

Social Work Students Acquiring Tools to Help Families Manage Their Household Finances

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This study examined the impact of a workshop for social work (BSW) students (n=134) aimed at teaching them to assess clients' financial situations and assist them in managing their household finances. Students' attitudes toward the role of social workers in providing material support and helping low-income families to manage their finances were found to be positive both before and after the workshop. Participation in the workshop increased their financial literacy and introduced them to tools that can assist them in helping families living in poverty to rehabilitate their financial situation. The students reported using these tools to a certain extent in their fieldwork training. It is recommended that financial literacy be a part of the social work curriculum, and that students be encouraged to use the financial tools they acquire during their fieldwork training.

Keywords: social work students; poverty; financial literacy

INTRODUCTION

This study examined the impact of social work student participation in a workshop run by Paamonim, a nationwide Israeli volunteer organization dedicated to helping families and individuals to manage their household finances by providing them with appropriate tools and methods. Participation in the workshop was part of an intervention methods course aimed at enabling the students to provide customized solutions for families living in poverty and distress. The current study examined the effect of the workshop on students toward the role of social workers in helping low-income families with their material needs. In addition, it evaluated the contribution of the workshop to the acquisition and use of financial tools during the students' fieldwork training in welfare departments. Since low-income families are regularly assisted by social workers, it is especially important to equip students in this field with the financial skills they will need to help these clients with their economic behavior.

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LITERATURE REVIEW

Families living in poverty have been always the focus of social worker's attention, and a constant challenge for both social work interventions and social policy (McNeil & Herschell, 1998; Minuchin, Montalvo, Guemey, Rosman, & Schmer, 1967; Sousa, Ribeiro, & Rodrigues, 2007; Tausendfreund, Knot-Dickscheit, Schulze, Knorth, & Grietens, 2016). Ongoing poverty is reflected in financial problems such as lack of resources, low income, debts, and loans (Bodden & Dekovic, 2016; Matos & Sousa, 2004; Sharlin & Shamai, 2000; Sousa & Rodrigues, 2012).

A variety of structural factors, such as lack of employment opportunities and lack of affordable housing, can lead to poverty which, in turn, generates vulnerability (Sousa et al., 2007). Furthermore, people living in poverty often manage their finances in less capable ways, which can perpetuate their economic distress. It seems that poverty itself reduces cognitive ability, that is, poverty-related stress also consumes considerable mental resources, leaving fewer resources for other tasks (Mani, Mullainathan, Shafir & Zhao, 2013).

Due to the complexity of the situation, dealing with families living in poverty and distress requires a set of multilevel interventions. Both formal and informal strategies should be employed, and efforts should be made to maintain the autonomy of the families and achieve client participation in the process of change (McNeil & Herschell, 1998; Sharlin & Shamai, 2000; Sousa & Rodrigues, 2009).

Material Assistance in Israel

Every year, a poverty report is published presenting data on the dimensions of poverty among various populations in Israel, reflecting the policy to reduce poverty in the country. Israel uses the relative approach to set the poverty line and measure the extent of poverty. That is, the poor are defined as those whose standard of living is relatively lower than that of other people in the country. In 2017, for example, the incidence of poverty among Israeli households was 18.4%. The majority were ultra-Orthodox (Haredi), Arab, or single-parent families (National Insurance Institute of Israel, 2017).

Material assistance is provided to this population by two main bodies: The National Insurance Institute (NII) and the municipal welfare departments. The NII guarantees basic subsistence to those unable to provide for themselves, paying financial benefits to eligible individuals and families. Specifically, benefits are paid to those with little or no income who report to the Employment Service, but to whom no job, or only a low-wage job, is offered. Those who are incapable of working, such as mothers of children up to age two, people living with addictions, prisoners performing public service, and older people below retirement age who have lost their job, are exempt from reporting to the Employment Service. A person who has submitted a claim for a disability pension can also apply for income benefits until the claim is approved. In addition, benefits are paid to children who have been either orphaned or abandoned by both parents. On the whole, those receiving income support are mainly single-parent families, new immigrants, and individuals who do not work and cannot find work (National Insurance Institute of Israel, 2017).

The Income Support Law, enacted in 1982, was meant to distinguish between the role of the NII and welfare departments, with the former providing financial assistance and the latter providing psychosocial services to deal with a wide range of problems, including parental dysfunction, disability, old age, addiction, etc. However, material support is also provided by welfare departments to families in difficult financial circumstances in the form of basic household furniture and appliances, clothing, books and toys for children, and so on. Those receiving this assistance are primarily low-income or single-parent families, families in crisis, or the sick or disabled. As the aim is to enable such families to maintain normal functioning, they are also offered a family intervention program (Ministry of Labor, Social Affairs and Social Services, 2019). According to the data, 29% of all applications for help from welfare departments are related to poverty, income, or employment problems (Ministry of Labor, Social Affairs and Social Services, 2016). Nevertheless, in the opinion of some social workers, all material assistance should be provided by the NII, leaving them free to focus on psychosocial issues (Baum, 2015).

Material Support Provided by Social Workers

Several studies discuss the issue of social workers providing material assistance. Sousa and Rodrigues (2012) stressed that families living in poverty are very vulnerable and are constantly struggling for survival. Providing immediate support that meets their most urgent needs is a way for social workers to be involved and to show that they are responding to the families' needs. Nonetheless, this remains a controversial issue. On the one hand, it is argued that providing material assistance makes families dependent on outside help. On the other hand, clients whose basic needs are not met are less likely to be receptive to the more profound or emotional connection with the social worker required for effective intervention. In other words, providing material assistance to the family is a way to create a closer relationship that can open the door to successful intervention. In an examination of the perceptions of Israeli social workers, Baum (2015) found that, on the whole, they consider material assistance an integral component of their role. Most saw advantages in the combination of psychosocial intervention and material assistance, although they were aware of difficulties in the therapeutic relationship generated by the resulting dependence. The social workers regarded the individual's material and emotional needs to be intertwined, and therefore, providing only psychosocial intervention or only material assistance was not effective (Baum, 2015). Another study examined a special BSW fieldwork training program for interventions with women living in poverty in which both material aspects (e.g., obtaining a washing machine) and emotional aspects, such as family difficulties, were addressed (Saar-Heiman, Lavie-Ajayi, & Krumer-Nevo, 2017). The clients expressed satisfaction with the response given to both aspects of their lives, and stated that the material assistance they received made them feel less isolated and less blameworthy.

In recent years, the Israeli Ministry of Labor, Social Affairs and Social Services has adopted the poverty-aware social work paradigm as the dominant model for case worker practice in welfare departments (Krumer-Nevo, Meir & Weisberg-Nakash, 2019). This paradigm has four principles. The first is a theoretical principle which views poverty as a human rights violation. The second, also theoretical, holds that knowledge about people

living in poverty can be achieved only by closeness between social workers and their clients. The third principle is ethical, maintaining that social workers must develop solidarity with their clients and join them in their fight against poverty. The fourth principle is practical, and outlines the strategies for social work. These include: (a) the effort to increase the income of people living in poverty in the labor market or the allowance system; (b) the use of a flexible basket of benefits; (c) expanding opportunities through the active exercise of rights; and (d) coordination between material and psychosocial services and between policy and practice.

According to this paradigm, in addition to providing psychosocial assistance, social workers should do their utmost to help people living in poverty improve their access to social resources and receive the material assistance they need to improve their lives (Krumer-Nevo, Weiss-Gal, & Levin, 2011). Nevertheless, Eamon and Zhang (2006) found that students of social work demonstrated an apparent lack of sensitivity to the economic circumstances of their clients because of the little training they received in this aspect of life and their preference for psychotherapeutic interventions. Moreover, the authors speculated that students who grow up in families having at least middle-class resources might be less sensitive to the economic needs of clients who live in poverty.

Financial Counseling

In *Financial Therapy*, Klontz, Britt, and Archuleta (2015) stressed the need for financial counseling for individuals and families. They maintain that "money scripts," unconscious beliefs about money that are rooted in our childhood, are often passed down from generation to generation within families and cultures and shape financial behaviors. Providing clients with financial planning, counseling, and money management tools can help them deal with financial stress and reverse negative situations and behaviors, enabling them to achieve financial stability.

When addressing clients' financial problems, however, social workers must recognize that financial problems do not stem solely from difficulties in managing money, but also from the need for increased income, resources, assets, and understanding of financial services (Despard, Chowa & Hart, 2011). People living in poverty may therefore be in particular need of "financial therapy." They are forced daily to cope with instability and the inability to effectively plan their expenses because they are constantly dealing with a lack of basic needs that often leads them to accumulate debt. Hence, these families require help to more effectively manage their financial resources and to increase their incomes, which are too low. Many families in the child welfare system, for example, are economically vulnerable, have limited incomes, and face a high risk of financial exploitation. Limited opportunities to participate meaningfully in the financial sector, along with poor decision making, can lead to debt and poverty that compromise child safety (Peters, 2017).

Research has indicated that most debtors make active efforts to pay off their debts (Krumer-Nevo, Gorodeisky & Saar-Heiman, 2016). Given this situation, the help afforded clients in planning and managing their personal budget, including information and advice, assessing needs, selecting services, and making changes in support, in addition to the benefits they receive, may be of great importance in aiding them to develop financial

independence (Hatton & Waters, 2013). It was found, for example, that a training program improved the banking and related financial practices of low-income persons (Anderson, Zhan, & Scott, 2007). The authors concluded that social workers can play an important role in the development of training programs for people with low income. Social workers can also offer an understanding of the environmental risks that affect the financial health of low-income individuals and families, and the resources that can help build financial capability (Despard & Chowa, 2010).

Financial education and counseling focuses on financial-specific goals and financial issues (e.g., debt and credit counseling), guiding families through the economic recovery process, helping individuals and families change negative situations, and teaching them to manage their household finances with balance and responsibility (Britt, Klontz & Archuleta, 2015; www.paamonim.org). However, the field of financial therapy deals with "the evaluation and treatment of cognitive, emotional, behavioral, relational, and economic aspects of financial health" (Britt, et al., 2015. pp. 3), which is the interrelationships of psychosocial and economic issues. For example, someone who copes with anxiety or depression by going on shopping sprees, or how couples in a relationship make decisions about money. Financial therapy as an integrative field, and an intervention model that deals with economic challenges and psychosocial issues, is particularly suited for social workers which provide psychotherapy. Indeed, financial therapy accords with the social work goal of promoting social and economic justice and human rights, which meet the vision of financial therapy (Britt, et al., 2015), and should therefore be a natural part of the social worker's efforts to assist people living in poverty, in addition to helping them increase income and meet their basic needs.

Financial Knowledge in Social Work Education

The theoretical background, knowledge, financial literacy, and practical tools to enable social workers, financial counselors, and human services professionals to assist vulnerable households in pressing financial circumstances are available (Sherraden, Birkenmaier, & Collins, 2018; Sherraden, Frey, & Birkenmaier, 2016). However, social work students are not gaining the skills they need to successfully navigate the complexities of the personal finance landscape. Not only is there a lack of emphasis in social work curricula on these issues, but the students make limited use of actual financial information, and are not well-equipped to help clients in this aspect of their lives. Thus, although social workers have the opportunity to help people and families suffering from financial problems in a variety of ways, they typically receive no formal training in this regard (Despard & Chowa, 2013; Gillen & Loeffler, 2012; Loke, Birkenmaier & Hageman, 2017; Sherraden, Laux, & Kaufman, 2007).

Research shows that social work students score low on all debt literacy measures, achieving scores statistically similar to the general population and to service providers in the asset building field. Those with greater self-assessed financial knowledge, or from households with higher incomes or wider social networks tend to display higher debt literacy levels (Loke & Hageman, 2013).

Several scholars argued that understanding the economic system and its relationship to poverty can empower social work students to more effectively assist and advocate for their clients (Karger, 2015; Tully, Nadel, & Lesser, 2008). Doran and Bagdasaryan (2018) also stressed the importance of incorporating financial capability and asset building content into the social work curriculum in order to provide students with the confidence to help clients manage their household finances, and bring about changes in students' own financial practices.

The social work profession has recently begun to respond to the increase in the number of households at economic risk and the growing financial stress, with financial education courses being introduced into the curriculum in a number of universities in the U.S. It was found that the majority of social work students exposed to this content scored more than 70% on a measure of financial literacy (Kindle, 2013). This is a clear indication of the value of financial education for students, especially the younger and less financially experienced among them, in preparing them to assist financially-excluded clients.

One of the organizations addressing this issue in Israel is Paamonim. Established in 2002, Paamonim is a nationwide volunteer organization dedicated to helping families and individuals conduct their household finances with prudence and responsibility. Families in poverty and economic distress who turn to Paamonim (or are referred by welfare departments) and meet the organization's criteria undergo intensive, long-term counseling that focuses on three main issues: employment, family functioning, and management of household finances. Counseling is personalized and structured according to each family's individual needs, and is provided by professionally trained staff in all three areas. The service is offered free of charge (Paamonim Organization, 2018).

At the initiative of Paamonim, workshops have been held for students of social work as part of compulsory courses that teach intervention methods with individuals and families. These courses are studied parallel to the students' fieldwork training in welfare departments. Prior to the introduction of the workshops, the subject of proper financial behavior was dealt with only in general terms. Paamonim proposed expanding knowledge of this issue by offering students workshops similar to those they offer social workers in municipal welfare departments. The goal of the workshop is to enable students to learn the principles of the economic status of the family, to enhance their ability to understand and map the client's financial situation, and to provide them with tools to help families achieve knowledge, skills, and tools to more effectively manage their limited resources and exercise their rights. As these workshops are a new addition to the program in social work studies in Israel, it is important to evaluate their effectiveness. Such an evaluation can contribute to curriculum planning in respect to financial education and consulting methods both in Israel and elsewhere.

The Current Study

The aim of this study was to evaluate the contribution of Paamonim workshops given to a class of social work students in a regular BSW program and to a class of students in a retraining program (studying social work after earning a degree in a different academic

discipline). The workshops were conducted in each class separately, in the middle of the first semester, by teachers from the Paamonim organization. Each workshop consisted of a single session lasting three academic hours, a format chosen due to schedule constraints and the students' crowded curriculum. The goal was for the students to use the tools acquired in the workshop during their year of fieldwork training in welfare departments.

The program consisted of three parts. The first was an introductory lecture on the Paamonim organization and the external and internal factors that affect economic behavior. External factors included the family's sources of income, such as salary or benefits, and fixed expenses, such as rent or mortgage payments, children's education costs, etc. Internal factors included the family model (married couple, single-parent, etc.), the health of the family members, and any special needs. In the second part of the program, the students learned about the common economic behavior of families living in poverty, that is, cash use, taking out loans, and lack of control and future planning. In addition, they were introduced to tools to help families build and implement an economic recovery plan, such as identifying the existing economic situation, "mirroring" of expenditures, income, and household debts, and framing a budget. Using documents such as bank statements, the family is helped to acquire a realistic picture of the gap between income and expenses, the status of debts, and the existence of any assets. Once the situation is clear, a balanced budget can be devised that will not exceed income on the one hand, and will allow the family to meet its essential needs on the other. The budget must reflect family priorities, as determined by the family itself. In the final part of the workshop, two practice exercises were conducted, one relating to the student's own economic behavior, and the second simulating an intervention with a family. This required applying the tools for proper economic conduct that had been learned: mirroring expenses, identifying needs, building a balanced budget that addresses the family's priorities, and finding ways to increase income and exercise rights.

Research Questions

The research questions for this study were:

1. What are the attitudes of students regarding the role of social workers in providing material support for families and helping them manage their household finances, and were these attitudes affected by the workshop?
2. Are there differences between the number of tools the students had at their disposal before and after participation in the workshop, and to what extent did the students use the tools they learned in their fieldwork training?
3. Is there a connection between students' sociodemographic background and their attitudes?

METHOD

Sample

The sample consisted of 134 social work students, 55 in a regular program, and 79 in a retraining program. The sociodemographic variables of the participants are presented in Table 1.

Table 1.

Demographic Characteristics of Participants (N=134)

Characteristic	N	%	Mean	SD
Program of study				
Regular program	55	41.0		
Retraining program	79	59.0		
Age (all students)			28	6.8
Age - Regular program			23.3	3.4
Age - Retraining program			31.3	6.8
Gender				
Women	121	88.2		
Men	16	11.8		
Marital status				
Single	64	47.1		
Married	62	45.6		
Cohabiting	6	4.4		
Divorced	4	2.9		
Economic status				
Good	24	17.8		
Average	89	65.9		
Low	22	16.3		
Ethnic origin				
Western*	169	45.1		
Eastern**	188	50.1		
Mixed origin	18	4.8		

* Ashkenazi Jews - European and North American countries of origin.

** Mizrahi and Sephardi Jews - North Africa and Asia Countries of origin.

As can be seen from Table 1, most of the participants were women (88.2%), which is a typical distribution of social work students (Khunou, Pillay, & Nethononda, 2012). Furthermore, not surprisingly, significant differences were found for age between the two classes, with the mean age being 31.3 (n=79, SD=6.8) in the retraining program and 23.3 (n=55, SD=3.4) in the regular program (t=7.95, p<.001).

Procedure

The study received the approval of the university ethics committee. It was conducted in two stages. In the first stage, the students received an explanation of the purpose of the research, and confidentiality and anonymity were ensured. They then signed an informed consent, after which they completed the attitudes and tools questionnaires and a sociodemographic instrument. In the second stage, three months after participating in the Paamonim workshop, the students again completed the attitudes and tools questionnaires, as well as a feedback questionnaire on the contribution of the workshop and their actual use of the tools they had acquired in their practical training.

Measures

The Student Attitudes Questionnaire tapped the attitudes of the participants to the role of social workers in welfare departments in providing material support for families living in poverty and helping them manage their household finances. The questionnaire was compiled for this study based on the Baum questionnaire (2015) employed in Israel and consisted of 14 statements. In the present study, Exploratory Factor Analysis was conducted on the responses, using a threshold that each item ought to have a factor loading of at least .500. The principal components' method was used for the extraction method in a varimax rotation. The loading level (> .500) of each item revealed two factors, and the eigenvalues of each factor was greater than 1.

In the first factor, six items related to the role of welfare department social workers in providing material support for families (e.g., "I see my role as a social worker to help with material assistance for my clients according to their needs"). In the second factor, eight items related to helping clients manage their household finances (e.g., "I have tools to assist clients by providing advice and ideas for handling their debts"). Responses were indicated on a 5-point Likert scale from 1 (*do not agree at all*) to 5 (*agree very much*). One of the items was reverse coded. All the responses were averaged to produce a single attitudes score, with higher scores indicating a more positive attitude toward social workers' involvement in their clients' financial situation. Cronbach's alpha was .80 before the workshop, and .84 after the workshop.

The feedback questionnaire assessed the students' perception of the contribution of participation in the workshop. The instrument consisted of 11 items, four of which regarded the workshop itself: (a) Do you think the workshop expanded your knowledge of household financial management? (b) Do you think the concept learned in the workshop (that is, the Paamonim system for economic counseling) is effective for working with the clients of welfare departments? (c) Did the workshop contribute to your ability to help your clients manage their household finances? (e) To what extent did the workshop contribute to your understanding of internal and external factors that affect economic behavior?

Another six items related to the student's use of the specific tools learned in the workshop (e.g., "To what extent do you use economic intake to map the client's economic

situation?"). All responses were indicated on a 5-point Likert scale ranging from 1 (*not at all*) to 5 (*very much*). Scores were calculated separately for each question regarding the contribution of the workshop. A score for use of the tools learned was calculated by averaging the responses to the relevant items. Higher scores indicated a higher perception of the value of the workshop or greater use of the tools acquired. Cronbach's α for the student's use of the tools was .88. In addition, the students were asked what they thought of the workshop as part of the curriculum. Students answered an open-ended question about the reasons for their success or difficulty in implementing what they had learned in the workshop in their practical training.

The sociodemographic questionnaire assessed background data, including study program, age, gender, and economic status. With respect to the economic status, each participant chose one of the following response categories: good, average, low.

Data Analysis

Data were analyzed using SPSS, version 22. Descriptive statistics, factor analysis, Pearson correlations, t-tests, and two-way Anova with repeated measures were conducted to examine the research questions. Finally, the answers to the open-ended questions were summarized by the researcher.

RESULTS

Attitudes of Students to the Role of Social Workers

A two-way Anova with repeated measures was conducted to examine students' attitudes toward the role of social workers in providing material support for families, and helping them manage their household finances, and compare these attitudes before and after the Paamonim workshop. Table 2 shows the means for the questionnaire as a whole.

As can be seen from Table 2, the attitudes of all students to the role of social workers in providing material support for families and helping them manage their household finances were moderately positive ($M = 3.94$) before the workshop and $M=3.67$ after the workshop on a scale of 5 for the sample as a whole. An independent t-test showed that the attitudes of students in the regular program were more positive ($M = 3.89$, $SD = .463$, $N = 42$) than the attitudes of those in the retraining program ($M = 3.52$, $SD = .588$, $N = 60$, $t = 3.51$, $p < .01$) after the workshop. However, no differences were found in students' attitudes in either class before and after the workshop. In addition, statistical analyses were conducted for each factor separately (i.e., attitudes toward providing material support and attitudes toward helping manage household finances). The results were similar to those yielded by the questionnaire as a whole.

Tools for Assessing Clients' Economic Situation and Helping Them Manage Their Household Finances

A dependent paired t-test was conducted to examine differences between the financial tools the students had at their disposal before and after participation in the workshop. The results indicated differences before and after the workshop in the tools for assessing clients' economic situation, $M = 2.64$, $SD = .933$ and $M = 3.07$, $SD = .936$ ($N = 95$, $t = -3.643$, $p < .001$), before and after the workshop, respectively, and in the tools for helping clients manage their household finances, $M = 1.87$, $SD = .823$ and $M = 2.50$, $SD = 1.028$ ($N = 93$, $t = -6.271$, $p < .001$), before and after the workshop, respectively. Thus, participation in the workshop provided the students with additional tools for relating to their clients' finances.

Table 2

Students' attitudes to the Role of Social Workers

		Before workshop	After workshop	Total
Regular program	M	4.03	3.94	3.99
	SD	.31	.41	.45
	N	34	34	34
Retraining program	M	3.61	3.53	3.57
	SD	.59	.59	.59
	N	60	60	60
Total	M	3.94	3.67	
	SD	.54	.56	
	N	94	94	

	F	df	p
Differences before and after the workshop	2.65	1	ns
Differences between regular program and retraining program	18.8	1	***
Interaction	0.1	1	ns

ns = not significant, *** $p < .001$

Contribution of the Workshop and Use of Acquired Tools

The students' perception of the contribution of the workshop and the extent to which the tools they acquired were put to use were measured by examination of the frequencies of the various dimensions (Figure 1, Table 2).

Figure 1

Contribution of Participation in the Workshop (N=91)

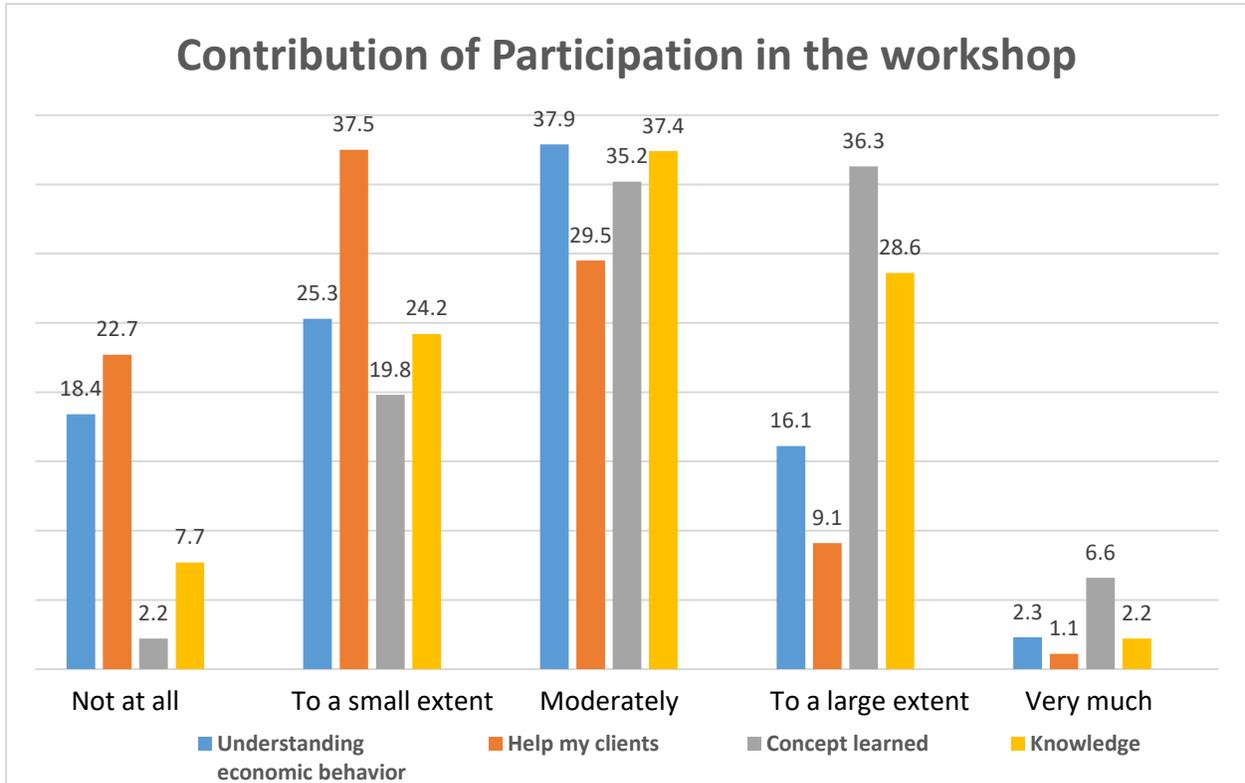


Table 3*Use of Tools Learned in the Workshop (percent)*

To what extent do you use -	Not at all	To a small extent	Moderately	To a large extent	Very much	N
Economic intake to map the client's economic situation	30.2	32.6	22.1	15.1		86
Data collection and mirroring (examination of expenses and income)	36.0	19.8	22.1	22.1		86
Determining priorities to create a balanced budget	48.3	14.9	17.2	18.4	1.1	87
Consumer tips for increasing income and reducing expenses	29.9	25.3	29.	16.1	2.3	87
Reading bank statements and guiding client accordingly	52.9	19.5	16.1	10.3	1.1	87
Reading salary slips and guiding client accordingly	47.1	21.2	18.8	10.6	2.4	85

As Figure 1 shows, 30.8% of the students believed that the workshop contributed to a large extent or very much to expanding their knowledge of household management. Similarly, 42.9% evaluated the contribution of the concept learned, that is, the Paamonim system, to the effectiveness of their work with clients as very high. However, only about 10% indicated that the workshop contributed to a large extent or very much to assisting them to help the families they work with, while around 30% responded that this contribution was moderate. In addition, approximately 36% believed the workshop contributed greatly to their understanding of clients' economic behavior. In respect to the use of the tools learned in the workshop, it appears that most students actually employed them only moderately. Nevertheless, over half of the students (55%) responded that it was important for such a workshop to be part of the curriculum for practical training and would be of benefit to them in their subsequent work as social workers.

To examine whether there was a connection between the attitudes of the students to the role of social workers assisting families living in poverty and their increased knowledge of household management following the workshop, a Pearson correlation was calculated between these variables and was found to be significant ($r = .31, N = 91, p < .01$). A significant correlation was also found between the students' increased knowledge of household management and the effectiveness of their work with clients ($r = .35, N = 88, p < .001$).

Sociodemographic Characteristics

To answer the question of whether there is a connection between the students' sociodemographic background variables and their attitudes, Pearson correlations were calculated between economic status, ethnic origin, and age on the one hand, and students' attitudes, the perceived contribution of the workshop, and the extent to which the tools acquired were used on the other. The only significant correlation that emerged was between age and attitudes: the older the students, the less positive their attitudes about the social worker's role in providing material support for clients and helping them manage their household finances, both before ($r = -.30, N = 127, p < .01$), and after ($r = -.26, N = 103, p < .05$) the workshop.

In response to the open-ended question regarding the reasons for their implementation or lack of implementation of what they had learned in the workshop, on the whole the students described the session as interesting and significant. They noted that it helped raise awareness about budget management, enriched their knowledge of money management, and was both effective and important for them personally and for their work with clients. However, they also mentioned that the workshop was too short and too general. Thus, it would appear that in order for such workshops to have a strong impact, a series of sessions is necessary, and the focus should be on the practical subjects that concern social work students in the context of their training.

DISCUSSION

The students who participated in this study were in their first year of fieldwork training in municipal welfare departments that treat multi-problem low-income families. Although the social work curriculum includes courses dealing with poverty and distress and social policy, they do not provide students with sufficient financial knowledge or tools for managing household finances (Despard & Chowa, 2013; Gillen & Loeffler, 2012; Loke et al., 2017; Loke & Hageman, 2013; Sherraden, et al., 2007). The students in this study were exposed to a workshop aimed at filling this gap by increasing their knowledge and introducing them to tools for assessing clients' financial situation and assisting them to manage their finances. The analysis then examined whether participation in this workshop impacted the students' ability to effectively help families to improve their economic condition.

It was found that although the students indeed acquired the appropriate knowledge and tools, they implemented what they had learned to a small, or at most moderate, extent in their fieldwork training. This may be attributed to the fact that the workshop was very short, and therefore did not allow for internalization of the newly-acquired tools. It is also possible that the students were asked to evaluate the contribution of the workshop after only three months, so that its long-term impact was not yet apparent. This explanation is supported by the results of an evaluation study that conducted a pre-, post-, and follow-up examination of a group participating in a financial project designed for social work and other community-based human services. It was found that training and ongoing booster sessions, including peer support, professionals' preparedness, and increased confidence, predicted

the use of practice behaviors learned during training (Frey et al., 2013). However, as a positive correlation was found here between the students' increased knowledge of household management and the effectiveness of their work with clients, it may be said that the knowledge acquired in the workshop impacted their understanding of their clients' situation.

It should be noted that the students indicated a largely positive attitude toward the involvement of social workers in the financial circumstances of their clients. Moreover, Krumer-Nevo and Lev-Wiesel (2005) found that almost half of third-year social work students invested most of their time and effort in their practical training to providing their clients with basic needs. Most social workers in welfare departments also perceived providing material assistance as part of their role (Baum, 2015). Indeed, this behavior is consistent with the values of the profession and with the goal of improving the economic situation of clients (Krumer-Nevo et al., 2011). It is therefore of considerable importance to prepare students of social work for this role.

The prevalent trend in recent years in Israel, as well in other countries, is for social workers to engage in the economic well-being of low-income families, including helping them in their fight against poverty (Krumer-Nevo et al., 2019; Sherraden, Birkemaier, McClendon & Rochelle, 2017). In order for them to do so, these issues must be specifically addressed in the curriculum. The students in our study noted that the workshop enriched their knowledge of money management and was of benefit both for them personally and for their work with clients. This is in line with the findings of a study examining the impact of financial courses in a number of programs for social workers serving minorities in the U.S. (Sherraden, et al, 2017). The professionals felt that the students gained understanding and appreciation of financial capability and asset building, and the students reported that the courses gave them more confidence in helping clients with basic financial management and knowledge about financial capability, as well as enabling them to improve their own personal financial behaviors.

The current findings also show that the attitude toward the financial role of social workers was more positive among students in the regular program than among those in the retraining program, both before and after the workshop. This might be explained in terms of the motivation of people retraining to become social workers, most of whom wish to deal with therapy. These students, many of whom are familiar with the social worker's role and intervention strategies from their previous occupation, tend to have a different understanding and perception of the profession (Dennison, Poole & Qaqish, 2007). Students in retraining programs were found to be more likely than those in regular programs to prefer individual therapy over other strategies, and to express the desire to deepen their knowledge and acquire professional skills in this area (Gewirtz-Meydan & Even-Zohar, 2018). Similarly, it has been suggested that the reason MSW students are less sensitive to their clients' economic circumstances is because they prefer psychotherapeutic interventions (Eamon & Zhang, 2006). This may explain why the students in the retraining program viewed the role of dealing with clients' financial situation as less central to their work than the students in the regular program. A workshop model that stresses financial therapy, which integrates

personal finance and psychosocial issues, might therefore encourage students in retraining programs to adopt a more positive attitude to their role in their clients' economic behavior.

This finding may also be related to the significant correlation found here between age and attitudes, so that the older the students, the less positive their attitudes to the social workers' role in improving clients' financial circumstances. Since the students in the retraining program were older than those in the regular program ($M = 31.3$, $M = 23.3$, respectively), their less positive attitudes may have stemmed from their motives for studying social work rather than from their age per se.

Limitations and Recommendations for Future Research

Certain limitations of the study should be noted. First, as it was conducted over the course of a single year, it was not possible to examine the effectiveness of the workshop over time. Future studies might explore the impact of Paamonim or similar workshops after one year and during the students' actual work as social workers following graduation.

Israeli society is characterized by diverse ethnic groups who may display different financial behaviors. This variable was not examined in the current study, and therefore warrants investigation as it may impact both the design of financial literacy courses and their effectiveness. Indeed, since the world is multicultural, the cultural characteristics of different minorities must be acknowledged in order to appropriately adapt interventions in financial care and financial counseling in order to provide more effective services for the clients (Hays, Klontz & Kemnitz, 2015). For example, examination of a course in financial capability in historically Black colleges and universities in the U.S. showed the importance of trust and relationship building in this community (Rochelle et al., 2017). As mentioned above, the incidence of poverty in Israel is high among ethnic groups such as Arabs and ultra-Orthodox Jews. Studies focusing on these and other minority groups in Israel might similarly reveal unique features in respect to financial behavior.

Another limitation of the study is the use of a relatively small sample of students, all of whom came from the same university; therefore, the sample cannot be considered representative. Furthermore, no control group was included in evaluating the results of the workshop.

Contribution and Implications of the Study

This study is the first to examine the effectiveness of a workshop aimed at providing Israeli social work students with practical tools for managing household finances as part of their undergraduate studies. Although the workshop was short and consisted of only one three-hour session, it enabled students to become more familiar with the tools that can assist them in their work with families living in poverty. The very exposure to a system that offers financial skills and tools was found to contribute to the training of the students.

Similar to previous studies (Anderson et al., 2007; Doran & Bagdasaryan, 2018; Frey et al., 2013; Gillen & Loeffler, 2012; Karger, 2015; Sherraden et al., 2007, 2017; Tully et al.,

2008), the current investigation indicates the importance of developing programs to assist social workers in helping people living in poverty to manage their household finances. This is consistent with the goal of social work to engage in the struggle for social and economic justice (Doran & Bagdasaryan, 2018).

Finally, it should be noted that only recently has the subject of financial literacy among social work students in Israel been addressed in any systematic way. Previous research, conducted mainly in the U.S., indicates the need to provide students with this knowledge. Our preliminary study contributes to the literature by raising awareness of the importance of this issue both in Israel and in other countries. Workshops such as those evaluated here can be the first step in acquainting social work students with the topics related to financial knowledge and developing their sensitivity in interventions with families living in poverty. The ultimate goal is to prepare them for fieldwork with low-income populations. According to the poverty-aware social work paradigm (Krumer-Nevo, Meir & Weisberg-Nakash, 2019), the knowledge and tools they acquire should allow for all the options available to social workers to help clients exercise their rights, meet their needs, receive the material assistance they require, and find ways to improve their financial situation.

On the basis of our findings, we recommend introducing workshops or courses on financial literacy as a regular part of the social work curriculum, and related professions that deal with problems arising from financial difficulties. The content should include knowledge of the financial world, along with practical rules of financial behavior, and can draw on the students' own experiences in different life situations. In addition, students must be taught the use of various tools which, in addition to their other intervention skills, can aid them in helping families living in ongoing poverty as well as families suffering from a temporary economic crisis. This content should be reinforced during students' fieldwork training in order to encourage them to implement the tools they acquire in the classroom. Such training, which includes both theoretical knowledge and practical experience, will better prepare them for future work in accordance with the poverty-aware social work paradigm (Krumer-Nevo, 2015; Krumer-Nevo, Meir & Weisberg-Nakash, 2019), which is gradually taking hold in welfare departments in Israel.

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