

Enhancing Social Service Workers' Ability to Share Asset-Building Programs with Underserved Clients

International Conference on SOCIAL WORK & RESEARCH

24-25 November 2023, Baku, Azerbaijan

Joanna Doran, Liz Barnett, Nancy Zelaya, Tasha Willis,

Melissa Torres



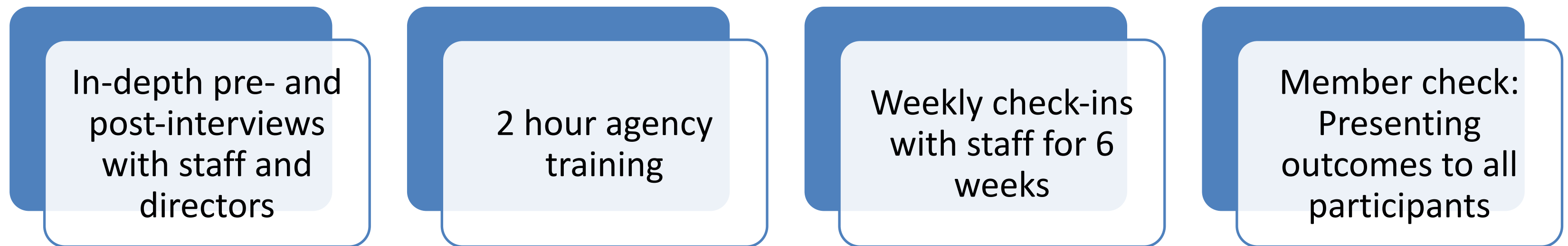
Background

- Robust research on effectiveness of Financial Capability and Asset Building (FCAB) programs (Birkenmeier, 2022)
- Major FCAB public programs in California over last decade
 - CalABLE (2015), health savings for people with disabilities
 - CalSavers (2016), retirement savings for all workers
 - CalKIDS (2019), higher education savings using Scholarshare 529 (1999)
 - Previous Non-Profit: Lending Circles (2008) and Save2Build (2006), build credit
- Yet FCAB training is still rare in social work education (Ward et al., 2023).



METHODS

Methods: Pre-Post Observational Design



Based on:

- Participant engagement, based on ethnographic and Community Based Participatory Research
- Consumer Financial Protection Bureau (CFPB) tools
- Frey et al.,(2017) social service workers' training

We Pilot CalKIDS+ Training with 3 LA Non-Profits



- Founded in 1967
- Social services for local community
- Beginning to integrate FCAB



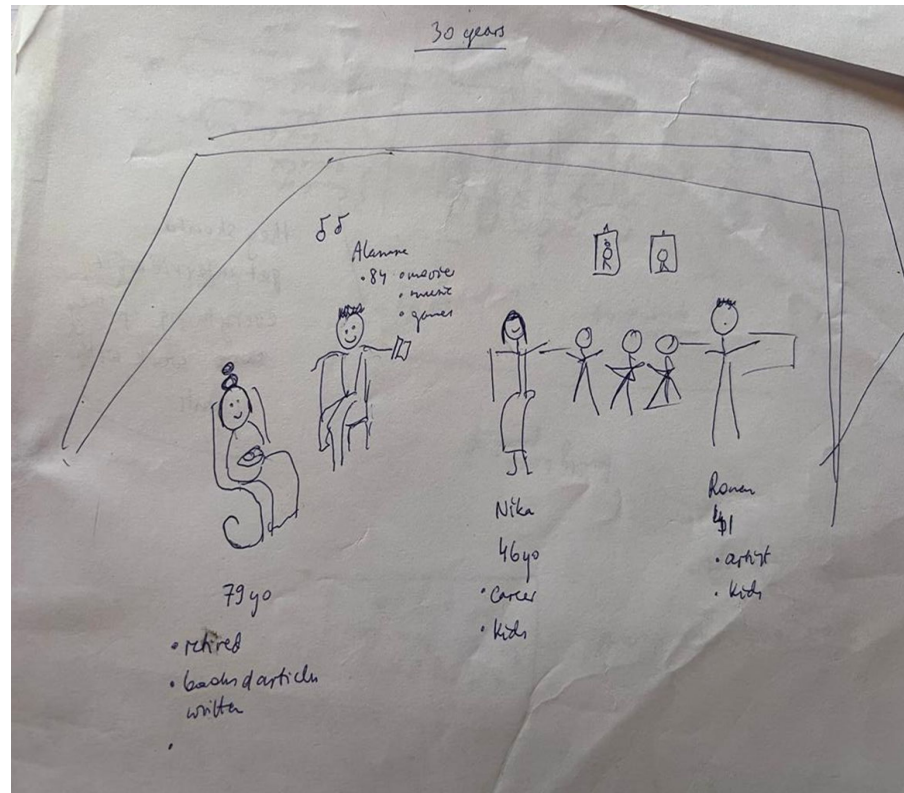
- Founded in 1995
- Affordable housing
- Robust FCAB, but in another part of agency



- Founded in 2008
- Financial coaching and housing education
- FCAB throughout

Clients low income, diverse but mostly Latinx

E.g. Customized Training and Follow-Up



Social service staff and community volunteers, less familiar with FCAB



- In person experiential training with a group discussion
- Follow up: Weekly phone calls



Professional financial coaches



- Zoom training with a Motivational Interviewing expert
- Follow up: Excel spreadsheet



Flyer

CalKIDS + Scholarshare 529



CalKIDS is a California state program that helps children save for college. Scholarshare 529 provides tax benefits for California families saving money.



CalSavers



CalSavers is California's retirement saving program. With CalSavers, millions of California workers have the opportunity to get on track for their future.



CalABLE

CalABLE is a saving and investment plan offered by the state of California to individuals with disabilities.



Lending Circles

Save 2 Build

Lending circles is a safe way to build credit within your community.





Web training




Part 1: Introduction/Identifying Dreams

Join

CalKIDS + 
Scholarshare 529 
Save for higher education



CalABLE

 **CalSAVERS**
Plan for an enjoyable retirement



Lending Circles

Part 2: Act by Connecting/Joining

Join

Participant Engagement at Each Stage

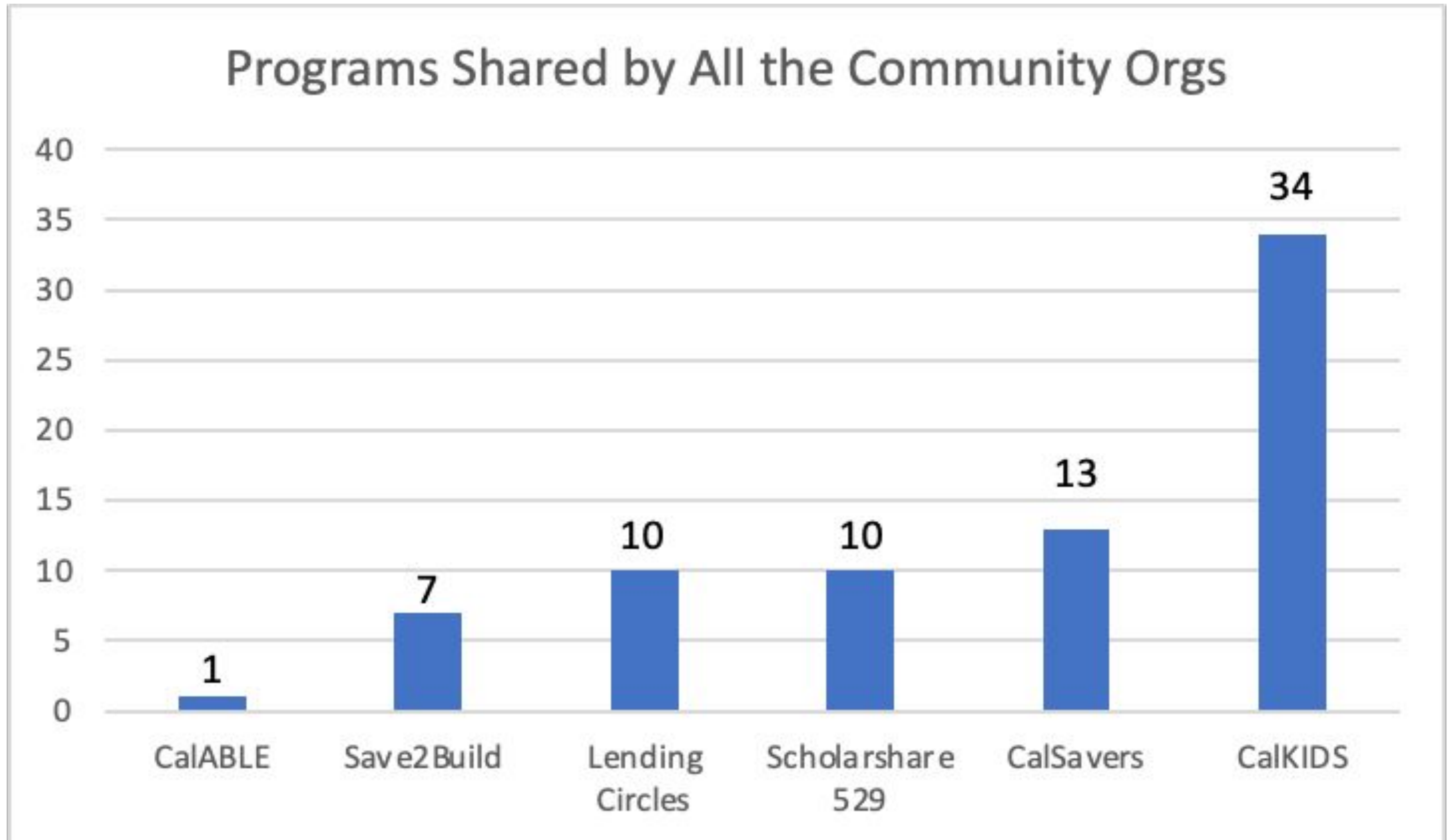
Orgs	Pre Interview Directors	Pre Interview Staff	Training	Check In	Post Interview Directors	Post Interview Staff	Final Meeting
Eastmont	2	4	In person	Phone	2	4	3 staff 1 director
ELACC	2	3 2 volunteers	In person	Phone	2	3 1 volunteer	3 staff 2 directors
Haven	1	3	Zoom	Excel	2	3	1 director

Total participants: 12 staff, 6 directors

Our total direct contact with participants overall : c.49 hours

RESULTS

Participants shared programs with clients



... but client sign ups for programs rare

Community Organization	# of Staff Trained (not including directors)	# of People Talked to about the Programs	Frequency of Programs Shared	# of People that Signed up to a Program	# of People Interested in receiving Financial Coaching
Eastmont	4	20	CalKids 12 Scholarshare 2 Lending Circles 2 CalSavers 1	1 (CalKids)	4
ELACC	3	17	CalKids 15 Scholarshare 8 Lending Circles 8 CalSavers 10 CalAble 1	0	5
Haven	3	14	CalKids 7 Save2Build 7 CalSavers 2	0	N/A

Key Themes



Increased worker knowledge
“I think I heard of it”

Commitment to share:
“accountability”



Client response:

“Maybe later”



Why?
Agency constraints

Client:
- Scam?
- Future later

Implications

FCAB theory confirmed: Action requires more than delivery of financial information



Development needed for social service workers to motivate client engagement with accounts



More research needed on FCAB training with social service workers



- East LA Community Corporation, Eastmont Community Center, and Haven staff, directors, and clients
- Haynes Foundation Faculty Fellowship



Contact Us

Dr. Joanna Karczewska (Doran)
jdoran2@calstatela.edu