

Episode 126 - Dr. Jodi Jacobson Frey and Robin McKinney: Financial Social Work: Advancing the Economic Stability and Capability of Individuals, Families, and Communities

[00:00:08] Welcome to in social work. The podcast series of the University of Buffalo School of Social Work at www.insocialwork.org. We're glad you could join us today. The purpose of in social work is to engage practitioners and researchers and lifelong learning and to promote research to practice and practice to research. We're in social work. Hello again from Buffalo. In a place with four distinct seasons. September brings the welcome change to cooler nights and the incredibly beautiful transition to fall foliage. Here in western New York. I'm Peter Sobota. Here is a new and refreshing idea. Social workers willing to talk about money an unfortunate fact of professional life for social workers is all too common experience of identifying the financial barriers that prevent our clients from improving their situations and social function. In this episode our guests Dr. Jodi Jacobson Frey and Robin McKinney discuss their work with the financial social work initiative at the University of Maryland School of Social Work and the Maryland CASH Campaign. Their discussion describes how social workers worked to improve and sustain clients financial capability while collaborating with community members and professionals from a variety of disciplines to improve economic conditions for individuals and communities through direct practice advocacy policy development and research. Jodi Jacobson Frey Ph.D. LCSWC is associate professor at the University of Maryland School of Social Work. Her research interests include financial capacity and economic well-being employee assistance programs health and productivity management and suicide prevention and crisis intervention. ROBIN MCKINNEY MSW is the director of the Maryland CASH Campaign a statewide network that promotes financial stability for low income households throughout Maryland.

[00:02:21] Robin recently completed the Maryland asset building initiative a year long research project connecting asset building efforts and creating avenues for policy research and advocacy. I had the pleasure of interviewing our guests by telephone Hello Jodi. Hi Robin. Hello. Hi Peter. Could you begin our conversation by telling our listeners what you mean when you talk about financial social work. This is Jodi and as you know I chair the financial social work initiative at the University of Maryland and we are somewhat of an organic group that is developing to respond to questions like that and what do we mean. And I would say the reason that we started is because there was an identified gap in practice and education and policy related to what is social workers role in financial capability and stability of working with individuals families and communities. And it has not yet been clearly defined as to a working definition. But clearly the role of social workers has long been present in dealing with financial problems at all different levels. Micro and macro but the field itself has not fully embraced to identify what we mean by that term. What are the standards for what we expect. Someone that identifies themselves with financial social work as a field of practice. We do know in the National Association of Social Work in our practice ethics and values that there is a strong emphasis on providing services helping individuals families communities that involve economics and finances. And indeed one of our core professions principles is economic and social justice. So I think we're talking about financial social work.

[00:04:19] It's more of identifying skills and theories and practice elements that are also grounded in research that help us to begin to understand what is the unique contributions that social workers can offer either looking at frameworks of personal environment ecological theory systems theory of how we see the big picture and where finances fit in from micro to macro levels of intervention and research. Robin would you like to chime in on that one. I would say as an outsider an alum of the School of Social Work but I've been a practitioner for a long time in this field that we call asset

building or financial stability. And for me what is exciting when we started this idea of financial social work at University of Maryland was that we're really looking at it from all angles as Jodi was talking about that involves how are we preparing engaging students during their education both through coursework as well as through field placement out in the community. How are we engaging practitioners that are already in the field to help them enhance their work. We know that financial issues touch nearly every content specialty that a social worker could have whether they're working in Veterans Hospital to working in a school that in some way finances often touches the individuals families and communities that they're working with as well as research. And how are we adding to the body of research that exists a lot around how low income people can save and how to help families be financially secure but not as much about. How can social work really uniquely positioned to help people to become financially stable I think there's a lot of research out there on the math side of things.

[00:06:01] The money coming in and money coming out and what are those challenges but how do we help somebody through a problem solving process and how do we use our psychosocial assessments to really get at the underlying values and belief that can help propel somebody for it. I think that's a really unique role for social work. Yeah it's kind of interesting that nobody has formalized it until now. Given how integral it is to everything that we do. I was wondering how this may sound like a silly question and maybe you've already addressed it but how do you think financial social work is different for example than social work educational kind of traditional approach to general things like community work or using the role sets for example a broker or a social work enabler to do some of the things that you're doing. This is Jodi and I think maybe how I got interested in this field could be helpful in responding to that question. So most of my practice and research is on working families specifically through employee assistance programs which are you know typical short term counseling problem resolution services offered by employers. And for many many years more and more individuals and working families are coming to the EAP with problems that are either primarily around finances or exacerbated by finances whether it's a health issue a personal problem or a work related issue of being job locked you know the list goes on and on. And the majority of folks doing employee assistance polling are social workers in the U.S. but they have very little training and actually assessing and understanding what to do with these financial problems. So they are in different roles whether it's advocate or broker or counselor.

[00:07:50] And they wear different hats based on the type of client situation they're working in. But the typical response of when a financial problem is presented is to make a blanket referral to a consumer credit service or some kind of potentially even predatory program in the community that hasn't been well vetted and we don't really understand what the type of referral we're making. And are we putting that person at more risk financially by different loans and services that we don't know much about. So I got interested because my field of practice was saying that we really needed to address this better we can't just make a blanket referral that even potentially put someone at higher risk and we see this in child welfare in hospital social work in all these different practice settings the same type of questions coming to us. And I think that's where it's not so much a unique skill but it's a content area that hasn't been meshed into practice or human behavior classes that researchers in social work typically haven't addressed. And I think the content area and understanding how do I assess and engage someone in getting started to resolve or improve their financial stability their financial situation. How do I understand if they're in a financial crisis versus they in need of understanding which financial institution to invest in. These are questions that we don't teach in social work education and that's some social workers have been lucky enough to get training from other fields to apply in their settings. But we've actually found even in some of our research there's organizational barriers to doing this work.

[00:09:28] There's social service agencies where this isn't part of their mission to help with finances and therefore even after identifying it we're kind of stuck as to what we can offer. So it's a whole

area of knowledge for the social worker that typically hasn't been touched on that we could integrate that. And that's part of what the financial social work initiative is looking at how do we take this knowledge and integrate it into different settings working with different populations and all different levels of practice all the way from the individual up to the policy level. Yeah sometimes it's just not good enough to be a broker. That's too easy Robin. Well I would say from my side on the practice perspective one thing that we do in every training that we ever do with whether we have someone from Department of Social Services or private practitioner we always talk to people about how do you figure out what is your appropriate role with your client and then what is your goal. I'm related to specifically financial company obviously you know what your practice goal is and we use something that we call the asset building continuum. And the reason that we came up with this idea is that people need different kinds of programs products and policies at different points in their life cycle of building or enhancing their financial security. We break those down into a couple of different buckets so the first is emergency and transitional services that people who are really in crisis. Well if you're talking about somebody who's really in crisis that's probably not the moment to be talking to them about their 401k plan or homeownership.

[00:10:58] It's just not the moment and you may be meeting with that person because you're filling out an energy assistance application and you may only have 15 minutes with that person twice a year. Again that's not going to be the moment where you sit down and say OK well let's do an hour long comprehensive financial assessment about everything you need in your life. So how do you work with people who have someone in that moment to say OK so you have 50 minutes total. Can we get three minutes of that 15 in order to help you say OK can you get someone referred to get assistance with getting their taxes done for free or getting them to be able to get their driver's license or their state I.D. because those are things that you need to get public benefits that you need to get access to lots of different services. You have to have photo ID. What are the little things that we can have. And then how do you set an appropriate goal both with the client but also for yourself as an organization. As Jodi was saying I think a lot of times people come into these situations and don't realize that organizational barriers that they're going to face because they have such interest and passion around. Well of course they want to help them with their finances. But then the organizations mission what they're already funded to do the time constraints that they have. They just don't allow them to do that.

[00:12:12] So by helping practitioners to understand is someone coming in in a emergency transitional services or financially stable so paycheck to paycheck are they ready for short term asset ownership like getting a car or building their credit or are they really in the long term wealth creation which is typically not always the people that we're seeing. How do you understand within those confines what are the role what's the best role for you. What is an appropriate goal to set because again I think practitioners see themselves as they want to help everyone with everything. So how can we set a much more realistic goal about OK if you only have five minutes you're not going to be able to have this aha moment where you've turned somebody the entire financial situation around and don't set yourself up for that expectation. And so we really try to talk about without training and make something that's a lot more manageable and easier for the clients as well as the practitioners to access. Peter one thing I'd like to add this is Jodi you know I've done some evaluations of the trainings offered by Robins organization. Just even here within our school of social work through our continuing ed and an article that is forthcoming some of those preliminary results suggested that the social workers which were doing the training so they can offer it and diverse practice settings. One of the benefits short term is that they're actually using the information themselves. And we think this is a really critical outcome because social workers as we know don't make the highest salaries. And what we're finding out is their level of financial well-being and stress is often in very high levels of distress and concern and worry personally.

[00:13:52] And so when we've looked at other areas of practice like Take for example religion for a

long time we didn't include religion in our bio psychosocial assessments and social work and a lot of that stemmed from issues of feeling uncomfortable about talking about these issues. Now it's second nature when you're working with someone you ask about religion and their values and their spirituality finances we think is a similar track. The social workers themselves are very uncomfortable not only many of them with their own financial situations but in understanding what should I be asking and recommending. So we feel that a really positive outcome of doing some of the training if the social workers are starting to use it for themselves and for their families. Then ideally theoretically over time they become more comfortable in our social work pedagogy always stresses self-assessment and working as role models. So we feel by training the social workers to even use this themselves that they'll then become more comfortable in doing this type of work with clients over time. Exactly. In some ways it almost sounds like a parallel process. And I hadn't even thought about that when preparing to talk with you about this. It sounds like your approach is kind of a mix of efficiency extreme practicality and using the expertise that I think we should have had all along in a very kind of deliberate way. While we think so. And I think you know this idea of self efficacy goes way back with social work and I think security was talking about we have really learned that once people have access to this information and are more comfortable that they are more likely to use it. And you see this with teachers too who are teaching financial education or frankly any other topic.

[00:15:40] And I think that the real difference with financial issues that I think are different from some of the other content specialties or expertise within social work is that money is one thing that you will always have in common with your client. Every single person has had to make financial decisions. They've had to learn how to prioritize their financial decisions and how much money they have and whether they had a lot or little they understand those stresses and that they've had to make some decisions. If you look at a lot of other content areas if you're working in mental health maybe you've never had a mental health issue or maybe you've never dealt with death or whatever the other content areas and you can empathize and you can take training and build up your skills. But money in a positive way is something that is a place for us to connect and have in common with our clients. But then it's also this challenge right because then we're bringing a lot of our self to the table in a way that we have to be really thoughtful about how the set professional boundaries and really check your self because you're bringing a lot of your own values and bias and judgments the table. And I've been in the room with the greatest social workers and practitioners. And every time you hear people by the end of the training say wow I can't believe how much of my stuff I was putting on my clients because we all have opinions I mean asking every training who in here has ever had an opinion about how somebody else spent their money. You know every hand's going to go up.

[00:17:02] And so you have to take that time as Jodi we're talking about to do the self reflection and the self-assessment to get your own stuff clear. I think before you can even help someone else. And so in all of the trainings that we do we always start with self-assessment and then we go into OK now how do you work with your clients. Because I think it has to start with itself especially with money which is personal which no one talks about and does carry so much emotional baggage and I just had a thought and I don't know if you want to say this while you're being recorded. When you began to articulate this initiative and this kind of part of your curriculum and even justifying the work to the university was there any pushback that this was too much of a special deal or not even necessary. This is Jodi I was not involved in developing the initiative initially. Robin and another alum make Woodside really cofound to this. So do you guys want to talk about the development of the initiative. And then I can talk about where we are with the curriculum. Sure I would say when I first came back to the school and I've been a pretty active alum and I've always had a field placement at various organizations that I've worked with. And when I first came to the school I think that we had timing on our side which is that we were right at the cusp of the big crash of the economic recession and the housing bubble. And so it was starting to be a time where all the sudden

financial issues which had been behind the scenes are just for other people or OK we understand poverty but this is somehow different.

[00:18:38] I think that we had the wind behind us a bit on that. So I would say from that perspective the school was very supportive to say OK. So tell me about what it is and what you think. And so when we first started the initiative one thing that was really important that I think has really served us well compared especially with I know other schools who have tried things and gotten a bit stuck is that from the beginning we said this is a comprehensive issue and it needs a comprehensive approach and that means that we need everyone from every part of the school to have some representation. So we had people everywhere from field education to continuing education to people connected to the curriculum to communications and resource development and alumni relations. And someone from the dean's office and then community partners like myself and this other alum but it was just really important to say how does this fit in and what are the ways to integrate because again you could go sort of the route of say well this is just a specialization. But knowing that it does cut through so many other topics what are the best ways to integrate this. So I would say initially we didn't have a lot of pushback. It was OK will show us what you want I will say in many settings that we've had with practitioners with supervisors as well as in trainings. We have often gotten pushback. And one of my slides that I use in the trainings talks about why do my financial values matter if I'm working with somebody else.

[00:20:04] All of the statements that I hear from practitioners or I don't have enough money to manage. Why does this matter. Or my clients are short every single month. So how is there anything that I can do if they're short six hundred dollars every month. There's nothing that I can do. And so we spend a little time what I call sort of belief busting with the practitioners and with their supervisors to say look no you actually do have a role here because in fact you're probably already doing it if you're working around benefits. If you've ever had to create a budget for someone because you are working in an employee assistance program and you have an emergency loan fund you've probably had to help somebody do a budget or your representative pay. There's so many ways that social workers are already doing this. It's making them feel comfortable that they do actually have a role that this isn't. We're not asking them to become certified financial planners or give people stock tips like that's not what this is about. So I think putting it in their context but hitting their concerns head on is really important for us and all the work that we do. Yeah makes sense. Jodi were you going to add on to that. Well in terms of integrating it into the curriculum here at the MSW program you might have to interview me in a few months. What we've done so far. We had actually a winter mini master course that Rita Wilson who runs the Centre for Financial social work which is a training organisation not affiliated with our university but we invited her initially to do a mini master course and it was very popular.

[00:21:35] And Robin actually has worked on developing a three credit course that has more of a foundation in the theory and some of the social work values and systems here in our school. In addition to the practice skills and we have offered that I think twice if not three times as a special topics elective course and both times it was very successful evaluated very highly by the students. So we are now in the process of revising that course so that it can become a permanent part of our curriculum that will be approved hopefully by both our clinical and our map on the track with some different assignments. And so from the initial conversations because I actually sit on both of our curriculum committees where we divided into clinical and macro both are really interested in the course. I think the initiative has been so popular and the student feedback as well as growing additional faculty and staff on our committee has been very positive that people are forward to the course in reviewing it.

[00:22:38] So I think I'm hoping that it will be on our permanent curriculum offerings soon and in addition to the master's program we now actually have interest from our baccalaureate program

which is at a different campus and they're looking to integrate some of this into their coursework and services offered to students in social work and other fields of practice and then we've also been really focusing a lot Luhn the existing social workers so the school of social work here at the University of Maryland has one of the largest continuing ed programs and we're the largest provider for the state for continuing ed and social work and we also service social workers in Pennsylvania D.C. Virginia West Virginia surrounding states. So we have been offering this course that we call kind of the 101 that Robin and another alum Sarah Johnson the director of Baltimore CASH helped to develop. And every year we think about well we offer it again and it keeps filling up and now we've even had the phenomena where people are taking it more than once and we let them know. Well it's still the same concept. You have the basic skills they said they wanted again. They want a refresher. So we have developed some more advanced coursework now using technology and we're launching a new course and fall in medical debt and some specific counseling skills. And they continue to be very very popular with social workers from all different settings. So they're coming in working with adolescents working with families working in hospitals working with folks at end of life. So there's a broad need and broad issues that are being addressed that we're trying to fill in some of the continuing. So I think that is now our next step is integrating it permanently into our curriculum here at the School of Social Work. And by making this elective course a permanent class and we're also going to be eventually looking at potential modules or other ways to get this into the curriculum as next step over the next couple years where we're gelling with this. Sounds good. I think you've addressed both the implications for practice and even for social work education really well. If I could I'd like to run a policy implication past you sir. All right.

[00:25:00] So when I hear you talk about these things I think my mind goes to like asset based or even asset building. I'm not even sure the proper term policy and I have a colleague here at Eubie who argues that our current income based safety nets assume a kind of let's say a predictable economy in that you know job losses this kind of temporary bump that can be managed maybe with a short term income based public benefit and that once that bump is endured the economy will get chugging again and jobs will be plentiful. But I guess what we're learning is that's not the way the world works anymore. And so I'm wondering based on what you're learning and the things that you're studying what you think the implications for new ways of thinking about policy and how social workers could be involved in setting the agenda for that. Well I think we've spent a lot of our time at the Merrill uncashed campaign working on policy issues at the state level as well at the federal level. So this is something that we care very very deeply about. And I would say that asset building policy falls into a couple buckets. One there is how do you work within the federal system that already exist. And so from this perspective one of the biggest issues I think related to asset building is that a lot of these income based subsidies temporary cash assistance Supplemental Nutrition Assistance Program all of those for the most part have asset limits which means that you can only save up to a certain amount. Every state is different. 1000 2000 dollars very low levels of savings that people are able to have.

[00:26:45] And so if you consider these as a safety net then how is somebody supposed to save enough. If you're talking about the poverty level if it's a thousand dollar or 2000 dollar asset limit they can't even save enough to cover 30 days of expenses much less three months which if you talk to a financial planner they would want. And post recession they probably want you to have six months. So we're putting these huge disincentives in the way as well. If you looked at our tax system it's really based on the values of middle and higher income people in terms of how we tax people but also the rewards that we give them thinking about the mortgage loan deduction student loan deductions those are things that for low income folks they can't access the savers credit which is for retirement savings. Well if you don't have a tax liability which a lot of our folks don't they get the earning tax credit they don't owe anything at the end of the year. Well unless the tax credit is refundable and actually puts money back in their pocket you can't erase from zero. You know you're not going to knock off more. And so I think there's a lot that needs to be done within tax reform to

look at how do we make all of the support that we've put in for middle and higher wealth individuals. How do we actually turn that federal budget and the federal tax code to make it in a way that a lot more progressive than just rewarding people on the end. And so I think that there's a lot within that system and figuring out how asset building works thinking from a social work perspective.

[00:28:13] We have social workers in Head Start in workforce agencies that are funded by the Workforce Investment Act by housing agencies that are funded by Housing and Urban Development and there's an effort called the Asset initiative of various groups of people trying to pull together to say how do you integrate asset building into all of these different target populations. And so there's I think a lot of work to be done by social workers in advocating for what makes sense legislatively but also from a practice perspective in those settings. And then I think the other piece is just at the local level is we sort of need policies that do a couple of things. One is to help protect people from bad things that happen so predatory lending scammers identity theft. We have a lot that we need to do just to stop the bad the bad things which are somehow cropping up and some new iteration every year. How do we get the plumbing right so that we build pipelines of people who are ready to you know when we have these great big policy ideas. We want to start children's savings accounts or we want to expand the Earned Income Tax Credit that we don't have any of these barriers these disincentives that we make it as easy as possible. So a great example of getting the plumbing right is the ability to split your tax refund into multiple bank accounts and you can do that at the federal level. We also passed it here at the state.

[00:29:35] So it allows people to automatically siphon off part of their money for savings and there is something really powerful about mentally doing and physically doing that before it hits your pocket if it's in your pocket you're more likely to spend it. And so that's an easy piece removing the asset limits would really help that disincentive from people to saving. And then I think the last piece is just finding those innovative programs and policies to help people to actually build assets. And so whether that's created there are some programs for match savings whether it's making these tax credits that we already have refundable or expanding uses of various tax credits there's so much that comes through the tax code that you don't need the whole social service structure to do where people are recertifying every three months and you need this incredible pack of case workers to try to manage these programs. I think that tax reform is a big opportunity to say how can we use the tax code to actually level the playing field at both the state level as well as at the federal level create again really practical. Jodi anything to add here. No I think Robin has covered a lot of the policy and he's really are. I mean this is part of the benefit of having community practitioners involved in policy and leaders on our financial social work initiative is to have stakeholders that are educating us at the school about how do we integrate these issues into our curriculum into our field placements and then also seeing it come to action and seeing it come to life. I've had Robin and folks from her organization speak in my policy classes.

[00:31:14] And it really helps to solidify when students are thinking about you know how would I even begin to advocate or understand these policies because they're so entrenched in the practice that she's able to really bridge that gap and seeing how these policies can play out or there's barriers to playing out effectively in practice arenas where social workers are employed. And I think the other point that I would add is I was just thinking when I was speaking in one of the policy classes this semester is I think there's a lot of fear among social workers around what getting involved in policy efforts. I mean there are a lot of people that care about them but I think sometimes we forget about our role to advocate and we just think oh I don't like the idea of being a lobbyist. And I think what we have to remember is that being involved in policy and advocacy can mean so many different things it can mean sharing the stories of the issues that your clients and your communities are facing. Because we need that feedback from the bottom up to say hey these are the challenges that we're seeing with the programs or what these policies are with these bad predatory lenders

that's being engaged in policy. It can also mean just going down and actually meeting with your legislators. But there are so many activities in between and I was telling the students in this class that the first year I got engaged in policy which was in 2007 at that time I've been in Maryland maybe five six years. I had never been to our state capitol even as a tourist. I'd never been there. I didn't know what district flight lived in basic. I'd never really read of law from our perspective. You know government classes and things like that.

[00:32:51] But I've never done policy analysis. I'd never taken a single policy in my social work education besides this maybe a couple of weeks here and there in my undergrad but nothing sort of rigorous. And I found a good person who did a lot of advocacy work and I made them take me down to Annapolis and showed me where I could park my car where I could get a sandwich where the hearing rooms were where the bathrooms were and just spent a lot of time asking people questions and then going to trainings and sort of building our expertise. But I had to start somewhere too and it was scary when I thought about it it's like oh my god I'm going to become a lobbyist. But when you step back and think about this Social Work 101 helping skills and how do you talking to people listening. All of those things are skills that social workers have. We just put this scary word of lobbying on it and then it seems like it's something that we don't know how to do but we know how to listen to the people that we care about the people that we serve. We know how to distill that information into something that is a solution that we're not just completing we the solution. And again it's social work is such a diverse field. We can work in a hospital and work with everyone from a doctor to a nurse to an insurance company. We know how to talk with lots of different types of people so why wouldn't we know how to talk to a legislator especially a state one who is probably your neighbor Robin.

[00:34:13] Are you suggesting that not all peoples problems can be managed through clinical interventions. I would say as someone who started out as the only person in my undergraduate class who was not clinical. That is what I would say. It's great to talk with you know both of you. The passion for what you're doing comes through loud and clear. We're kind of getting close to ending up on time. Is there anything that either one of you would like to add before we wrap up our conversation. This is Joanie from my perspective I just have found that the social workers that are taking the training that are using this they're using it in their personal life and they're starting to use it with clients and Robert and I are working on a research study now and we're about to talk about results next week and the training is making a huge difference in the ability for social workers to make smarter referrals and to do a better assessment to really help people because a lot of times in social work we talk about burnout and people taking one step forward only to two steps back. First off and on no reason their own. And I think understanding the role of finances in human suffering and social problems is critical and it can't be ignored any longer. So our research is showing that even with some very basic training and investment in knowledge and skills that we're really starting to able to make some differences with families and communities to improve their overall quality of life. And that to me is what social work is about.

[00:35:52] So why wouldn't we include the financial pieces of that and not exclude it or make it secondary. Moving forward Yeah exactly especially when you consider our entire conversation and kind of contrast that with the latest the wealth pyramid and how income is distributed in our country. It makes you wonder how we would dare avoid it as a profession. I think it's something that's critical and the last thing I would sort of like to focus on are two things. One is that there's this great resource called the Assets and Opportunity Scorecard put out by the Corporation for Enterprise Development that really does show the impact of what they call asset poverty which is not having enough money in savings to live at the poverty level for three months. And I just think that that to me becomes the new standard that we need to think about because just having enough money coming in. I mean let's be honest most of the folks that we work with don't or at least that we work with at my organization. They don't always have stable income. And so it can't just be an

income issue. Having assets and having consistent access to liquid savings is just incredibly important for the stability of the families and the communities that we work with. And I would say the big picture thing that I would sort of go back to something that Jodi said right in the beginning which is that under the code of ethics social justice economic justice working on issues of economic poverty that is what social workers do.

[00:37:20] That is our roots and we have to remember that we can't think that because we're seeing financial social worker where we're helping people to build financial stability that that is somehow a new or foreign concept to social work. It's actually a critical element of our being. It's what we're doing. These are folks that were already working with what we're trying to do is pull that out make it more explicit. It doesn't mean that you have to do every service yourself and that you can't be a broker. Still it means understanding what is your role with working with someone and how can you help them to tie in some financial content in whatever your intervention clinical or macro that you have with them. How can you bring that fuse that information. And I would say that it's actually unethical to not offering it because I think it's so critical to the success of the families and the communities and individuals that we work with. That sounds like a great place to stop our conversation. Thank you. Jodi and Robin so much I can't tell you what a gas it's been to. Talked to two social workers who unabashedly talk about money. Thank you Peter we thank you for the opportunity to be together again and to energize and get other social workers involved in what we're doing. Know we're financial cheerleaders everywhere. Yeah I think you've done it quite well thank you so much. You've been listening to Jodi Jacobson Frey and Robin McKinney discuss financial social work on social work. Hi I'm Nancy Smyth professor and dean of the University at Buffalo School of Social Work. Thanks for listening to our podcast. We look forward to your continued support of the series.

[00:39:11] For more information about who we are as a school our history our programs and what we do we invite you to visit our Web site at www.socialwork.buffalo.edu.