immigrant vs. native-born workers), presidential effect on economic outcomes, the relationship between the stock market and unemployment, the cost and benefits of a living wage.
 - o *Example of economic self-sufficiency theme:* Effect of economic issues on job availability and financial security.

Assignments

- Community analysis
 - o Apply frameworks and materials discussed in class to analyze an assigned community that includes examination of ESS related issues across the micro (worker), mezzo (community/organization) and macro (policy, institution) levels, e.g.:
 - Examine the impact of gentrification on job creation: who is benefiting and who is left out?
- Organization analysis
 - o Analyze how the student's field placement site advocates for and/or addresses the ESS related issues of individuals or communities it serves e.g.:
 - Identify ESS issues affecting the individuals and community the field placement site serves.
 - Identify response of the field placement site to the ESS issues (e.g. referrals are provided to financial literacy programs, training/education programs, work readiness programs, financial management programs).
 - Analyze the effectiveness of the ESS response.
- Policy analysis
 - o Identify, analyze, and develop advocacy plan for policy in current news that impact a population of choice (e.g. lower income families, women) that include analysis of the impact ESS related issues, e.g.:
 - The role of WIOA in creating employment opportunities for people in poverty.

Classroom Activity

- Identify and analyze advocacy tactics used by Ken in *The Day the Voices Stopped*:
 - o How did his community and experiences impact ESS topics, e.g.:
 - Job options
 - Economic circumstances
- Incorporating the material from *Crunched*, identify and analyze the effect of a policy discussed and develop suggestions for community action.

Research

Readings

- Include relevant examples from the research literature, e.g.:
 - o Hughes, M.M., Brush, L.D. (2015). The price of protection: A trajectory analysis for civil remedies for abuse and women's earnings, *American Sociological Review*, 80(1), 140-165.

- Vuolo, M, Mortimer, J. T. & Staff, J. (2014). Adolescent precursors of pathways from school to work, *Journal of Research on Adolescence*, 24(1), 145-162.

Assignments

- Complete literature review related to an ESS topic.

- Select an evidence based practice. Analyze potential impact on economic self-sufficiency and develop a plan for its translation from research into practice.

- Analyze how information about clients' financial or employment status is documented and reported at students' field placement sites. Devise a plan for how to improve tracking this information for evaluative purposes.

Classroom Activity

- Develop a survey to learn clients' satisfaction with services designed to build their financial capabilities.

- Design a program evaluation for a supported employment program.