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## Social workers boosting expertise on money woes

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NEW YORK (AP) -- Against the backdrop of the economic meltdown, a movement is building within the ranks of America's social workers to make their profession more adept at helping clients overcome financial woes.

Since they emerged on the scene in the late 19th century, social workers traditionally have sought to improve the lot of the poor. But in the contemporary era of rampant foreclosures, credit card debt, and ever-evolving scams that prey on the economically vulnerable, few social work schools offer specialized financial training to their students, leaving them collectively unprepared.

Change is under way, however.

-The University of Maryland's School of Social Work recently embraced the concept of "financial social work," offering workshops and mini-courses for students and people already working in the field. Professor Dick Cook, who runs the school's outreach service in Baltimore, said a primary goal is to help clients think more broadly about how to build assets.

-In St. Louis, social work professors have organized a "think tank" to brainstorm on how social work schools can better prepare their students to assist clients with financial decisions.

-In Ashville, N.C., social worker Reeta Wolfsohn is offering an online certificate course in financial social work that has extended into 20 states. The Social Services Department in North Carolina's Wilson County last fall hired a "financial coach" who had taken Wolfsohn's course.

"Before, we'd do a two-hour training session for clients and pat ourselves on the back," said Wilson County's self-sufficiency program manager, Susan Parker. "But we were just giving them information. No one was helping them one-on-one to change behavior."

The new approach, she said, "is not about providing safety nets to families. It's about teaching them to be their own safety net."

Among the beneficiaries is Sharon Mercer, 41, a single mother of nine children ranging in age from 4 to 17. She was jobless, destitute and reluctant to turn to the county for help out of fear that her children would be taken from her, but the response surprised her.

"It wasn't about just giving me a check - it was about building my confidence," she said in a telephone interview. "I said, 'No, I can't.' They said, 'Yes, you can.'"

Mercer was urged to take a volunteer job at first, embraced it, and subsequently has progressed to a full-time, paid job with Wilson County's maintenance department.

"The most important thing for her was having someone there on a consistent basis, holding her accountable," said Frances Hendricks, the recently hired financial coach. "We're trying to get to the root of people's behaviors, get them to see why they're spending the way they're spending."

A key part of the new approach is convincing clients to talk candidly about sensitive, embarrassing aspects of their financial problems.

In Baltimore, University of Maryland social work graduate Robin McKinney has applied that concept as director of the Maryland Cash Campaign. The campaign tries to steer low-income clients away from predatory lenders, provide free tax preparation services and ensure they collect their full allotment of the Earned Income Tax Credit.

"A lot of financial education is focused on numbers, but financial decision-making is very emotional when you have to choose between eating or keeping a roof over your head," said McKinney. "Who better than a social worker to help with that emotional side of money?"

McKinney recounted her dealings with a single mother of seven who amassed \$60,000 in credit card debt. Under McKinney's empathetic probing, the woman revealed that many of her purchases were intended to please her children.

"She felt she had to buy things to be a good mom," McKinney said. "But after we talked for a while, she said, 'Wait a minute. I'm not being a good mom if I'm going to pass on debt and poverty to my children.'"

Even with the dearth of finance-oriented training in social work schools, social workers have helped develop numerous financial-awareness and asset-building programs in recent years.

Michael Sherraden, a social work professor at Washington University in St. Louis, devised the concept of Individual Development Accounts, which help low-income families build assets to reach long-term goals such buying a home. Many social service agencies have launched so-called financial literacy courses.

For example, New York City's Administration for Children's Services recently started a program for youths aging out of foster care that teaches basic financial skills and enables them to open savings accounts. The Children's Aid Society, a New York-based nonprofit, offers workshops to struggling families on dealing with banks, confronting credit problems and avoiding scams.

Dick Cook, the University of Maryland professor, said an infusion of financially savvy social workers could be vital as the economy flounders. He said banking services are likely to shrink in low-income neighborhoods, where many poor people patronize check-cashing services that charge burdensome fees.

"By building this new field, we're creating an infrastructure that can be pulled in to help," he said.

C. Warren Moses, chief executive of the Children's Aid Society, said social workers can acquire specific financial expertise on the job, but he also favors incorporating the topic into social work schools' curriculum.

"It would make students realize it's important," he said.

Margaret Sherraden, Michael Sherraden's wife and a social work professor at the University of Missouri-St. Louis, is playing a lead role in efforts to boost financial education in social work schools. Thus far, she argues, the standard curriculum has "lagged behind" real-world developments and produced students unprepared to meet needs of vulnerable families.

"The growing field of economic empowerment represents an exceptional opportunity for the social work profession," she wrote in proposing a forum on the topic. "Arguably, no other profession is as well positioned as social work to assume leadership."

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