Acknowledgments

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About NEFE

NEFE is an independent, nonprofit foundation committed to educating Americans on a broad range of financial topics and inspiring educated financial decision making for individuals and families through every stage of life. For more than 30 years, NEFE has been providing funding, logistical support and personal finance expertise to develop materials and programs for all ages.

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About the Center for Social Development

The Center for Social Development's mission is to create and study innovations in policy and practices that enable individuals, families and communities to formulate and achieve life goals, and contribute to the economy and society. Through innovation, research and policy development, CSD makes intellectual and applied contributions in social development theory, evidence, community projects and public policy.

CSD also emphasizes its role as a teaching institution, training doctoral and master's students through applied research projects. In many cases, international graduate students take on projects in their native countries, building knowledge and creating opportunities for extended partnership. CSD connects academic and applied interests, while building bridges across public, nonprofit, and private sectors. We value academic excellence and real-world involvement.

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Faculty Perspectives on Financial Capability and Asset Building in Social Work Education: A Research Report

Margaret S. Sherraden, Jin Huang, Lissa Johnson, Peter Dore, Julie Birkenmaier, Vernon Loke, and Sally Hageman

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Faculty Perspectives on Financial Capability and Asset Building in Social Work Education: A Research Report

This research study is part of a large effort called the Financial Capability and Asset Building (FCAB) initiative, which is housed at Washington University’s Center for Social Development (CSD). The initiative envisions social-work and human-service practitioners who are prepared to improve financial capability and promote asset accumulation in financially vulnerable households. The initiative is working toward this end by pursuing a phased strategy for developing, testing, and broadly disseminating an FCAB curriculum for undergraduate and graduate education.

This report presents findings from a national survey of social work faculty. The survey, conducted in collaboration with the Council on Social Work Education (CSWE), identifies financial and economic (F&E) content in the current curriculum, gaps in coverage, and strategies for improving the academic preparation of social workers in these areas.

Background

Financial Capability in U.S. Households

Large segments of the U.S. population are financially vulnerable for three important reasons: They have low levels of resources (low incomes and low wealth), they lack access to appropriate financial services, and they have low financial literacy.

The first of these reasons, resource constraints, stem from persistent poverty as well as rising inequality of income and wealth. All of those factors contribute to financial vulnerability. Over 12% of Americans (41 million) and 18% of children live in poverty, with even higher poverty rates for racial and ethnic minorities (Semega, Fontenot, & Kollar, 2017). Real median income for White households is 65% higher than that for African American households and 36% higher than that for Hispanic households (Semega et al., 2017). Yet the level of wealth inequality is much higher than the level of income inequality. In 2016, the median wealth of upper income families was seven times that of middle-income families and 75 times that of lower income families (Kochhar & Cilluffo, 2017). Racial disparities in wealth are wide: A recent study found that White households had 10 times more wealth than that held among African American households and eight times more than that held among Hispanic households (Dettling, Hsu, Jacobs, Moore, & Thompson, 2017).

The second reason for widespread financial vulnerability is that millions of U.S. households lack access to essential financial services. About 9 million households (7% of the population) were unbanked in 2015; that is, they did not have a savings or checking account with a financial institution (Federal Deposit Insurance Corporation, 2016). Another 24.5 million households (20% of the population) were underbanked: They had an account but also used alternative financial services (Federal Deposit Insurance Corporation, 2016). In other words, more than a quarter of households were either lacked access to basic financial services or were using expensive and sometimes risky financial products such as payday loans and auto title loans. An estimated 26 million adults lacked a credit record and, thus, were “credit invisible”; another 19 million had an unscored credit record, limiting their access to favorable credit terms (Brevoort, Grimm, & Kambara, 2016). Many of these individuals had low income, were young or old, and identified as members of racial or ethnic minority
groups (Consumer Financial Protection Bureau [CFPB], 2016a).

The third reason for the prevalence of financial vulnerability is the generally low level of financial literacy: that is, financial knowledge and skills, attitudes, habits, motivation, confidence, and self-efficacy (Dodaro, 2011). A study using a simple measure of financial literacy found that, on average, U.S. adults could correctly answer only three of five basic financial-knowledge questions. One quarter could not answer a basic question on interest rates, and 41% could not answer a simple question on inflation (FINRA Investor Education Foundation, 2016). The lack of such information and financial missteps can lead to short-term disruptions and long-term insecurity. Scores for financial well-being are lower among those who report lower levels of “financial know-how” and confidence (CFPB, 2017, p. 7). Despite the increasingly complex array of financial decisions faced by families, many lack adequate financial knowledge and skills to manage their financial lives effectively.

The Role of Social Work in Financial Capability
Increasingly, social workers are being called on to provide assistance to people with serious financial problems (Sherraden et al., 2015). As a key profession working on the front lines with financially vulnerable populations, social work has important roles in building financial capability. Recognizing the key role of social services, several national organizations, some public and some nonprofit, have developed training resources to improve financial well-being among vulnerable populations (Administration for Children and Families & Corporation for Enterprise Development, 2015; CFPB, 2013, 2016b; Institute on Assets and Social Policy & National Human Services Assembly, 2015; National Endowment for Financial Education, 2017).

For the past 25 years, the social work profession has been renewing its historical focus on household financial well-being (Stuart, 2013). Social workers have been at the forefront of research, practice, and policy innovations on household financial-development strategies. Individual Development Accounts, Child Development Accounts, and Refund to Savings are examples of such innovations (Birkenmaier, Sherraden, & Curley, 2013; Grinstein-Weiss et al., 2016; Nam, Kim, Clancy, Zager, & Sherraden, 2013; Sherraden, 1991). Recently CSWE launched a Clearinghouse for Economic Well-Being in Social Work Education and an associated curriculum guide.1 Both aim to promote FCAB in social work education. In 2016, the American Academy of Social Work & Social Welfare identified the challenge to Build Financial Capability and Assets for All as one of the 12 Grand Challenges for Social Work, further raising the visibility of FCAB research and practice in the profession.

Despite these developments, social work practice and research are ahead of professional education. Academic degree programs do not provide adequate financial training and preparation to social workers (Despard & Chow, 2010; Fenge, 2012; Gillen & Loefller, 2012; Loke, Watts, & Kakoti, 2013). Social policy courses cover topics on poverty and economic inequality as well as access to government benefits, but few social work courses or textbooks cover the range of financial topics required to improve financial well-being. There have been significant developments, however.

As of 2015, social work education accreditation guidelines mentioned “social and economic justice” (italics added for emphasis) but did not specifically allude to financial capability practice (CSWE, 2015, p. 5). We also have learned that faculty respond positively when offered an opportunity to teach financial content in professional social work education (Frey et al., 2015; Sherraden et al., 2015). Therefore, the lack of explicit attention to financial capability in the social work curriculum can be remedied, but the remedy requires a systematic plan.

Purpose of This Study
This study informs efforts to prepare social workers for FCAB practice. It creates a baseline measure of the amount of F&E content currently covered in social work education, identifies F&E topics from the perspective of social work educators, and contributes to understanding of the opportunities, barriers, and directions for expanding F&E content in social work. Findings will inform the design of FCAB curricular integration and, in the process, advance efforts of the Grand Challenge to Build Financial Capability and Assets for All (Sherraden et al., 2015).

The study also supports the National Endowment for Financial Education’s efforts: (a) to help Americans acquire information and skills necessary to take control of their finances, (b) to offer sustainable solutions for achieving effective financial education, and (c) to create opportunities for collaboration among financial professionals. The research team serves as a strategic partner in national efforts to increase financial capability in all households.

Preliminary Research
The current research is informed by three preliminary studies undertaken in Phase 1 of the
FCAB initiative. The first study examined the experiences of 13 instructors who were affiliated with 11 minority-serving institutions of higher education and trained to teach the FCAB curriculum, which was fielded at those institutions between 2012 and 2016. Instructors from Historically Black Colleges and Universities (HBCUs) and two from Tribal Colleges and Universities (TCUs) reported that the curriculum increased their confidence in teaching financial concepts and skills. Analyses of data from surveys with students conducted before and after exposure to the curriculum suggested that the exposure was associated with greater understanding of financial issues, confidence in helping clients with basic financial management, confidence in helping them with access to financial services, and some improvements in student personal financial behavior (Sherraden, Birkenmaier, McClendon, & Rochelle, 2017).

The second study examined the process of adopting an FCAB curriculum at four HBCUs. Analysis of data from interviews with 19 faculty and administrators found that curriculum adoption was influenced by prior working relationships and trust, the relevance of the curriculum to student and community needs, and the curriculum’s alignment with program, institutional, and professional goals (Rochelle et al., 2017).

The third study also informed the development of the faculty survey. Conducted in collaboration with faculty at Eastern Washington University, Saint Louis University, and the University of Maryland, Baltimore, the study interviewed 30 social work faculty at colleges and universities that offer accredited bachelor of social work (BSW) and master of social work (MSW) degree programs (Hageman, Sherraden, Birkenmaier, & Loke, 2017). Findings suggested wide variation in faculty interest, knowledge, and understanding of F&E matters. Although respondents reported that F&E content typically was not included in classes, they noted that financial issues frequently arise in class discussions and field practicums. Overall, faculty had a positive but cautious interest in integrating F&E content into their courses. However, they also identified several barriers, including accreditation standards, time to cover additional content, and faculty expertise.

Research Design and Methods

Research Questions

A review of existing research, including the three preliminary studies, contributed to the design and methods of the current research effort. This study focuses on four research questions:

1. What is the amount and type of F&E content currently being taught in social work courses?
2. What are social work faculty perceptions about the usefulness of specific F&E topics in preparing social work students for social work practice?
3. Among social work faculty, what are the perceived barriers to and opportunities for teaching F&E content in the social work curriculum?
4. What are social work faculty’s recommendations for including F&E content in the social work curriculum?

Sample and Survey

In this study, we aimed to survey all social work faculty in the United States. However, there is no comprehensive database of U.S. social work faculty, and the faculty database maintained by CSWE (N = 2,442) includes information only on the council’s paid members (CSWE, 2017a). The annual survey report on accredited programs in social work indicated that there were 13,503 faculty in social work degree programs in 2016 (5,793 full-time and 7,710 part-time) but did not include a comprehensive list of all faculty (CSWE, 2017a). The research team endeavored to create such a list in order to generate a sample for the study. From CSWE, we obtained a list of colleges and universities with accredited social work programs. We then conducted a thorough review of their websites. Subsequently, we emailed the 7,642 full- and part-time faculty from 571 colleges and universities identified in this web search, inviting them to participate in this study. We determined that an online survey would be the most efficient method for reaching the most faculty. The survey instrument (see Appendix) has four main sections: (1) the amount of F&E content taught, (2) perceptions concerning the usefulness of F&E topics, (3) barriers to and recommendations on including F&E content, and (4) preferred ways to learn more about F&E content for teaching. The design of the instrument was based on a review of theory, empirical evidence, and items from similar surveys conducted with other human-service professions (Dillman, Smyth, & Christian, 2014). The specific F&E topics covered in the survey are drawn from our conceptual framework for financial capability (Sherraden, 2013), findings from the preliminary studies (Hageman et al., 2017; Rochelle et al., 2017; Sherraden et al., 2017), and other surveys on household finances (Board of Governors of the Federal Reserve System, 2017; Lin et al., 2016).
The survey also included questions about respondents’ demographic characteristics and prior financial education, the courses they teach, and their institutions. To maximize recall accuracy, we only surveyed faculty members who had taught during the year of the study (between August 2016 and May 2017).

Researchers revised the survey multiple times in response to feedback from the six research team members and other experts. We paid particular attention to adherence to the study’s research questions, theoretical and analytical frameworks, terminology and readability, skip pattern logic, and survey length. The survey was tested by all team members several times. In addition, it was tested by eight colleagues, participants in a faculty workshop at an annual social work education meeting, and four doctoral students who were not involved in the project. The final draft of the survey was retested with one of the four doctoral students.

Data Collection

In March 2017, the researchers finalized the instrument in Qualtrics survey software and sent an email inviting 7,642 faculty to participate. Qualtrics tracked nonrespondents, incomplete surveys, and completed surveys. Once a week for 8 weeks, researchers sent reminder emails to nonrespondents and reviewed completed surveys for possible error patterns. The database was updated every day by removing duplicate names as well as the names of invitees who had died, were on sabbatical, indicated they should not be in the sample, or opted out.

Emailed feedback from survey respondents and analysis of response patterns suggested that the original list included many people who do not teach in social work. The information on them was out of date or erroneous. Of the 7,642 invitations we initially sent, 401 emails returned with notice that they were undeliverable. The research team reviewed and updated incorrect email addresses for all but 99 names whose contact information could not be located. Another 239 were deceased, on sabbatical, no longer with the institution, or no longer working. This brought the total number of eligible invitees to 7,304.

Of the 7,304 faculty eligible to complete the survey, 1,682 opened the initial invitation. Eleven responded but did not provide consent to the survey and were removed. We also removed 94 who were not teaching from August 2016 to May 2017 and thus were not eligible to participate in the study. The analytic sample therefore includes 1,577 individuals, and the response rate was 22%.

Measures

F&E Content Coverage

A main focus of the survey is F&E content taught by faculty respondents in social work education. The survey asked whether respondents included any F&E content in their teaching between August 2016 and the time of survey. This general coverage question is indicated by a dichotomous variable (yes = 1; no = 0).

Faculty participants who responded affirmatively to the general coverage question were asked a series of questions on whether they taught about 23 specific F&E topics in any of their classes between August 2016 and the time of survey. Table 1 shows the full list of F&E topics covered by these 23 survey questions. The table also shows the shortened terms for the topics. The shortened terms are used in this report for the sake of convenience and ease of expression. The terms are italicized to aid the reader in recognizing them.

The questions on these 23 specific topics have five response options: never (coded as 0), a little (1), some (2), a lot (3), and do not know (coded as a missing value, 99). Faculty who responded negatively to the general coverage question were categorized as never teaching any of these 23 topics.

The 23 topics can be categorized into three groups: Financial Products and Services (nine topics), Public Policies and Programs (four topics), and Financial Management and Practice (10 topics). Overall, these categories are consistent with results from a preliminary exploratory factor analysis of the 23 specific F&E topics in the survey (although the factor analysis suggested that several topics could be included in multiple categories).

Faculty responses on specific F&E topics prompted us to create three aggregate measures of F&E content coverage. The first was a dichotomous variable that identified respondents who reported teaching a little or more on any of these topics (coded as 1); that is, respondents assigned a value of 0 for this variable never taught on any of these topics. This aggregate measure was essentially the same as the general coverage question discussed above. The second aggregate variable ranging in value from 0 to 23—counted the number of F&E topics on which the respondent reportedly taught at least a little (coded as 1 if any teaching was reported; otherwise 0). It reflects the scope of F&E content taught in social work education. The third aggregate variable was the sum of the 23 specific topic variables. The scale ranged from 0 to 69, indicating the level of teaching (from never to a lot).
### Table 1. List of F&E Topics

<table>
<thead>
<tr>
<th>F&amp;E Topic</th>
<th>Shortened Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank products (e.g., checking and savings accounts)</td>
<td>Bank products</td>
</tr>
<tr>
<td>Non-bank products (e.g., payday loans)</td>
<td>Non-bank products</td>
</tr>
<tr>
<td>Emergency savings</td>
<td>Emergency savings</td>
</tr>
<tr>
<td>Saving for the future</td>
<td>Saving for future</td>
</tr>
<tr>
<td>Credit (e.g., credit cards and car loans)</td>
<td>Credit</td>
</tr>
<tr>
<td>Credit reports from a credit bureau</td>
<td>Credit reports</td>
</tr>
<tr>
<td>Problem debt (e.g., overdue bills and high-interest loan payments)</td>
<td>Problem debt</td>
</tr>
<tr>
<td>Student loans and student debt</td>
<td>Student loans/debt</td>
</tr>
<tr>
<td>Electronic Benefit Transfer (EBT) cards and other prepaid cards</td>
<td>EBT/prepaid cards</td>
</tr>
<tr>
<td>Tax assistance and tax credits</td>
<td>Tax assistance/credits</td>
</tr>
<tr>
<td>Housing (e.g., affordable housing, housing assistance, evictions, and foreclosures)</td>
<td>Housing services</td>
</tr>
<tr>
<td>Health insurance (e.g., ACA, Medicare, Medicaid, private insurance)</td>
<td>Health insurance</td>
</tr>
<tr>
<td>Helping clients get government benefits (e.g., TANF, SNAP, SSI, Social Security)</td>
<td>Public benefits</td>
</tr>
<tr>
<td>Finances affect emotions, mental health, and interpersonal relationships</td>
<td>Finances and emotions</td>
</tr>
<tr>
<td>How race and social class affect financial well-being</td>
<td>Race and social class</td>
</tr>
<tr>
<td>Working for community, organization, or policy change to improve people's financial well-being</td>
<td>Macro change</td>
</tr>
<tr>
<td>Household budgets and spending decisions</td>
<td>HH budgets</td>
</tr>
<tr>
<td>Identity theft and financial scams</td>
<td>Identity theft/scams</td>
</tr>
<tr>
<td>Having money conversations with clients</td>
<td>Money conversations</td>
</tr>
<tr>
<td>Discussing financial values and goals with clients</td>
<td>Financial values/goals</td>
</tr>
<tr>
<td>Helping clients make household financial decisions</td>
<td>HH financial decisions</td>
</tr>
<tr>
<td>Assessing client household financial well-being</td>
<td>HH financial well-being assessment</td>
</tr>
<tr>
<td>How students can gain financial knowledge and skills for their own lives</td>
<td>Student financial well-being</td>
</tr>
</tbody>
</table>

Note. F&E = financial and economic content; HH = household; ACA = Patient Protection and Affordable Care Act; TANF = Temporary Assistance for Needy Families; SNAP = Supplemental Nutrition Assistance Program; SSI = Supplemental Security Income.

### F&E Content Usefulness

The measures of usefulness of F&E content for social work students parallel those of F&E content coverage. Survey respondents were asked the following: “Do you think the students would benefit from more financial or economic content?” Responses to this general usefulness question are indicated by a dichotomous variable (yes = 1; no = 0).

Faculty respondents then were asked about the usefulness of the same 23 specific topics covered by questions posed in the prior section. For these items, respondents were given five response options that ranged on a Likert scale: not at all (coded as 0), slightly (1), moderately (2), very (3), and don’t know (coded as a missing value, 99).

Responses to the usefulness questions prompted the creation of three aggregate measures. The first was a dichotomous variable (yes = 1; no = 0) indicating whether the respondent reported that any of the topics was useful. That is, the choice of “slightly,” “moderately,” or “very useful” was coded as 1 for this variable, and the choice of “not at all useful” was coded as 0. This aggregate measure is essentially the same as the general usefulness measure described above. The second aggregate variable, ranging from 0 to 23, counted the number of F&E topics that are considered moderately (coded as 2) or very useful (coded as 3). This measure reflects the scope of what respondents consider to be useful F&E topics in social work education. The third aggregate variable was the sum scale of these 23 variables for the level of usefulness of specific topics. This coverage scale ranged from 0 to 69 (from not at all to very useful).
Barriers to Increasing F&E Content

Respondents indicating that F&E content was useful were asked to identify barriers to including more F&E content in the social work curriculum. They were offered a list of six possible barriers—no barriers, lack of faculty expertise, lack of faculty interest, lack of flexibility/time, not the role of social work, not required by CSWE’s Educational Policy and Accreditation Standards (EPAS)—and an option to identify a barrier not listed.

Those who did not consider F&E content useful were asked why they thought this. They were given a list of seven possible reasons: already sufficiently covered in the curriculum, lack of faculty expertise, lack of student interest, lack of flexibility/time in the curriculum, not the role of social work, and not required by CSWE (EPAS). They also had the option to identify a reason not listed.

Recommendations to Add F&E Content

Respondents who affirmed the overall usefulness of F&E content were asked to recommend ways to increase F&E content in teaching. They were given a list of four possible options: integrating or infusing the content into existing courses, creating a stand-alone required course, introducing an elective stand-alone course, and offering extracurricular opportunities (such as workshops). In addition, they had an option to identify recommendations not listed.

Recommendations for Social Work Faculty Training

The survey also asked respondents to indicate preferences concerning the types of training in F&E content. The response options included online resources, webinars, in-person workshops, online courses, in-class courses, and other.

Demographic and Program Characteristics

The survey collected information on a series of demographic characteristics, including gender (female, male, and gender neutral), race/ethnicity (Hispanic, White non-Hispanic, African American/other Black, American Indian/Native American, and others), highest education (doctorate and below or master’s degree and below), faculty position (adjunct or part-time instructor, full-time non-tenure track appointment, assistant professor, associate professor, and professor), previous exposure to financial education (none, a little, some, and a lot), and financial knowledge and skills (low, medium, and high). Information on the social work program where the respondent taught included program type (public or private university), social work degree offered (BSW, MSW, and doctorate), number of faculty, and number of students.

Analyses

To address the study’s research questions, we conducted descriptive statistical analyses on key variables (e.g., F&E content coverage and usefulness) as well as demographic and program characteristics. In bivariate analyses, we used chi-square and one-way analysis of variance tests to examine the associations of F&E content coverage and usefulness with demographic and program characteristics. Using three aggregate measures on F&E content coverage and usefulness as dependent variables, we also tested their associations with demographic and program characteristics in multivariate analyses. We applied logit, Poisson, and ordinary least squares regression models, respectively, for dichotomous, count, and continuous variables. We use listwise deletion to remove missing observations in all analyses.

Respondent and Program Demographics

Respondent Demographics

Table 2 shows the demographics of survey respondents (N = 1,577). The majority of respondents are female (79%). Most respondents identified themselves as non-Hispanic White (72%), though a substantial percentage identified themselves as non-Hispanic African American (13%). Relatively small percentages identified as Hispanic (5%), Asian American (4%), American Indian/Native American (1%), and members of multiple or other races (4%). Most hold a doctorate degree (64%) and a tenure-track position (62%), although large percentages were in non-tenure track (23%) and adjunct positions (11%).

The absence of another data set on U.S. social work faculty makes it difficult to assess how representative the survey sample is of the population of social work faculty in the United States. The 2016 CSWE survey included aggregate data on faculty, student, and program characteristics reported by Social Work programs. In contrast, our survey was directed to faculty, rather than to program administrators, and collected data on individual faculty members. In Table 3, we compare the characteristics of survey respondents with the characteristics reported by programs that completed the 2016 CSWE survey (CSWE, 2017a). The demographics were generally similar in the surveys. As shown, women comprised over 70% of both samples, though White (non-Hispanic) faculty accounted for a larger share of the current sample (72%) than of that for the CSWE
# Table 2. Descriptive Statistics on Sample Characteristics ($N = 1,577$)

<table>
<thead>
<tr>
<th>Variable</th>
<th>Valid N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>1,377</td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>1,002</td>
<td>73.14</td>
</tr>
<tr>
<td>Male</td>
<td>375</td>
<td>26.46</td>
</tr>
<tr>
<td>Gender neutral</td>
<td>1</td>
<td>0.07</td>
</tr>
<tr>
<td>Race and ethnicity</td>
<td>1,373</td>
<td></td>
</tr>
<tr>
<td>Hispanic</td>
<td>63</td>
<td>4.60</td>
</tr>
<tr>
<td>White (non-Hispanic)</td>
<td>982</td>
<td>71.40</td>
</tr>
<tr>
<td>African American/other Black</td>
<td>199</td>
<td>14.41</td>
</tr>
<tr>
<td>American Indian/Native American</td>
<td>118</td>
<td>8.54</td>
</tr>
<tr>
<td>Asian American/other Asian and Pacific</td>
<td>65</td>
<td>4.70</td>
</tr>
<tr>
<td>Multiple race/ethnicity/other</td>
<td>64</td>
<td>4.60</td>
</tr>
<tr>
<td>Highest education degree</td>
<td>1,408</td>
<td></td>
</tr>
<tr>
<td>Masters and below</td>
<td>511</td>
<td>36.83</td>
</tr>
<tr>
<td>Doctorate</td>
<td>897</td>
<td>63.17</td>
</tr>
<tr>
<td>Position</td>
<td>1,577</td>
<td></td>
</tr>
<tr>
<td>Adjunct/part-time instructor</td>
<td>173</td>
<td>10.96</td>
</tr>
<tr>
<td>Full-time non-tenure track</td>
<td>353</td>
<td>22.24</td>
</tr>
<tr>
<td>Assistant professor</td>
<td>331</td>
<td>21.06</td>
</tr>
<tr>
<td>Associate professor</td>
<td>341</td>
<td>21.85</td>
</tr>
<tr>
<td>Professor</td>
<td>330</td>
<td>21.06</td>
</tr>
<tr>
<td>Financial education experience</td>
<td>1,403</td>
<td></td>
</tr>
<tr>
<td>None</td>
<td>243</td>
<td>17.06</td>
</tr>
<tr>
<td>A little</td>
<td>515</td>
<td>36.58</td>
</tr>
<tr>
<td>Some</td>
<td>423</td>
<td>30.11</td>
</tr>
<tr>
<td>A lot</td>
<td>122</td>
<td>8.75</td>
</tr>
<tr>
<td>Financial knowledge/skills</td>
<td>1,405</td>
<td></td>
</tr>
<tr>
<td>Low</td>
<td>253</td>
<td>18.00</td>
</tr>
<tr>
<td>Medium</td>
<td>824</td>
<td>58.75</td>
</tr>
<tr>
<td>High</td>
<td>328</td>
<td>23.25</td>
</tr>
<tr>
<td>Types of universities where faculty teach</td>
<td>1,424</td>
<td></td>
</tr>
<tr>
<td>Public</td>
<td>908</td>
<td>64.05</td>
</tr>
<tr>
<td>Private (nonprofit)</td>
<td>454</td>
<td>32.22</td>
</tr>
<tr>
<td>Private (for-profit)</td>
<td>62</td>
<td>4.38</td>
</tr>
<tr>
<td>Whether BSW offered by the program</td>
<td>1,424</td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>1,235</td>
<td>86.61</td>
</tr>
<tr>
<td>No</td>
<td>189</td>
<td>13.39</td>
</tr>
<tr>
<td>Whether MSW offered by the program</td>
<td>1,424</td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>1,232</td>
<td>86.75</td>
</tr>
<tr>
<td>No</td>
<td>192</td>
<td>13.25</td>
</tr>
<tr>
<td>Whether PhD/DSW offered by the program</td>
<td>1,424</td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>1,226</td>
<td>86.18</td>
</tr>
<tr>
<td>No</td>
<td>208</td>
<td>13.82</td>
</tr>
<tr>
<td>Number of faculty in the program</td>
<td>1,238</td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>17.83</td>
<td></td>
</tr>
<tr>
<td>Median</td>
<td>11.00</td>
<td></td>
</tr>
<tr>
<td>Number of students in the program</td>
<td>1,401</td>
<td></td>
</tr>
<tr>
<td>Less than 100</td>
<td>237</td>
<td>16.94</td>
</tr>
<tr>
<td>100–200</td>
<td>301</td>
<td>21.46</td>
</tr>
<tr>
<td>201–500</td>
<td>413</td>
<td>29.44</td>
</tr>
<tr>
<td>More than 500</td>
<td>442</td>
<td>31.16</td>
</tr>
</tbody>
</table>

Note. The total sample size is 1,577. We removed the cases with missing information on the variable in univariate analyses.

The CSWE survey had higher percentages of adjunct instructors, lecturers, field instructors, and faculty with clinical appointments. Likely related, the percentage of respondents with doctoral degrees was higher in current study (64%) than in the CSWE survey (40%). Also, the percentage of full-time non-tenured personnel was somewhat lower in the current sample (23%) than in that for the CSWE survey (23%).

### Financial Knowledge and Skills and Previous Financial Education

When asked to characterize their level of previous financial education, most respondents (72%) indicated that they had a little or some, and 11% indicated that they had a lot. Only 17% reported having none. There is little evidence here for relationships between previous financial education and various respondent demographics such as respondent position, race/ethnicity, degree, or gender (Figure 1). Regarding respondent position, previous financial education was reportedly highest among adjunct professors: 19% reported a lot of financial education, but the same was reported by between 9% and 12% of tenured and full-time, non–tenure track respondents. Otherwise, there was little variation. Across the racial and ethnic groups, the smallest percentage of respondents reporting a lot of prior financial education was among non-Hispanic Asians (3%). However, the racial and ethnic groups did not differ to a statistically significant degree in the level of previous financial education.

| Table 3. A Comparison of CSWE and CSD Faculty Survey Results (percentages) |
|-----------------------------|-----------------------------|
| Characteristic              | CSWE Survey | CSD Faculty Survey |
| Demographics                |               |                  |
| Gender (female)             | 74            | 78               |
| Race/ethnicity              |               |                  |
| White (non-Hispanic)        | 63            | 72               |
| African American            | 15            | 13               |
| Hispanic                    | 8             | 4                |
| Native American             | 1             | 1                |
| Other or unknown            | 12            | 9                |
| Degree                      |               |                  |
| Master’s                    | 58            | 36               |
| Doctorate                   | 40            | 64               |
| Position                    |               |                  |
| Professor                   | 9             | 15               |
| Associate professor         | 11            | 24               |
| Assistant professor         | 14            | 27               |
| Other                       | 37            | 23               |
| Adjunct/part-time           | 29            | 11               |
| Full-time nontenured        | 27            | 23               |

Note. CSWE = Council on Social Work Education; CSD = Center for Social Development.

The survey (63%). In comparison, the two samples included similar percentages of African American (13% vs. 15% in the CSWE survey) and Hispanic faculty (4% vs. 8%). In terms of positions held, the percentages of professors, associate professors, and assistant professors were respectively higher in the current sample than in the CSWE sample; the
When asked to characterize their financial knowledge and skills, 58% reported they had a medium level and 24% reported a high level. Only 18% reported having a low level of financial knowledge and skills. Previous financial education and financial knowledge and skills are highly correlated (Figure 2). For example, among those who reported having had a lot of previous financial education, 84% also reported a high level of financial knowledge and skills, and 0% reported having a low level of financial knowledge and skills. Among those reporting no previous financial education, nearly half (42%) reported a low level of financial knowledge and skills. The high correlation between financial education and financial knowledge/skills may affect responses on F&E content coverage and usefulness.

Program Demographics

Most respondents were employed at a public university (69%). About 80% of respondents reported that their program offered a BSW and/or an MSW degree, and 37% reported that their program offered a doctor of philosophy or a doctor of social work degree. In comparison, the CSWE report (2017a) indicated that 60% of the 848 accredited programs

Figure 1. Previous financial education by demographic background.

Figure 2. Level of financial knowledge and skills by financial education experience (n = 1,403). The total sample size is 1,577. We removed cases with missing information financial knowledge/skills and financial education experience variables (n = 147).
offer a BSW degree, 30% offer an MSW degree, and 10% offer a doctoral degree (CSWE, 2017a). Respondents worked in programs with an average of 20 faculty. About two thirds (65%) work in programs with between 100 and 500 students.

### F&E Content Taught in Current Courses

#### General Coverage

A key focus of this study is on F&E content currently taught in social work programs. We asked respondents whether they included any F&E content in their teaching between August 2016 and the time of survey. Those who answered affirmatively were asked whether they taught on 23 specific topics. In total, 852 respondents (54% of 1,501 who provided positive answers to the general coverage question) indicated that they included some F&E content in courses during that period. More than half of the courses with F&E content were offered in a BSW program and 40% were offered in an MSW program. Another 6% of courses with F&E content were cross listed for two programs (e.g., BSW and MSW), but less than 1% were offered in a doctoral program (Figure 3).

The F&E content was included in a variety of social work courses across all major elements in the social work curriculum (e.g., foundation, concentration, and electives; policy, practice, research, and practicum). Despite this and the relevance of F&E content for many aspects of social work practice, it is covered most often in policy courses (40%; Figure 4). It was covered much less often in other types of courses; it was especially rare in research methods (3%), field education (4%), competency based courses (6%), and community/organization practice courses (8%).

#### Specific Topics

Table 4 shows F&E topics by the four response categories. (If, in response to the general coverage question, a participant reported that they taught no F&E content, the respondent is considered to have taught none of these topics in their courses.) The table lists the 23 topics in the three groups (Financial Products and Services, Public Policies and Programs, and Financial Management and Practice).

More than half of respondents have taught at least some F&E content; however, the distributions of the 23 items in Table 4 generally suggests that coverage of the specific F&E topics is low. In responses on each of the 23 topics, the highest percentage of respondents reported that they have never taught on that subject, and the percentage reporting this ranged from about 50% to 80%. More than half of respondents said that they have never taught on most of the topics (n = 20 of 23 topics), and for a majority of the 23 topics, the smallest share of respondents indicated that they have taught the topic a lot. In fact, on 17 of the 23 topics, fewer than 10% of respondents chose that category, and the

Figure 3. Teaching Financial and economic content, by academic degree program (n = 852).

Figure 4. Financial and economic content coverage by course type (n = 834).
### Table 4. Level of Financial and Economic Content Coverage in the Full Sample (N = 1,577)

<table>
<thead>
<tr>
<th>F&amp;E Content Item</th>
<th>Valid N</th>
<th>Never Taught</th>
<th>Taught Little</th>
<th>Taught Some</th>
<th>Taught A Lot</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial products and services</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bank products</td>
<td>1,531</td>
<td>74.72%</td>
<td>18.29%</td>
<td>6.34%</td>
<td>0.65%</td>
</tr>
<tr>
<td>Non-bank products</td>
<td>1,531</td>
<td>69.24%</td>
<td>20.57%</td>
<td>8.95%</td>
<td>1.24%</td>
</tr>
<tr>
<td>Emergency savings</td>
<td>1,526</td>
<td>68.94%</td>
<td>20.51%</td>
<td>9.11%</td>
<td>1.44%</td>
</tr>
<tr>
<td>Saving for the future</td>
<td>1,526</td>
<td>62.98%</td>
<td>23.20%</td>
<td>10.75%</td>
<td>3.08%</td>
</tr>
<tr>
<td>Credit</td>
<td>1,527</td>
<td>67.58%</td>
<td>21.68%</td>
<td>9.36%</td>
<td>1.38%</td>
</tr>
<tr>
<td>Credit reports</td>
<td>1,516</td>
<td>86.15%</td>
<td>10.62%</td>
<td>2.70%</td>
<td>0.53%</td>
</tr>
<tr>
<td>Problem debt</td>
<td>1,524</td>
<td>65.68%</td>
<td>22.24%</td>
<td>9.84%</td>
<td>2.23%</td>
</tr>
<tr>
<td>Student loans/debt</td>
<td>1,515</td>
<td>64.42%</td>
<td>22.44%</td>
<td>10.23%</td>
<td>2.90%</td>
</tr>
<tr>
<td>EBT(prepaid cards)</td>
<td>1,529</td>
<td>68.28%</td>
<td>18.44%</td>
<td>10.46%</td>
<td>2.81%</td>
</tr>
<tr>
<td>Public policies and programs</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tax assistance/credits</td>
<td>1,530</td>
<td>57.65%</td>
<td>17.84%</td>
<td>17.71%</td>
<td>6.80%</td>
</tr>
<tr>
<td>Housing services</td>
<td>1,523</td>
<td>49.44%</td>
<td>13.59%</td>
<td>22.52%</td>
<td>14.45%</td>
</tr>
<tr>
<td>Health insurance</td>
<td>1,522</td>
<td>49.21%</td>
<td>8.67%</td>
<td>18.07%</td>
<td>24.05%</td>
</tr>
<tr>
<td>Public benefits</td>
<td>1,518</td>
<td>50.59%</td>
<td>12.52%</td>
<td>17.33%</td>
<td>19.57%</td>
</tr>
<tr>
<td>Financial management and practice</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HH budgets</td>
<td>1,528</td>
<td>57.79%</td>
<td>22.25%</td>
<td>14.79%</td>
<td>5.17%</td>
</tr>
<tr>
<td>Identity theft/scams</td>
<td>1,520</td>
<td>80.79%</td>
<td>13.75%</td>
<td>4.34%</td>
<td>1.12%</td>
</tr>
<tr>
<td>Money conversations</td>
<td>1,514</td>
<td>70.87%</td>
<td>16.51%</td>
<td>9.78%</td>
<td>2.84%</td>
</tr>
<tr>
<td>Financial values/goals</td>
<td>1,517</td>
<td>74.75%</td>
<td>14.90%</td>
<td>7.98%</td>
<td>2.37%</td>
</tr>
<tr>
<td>HH financial decisions</td>
<td>1,511</td>
<td>72.73%</td>
<td>17.34%</td>
<td>7.74%</td>
<td>2.18%</td>
</tr>
<tr>
<td>HH financial well-being</td>
<td>1,509</td>
<td>67.20%</td>
<td>19.62%</td>
<td>9.81%</td>
<td>3.38%</td>
</tr>
<tr>
<td>Student financial well-being</td>
<td>1,507</td>
<td>70.67%</td>
<td>18.51%</td>
<td>8.43%</td>
<td>2.39%</td>
</tr>
<tr>
<td>Finances and emotions</td>
<td>1,503</td>
<td>55.95%</td>
<td>16.37%</td>
<td>16.50%</td>
<td>11.18%</td>
</tr>
<tr>
<td>Race and social class</td>
<td>1,510</td>
<td>48.74%</td>
<td>7.42%</td>
<td>16.23%</td>
<td>27.62%</td>
</tr>
<tr>
<td>Macro change</td>
<td>1,508</td>
<td>52.52%</td>
<td>13.66%</td>
<td>15.92%</td>
<td>17.90%</td>
</tr>
</tbody>
</table>

Note. HH = household; ACA = Patient Protection and Affordable Care Act; TANF = Temporary Assistance for Needy Families; SNAP = Supplemental Nutrition Assistance Program; SSI = Supplemental Security Income. The total sample size is 1,577. We removed the cases with missing information when conducting univariate analysis on each content item.

### Figure 5. Percentages of “Never Taught” by F&E content item. F&E content = financial and economic content; HH = household; EBT = electronic benefits transfer. The 23 F&E items are categorized into three groups: financial products and services, public policies and programs, and financial management and practice. Within each group, the F&E items are ranked from low to high by the percentage of respondents who said that they have “never taught” the topic.
smallest percentages were for Bank products and Credit reports: less than 0.65% and 0.53% of respondents, respectively, reported teaching a lot on that topic.

Respondents were most likely to report teaching about F&E topics within the Public Policies and Programs group but, among those topics, were least likely to have taught about Tax assistance and tax credits. About half of respondents said that they included some content on these topics and that they have taught some or a lot on the topics. Faculty in the survey were much less likely to report teaching about Financial Products and Services and Financial Management and Practice. Only one topic within these two groups (Race and social class) was reportedly taught by more than half of respondents. Respondents were least likely to report teaching about Credit reports (86% have never taught on this) and Identity theft/scams (81% have never taught on this), and most of those who said they taught about these two topics indicated that they taught them only a little.

Figure 5 illustrates the lack of F&E content in social work education, ranking the 23 specific topics by the percentage of respondents who reported that they never taught each topic. Again, as clearly shown by the shortest bars in the figure, topics within the category of Public Policies and Programs were least likely to have never been taught. The mean probability of never being taught was 69% and 65%, respectively, for the categories of Financial Products and Services and Financial Management and Practice. Of the three categories, the Financial Products and Services category was the most likely to be neglected in social work education.

Aggregate Measures of F&E Content Coverage

Table 5 shows the three aggregate measures on F&E content coverage for respondents who had valid information on the 23 F&E specific topics ($n = 1,456$). About half of respondents reported teaching about at least one specific topic. On average, respondents taught content on nearly eight of the 23 topics. Furthermore, the average level of coverage was about 13 (out of a possible 69). In other words, the average level of teaching was less than “a little,” which should correspond to a value of 23 on the third aggregate measure.

### Perceived Usefulness of F&E Content

#### Overall Usefulness

A second key focus of the study is on the perceived usefulness of F&E content in the social work curriculum. Most faculty respondents reported that F&E education would be beneficial for social work students. Among the 1,301 faculty respondents who provided a valid response, nearly all (91%) agreed with the statement that “students would benefit from more financial or economic content than is currently being taught.” The recognized usefulness of this topic, in contrast to the lower percentage who are teaching the topic, suggests a call for more F&E education in social work education.

#### Usefulness of Specific Topics

We also asked about the usefulness of each of the 23 topics. Table 6 summarizes the responses of survey participants.

As we did with results in Table 4, we divide the results for Table 6 into the three categories: Financial Products and Services, Public Policies and Programs, and Financial Management and Practice. Respondents were most likely to report
that topics related to Public Policies and Programs would be very useful for students of social work (more than 70% for three of the four topics in that category), although many of the items in Financial Management and Practice were also perceived to be as useful or even more useful. For example, 91% reported that it would be very useful for students to understand Race and social class; 83% indicated that an understanding of Macro change would be very useful; and 76% said that understanding of Finances and emotions would be very useful. These topics also are the ones most likely to be taught (Table 4). Topics in the Financial Products and Services category were ranked a little lower by respondents but were generally perceived as moderately or very useful.

It is striking that very few respondents said any of these topics was not useful to social work students, and relatively few perceived them to be only slightly useful. Topics deemed least useful were Bank products (8% indicated that they were not useful to social work students, and 30% indicated that they were slightly useful), Credit reports (7% not at all useful, 24% slightly), EBT and prepaid cards (5% not at all useful, 22% slightly useful).

Table 6. Level of F&E Content Usefulness: Full Sample (N = 1,577)

<table>
<thead>
<tr>
<th>F&amp;E Content Item</th>
<th>Valid N</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Not Useful</td>
</tr>
<tr>
<td>Financial products and services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bank products</td>
<td>1,437</td>
<td>8.14</td>
</tr>
<tr>
<td>Non-bank products</td>
<td>1,440</td>
<td>5.00</td>
</tr>
<tr>
<td>Emergency savings</td>
<td>1,439</td>
<td>3.89</td>
</tr>
<tr>
<td>Saving for the future</td>
<td>1,429</td>
<td>3.22</td>
</tr>
<tr>
<td>Credit</td>
<td>1,439</td>
<td>3.82</td>
</tr>
<tr>
<td>Credit reports</td>
<td>1,427</td>
<td>6.73</td>
</tr>
<tr>
<td>Problem debt</td>
<td>1,439</td>
<td>3.34</td>
</tr>
<tr>
<td>Student loans/debt</td>
<td>1,431</td>
<td>3.35</td>
</tr>
<tr>
<td>Government benefit transfer (EBT) cards and</td>
<td>1,436</td>
<td>5.01</td>
</tr>
<tr>
<td>other prepaid cards</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public policies and programs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tax assistance/credits</td>
<td>1,442</td>
<td>2.22</td>
</tr>
<tr>
<td>Housing services</td>
<td>1,439</td>
<td>0.76</td>
</tr>
<tr>
<td>Health insurance</td>
<td>1,443</td>
<td>0.35</td>
</tr>
<tr>
<td>Public benefits</td>
<td>1,446</td>
<td>0.55</td>
</tr>
<tr>
<td>Financial management and practice</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HH budgets</td>
<td>1,444</td>
<td>2.49</td>
</tr>
<tr>
<td>Identity theft/scams</td>
<td>1,443</td>
<td>4.33</td>
</tr>
<tr>
<td>Money conversations</td>
<td>1,430</td>
<td>1.75</td>
</tr>
<tr>
<td>Financial values/goals</td>
<td>1,420</td>
<td>1.97</td>
</tr>
<tr>
<td>HH financial decisions</td>
<td>1,418</td>
<td>4.16</td>
</tr>
<tr>
<td>HH financial well-being assessment</td>
<td>1,437</td>
<td>1.53</td>
</tr>
<tr>
<td>Student financial well-being</td>
<td>1,431</td>
<td>4.38</td>
</tr>
<tr>
<td>Finances and emotions</td>
<td>1,431</td>
<td>0.35</td>
</tr>
<tr>
<td>Race and social class</td>
<td>1,443</td>
<td>0.14</td>
</tr>
<tr>
<td>Macro change</td>
<td>1,431</td>
<td>0.42</td>
</tr>
</tbody>
</table>

Note. F&E content = financial and economic content; ACA = Patient Protection and Affordable Care Act; TANF = Temporary Assistance for Needy Families; SNAP = Supplemental Nutrition Assistance Program; SSI = Supplemental Security Income. The total sample size is 1,577. In conducting univariate analysis on the usefulness of each F&E item, we removed cases with missing information on the variable.

To further show the perceived usefulness of these specific topics, Figure 6 combines the results for the “moderately useful” and “very useful” response categories, ranking topics from high to low percentage within the three categories. A higher percentage indicates a greater perception of usefulness. We are conservative in our analysis by including only the two higher responses on the Likert scale (moderately useful and very useful) because such classifications may provide a stronger justification for teaching F&E content than the one offered by including the responses of faculty who deem those topics to be only slightly useful for social work students.

Nearly all respondents think F&E content is useful for social work students to learn
Table 7. Aggregated Measures of F&E Content Usefulness (n = 1,299)

<table>
<thead>
<tr>
<th>Measure</th>
<th>% or Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall usefulness of F&amp;E content (% yes)</td>
<td>91.56</td>
</tr>
<tr>
<td>Average number of 23 F&amp;E usefulness items considered “moderately” or “very” usefula</td>
<td>18.88</td>
</tr>
<tr>
<td>Average level of F&amp;E content usefulness (range: 0–69)b</td>
<td>53.08</td>
</tr>
</tbody>
</table>

Note. F&E content = financial and education content. Information is missing on at least one item of F&E content usefulness for 278 participants and was not included in the analyses.

a This measure counts the number of 23 F&E content items considered by faculty to be “moderately” or “very” useful. It indicates the range of the useful F&E content.

b This measure is the sum scale of 23 items of F&E content usefulness, indicating the range of the useful F&E content and the level (e.g., not at all, slightly, moderately, or very) of F&E content usefulness.
Characteristics Associated With F&E Content Coverage

Table 8 summarizes results from an examination of the bivariate relationships between various sample characteristics and three aggregate measures of F&E content coverage: the percentage of respondents teaching any F&E content, the mean number of specific topics covered, and the mean level of F&E content coverage. The first column presents results from chi-square tests used to examine the associations of the characteristics with the dichotomous measure: whether any F&E content was taught (yes = 1; no = 0).

The probability of including any F&E content is statistically correlated with the respondents’ academic position, their previous financial education, whether the faculty respondent’s program offers a BSW degree, the size of the faculty, and the number of students in the program. For example, compared with faculty who hold tenure track appointments, respondents in adjunct and non–tenure track appointments are about 6 to 8 percentage points less likely to teach F&E content \((p < .10)\). There is a clear gradient between financial education and content coverage: faculty respondents who reported a lot of previous financial education are about 1.5 times more likely than respondents without such education to report that they taught F&E content \((p < .01)\). Respondents with appointments in programs offering a BSW degree are about 11 percentage points more likely to teach F&E content than are those with appointments in programs that do not offer a BSW degree. Results on the size of faculty and the number of students suggest that the likelihood of teaching F&E content is greater among smaller programs. For example, respondents in programs with fewer than 14 faculty (the median number of faculty in programs represented by respondents) are more likely to include F&E content than are their counterparts in programs with larger faculties, and the margin is 13 percentage points \((p < .01)\). Similarly, the probability of exposure to F&E content is greater in social work programs with fewer than 200 students than in programs with 200 or more students \((p < .01)\).

The second column of Table 8 presents results from the one-way analysis of variance on the number of specific F&E topics taught. Overall, the results in the second column are similar to those in the first column. A respondent’s previous

### Topics considered very useful but not often taught include the following:

- Having money conversations with clients
- Financial values/goals
- Household financial well-being assessment
- Identity theft/scams
- How finances affect emotions
- Student financial well-being
- Credit reports
exposure to financial education, appointment in a program offering a BSW degree, the size of the program’s faculty, and the number of students in a program are all positively correlated with the number of F&E topics taught ($p < .01$). Compared with faculty who lack previous exposure to financial education, for example, faculty respondents with a lot of financial education are found, on average, to cover four more F&E topics. Academic position is an exception: The correlation between faculty position and the number of topics covered loses statistical significance as the number of topics grow. In addition, financial knowledge and skills become a statistically positive predictor of F&E content coverage. In other words, we find that those with a high level of financial knowledge and skills teach on two more topics than do those with a low level ($p < .05$). Results from the one-way analysis of variance on the level of F&E content taught (third column of Table 8) are consistent with those reported in the second column.

Although the results are not reported in Table 8, we also examined the associations between measured characteristics and each of the 23 specific topics. Several results are worth noting. As Table 8 summarizes, all three aggregate indicators suggest that African American faculty respondents are more likely to teach F&E content, but these associations are not statistically significant. However, in the tests of the relationships between faculty race/ethnicity and the specific F&E topics, we find that, compared

### Table 8. F&E Content Coverage by Sample Characteristics ($n = 1,456$)

<table>
<thead>
<tr>
<th>Variable</th>
<th>Valid N</th>
<th>% Including Any F&amp;E Content</th>
<th>Mean of F&amp;E Items</th>
<th>Mean of F&amp;E Levels</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>1,327</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>51.95</td>
<td>7.97</td>
<td>13.59</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>53.24</td>
<td>8.38</td>
<td>14.74</td>
<td></td>
</tr>
<tr>
<td>Race and ethnicity</td>
<td>1,323</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>African American/other Black</td>
<td>53.76</td>
<td>8.53</td>
<td>15.56</td>
<td></td>
</tr>
<tr>
<td>White (non-Hispanic)</td>
<td>52.98</td>
<td>8.15</td>
<td>13.73</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>46.11</td>
<td>7.09</td>
<td>12.59</td>
<td></td>
</tr>
<tr>
<td>Highest education degree</td>
<td>1,358</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Master’s and below</td>
<td>49.18</td>
<td>7.92</td>
<td>13.25</td>
<td></td>
</tr>
<tr>
<td>Doctorate</td>
<td>52.76</td>
<td>7.97</td>
<td>13.87</td>
<td></td>
</tr>
<tr>
<td>Position</td>
<td>1,451</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-tenure/adjunct professor</td>
<td>45.62</td>
<td>7.15</td>
<td>12.08</td>
<td></td>
</tr>
<tr>
<td>Assistant professor</td>
<td>53.71</td>
<td>8.12</td>
<td>13.90</td>
<td></td>
</tr>
<tr>
<td>Associate professor</td>
<td>53.43</td>
<td>8.19</td>
<td>14.39</td>
<td></td>
</tr>
<tr>
<td>Full professor</td>
<td>51.79</td>
<td>8.17</td>
<td>13.98</td>
<td></td>
</tr>
<tr>
<td>Financial education experience</td>
<td>1,348</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>None</td>
<td>42.74</td>
<td>5.69</td>
<td>9.44</td>
<td></td>
</tr>
<tr>
<td>A little</td>
<td>50.72</td>
<td>7.64</td>
<td>12.83</td>
<td></td>
</tr>
<tr>
<td>Some</td>
<td>53.88</td>
<td>8.87</td>
<td>15.39</td>
<td></td>
</tr>
<tr>
<td>A lot</td>
<td>62.33</td>
<td>9.90</td>
<td>17.88</td>
<td></td>
</tr>
<tr>
<td>Financial knowledge/skills</td>
<td>1,405</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low</td>
<td>50.21</td>
<td>6.77</td>
<td>11.02</td>
<td></td>
</tr>
<tr>
<td>Medium</td>
<td>51.15</td>
<td>8.07</td>
<td>13.88</td>
<td></td>
</tr>
<tr>
<td>High</td>
<td>54.27</td>
<td>8.73</td>
<td>15.35</td>
<td></td>
</tr>
<tr>
<td>Type of universities where faculty teach</td>
<td>1,369</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public</td>
<td>51.60</td>
<td>7.93</td>
<td>13.60</td>
<td></td>
</tr>
<tr>
<td>Private</td>
<td>52.07</td>
<td>8.17</td>
<td>14.03</td>
<td></td>
</tr>
<tr>
<td>Whether BSW offered by program</td>
<td>1,374</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>54.14</td>
<td>8.47</td>
<td>14.50</td>
<td></td>
</tr>
<tr>
<td>No</td>
<td>42.66</td>
<td>6.20</td>
<td>10.84</td>
<td></td>
</tr>
<tr>
<td>Number of faculty in the program</td>
<td>1,195</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than 14</td>
<td>60.14</td>
<td>9.71</td>
<td>16.83</td>
<td></td>
</tr>
<tr>
<td>14 and above</td>
<td>46.88</td>
<td>6.85</td>
<td>11.64</td>
<td></td>
</tr>
<tr>
<td>Number of students in the program</td>
<td>1,346</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than 200</td>
<td>59.93</td>
<td>9.64</td>
<td>16.58</td>
<td></td>
</tr>
<tr>
<td>201–500</td>
<td>48.32</td>
<td>7.38</td>
<td>12.71</td>
<td></td>
</tr>
<tr>
<td>More than 500</td>
<td>42.86</td>
<td>6.11</td>
<td>10.37</td>
<td></td>
</tr>
</tbody>
</table>

*Note. F&E content = financial and economic content. Information on at least one item of F&E content is missing for 121 survey participants and was not included in the analyses. The total sample size is 1,451. In addition, we used pairwise deletion in each bivariate analysis.*

* $p < .10$; ** $p < .05$; *** $p < .01$. 
Respondents are more likely to teach F&E content if

- they have greater financial knowledge and skill,
- they teach in a BSW program,
- or they teach in a small school (fewer than 14 faculty)

with faculty of other racial and ethnic backgrounds, African American respondents have statistically higher probabilities of covering the following topics: Bank products, Non-bank products, EBT/prepaid cards, Emergency savings, Saving for future, Credit, Student loans/debt, Public benefits, Household budgets, Money conversations, Financial values and goals, Financial decisions, and Student finances. These topics, for the most part, can be categorized into Financial Products and Services or Financial Management and Practice. Another interesting finding is that faculty respondents’ financial knowledge and skills are positively associated with the likelihood of teaching topics in the Financial Products and Services category: Bank products, Non-bank products, EBT/prepaid cards, Emergency savings, Saving for future, Credit, and Credit reports.

Characteristics Associated with F&E Content Usefulness

Table 9 reports the bivariate relationships between sample characteristics and three the aggregate measures of F&E content usefulness: the percentage of respondents agreeing that F&E content is generally useful to social work students, the mean number of F&E topics deemed useful, and the mean level of F&E content’s perceived usefulness. As results in the first column suggest, respondents in programs with a smaller number of faculty (less than 14) and those with fewer students (less than 200) are more likely to agree that F&E education is useful for social work students ($p > .05$). However, full professors are less likely than respondents with other appointments to recognize the usefulness of F&E content in social work education ($p < .01$). Moreover, respondents with low previous financial education and low financial knowledge and skills are respectively more likely to consider F&E content to be useful ($p < .05$).

The trends emerging from the second column results differ from the trends evident in results from Table 9’s first column. The size of faculty, the number of students in the program, and respondents’ financial knowledge and skills all fall short of statistical significance. The associations between the F&E content’s usefulness and the faculty respondent’s position are similar across the two columns, as are the associations between usefulness and previous financial education. In addition, appointment in a program offering a BSW degree is associated with a slight increase in the perceived usefulness of F&E topics by less than one ($p < .05$), and African American respondents consider more F&E topics to be useful than do White respondents ($p < .01$). The results on the level of F&E content usefulness (in the table’s third column) are consistent with the results in the second column.

Associations between sample characteristics and the perceived usefulness of specific F&E items again show that, relative to respondents from other racial and ethnic backgrounds, African American faculty are statistically more likely to affirm the usefulness of all nine topics in the Financial Products and Services category and all but three topics in the Financial Management and Practice category (except for Race and social class, Household financial well-being assessment, and Money conversations).

Characteristics Associated with F&E Content Coverage and Usefulness

Multivariate Analyses on Coverage

In a logit model, faculty respondents’ previous financial education, appointment in a program offering a BSW degree, and the number of students in the program are positively correlated with the probability of teaching at least some F&E content ($p < .01$), and the findings are robust to the inclusion of controls for all other demographic and program characteristics (Table 10). A one-level increase in previous financial education (e.g., from none to a
### Table 9. F&E Content Usefulness by Sample Characteristics (n = 1,299)

<table>
<thead>
<tr>
<th>Variable</th>
<th>Valid N</th>
<th>% Recognizing Overall Usefulness</th>
<th>Mean of F&amp;E Items</th>
<th>Mean of F&amp;E Levels</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gender</strong></td>
<td>1,250</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>1,200</td>
<td>91.76</td>
<td>19.04</td>
<td>53.56*</td>
</tr>
<tr>
<td>Other</td>
<td>50</td>
<td>91.01</td>
<td>18.51</td>
<td>51.96</td>
</tr>
<tr>
<td><strong>Race and ethnicity</strong></td>
<td>1,245</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>African American/other Black</td>
<td>1,196</td>
<td>93.29</td>
<td>20.04***</td>
<td>56.88***</td>
</tr>
<tr>
<td>White (non-Hispanic)</td>
<td>49</td>
<td>91.22</td>
<td>18.64</td>
<td>52.24</td>
</tr>
<tr>
<td>Other</td>
<td>98</td>
<td>92.27</td>
<td>19.24</td>
<td>54.52</td>
</tr>
<tr>
<td><strong>Highest education degree</strong></td>
<td>1,272</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Masters and below</td>
<td>1,200</td>
<td>92.81</td>
<td>18.95</td>
<td>53.20</td>
</tr>
<tr>
<td>Doctorate</td>
<td>74</td>
<td>90.90</td>
<td>18.86</td>
<td>53.12</td>
</tr>
<tr>
<td><strong>Position</strong></td>
<td>1,291</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-tenure/adjunct professor</td>
<td>1,227</td>
<td>91.61***</td>
<td>19.18**</td>
<td>53.87***</td>
</tr>
<tr>
<td>Assistant professor</td>
<td>60</td>
<td>95.43</td>
<td>19.17</td>
<td>53.87</td>
</tr>
<tr>
<td>Associate professor</td>
<td>64</td>
<td>91.78</td>
<td>18.80</td>
<td>52.78</td>
</tr>
<tr>
<td>Full professor</td>
<td>71</td>
<td>84.18</td>
<td>17.81</td>
<td>50.34</td>
</tr>
<tr>
<td><strong>Financial education experience</strong></td>
<td>1,267</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>None</td>
<td>1,243</td>
<td>93.69**</td>
<td>18.10***</td>
<td>51.56*</td>
</tr>
<tr>
<td>A little</td>
<td>24</td>
<td>94.02</td>
<td>19.00</td>
<td>53.21</td>
</tr>
<tr>
<td>Some</td>
<td>10</td>
<td>90.21</td>
<td>19.40</td>
<td>54.14</td>
</tr>
<tr>
<td>A lot</td>
<td>20</td>
<td>86.43</td>
<td>18.11</td>
<td>52.17</td>
</tr>
<tr>
<td><strong>Financial knowledge/skills</strong></td>
<td>1,269</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low</td>
<td>1,250</td>
<td>92.34**</td>
<td>18.58</td>
<td>52.56</td>
</tr>
<tr>
<td>Medium</td>
<td>1,000</td>
<td>93.06</td>
<td>19.07</td>
<td>53.43</td>
</tr>
<tr>
<td>High</td>
<td>269</td>
<td>88.14</td>
<td>18.70</td>
<td>52.91</td>
</tr>
<tr>
<td><strong>Type of universities where faculty teach</strong></td>
<td>1,281</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public</td>
<td>1,243</td>
<td>91.43</td>
<td>18.86</td>
<td>52.94</td>
</tr>
<tr>
<td>Private</td>
<td>38</td>
<td>91.88</td>
<td>19.94</td>
<td>53.46</td>
</tr>
<tr>
<td><strong>Whether BSW offered by the program</strong></td>
<td>1,281</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>1,207</td>
<td>91.91</td>
<td>19.04**</td>
<td>53.47**</td>
</tr>
<tr>
<td>No</td>
<td>74</td>
<td>90.20</td>
<td>18.25</td>
<td>51.62</td>
</tr>
<tr>
<td><strong>Number of faculty in the program</strong></td>
<td>1,119</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than 14</td>
<td>1,111</td>
<td>93.62**</td>
<td>19.11</td>
<td>53.63</td>
</tr>
<tr>
<td>14 and above</td>
<td>8</td>
<td>90.00</td>
<td>18.83</td>
<td>52.98</td>
</tr>
<tr>
<td><strong>Number of students in the program</strong></td>
<td>1,263</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than 200</td>
<td>1,199</td>
<td>93.51**</td>
<td>18.91</td>
<td>53.37</td>
</tr>
<tr>
<td>201–500</td>
<td>163</td>
<td>91.78</td>
<td>19.04</td>
<td>53.47</td>
</tr>
<tr>
<td>More than 500</td>
<td>69</td>
<td>86.81</td>
<td>18.52</td>
<td>51.88</td>
</tr>
</tbody>
</table>

*Note: F&E content = financial and economic content. Information on at least one item of F&E content usefulness for 278 survey participants, and they were not included in the analyses. The total sample size is 1,294. In addition, we used pairwise deletion in each bivariate analysis.*

*p < .10; **p < .05; ***p < .01.

little) is associated with a 30% ($b = .26$) increase in the odds of including F&E content in social work teaching. The odds that F&E content is taught by a respondent in a program offering a BSW degree are about 1.5 ($b = .39$) times the odds that it will be taught by a respondent in a program that does not offer a BSW degree. In addition, the likelihood of teaching F&E content is about 50% ($b = -.42$) to 80% ($b = -.57$) higher among respondents in programs with fewer than 200 students than among counterparts in programs with 200 or more students.

In estimates from the Poisson model predicting the number of F&E items taught, all three variables discussed above remain statistically significant. Raising financial education by one level is associated with a 16% ($b = .15$) increase in the number of F&E topics included in teaching ($p < .01$). Similarly, the number of F&E topics taught by faculty respondents in a program that offers a BSW degree is about 1.3 ($b = .23$) times that taught by faculty in a program that does not offer a BSW degree ($p < .01$). The number of topics taught by respondents in programs with fewer than 200 students was about 20% ($b = -.18$) to 35% ($b = -.30$) higher than the number taught by their counterparts in programs with more students ($p < .01$).

In this analysis, faculty academic position and the size of faculty also are important independent variables predicting the number of F&E topics taught. Compared with respondents holding adjunct and non–tenure track appointments, associate and
assistant professors teach about 10% \((b = .09)\) to 15% \((b = .14)\) more F&E topics \((p < .05)\). Respondents in programs with fewer than 14 faculty teach 15% \((b = -.15)\) more F&E topics than do their counterparts in programs with more faculty \((p < .01)\).

In the ordinary least squares model predicting the level of F&E content coverage, a one level increase in faculty respondents’ previous financial education is associated with a 2.6 \((b = 2.59)\) point increase in the scale value \((p < .01)\), and the results persist in estimates that adjust for all other control variables in the analysis. On average, the coverage scale value is 2.7 \((b = 2.65)\) points higher for respondents in programs that offer a BSW degree than those in programs that do not offer a BSW degree \((p < .01)\), 2.5 points higher for respondents in programs with fewer than 14 faculty, and 2.8 \((b = -2.77)\) to 4.3 \((b = -4.29)\) points lower for respondents in programs with 200 or more students.

Multivariate Analyses on Usefulness

In the logit model, the odds that a full professor will affirm the overall usefulness of F&E content for social work students are only half \((b = -.64)\) of the odds that the reference group (respondents with adjunct and non–tenure track appointments) will affirm this, and the results are robust to the inclusion of controls for all other variables in the analysis \((p < .10; \text{Table 11})\). The likelihood that F&E content will be deemed useful is two times \((b = -.73)\) higher among respondents in programs with fewer than 200 students than among counterparts in programs with more than 500 students. It is interesting, however, that respondents’ previous financial education is negatively \((b = -.26)\) associated with the agreement that F&E content is useful \((p < .05)\).

In the Poisson model, the number of F&E topics that full professors considered useful was only about 93% \((b = -.07)\) of that considered useful by respondents with adjunct and non–tenure track appointments. The results are robust to the inclusion of controls for all other variables in the analysis \((p < .10)\). The number of F&E items considered useful by African American faculty is about 9% \((b = .05)\) more than the numbered deemed useful by White counterparts \((p < .10)\).

In estimates from the ordinary least squares model, the usefulness rank assigned by African American respondents is 5.4 points \((2.66 + 2.74)\) higher than that assigned by White respondents \((p < .01)\) and 2.7 \((b = -2.74)\) points higher than that assigned by respondents from other racial and ethnic backgrounds \((p < .10)\). The lowest usefulness value is assigned by full professors; it was about 3.5 \((b = -3.52)\) points lower than that assigned by respondents with adjunct and non–tenure track appointments \((p < .01)\). The usefulness rank assigned by faculty who teach at public universities is 1.4 \((b = -1.43)\) points lower than that assigned by respondents teaching in private universities.

### Table 10. Multivariate Regression Analyses on F&E Content Coverage \((n = 1,135)\)

<table>
<thead>
<tr>
<th>Variable</th>
<th>Logit: (\text{Whether Includes Any F&amp;E Content} )</th>
<th>Poisson: (\text{Number of F&amp;E Items} )</th>
<th>OLS: (\text{Level of F&amp;E Content} )</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>-.05</td>
<td>-.02</td>
<td>-.81</td>
</tr>
<tr>
<td>Race and ethnicity (ref.: other)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>African American/other Black</td>
<td>.05</td>
<td>.05</td>
<td>-2.6</td>
</tr>
<tr>
<td>White (non-Hispanic)</td>
<td>.14</td>
<td>.05</td>
<td>1.14</td>
</tr>
<tr>
<td>PhD or doctor</td>
<td>.13</td>
<td>-.01</td>
<td>.46</td>
</tr>
<tr>
<td>Position (ref.: non-tenure/adjunct professor)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Assistant professor</td>
<td>.23</td>
<td>.09**</td>
<td>.86</td>
</tr>
<tr>
<td>Associate professor</td>
<td>.23</td>
<td>.14***</td>
<td>2.18</td>
</tr>
<tr>
<td>Full professor</td>
<td>.05</td>
<td>.04</td>
<td>.43</td>
</tr>
<tr>
<td>Financial education</td>
<td>.26****</td>
<td>.15***</td>
<td>2.59***</td>
</tr>
<tr>
<td>Financial knowledge/skills</td>
<td>-.11</td>
<td>.01</td>
<td>.48</td>
</tr>
<tr>
<td>Public university</td>
<td>-.06</td>
<td>-.01</td>
<td>-.21</td>
</tr>
<tr>
<td>BSW offered by the program</td>
<td>.39**</td>
<td>.23***</td>
<td>2.65**</td>
</tr>
<tr>
<td>No. of faculty in program 14 and above</td>
<td>-.17</td>
<td>-.15***</td>
<td>-2.50**</td>
</tr>
<tr>
<td>No. of students in program (ref.: less than 200)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>201–500</td>
<td>-.42****</td>
<td>-.18***</td>
<td>-2.77**</td>
</tr>
<tr>
<td>More than 500</td>
<td>-.57***</td>
<td>-.30***</td>
<td>-4.29***</td>
</tr>
</tbody>
</table>

*Note.* F&E content = financial and economic content; OLS = ordinary least squares. Only respondents with valid information on all variables are included. Regression coefficients are reported in the table.

\(p < .10; \quad \text{**}p < .05; \quad \text{***}p < .01.\)

Assistant professors teach about 10% \((b = .09)\) to 15% \((b = .14)\) more F&E topics \((p < .05)\). Respondents in programs with fewer than 14 faculty teach 15% \((b = -.15)\) more F&E topics than do their counterparts in programs with more faculty \((p < .01)\).
Table 11. Multivariate Regression Analyses on F&E Content Usefulness (n = 1,080)

<table>
<thead>
<tr>
<th>Variable</th>
<th>Logit: Whether Includes Any F&amp;E Content</th>
<th>Poisson: Number of F&amp;E Items</th>
<th>OLS: Level of F&amp;E Content</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>-.20</td>
<td>.02</td>
<td>1.25</td>
</tr>
<tr>
<td>Race and ethnicity (ref.: other)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>African American/other Black</td>
<td>.42</td>
<td>.05*</td>
<td>2.66*</td>
</tr>
<tr>
<td>White (non-Hispanic)</td>
<td>-.19</td>
<td>-.04</td>
<td>-2.74**</td>
</tr>
<tr>
<td>PhD or doctor</td>
<td>-.19</td>
<td>.01</td>
<td>.95</td>
</tr>
<tr>
<td>Position (ref.: non-tenure/adjunct professor)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Assistant professor</td>
<td>.51</td>
<td>-.02</td>
<td>-1.07</td>
</tr>
<tr>
<td>Associate professor</td>
<td>-.10</td>
<td>-.02</td>
<td>-1.69</td>
</tr>
<tr>
<td>Full professor</td>
<td>-.64*</td>
<td>-.07***</td>
<td>-3.52***</td>
</tr>
<tr>
<td>Financial education</td>
<td>-.26*</td>
<td>.01</td>
<td>.67</td>
</tr>
<tr>
<td>Financial knowledge/skills</td>
<td>-.06</td>
<td>.01</td>
<td>.53</td>
</tr>
<tr>
<td>Public university</td>
<td>-.32</td>
<td>-.02</td>
<td>-1.43*</td>
</tr>
<tr>
<td>BSW offered by the program</td>
<td>.14</td>
<td>.01</td>
<td>.91</td>
</tr>
<tr>
<td>No. of students in program (ref.: less than 200)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>201–500</td>
<td>-.11</td>
<td>.01</td>
<td>.68</td>
</tr>
<tr>
<td>More than 500</td>
<td>-.73*</td>
<td>.00</td>
<td>-1.61</td>
</tr>
</tbody>
</table>

Note. F&E content = financial and economic content; OLS = ordinary least squares. Only respondents with valid information on all variables are included. Regression coefficients are reported in Table.

*p < .10; **p < .05; ***p < .01.

Table 12. Multivariate Regression Analyses on F&E Content Coverage Predicted by F&E Content Usefulness (n = 1,042)

<table>
<thead>
<tr>
<th>Variable</th>
<th>Logit: Whether Includes Any F&amp;E Content</th>
<th>Poisson: Number of F&amp;E Items</th>
<th>OLS: Level of F&amp;E Content</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>-.01</td>
<td>-.02</td>
<td>-.61</td>
</tr>
<tr>
<td>Race and ethnicity (ref.: other)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>African American/other Black</td>
<td>.12</td>
<td>.07*</td>
<td>1.64</td>
</tr>
<tr>
<td>White (non-Hispanic)</td>
<td>.16</td>
<td>.06*</td>
<td>.42</td>
</tr>
<tr>
<td>PhD or doctor</td>
<td>.02</td>
<td>-.07***</td>
<td>-1.42</td>
</tr>
<tr>
<td>Position (ref.: non-tenure/adjunct professor)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Assistant professor</td>
<td>.27</td>
<td>.12***</td>
<td>1.33</td>
</tr>
<tr>
<td>Associate professor</td>
<td>.32</td>
<td>.18***</td>
<td>2.75</td>
</tr>
<tr>
<td>Full professor</td>
<td>.06</td>
<td>.06</td>
<td>1.03</td>
</tr>
<tr>
<td>Financial education experience</td>
<td>.23***</td>
<td>.14***</td>
<td>2.32***</td>
</tr>
<tr>
<td>Financial knowledge/skills</td>
<td>-.11</td>
<td>.01</td>
<td>.41</td>
</tr>
<tr>
<td>Public university</td>
<td>.06</td>
<td>.01</td>
<td>.29</td>
</tr>
<tr>
<td>BSW offered by the program</td>
<td>.49*</td>
<td>.29***</td>
<td>3.30*</td>
</tr>
<tr>
<td>No. of faculty in program 14 and above</td>
<td>-.18</td>
<td>-.15***</td>
<td>-2.67*</td>
</tr>
<tr>
<td>No. of students in program (ref.: less than 200)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>201–500</td>
<td>-.43***</td>
<td>-.18***</td>
<td>-2.75**</td>
</tr>
<tr>
<td>More than 500</td>
<td>-.44*</td>
<td>-.27**</td>
<td>-3.98*</td>
</tr>
<tr>
<td>F&amp;E content overall usefulness</td>
<td>.48*</td>
<td>.01***</td>
<td>.09*</td>
</tr>
<tr>
<td>Number of F&amp;E usefulness items</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Level of F&amp;E usefulness</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note. F&E content = financial and economic content; OLS = ordinary least squares. Only respondents with valid information on all variables are included. Regression coefficients are reported in Table.

*p < .10; **p < .05; ***p < .01.
Usefulness and Coverage in Multivariate Analyses

Finally, we explore the relationships between F&E content usefulness and coverage in social work education. The three regression models in Table 10 are expanded to include the three aggregate measures of the F&E content usefulness and used to predict the three aggregate measures of the

Figure 8. Barriers to adding F&E content (n = 1,283).
F&E content = financial and economic content; CSWE = Council on Social Work Education; EPAS = Educational Policy and Accreditation Standards. This question was posed to faculty who have positive responses on the item for overall usefulness of the F&E content (n = 1,301). Information on this question is missing for 18 faculty. This leads to a valid sample size of 1,283.

Figure 9. Reasons to not add F&E content (n = 122).
F&E content = financial and economic content; CSWE = Council on Social Work Education; EPAS = Educational and Policy Standards. This question was posed to faculty who have negative responses on the item for overall usefulness of the F&E content (n = 124). Information on this question is missing for two faculty members. This leads to a valid sample size of 122.

Barriers and Recommendations for Social Work Education

Barriers to Adding F&E Content in the Social Work Curriculum

The survey asked the 91% of respondents who agreed that social work students could benefit from the F&E content to identify barriers that impede the addition of F&E content to the curriculum. The three most frequently chosen barriers were “Lack of flexibility and time to teach additional content” (68%), “Lack of faculty expertise in teaching financial and economic content” (61%), and “Lack of faculty interest in financial and economic content” (43%). Only 6% indicated that the content is “not the role of social work.” Another 6% identified barriers other than the options provided (Figure 8). Finally, 6% of faculty respondents indicated there are no barriers.

Figure 9 reflects input received from the 9% of respondents (n = 122) who said that students would not benefit from more F&E content. The most common reason given for not adding such content was that it is “already covered sufficiently in the curriculum” (33%), but substantial shares of respondents indicated that there is a “lack of
flexibility/time” to add more content (32%) and that F&E content is “not the role of social workers” (31%). We find no significant differences in responses by respondent demographics or type of program. Responses are similar across all of these categories.

Recommendations for Adding F&E Content in the Social Work Curriculum
Faculty participants who responded affirmatively that students would benefit from more F&E content were asked to suggest ways that the content could be added to social work education. Several possible recommendations were offered as response options, and respondents also had the option to specify other recommendations. The responses are summarized in Figure 10. Most of the respondents recommended integrating or infusing content into an existing course (81%). Over half (57%) suggested education outside of the standard curriculum, through “extracurricular opportunities (such as workshops).” An almost equal percentage (56%) suggested adding a course, either as an “elective stand-alone course” (39%) or as a “required stand-alone course” (17%). Another 6% of respondents offered other recommendations. The results showed no variation in response by faculty demographics or social work program characteristics.

Recommendations for Social Work Faculty Training
All survey respondents were asked about the kinds of training resources in F&E content that would be most useful to them, and Figure 11 summarizes the responses of 1,391 respondents who provided valid answers to this question. “Online resources” (72%) and “webinars” (50%) were the most commonly selected options. These are followed by “in-person workshops” (36%), “online courses” (35%), and “in-class courses” (15%). The results show no variation in response by respondent demographics or program characteristics. In sum, those who responded to this question are more likely to prefer online resources than in-person instruction as the means of improving their ability to teach FCAB.

Discussion
This is the first large-scale survey about F&E content in accredited social work education programs in the United States. The aim is to learn about the F&E content currently being taught to social work students in BSW, MSW, and doctoral programs. It also aims to understand faculty perceptions about the usefulness of such content for social work students and ways that the profession can better prepare social work students to work with financially vulnerable populations.

F&E Content Usefulness
Nearly all respondents think that F&E content is useful and that students can benefit if F&E content is added to the social work curriculum. These positive
responses are further supported in aggregate measures generated from 23 specific topics. However, as shown in Table 7, there is variation in respondents’ perceptions concerning the usefulness of specific topics. If we use the level of reported overall usefulness (91%) as the norm, only six topics are considered more useful than this criterion (measured by combining those who selected “moderately useful” and “very useful”). Those six topics—three in the Public Policies and Programs category (Housing services, Health insurance, and Public benefits) and three in the Financial Management and Practice category (Race and social class, Finances and emotions, and Macro change)—are the financial topics most commonly found in the social work curriculum. All topics in the Financial Products and Services category and most in the Financial Management and Practice category have perceived usefulness that is lower than the 91% norm, and the lowest one is only two thirds of that norm. Faculty respondents may be relatively less familiar with these F&E topics than with the six topics most commonly covered in the curriculum and may have less insight into the ways they connect with social work practice. This may be because faculty are less likely to consider these topics as important challenges for social work clients or because faculty think that these topics fall beyond the scope of social work. It is also possible that faculty feel uncomfortable with the topics or that they are following the dominant social work curriculum models. Thus, despite general affirmation that F&E content is useful for their students, faculty may require exposure to and education on a full spectrum of F&E topics.

In order to increase F&E content in the social work curriculum, greater effort should be aimed at financial education for faculty who have lower perceptions about the usefulness of F&E content. Overall, bivariate and multivariate results suggest that African American faculty respondents, nonsenior professors, respondents in programs with fewer faculty, and respondents with appointments in programs serving smaller student bodies are more likely to think F&E content is useful to social work students. In particular, African American faculty recognize the importance of all items in the Financial Products and Services category and most items in the Financial Management and Practice category. In general, results from the multivariate analyses appear to suggest that respondents’ previous financial education and financial knowledge/skills are not associated with their perceptions of the usefulness of F&E content, but results from the bivariate analyses indicate a curvilinear relationship. In bivariate analyses, respondents with a medium level of previous financial education or the same level of financial knowledge and skills are more likely to affirm the usefulness of F&E content for their students.

F&E Content Coverage
Despite the positive response to the usefulness of F&E content overall, only about half of respondents reported teaching any kind of F&E content in their courses. Aggregate measures created from specific items also show low levels of F&E content taught. Although F&E content is included in a variety of social work courses, it is most likely to be taught in policy-related ones. Variation in coverage across specific F&E topics is greater than variation in perceived usefulness. The six topics that respondents perceived to be most useful were also the topics with the highest levels of coverage: Health insurance, Public benefits, Housing services, Macro change, Race and social class, and Finances and emotions. Still, they are not included in about 50% of social work courses. Other topics, mainly those in the Financial Products and Services and Financial Management and Practice categories, are never taught in a large majority (60%–80%) of social work courses.

Compared to the results on perceived usefulness, the results on F&E content coverage are more consistent. Results from the bivariate and multivariate analyses show a clear pattern: Respondents with more financial education are more likely to include some F&E content in their teaching, as are respondents in programs with fewer faculty, those with fewer students, and those offering a BSW degree. Understanding of the mechanisms behind these associations can be used to increase F&E content in the social work curriculum. Consistent with the associations identified between African American faculty and the perceived usefulness of topics in the Financial Products and Services and Financial Management and Practice categories, we find that African American faculty also are more likely to perceive social work practice’s connections to financial products, services, and management. It is not clear whether this is related to respondents’ experiences in social work practice or to their perceptions of clients’ and students’ needs.

Gaps Between Coverage and Usefulness
There are large gaps between what respondents currently teach and what they view as useful for social work students. Although it is possible that respondents place a high value on more education (i.e., all topics are useful), respondents are not indiscriminate. As Figure 12 illustrates, there are patterns in respondents’ assessments of the usefulness
of different types of content. The gap between what they cover now and what they perceive as useful suggests directions for curriculum development.

We observe large gaps (about 40%–50%) even for items in the Public Policies and Programs category, although those gaps are smaller on average than the ones found in the two other categories. Public benefits, Health insurance, and Housing services are commonly covered in policy courses. The gap may reflect the types of courses taught by respondents. That is, fewer respondents may teach policy-related courses than courses in the other categories.

Respondents identified topics in the Financial Management and Practice category as particularly useful but indicated that they were rarely covered in current courses. Specifically, they think that Money conversations, Financial values/goals, Household financial well-being assessment, Identity theft/scams, Financial values/goals, and Student financial well-being are important topics that are not now being taught. The gaps between coverage and perceived usefulness are relatively smaller for two topics: Household budgets and Household financial well-being assessment. This may be because respondents perceive that social work faculty may not have the expertise to teach in these content areas.

On the whole, topics in the Financial Products and Services category are less likely to be considered useful for social work students. Even though the gaps between what is covered and what is perceived to be useful are smaller for topics in that category, they still range from 55% to 37%. In particular, Credit reports show a 55% gap, which suggests that this topic might be a priority for curriculum development. Understanding one’s credit report and maintaining a good credit score has become increasingly important (Board of Governors of the Federal Reserve System, n.d.; Experian, 2014). Credit reports and credit scores not only influence availability and the cost of loans but also may be used in reviewing the qualifications of those applying for housing and employment. Therefore, faculty skepticism about the usefulness of information on credit may suggest that it is particularly important to include the topic in future curriculum development.

**Barriers to Adding F&E Content**

Respondents point to several barriers impeding the inclusion of more F&E content in the curriculum. Chief among them are lack of flexibility and time to cover more content as well as lack of faculty expertise in the subject matter. Notably, even those who do not think students would benefit from more F&E content indicated that lack of time is one of the reasons. These findings confirm findings from previous studies with both K–12 teachers and postsecondary social work faculty (Sherraden, Johnson, Elliott, Porterfield, & Rainford, 2007; Sherraden et al., 2017; Way & Holden, 2009). Although lack of flexibility and time are the barriers cited most often, a question remains: Does lack of faculty expertise mediate, at least in part, those perceived barriers? In fact, our analyses indicate a positive correlation between having received financial education and teaching F&E content. This finding suggests the importance of finding ways to add F&E content to the social work curriculum. It also suggests the importance of increasing faculty exposure to and training in F&E content. Further research should assess whether additional training will lower those perceived barriers.

**Figure 12. F&E coverage and content quadrants.** HH = household; EBT = electronic benefits transfer.
Faculty Recommendations

Respondents who favor adding F&E content to the curriculum had several recommendations. Although responses are mixed, most faculty who recommend adding more F&E content prefer that it be integrated into existing courses. This finding is similar to the choices made by faculty from HBCUs and TCUs who were trained on F&E content (Sherraden et al., 2017). Less popular recommendations, though selected by over half of respondents, involve adding extracurricular opportunities and elective or required stand-alone courses.

Because lack of expertise is a known barrier to teaching subject matter that is new to the instructor (Rosen, Zlotnik, & Singer, 2003; Toledo, 2005), including F&E content (Rochelle et al., 2017; Sherraden et al., 2017), we asked respondents for recommendations for continuing education. Most recommend some sort of online mechanism (webinars, online courses, and other online resources). These preferences are not surprising given time pressures and possible discomfort about teaching financial matters. Online, faculty can learn at their own pace and convenience.

Implications

Financial capability and asset building practice has become increasingly important in an era defined by extreme economic inequality and the financialization of daily life. Social work education must prepare future professionals to tackle the F&E troubles of their constituents. Findings from this study suggest that the social work profession has more work to do if it is to develop F&E content in the social work curriculum and to better educate students on these important topics. The survey findings point to several implications for future efforts.

Practice-Stimulated and Research-Supported Social Work Education on F&E Content

Social work education on F&E content should be practice stimulated and research supported. Social work education must respond to the practice demands of the profession. As the survey findings clearly show, when faculty perceive that F&E content is useful to students’ future practice, they are more likely to cover F&E content in their teaching. For example, public policies and programs, such as those related to Housing services, Health insurance, and Public benefits, are perceived by faculty as being important to social work practice. Compared to other F&E topics, these have a higher probability of being taught in the social work curriculum.

In social work, FCAB practice has been applied to many different groups (e.g., veterans, welfare mothers, survivors of domestic violence, children with disabilities, and older adults) in a variety of settings (e.g., financial therapy, financial education and training, financial counseling, financial coaching, and policy). However, it is unclear whether educators have been exposed to the broad application and practice requirements for FCAB. Field education, where social work students apply in practice what they have learned in the classroom, may be an important facilitator in this regard because it can demonstrate the broad practice relevance of FCAB in social work. Relevance to practice shapes perceived usefulness and also raises awareness of the importance of F&E content in the curriculum. A series of important tasks follow: to describe FCAB services and their effects in practice, detail the significance of these services, and use practice relevance to stimulate teaching. Using this strategy, social work educators may realize that, for example, financial services and products are as useful as public policies and programs in advancing client well-being.

As the findings indicated above, the most commonly cited barrier to including F&E content in the curriculum is lack of flexibility and time to teach more content. In other words, time constraints and competition for limited teaching time make it imperative to clarify the connection between FCAB practice requirements and education. Emphasizing the importance of FCAB in conjunction with other topics, and perhaps over other topics, can be part of the solution. Eventually, practice needs for FCAB services should be reflected in the accreditation guidelines spelled out in EPAS (CSWE, 2015).

In addition, more research is required to analyze the effectiveness of FCAB practice. Evidence-based practice guides the development of the social work profession. The need for scientifically supported interventions that improve people’s well-being justifies greater focus on and the development of FCAB in professional education. This body of knowledge can create a better foundation for practice and guide transfer of knowledge from educators to students. Robust and systematic social work research on FCAB practice is a key strategy for overcoming lack of faculty expertise, which many respondents identified as a barrier to including more F&E content in the curriculum. Dissemination of FCAB research findings through textbooks, journals, conference presentations, and trainings can play a key role in helping educators gain knowledge and expertise. Faculty respondents recommended using online resources for improving teaching about FCAB. Accessible online curricular tools, webinars, and other online teaching require careful planning, creativity,
and intensive effort by educators, practitioners, and researchers to improve FCAB education in social work curriculum. It is a task for the whole profession.

Focusing on Financial Products and Financial Management

We find that topics related to public policies and programs are much more likely to be taught than those related to financial services and products or financial management and practice. In fact, relatively little is regularly taught about household financial management and financial services. The trend of financialization of daily life, however, underscores the growing importance of financial products and financial management in clients’ well-being. That financialization has reshaped basic priorities. Almost no task in daily life can be achieved unless one interacts with financial products and makes financial decisions. Even many public polices now rely on financial products to achieve policy purposes (e.g., retirement savings accounts, health savings accounts, and college savings accounts). In this context, it is imperative that social work educators expand their understanding of F&E content and increase their focus on financial products and financial management.

One approach to improving F&E content coverage in social work curriculum is to use the levels of perceived usefulness and content coverage on Public Policies and Programs—the most common and relevant financial category taught—as a benchmark for other financial topic areas. In other words, levels of perceived usefulness and coverage of topics in the Public Policies and Programs category may represent appropriate and reachable goals for other topics. For example, Money conversations with clients have a similar level of perceived usefulness but a much lower level of coverage. Therefore, efforts to increase coverage on this topic may make sense. Similarly, Bank products have lower levels on both perceived usefulness and content coverage. In this instance, it makes sense to focus first on increasing faculty perceptions concerning the usefulness of learning about bank products; doing so is likely to result in an increase in coverage within the social work curriculum.

Focusing on Teaching Strategies: Educate the Educators

This analysis also suggests that faculty with more financial education are also more likely to cover F&E content in their teaching, probably because they understand the content and feel comfortable teaching such topics. Improving educator expertise could improve coverage of F&E topics, increase faculty confidence, and improve the quality of teaching. It is likely that a variety of educational strategies will be needed since many faculty lack exposure to F&E content. This study reveals interest in learning about F&E content. For example, as an incentive to complete the survey, respondents were offered an opportunity to sign up for an online webinar on FCAB hosted by CSD and the CFPB. Approximately 10% of respondents signed up to participate for the 1.5 hour webinar.

Teaching strategies should include efforts to assemble the resources needed for teaching F&E content, to help educators navigate these resources, and to answer their questions about what and how to teach. For example, such resources could include textbooks, book chapters, articles, syllabi, curricula, slide decks, video demonstrations, case studies, homework assignments, and references on specific F&E topics. Social work educators also should receive guidance on integrating F&E topics into existing courses and on when a new course or seminar dedicated to F&E content might be better. Furthermore, the connections between F&E content and CSWE’s professional competencies should be mapped out. Strategies should combine dissemination of F&E content with teaching guidance that takes into account teaching style, degree program, type of institution, and accreditation considerations.

These strategies represent a broad array of options for adding F&E content. The options will depend on a variety of factors but especially on the value that social work leadership ascribes to teaching F&E content. These strategies may become less important as F&E content is formalized in social work programs and across all levels of education. Their importance may also erode as students gain financial literacy and skills.

There is evidence that this process of formalization is beginning. Seventeen states require a personal finance course in K–12 education, and 20 require an economics course (Council for Economic Education, 2016). A 2011 study found that over 100 colleges and universities offer personal finance courses. The number remains low in part because no single department is the natural home for that content (Blanton, 2011, p. 2). In the field of social work, the American Academy of Social Work & Social Welfare’s grand challenge to Build Financial Capability and Assets for All has fostered an active network of educators, researchers, and practitioners (Huang et al., 2018). We noted above the online clearinghouse and curriculum guide that CSWE established for economic well-being practice (CSWE, Capability and Assets for All has fostered an active network of educators, researchers, and practitioners (Huang et al., 2018). We noted above the online clearinghouse and curriculum guide that CSWE established for economic well-being practice (CSWE, and intensive effort by educators, practitioners, and researchers to improve FCAB education in social work curriculum. It is a task for the whole profession.
In addition, a few social work programs have created certificate programs and specializations that integrate the content into their curriculum.

A summary of this study’s implications is warranted. To prepare social work students for the challenges posed by FCAB, educators must increase F&E content in curriculum. In doing so, they face three main barriers: lack of expertise, time, and faculty interest. To remedy the lack of expertise, we should increase research with the goal of building knowledge about FCAB and should expand opportunities for educators to obtain knowledge and expertise. To encourage faculty to increase teaching time on F&E topics, we should emphasize practice needs concerning FCAB services, generate a sense of urgency for including F&E content in social work education, and specify the importance of FCAB in CSWE policies. The findings in this study lead us to believe that faculty will be more motivated to teach F&E topics if there is more research evidence on FCAB and FCAB interventions as well as a better understanding of practice needs by social work’s constituents.

Limitations

The findings in this study are subject to several limitations. First, it is not clear that the findings can be generalized because there is potential for selection bias. In other words, faculty who are more interested in FCAB may have been more willing to complete the survey. Given the study’s ambitious aim to reach the universe of U.S. social work faculty, including tenure-track and non–tenure track faculty, we anticipated a low response rate. In fact, the response rate of 22% is respectable; we derived names and email addresses from program websites, which are often out of date, and faculty (especially adjuncts and other non–tenure track faculty) may not use email addresses provided by the program. Therefore, it is likely that the response rate was actually higher, but we cannot determine by how much.

A second limitation is the way we measured F&E content coverage and usefulness. Although we provided examples, some respondents may not have fully understood some of the F&E content definitions.

Furthermore, we decided not to ask respondents to quantify amount of content or level of usefulness of F&E content. Instead we used Likert scales (with response options including “not at all,” “a lot,” and “very”). This introduces a different kind of error in that each respondent may have a different interpretation of what each response option means. In other words, “a lot” might be interpreted differently across respondents.

We also did not ask respondents to compare the usefulness of F&E content with the usefulness of other content covered in the social work curriculum. It is possible, that even though they rank F&E content as highly useful, that other areas, such as child welfare or mental health, would be ranked even higher.

**Future Research**

This study provides evidence that social work faculty think F&E content can be beneficial to professional social work education. Indeed, several universities offer dedicated FCAB courses in the social work curriculum. Examples include Columbia University, Saint Louis University, Washington University in St. Louis, University of Maryland, Baltimore, Southeast Missouri State University, University of Houston, and California State University at Los Angeles. Some institutions, such as Bennett College, Elizabeth City State University, Florida A&M University, Tennessee State University, and Inter-American University, infuse F&E content in existing social work courses. The University of Maryland, Baltimore, has created a Financial Social Work certification through its continuing education program. Nonetheless, more research is required to identify what content is most useful to social workers and to examine how social workers trained in FCAB could affect individuals, families, and communities. We suggest four areas for future research on teaching F&E content in the classroom:

- Social worker performance in the field and client outcomes. When social work students receive more training in F&E matters, are they better equipped to address clients’ financial troubles and improve their financial situation?
- Reasons for the sizes of gaps between coverage and perceived usefulness. What factors influence the gaps between coverage and usefulness? Are they expertise, relevance for social work, importance of the topic for social work clients, or other issues?
- What are the barriers and how might we remove them? For example, if faculty receive training, are they more likely to include F&E topics in a course? Are they more likely to include such topics in the curriculum? If field education personnel highlight the need for more F&E skills at practicum sites, will this information increase motivation among educators to include F&E content in the social work curriculum?
- Usefulness of F&E content relative to the usefulness of other, substantive areas of social work (e.g., child welfare and mental health).
Although all of these topics are important, elements of what is being taught can be assessed for their applicability to practice in the field. What F&E content topics are most useful and relevant and could potentially replace or augment current content areas?

**Conclusion**

Dissemination and application of the findings and recommendations from this study will contribute to preparing social workers to improve financial well-being in vulnerable populations. The next step in the FCAB initiative is to engage social work faculty in identifying educational approaches that integrate financial practice into an already demanding professional curriculum.

The findings will inform additional steps to refine conceptual and pedagogical approaches linking F&E content and financial practice to social and economic justice. Further, the findings will inform the development of a curriculum design that includes F&E content as well as an understanding of FCAB. In the process, the study will facilitate efforts to overcome the grand challenges to build financial capability and assets for all and help reinvent social work education for the 21st century.
CONSENT Household Finances in Social Work Education Informed Consent

We invite you to participate in a research study being conducted by researchers from Washington University in St. Louis. The purpose is to learn about what is currently being taught about household financial and economic issues and to know your perspectives on the usefulness of these topics in social work education. If you agree to participate, please click “yes” below. The survey will take approximately 5 to 15 minutes.

To thank you for participating, at the end of the survey we will invite you to select from a list of charities that serve financially vulnerable households. We will make a $1 donation to the charity you select. You can also choose to receive a report on the survey results.

Taking part in this research study is completely voluntary. You are free to skip any questions that you prefer not to answer. If you decide to not be in this study, you may stop participating at any time. Any data that was collected as part of your participation in the study will remain as part of the study records but can be removed by your request. We will keep your responses confidential and will remove any identifying information about you from the data. All reporting on these data will be in the aggregate.

We encourage you to ask questions. If you have any questions about the research study itself, please contact: Lissa Johnson at 314-935-8062, or ejohnson@wustl.edu. If you have questions, concerns, or complaints about your rights as a research participant, please contact the Human Research Protection Office at 660 South Euclid Avenue, Campus Box 8089, St. Louis, MO 63110, 1 (800) 438-0445 or email hrpo@wusm.wustl.edu. General information about being a research participant can be found on the Human Research Protection Office website, http://hrpo.wustl.edu/. To offer feedback about your experiences as a research participant or to speak to someone other than the research staff, call the Human Research Protection Office at the number above.

Thank you very much for your consideration of this research study.

Clicking Yes signifies your informed consent to participate in this survey. (You may have to scroll down to click Next to continue with the survey.)

☑ Yes (1)
☐ No (0)

Condition: No Is Selected. Skip To ....

If you cannot complete the survey in one sitting, simply close your browser. To restart the survey, click the link sent with the email and the system will return to where you left off. Your answers will be saved. Complete the survey by clicking on the NEXT button at the end of the survey.

☑ Full time/non-tenure track (2)
☑ Assistant professor (3)
☑ Associate professor (4)
☑ Professor (5)
☐ Other, specify (9) ____________________

POSITION What is your faculty position?

☐ Adjunct or part-time instructor (1)
Active Since August 2016, have you taught any courses or are you currently teaching?
- Yes (1)
- No (0)
Condition: No Is Selected. Skip To: ...

ANYHFEC Since August 2016, did you teach a course with any household financial or economic content (such as government benefits, income, expenses, household spending, and banking)? The content can be in any part of the course (in lectures, planned discussions, assignments, student projects, or any other course activity).
- Yes (1)
- No (0)
Condition: No Is Selected. Skip To: Please tell us the level of students ...

MOSTHFEC In your courses taught since August 2016, which one has the most household financial or economic content? Please give the course a short “nickname” (e.g. policy, practice, etc.) that will enable you to distinguish it from other courses you teach:

MOSTTERM When did you most recently teach this course?
- Fall (1)
- Winter (2)
- Spring (3)

MOSTLEVEL What level course is this?
- BSW (1)
- MSW (2)
- PhD/DSW (3)

MOSTTYPE What type of course is this?
- Human Behavior in Social Environment (HBSE) (1)
- Individual or Family Practice (2)
- Organization or community practice (3)
- Policy (4)
- Research (5)
- Field/Practicum (6)
- Competency-based, specify (7)
- Elective/other, specify (8)

OTHERCOURSES1 Did you teach any other courses? (If you teach in more than one institution, please answer only about the one where you taught.)
- Yes (1)
- No (0)
Condition: No Is Selected. Skip To: ...

Course2 Please provide a distinctive short nickname for the second course you taught:

OTHERCOURSES2 Did you teach any other courses in that program?
- Yes (1)
- No (0)
Condition: No Is Selected. Skip To: ...

OTHERCOURSES3 Did you teach any other courses in that program?
- Yes (1)
- No (0)
Condition: No Is Selected. Skip To: ...

OTHERCOURSES4 Did you teach any other courses in that program?
- Yes (1)
- No (0)
Condition: No Is Selected. Skip To: ...

OTHERCOURSES5 Did you teach any other courses in that program?
- Yes (1)
- No (0)
Condition: No Is Selected. Skip To: ...

OTHERCOURSES6 Did you teach any other courses in that program?
- Yes (1)
- No (0)
Condition: No Is Selected. Skip To: ...

COURSE3 Please provide a distinctive short nickname for the third course you taught:

OTHERCOURSES3 Did you teach any other courses in that program?
- Yes (1)
- No (0)
Condition: No Is Selected. Skip To: ...

OTHERCOURSES4 Did you teach any other courses in that program?
- Yes (1)
- No (0)
Condition: No Is Selected. Skip To: ...

OTHERCOURSES5 Did you teach any other courses in that program?
- Yes (1)
- No (0)
Condition: No Is Selected. Skip To: ...

OTHERCOURSES6 Did you teach any other courses in that program?
- Yes (1)
- No (0)
Condition: No Is Selected. Skip To: ...

COURSE6 Please provide a distinctive short nickname for the sixth course you taught. We will not ask about more than 6 courses.

BANK Thinking about the first course you mentioned, please answer the following questions. In [first course mentioned], I teach about:

Bank products (such as checking and savings accounts)
- Never (0)
- A little (1)
- Some (2)
- A Lot (3)
- Do not know (99)

NONBANK Non-bank products (such as payday loans and rent-to-own)
- Never (0)
- A little (1)
- Some (2)
- A Lot (3)
- Do not know (99)

EBT Electronic Benefit Transfer (EBT) cards and other prepaid cards
- Never (0)
- A little (1)
- Some (2)
- A Lot (3)
- Do not know (99)
TAX Taxes, tax assistance, and tax credits (such as EITC)
- Never (0)
- A little (1)
- Some (2)
- A Lot (3)
- Do not know (99)

HHIBUDGET Household budgets and spending decisions
- Never (0)
- A little (1)
- Some (2)
- A Lot (3)
- Do not know (99)

EMERSAVE Emergency savings
- Never (0)
- A little (1)
- Some (2)
- A Lot (3)
- Do not know (99)

FUTSAVE Saving for the future (such as for education, a home, and retirement)
- Never (0)
- A little (1)
- Some (2)
- A Lot (3)
- Do not know (99)

CREDIT Credit (such as credit cards and car loans)
- Never (0)
- A little (1)
- Some (2)
- A Lot (3)
- Do not know (99)

CREPORTS Credit reports from a credit bureau
- Never (0)
- A little (1)
- Some (2)
- A Lot (3)
- Do not know (99)

PROBDEBT Problem debt (such as overdue bills and high interest loan payments)
- Never (0)
- A little (1)
- Some (2)
- A Lot (3)
- Do not know (99)

STUDLOANS Student loans and student debt
- Never (0)
- A little (1)
- Some (2)
- A Lot (3)
- Do not know (99)

RENT Housing (such as affordable housing, housing assistance, evictions, and foreclosures)
- Never (0)
- A little (1)

HLTHINS Health insurance (such as ACA, Medicare, Medicaid, private insurance)
- Never (0)
- A little (1)
- Some (2)
- A Lot (3)
- Do not know (99)

IDTHEFT Identity theft and financial scams
- Never (0)
- A little (1)
- Some (2)
- A Lot (3)
- Do not know (99)

EOLFINANCES End-of-life financial decisions (such as wills, trusts, health directives)
- Never (0)
- A little (1)
- Some (2)
- A Lot (3)
- Do not know (99)

GETGOVBENE Helping clients get government benefits (such as TANF, SNAP, SSI, Social Security)
- Never (0)
- A little (1)
- Some (2)
- A Lot (3)
- Do not know (99)

MONEYCONV Having money conversations with clients
- Never (0)
- A little (1)
- Some (2)
- A Lot (3)
- Do not know (99)

DISCUSSVG Discussing financial values and goals with clients
- Never (0)
- A little (1)
- Some (2)
- A Lot (3)
- Do not know (99)

MAKEDECIS Helping clients make household financial decisions
- Never (0)
- A little (1)
- Some (2)
- A Lot (3)
- Do not know (99)

ASSESSFWB Assessing client household financial well-being
- Never (0)
- A little (1)
- Some (2)
A Lot (3)
Do not know (99)

EMOTIONS How family finances may affect emotions, mental health, and interpersonal relationships
Never (0)
A little (1)
Some (2)
A Lot (3)
Do not know (99)

TEACHRACE How race and social class affect financial well-being
Never (0)
A little (1)
Some (2)
A Lot (3)
Do not know (99)

HELPBANK Working for community, organization or policy change to improve people’s financial well-being
Never (0)
A little (1)
Some (2)
A Lot (3)
Do not know (99)

STUDKNOW How students can gain financial knowledge and skills for their own lives (such as money management, student debt, and job benefits)
Never (0)
A little (1)
Some (2)
A Lot (3)
Do not know (99)

STUDASK In this course, how often do your students initiate questions/discussion about financial and economic issues?
Never (0)
A little (1)
Some (2)
A Lot (3)
Do not know (99)

MOSTSUMM In summary, please estimate the percentage of your course that focuses on financial and economic content. [Clicking on the bar below the desired percentage will move the circle to record your answer.]

Now we would like to ask a couple of questions about the other courses you listed.

C2SUMMARY For the second course you listed, please estimate the percentage that focuses on financial and economic content.

C2LEVEL What level course is [second course]?
BSW (1)
MSW (2)
PhD/DSW (3)

C2TYPE What type of course is this?
Human Behavior in Social Environment (HBSE) (1)
Individual or Family Practice (2)
Organization or community practice (3)
Policy (4)
Research (5)
Field/practicum (6)
Competency-based, specify (7)
Elective/other, specify (8)

C3SUMMARY For the third course you listed, please estimate the percentage that focuses on financial and economic content.

C3LEVEL What level course is this?
BSW (1)
MSW (2)
PhD/DSW (3)

C3TYPE What type of course is this?
Human Behavior in Social Environment (HBSE) (1)
Individual or Family Practice (2)
Organization or community practice (3)
Policy (4)
Research (5)
Field/practicum (6)
Competency-based, specify (7)
Elective/other, specify (8)

C4SUMMARY For the fourth course you listed, please estimate the percentage that focuses on financial and economic content.

C4LEVEL What level course is this?
BSW (1)
MSW (2)
PhD/DSW (3)

C4TYPE What type of course is this?
Human Behavior in Social Environment (HBSE) (1)
Individual or Family Practice (2)
Organization or community practice (3)
Policy (4)
Research (5)
Field/practicum (6)
Competency-based, specify (7)
Elective/other, specify (8)

C5SUMMARY For the fifth course you listed, please estimate the percentage that focuses on financial and economic content.

C5LEVEL What level course is this?
BSW (1)
MSW (2)
PhD/DSW (3)

C5TYPE What type of course is this?
Human Behavior in Social Environment (HBSE) (1)
Individual or Family Practice (2)
For the sixth course you listed, please estimate the percentage that focuses on financial and economic content.


What level course is this?

- BSW (1)
- MSW (2)
- PhD/DSW (3)

What type of course is this?

- Human Behavior in Social Environment (HBSE) (1)
- Individual or Family Practice (2)
- Organization or community practice (3)
- Policy (4)
- Research (5)
- Field/practicum (6)
- Competency-based, specify (7)
- Elective/other, specify (8)

Next we have some questions about the degree program where you have the most experience teaching. Please tell us the level of students you have taught the most.

- BSW (1)
- MSW (2)
- PhD/DSW (3)

If Since August 2016, did you teach a course with any household financial or economic content (such... Yes Is Selected

In the following questions, please focus on all the students in the [BSW or MSW or PhD/DSW] program, not just the students in your own classes. How useful do you think it is that students learn about the following household financial or economic content in their social work classes?

How useful is it for these students to learn in their social work classes about:

- Bank products (such as checking and savings accounts)
  - Not at all (0)
  - Slightly (1)
  - Moderately (2)
  - Very (3)
  - Do not know (99)

- Non-bank products (such as payday loans and rent-to-own)
  - Not at all (0)
  - Slightly (1)
  - Moderately (2)
  - Very (3)
  - Do not know (99)

- Electronic Benefit Transfer (EBT) cards and other prepaid cards
  - Not at all (0)
  - Slightly (1)
  - Moderately (2)
  - Very (3)
  - Do not know (99)

- Taxes, tax assistance, and tax credits (such as EITC)
  - Not at all (0)
  - Slightly (1)
  - Moderately (2)
  - Very (3)
  - Do not know (99)

- Household budgets and spending decisions
  - Not at all (0)
  - Slightly (1)
  - Moderately (2)
  - Very (3)
  - Do not know (99)

- Emergency savings
  - Not at all (0)
  - Slightly (1)
  - Moderately (2)
  - Very (3)
  - Do not know (99)

- Saving for the future (such as for education, a home, and retirement)
  - Not at all (0)
  - Slightly (1)
  - Moderately (2)
  - Very (3)
  - Do not know (99)

- Credit (such as credit cards and car loans)
  - Not at all (0)
  - Slightly (1)
  - Moderately (2)
  - Very (3)
  - Do not know (99)

- Credit reports from a credit bureau
  - Not at all (0)
  - Slightly (1)
  - Moderately (2)
  - Very (3)
  - Do not know (99)
<table>
<thead>
<tr>
<th>Task Description</th>
<th>Rating Options</th>
</tr>
</thead>
</table>
| UPROBDEBT Problem debt (such as overdue bills and high interest loan payments) | Not at all (0)  
Slightly (1)  
Moderately (2)  
Very (3)  
Do not know (99) |
| USTUDLOANS Student loans and student debt                                        | Not at all (0)  
Slightly (1)  
Moderately (2)  
Very (3)  
Do not know (99) |
| UHOMEFC Housing (such as affordable housing, housing assistance, evictions, and foreclosures) | Not at all (0)  
Slightly (1)  
Moderately (2)  
Very (3)  
Do not know (99) |
| UHLTHINS Health insurance (such as ACA, Medicare, Medicaid, private insurance)  | Not at all (0)  
Slightly (1)  
Moderately (2)  
Very (3)  
Do not know (99) |
| UIDTHEFT Identity theft and financial scams                                     | Not at all (0)  
Slightly (1)  
Moderately (2)  
Very (3)  
Do not know (99) |
| UTEACHRACE How race, ethnicity, and social class affect financial well-being    | Not at all (0)  
Slightly (1)  
Moderately (2)  
Very (3)  
Do not know (99) |
| UGETGOVBENE Helping clients get government benefits (such as TANF, SNAP, SSI, Social Security) | Not at all (0)  
Slightly (1)  
Moderately (2)  
Very (3)  
Do not know (99) |
| UMAKEDECIS Helping clients make household financial decisions                   | Not at all (0)  
Slightly (1)  
Moderately (2)  
Very (3)  
Do not know (99) |
| UHELPBANK Helping clients manage their financial services (such as bank accounts, taxes, credit) | Not at all (0)  
Slightly (1)  
Moderately (2)  
Very (3)  
Do not know (99) |
| UEMOTIONS How family finances may affect emotions, mental health, and interpersonal relationships | Not at all (0)  
Slightly (1)  
Moderately (2)  
Very (3)  
Do not know (99) |
| USTUDKNOW How to gain financial knowledge and skills for their own lives (such as money management, student debt, and job benefits) | Not at all (0)  
Slightly (1)  
Moderately (2)  
Very (3)  
Do not know (99) |
| MOREFIN Still thinking about the program overall, do you think the students would benefit from more financial or economic content than is currently being taught? | Yes (1)  
No (0) |
Condition: No Is Selected. Skip To: Why not add more financial or economi....

ADDCONTENT What would be good ways to add this content in the [BSW or MSW or DSW/doctorate] program? (check all that apply)
- Integrate or infuse it in existing courses (1)
- Required stand-alone course (2)
- Elective stand-alone course (3)
- Extracurricular opportunities (such as workshops) (4)
- Other, specify (9) ____________________

RECOMMEND Please offer your recommendations for how to add household financial and economic content to social work education.

Display This Question:
If Still thinking about the program overall, do you think the students would benefit from more financial or economic content than is currently being ... Yes Is Selected

BARRIERS Which of the following are barriers to including more financial or economic content in the social work program (check all that apply)?
- I can't think of any barriers (1)
- Lack of faculty expertise (2)
- Lack of faculty interest (3)
- Lack of student interest (4)
- Lack of flexibility/time to add content (5)
- Not the role of Social Work (6)
- Not required by CSWE (EPAS) (7)
- Other, specify (9) ____________________

Display This Question:
If Still thinking about the program overall, do you think the students would benefit from more financial or economic content than is currently being ... No Is Selected

YNOTMORE Why not add more financial or economic content? (check all that apply)
- Already sufficiently covered (1)
- Lack of faculty expertise (2)
- Lack of faculty interest (3)
- Lack of student interest (4)
- Lack of flexibility/time to add content (5)
- Not the role of Social Work (6)
- Not required by CSWE (EPAS) (7)
- Other, specify (9) ____________________

LRNRESOURCE If you want to learn more about household economic and financial topics, what resources would be most useful to you? (check all that apply)
- I am not interested in learning more (1)
- Online resources (2)
- Webinars (3)
- In person workshops (4)
- Online courses (5)
- In class courses (6)
- Other, specify (9) ____________________

DEGOFFER Now we have a few questions about your institution's social work program. What degree(s) does your social work program offer (check all that apply):
- BSW degree (1)
- MSW degree (2)
- PhD/DSW (3)

PGMTYPE What is the designation of your social work program?
- Private non-profit (1)
- Public (2)
- Private for profit (3)

NUMFACULTY About how many full time faculty are in your social work program?

NUMSTUDENTS About how many students are in your social work program?
- Less than 100 (1)
- Between 100 and 200 (2)
- Between 200 and 500 (3)
- More than 500 (4)

STUDRACE Please estimate the percentage of students in your social work program for each category:
- ______ Black/ African American (1)
- ______ American Indian/ Alaska Native (2)
- ______ Asian/Hawaiian/Pacific Islander (3)
- ______ White (non-Hispanic) (4)
- ______ Hispanic/Latino(a) (5)
- ______ Additional, specify (9)

PERINTERNATIONAL Please estimate the percentage of international students in your social work program.
- ______ International students (1)

DemoIntro Now please tell us a little something about you.

HIGHDEG Please specify your highest degree.
- Bachelor’s (1)
- Masters (2)
- Doctorate (3)
- Other, specify (9) ____________________

GENDER How do you identify? (gender)
- Female (1)
- Male (2)
- Gender neutral (3)
- Prefer not to answer (4)
- I identify as: (9) ____________________

RACE How do you identify? (race)
- White (non-Hispanic) (1)
- African American/Other Black (2)
- Chicano/Mexican American (3)
- Puerto Rican (4)
- Other Latino/Hispanic (5)
- American Indian/Native American (6)
- Asian American/Other Asian (7)
- Pacific Islander (8)
- Other (9) ____________________
- Multiple Race/Ethnicity (10)
- Unknown (99)
PREVFEDU How much previous financial education or training have you received?
- None (0)
- A little (1)
- Some (2)
- A lot (3)

LVLFINKNOW Overall, how would you rate your own level of financial knowledge or skills?
- No knowledge (0)
- Low level (1)
- Medium (2)
- High Level (3)
- Expert (4)

CSWECWEB Have you received any information about the CSWE Clearinghouse for Economic Well-Being in Social Work Education website or Curriculum Guide?
- Yes (1)
- No (0)

WEBINARREGIS Would you like more information about a free webinar hosted by CSD, and the US Consumer Financial Protection Bureau, in collaboration with CSWE? The webinar will provide useful teaching tools for assisting clients with household finances? (More information will be available when you finish the survey.)
- Yes (1)
- Maybe (2)
- No (0)

CHARITY Now, please choose the charity to which you would like us to make a $1 donation. All five have been rated favorably by Charity Navigator, one of three watchdog services recommended by Consumer Reports best charities (http://www.consumerreports.org/charities/best-charities-for-your-donations/).
- United Negro College Fund: Provides financial assistance to deserving students, raises operating funds for member colleges and universities, and increases access to technology for students and faculty at historically black colleges and universities. (1)
- National Coalition against Domestic Violence: Provides support for safe homes and shelters for battered women and their children, public education, technical assistance, coalition building, and policies to end violence against women and children. (2)
- First Nations Development Institute (or First Nations Owesta): Provides education, advocacy, and asset building in to restore control and culturally-appropriate stewardship of Native American assets (land, human potential, cultural heritage, and natural resources), and to ensure the long-term vitality of Native communities. (3)
- National Alliance to End Homelessness: Builds local, state, and federal capacity to prevent and end homelessness in the US, and proposes pragmatic, cost-effective approaches that help homeless people make positive changes in their lives. (4)
- World Institute on Disability: Organized by and for people with disabilities to expand opportunities for people with disabilities around the world to live independently by promoting employment, economic development, and financial stability. (5)

Report Would you like to receive a final report of the survey?
- Yes (1)
- No (0)

Thank you very much for your time!
Please click the Next button below to save your responses.
Notes

1. To access the clearinghouse, see https://www.cswe.org/centers-initiatives/initiatives/clearinghouse-for-economic-well-being.

2. As defined in our framework, financial capability includes access to safe and affordable financial products, services, and policies, as well as individual financial knowledge and skills (Sherraden, 2013).

3. The questionnaire included 24 topical questions, but we analyzed only the responses to the 23 that were asked about both current teaching and usefulness of teaching.

4. We used a conservative approach in assessing usefulness, excluding the "slightly useful" response category, because we did not think that the response was strong enough justification for faculty to include the F&E topic in teaching.

References


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