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The Socio-Economic Empowerment Assessment: Addressing Poverty and Economic Distress in Clients

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Abstract In this paper, we introduce the Socio-Economic Empowerment Assessment (SEEA), a qualitative assessment that uses an ecological framework to better understand the psychological impact of poverty and financial insecurity. The assessment is designed as a practice tool and can be administered in a number of clinical settings, including agencies most likely to serve low-income populations. It can also be included as part of financial literacy or management sessions that social work agencies may offer. This paper explores how SEEA can be used to help develop specific and appropriate interventions that move low-income people and others toward economic empowerment. We examine the literature on financial literacy programs and theories on behavior regulation and social relationships related to consumption. A case study using an integrative assessment approach is included as an example of SEEA implementation.

Keywords Financial literacy · Poverty · Economic distress · Empowerment

Social workers have a long tradition of working with financially vulnerable populations and people living on the economic margins. It is from that tradition that the growing interest in financial literacy and social work has developed. The current emphasis on poverty reduction in social work focuses on improving the financial education or literacy of clients struggling with money management, especially those who are low-income (Birkenmaier and Curley 2009; Rupred et al. 2000; Sherraden et al. 2007).

While some financial literacy programs for low-income people have shown limited short-term gains (Ali et al. 2010; Braunstein and Welch 2002; Sherraden et al. 2007), over time, we see the efforts doing little to help the truly disadvantaged overcome structural, racial, and long-term economic barriers to economic empowerment. Indeed, traditional financial literacy models have been criticized as a "blame the victim" model because they assume that financial education alone can produce long-term change in consumer financial markets and absolve public and private entries of their responsibilities (Gross 2005). We espouse a more comprehensive effort that addresses the psychosocial, structural, as well as the financial barriers to economic security. The cognitive process behind financial behavior gets little attention in either the clinical or poverty reduction literature.

In this paper, we introduce the Socio-Economic Empowerment Assessment (SEEA), a qualitative assessment that uses an ecological framework to better understand the psychological impact of poverty and financial insecurity. We examine the social work literature on financial literacy, poverty reduction, and the psychosocial relationship between money and social environment. For low-income people experiencing complex poverty, this assessment expressly examines the relationship between social forces and financial behavior developed over the life course. We consider these behaviors in connection to multiple external and internal issues, including: personal achievement, family and social dynamics, and psychological well-being. The assessment is designed as a practice model using a cognitive approach to help develop specific and appropriate interventions that move clients toward economic empowerment.

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Social workers in agencies often work with clients who are low-income or economically struggling and as such are best positioned to educate and assist those in financial need (Birkenmaier and Curley 2009). Whether it is through case management, crisis counseling, or similar services, agency-based social workers have the opportunity to gain an in-depth picture of a client's emotional and economic state. Agency-based social workers, as well as those in private practice who have sustained engagement with a client, are well positioned to explore the depths of what drives financial decision-making. Financial literacy is an important tool that social workers can use in their work with clients (Birkenmaier and Curley 2009). Yet, financial literacy alone is a limited approach to the complex issues that poor and low-income individuals face. A clinical assessment, using a cognitive behavioral approach would allow for a deeper understanding of clients' psychological relationships with money, social status, behavior, and environment.

The Psychology of Poverty, Spending, and Making Ends Meet

Financial literacy has been supported as a tool for poverty reduction based on the relative success of some initiatives to improve economic awareness in low-income clients at least in the short term (Ali et al. 2010; Clark et al. 2003; Sanders et al. 2007). Lasting success and benefits of any financial education model over the long term are doubtful without a full assessment of the psychosocial barriers experienced by individuals facing poverty and economic insecurity. Many financial literacy efforts only deem poverty a matter of having too little money. Meanwhile, poverty is both a cause and a consequence, stemming from structural failings such as lack of access to high quality education, chronic joblessness and under employment, serious health issues, and dangerous neighborhoods, among other factors (Hawkins 2009; Lang 2007).

Poverty and economic struggle also take a psychological toll that works in a cyclical fashion. Living in poverty increases stress that contributes to teen pregnancy, crime, substance abuse, health problems, and chronic addiction (Edin and Lein 1997; Friis et al. 2002). These experiences are themselves stressors that contribute to unemployment or underemployment, poor school performance, living in under-resourced neighborhoods, and other negative life situations (Adler and Rehkopf 2008; Stafford and McCarthy 2006; Lantz et al. 2005). The long-term effects of chronic economic struggle suggest that there is a complex multiple systems interaction that affects psychological well-being. Together with structural issues, these experiences can create an environment in which even individuals who move out of poverty have a strong possibility of returning to economic hardship (Hardaway and McLoyd 2009; Lang 2007).

During the current recession in the United States, for example, many families cut back on spending (Jacobe 2010). While this can be perceived as normal behavior during hard economic times, in the case of persistently low-income individuals, spending appears to at least temporarily increase perceptions of self-worth and operate as a stress reliever regardless of the state of the economy (Seccombe 2007). Edin and Lein (1997) and Seccombe (2007) document that low-income single mothers struggling to make ends meet would purchase "luxury" items that some might deem unnecessary. In these studies, low-income parents buy expensive clothing for their children or provide them with items to help them fit in socially. In a longitundal study of young people's spending habits West et al. (2006) found a "material paradox" in which youth from poorer backgrounds had more spending money in their pockets than their richer counterparts. Moav and Neeman (2010) developed an economic model that suggests that the persistence of poverty may be partly due to "conspicuous consumption" that occurs as the poor try to distinguish themselves from the very poor. In order to send a social signal of a change in financial circumstances, low-income individuals might increase consumption of luxury goods, even though doing so may reverse economic gain by increasing debt and maintaining poverty.

These studies suggest that spending money is related to social position and emotional well-being. People facing high stress situations, especially the economically disadvantage, often make purchases to increase their feelings of self-worth and self-esteem. These purchases are also made in order to fit in socially with peer groups, to participate in mainstream consumer culture or to engage in "aspirational spending" or making purchases to match the lifestyle you want to live rather than the one you are actually living (Danziger 2004; Green and Hulme 2005; Trigg 2001; Wermuth 2003). This type of conspicuous consumption follows Veblen's (1994) conception of the idea first published in 1899, in which he presents the concept in two parts. First, conspicuous consumption is described as "invidious comparison" meant to distinguish one's status above others. Second, there is "pecuniary emulation" in which one copies the consumption practice of those with higher income status in order to create the illusion of sharing that status (Veblen 1994; Wisman 2009). While this latter practice may resemble "keeping up with the Joneses," it is not just a manner by which low-income people distinguish themselves from even lower income people, it is also a cognitive-behavioral informed process that is based on psychological well-being, social position, and life circumstances.

Research has shown a strong connection between how people spend and save, their family history, and several cultural and ethnic factors (Chiteji and Hamilton 2002; West et al. 2006). Research on social capital and social networks, too, have shown that families and close friends can affect financial outcomes and money management (Duncan et al. 2005; Quillian and Redd 2006). For minorities especially, the family of origin, including extended family members, have an effect on economic well-being into adulthood (Chiteji and Hamilton 2002; Hardaway and McLoyd 2009).

Many of the factors that drive spending and consumption in low-income people and others are not solely based on need, but instead represent a cognitive-behavioral process that includes pain management (Creasey 2008; Zhou and Gao 2008), responses to sadness or depression (Cryder et al. 2008; Lerner et al. 2004), low self-esteem (Kellett and Bolton 2009), anxiety and threats to ontological security (Arndt et al. 2004; Hawkins and Maurer 2011). The literature shows that similar cognitive-behavioral processes in spending and consumption occur for poor and non-poor individuals alike.

Affect and behavior regulation in consumption has been used in marketing and retail for decades (Danziger 2004); advertisers focus on consumer moods, feelings, and emotion to motivate them to purchase goods. Multiple studies have linked spending and emotions, including sadness, depression, and anxiety. Sadness can influence unrelated economic decisions in an attempt to engage in mood repair behavior or, as Cryder et al. (2008) explain, the "misery is not miserly effect." Using William James' (1890) theory of the material self as the basis of their work, these researchers found that people who experienced feelings of sadness and self-focus were more likely than neutral feeling individuals to not only buy more, but to pay a higher price for their purchases. This study is consistent with others that found that individuals who are experiencing negative emotional states engage in financial exchanges to improve their moods, (Dunn et al. 2008; Garg and Lerner 2006; Lerner et al. 2004).

If spending combats sadness, does money actually buy happiness? While correlations are weak, researchers have found that once basic needs are met, money does have a positive effect on life satisfaction and well-being (Dunn et al. 2008; Howell and Howell 2008). Some studies, however, show that it is not money alone, but the relative power that income brings that is important to psychological well-being. Diener et al. (2010) looked at data from the World Gallup poll and found a process linked to the relationship between financial comfort and perception of social relevance and social position. They found that economic and social psychological prosperity were the best predictors of subjective well-being. This research suggests that while money is one factor in well-being, relative power and autonomy are important elements that operate alongside income and the ability to purchase luxury goods. Spending behavior goes beyond acquiring new purchases in an effort to buy happiness, it is a form of mood repair and affect regulation with the goal of hedonic gratification that drives consumption behavior (Arnold and Reynolds 2009; Diener et al. 2010).

This type of mood regulation connected to spending behavior is also seen in times of extremely high stress, such as following the attack on the World Trade Center in New York City on September 11, 2001 and in New Orleans following Hurricane Katrina. In the United States, consumer purchases increased after the 9–11 attacks; these were also prompted by President George Bush's speech on national television approximately one month following the event engaging Americans to "go out shopping." And many Americans listened. The United States saw a 6% increase in consumption of luxury items, including homes, cars, appliances, furniture, and electronic items (Zuckerman 2002). Arndt et al. (2004) point to terror management theory, suggesting that 9–11 bought about a greater awareness of death and vulnerability and lowered self-esteem. Spending money was America's way to improve their self-esteem and increase self-determination. Similar patterns were seen in New Orleans following Hurricane Katrina. In a study by Hawkins and Maurer (2011), residents returning to New Orleans after the floods engaged in several activities to restore their ontological security, or sense of safety and security in their lives. These efforts included making purchases, such as large flat screen televisions and other items that on their face seemed conspicuous, but for the purchaser was a way to seek comfort and combat powerlessness following their losses.

Traditional financial literacy programs also target individuals' ability to save money in addition to their spending patterns. Yet, low-income people are not the only ones not saving. In the United States, despite a slight increase during the recent recession (Lieber 2009), saving rates are generally lower than in other industrialized countries (Guidolin and La Jeunesse 2007; Wilcox 2008). The reasons poor and middle class individuals do not save are similar. They have employment concerns or feel that they cannot spare the money, thus feeling powerless to change their saving and spending habits (Danziger 2004; Wheeler-Brooks and Scanlon 2009). These feelings of powerlessness often lead to the poor and the non-poor engaging in behavior linked to a cognitive behavioral process that eases the sense of powerlessness, such as aspirational spending, conspicuous consumption and mood repair behavior. In turn, these activities can create a high level of debt, cyclically decreasing their ability to save money (Danziger 2004; Guidolin and La Jeunesse 2007; Wheeler-Brooks and Scanlon 2009; Wisman 2009).

In a study of social work students taking a financial literacy course, Sherraden et al. (2007) point out that there is a need for an understanding of life stages, social class, and cultural background in financial education programs. They observed that a focus on family economics and an understanding of the realities of poverty may yield positive results if included in financial education. With this approach, what looks like an economic exchange plays out as a psychological one, in which money is exchanged for goods and the goods are exchanged for a better psychological state (Danziger 2004; Diener et al. 2010).

The Socio-Economic Empowerment Assessment

Money may be at the base of many of the issues poor people face, but poverty's tentacles are so far reaching and damaging that they touch multiple areas of a person's life. Through the use of the Socio-Economic Empowerment Assessment (SEEA), we examine the complexity of poverty and its psychological and social manifestations (Table 1). The SEEA is a clinical assessment of poverty that will be helpful to social services practitioners and social workers to better assess and address the consequences of poverty and financial struggle within clients.

The SEEA's development and implementation is based on the understanding of poverty as a cyclical and cumulative structural phenomenon that has psychological, social, and economic consequences (Hawkins 2009). The SEEA uses a bio-psychosocial assessment approach and an ecological multi-systems perspective to better understand the linkages among an individual's psychological processing, life experiences, and culture in relationship to their financial security. This assessment examines financial education developed over the life course and explores the multiple external and internal issues affecting financial behavior including: personal achievement, family and social dynamics, physical health and psychological well-being.

The assessment is designed as a practice tool and can be administered in a number of clinical settings, including agencies most likely to serve low-income populations such as community counseling centers, domestic violence shelters, community health centers, mental health clinics, or even private therapists' or counseling offices. It can also be included as part of financial literacy or management sessions that social work agencies may offer. The 14 questions are broken up into four sections that address different areas of financial management: views on money, history and socio-economic experiences, educational and social barriers, and planning for the future.

The first three questions explore how clients immediately consider money, money management, and clients' perspective of their emotions related to finances. They help the social worker examine in depth how the client considers and thinks about money. Questions 4 and 5 delve into the emotional side of having and spending money. Question 5, is explicitly designed to elicit ways in which the client might see spending as a reward system to help in pain management or mood repair. Questions 6 and 7 are emphasize an examination of memories and family education about money and financial management. Questions 8 and 9 focus on the role of social connections beyond the family and the socio-economic influences they play in helping individuals develop financial habits.

If discussion of stressful situations does not surface earlier in the conversation, questions 10 and 11 should draw them out, as they focus on stress as it relates to money and to matters that may or may not be directly related to financial situations. Here, a practitioner might reflect back on the first three questions to draw parallels between feelings and rewards around money and consumption. One

Table 1 Socio-economic empowerment assessment

1. What happens to money when you get it? (How do you spend it? How do you save it? How do you manage your money?
2. Do you think you are managing your money well? Poorly? Why? Why not?
3. In the past, what have you done with money you received? (How did you spend it? Did you save? Did you lend it out? Give it away?)
4. How does having money make you feel? How does not having it make you feel? (Please explain why it makes you feel this way.)
5. How do you reward yourself? (Alt: When you have achieved a goal or when something positive has happened to you, how do you reward yourself?)
6. What are some of your memories about having money when you were growing up?
7. Growing up who in your household was in charge of money? Can you recall a specific situation or incident that involved this person and money?
8. What friends or family members have helped you with money? How did they help?
9. Have friends or family members caused you to spend money in a way that you didn't want to? How?
10. Now or within the last few months, is there anything related to money that is stressful for you or that you worry about? Please describe.
11. Is there anything that you feel is *not* related to money that is stressful or that you worry about? Please describe.
12. What do you think are the barriers to your not having as much money as you need? What are the barriers that stop you from getting a job/getting a better paying job?
13. Are there educational barriers to stop you from being financially secure? Are there skills or abilities that you lack that stand in your way?
14. Do you think that you will be able to make enough money to survive in the future? How?

could also explore pressures about other issues that do not relate to money, but get played out in a financial way. Question 12 and 13 aim to elicit the socio-economic dynamics that operate as possible barriers to financial advancement. These are issues that go beyond economics and incorporate the role of education and general social position on having money, job holding and finding, and overall financial security.

Finally, question 14 helps to examine barriers to and prospects for greater financial security in the future. This question asks the client to reflect on his or her own opportunities, resources, and abilities. It also allows the client and the practitioner to consider long-term economic sustainability options that go beyond finding a job and could include education options, savings, or even developing more beneficial social connections (Hawkins 2005).

In the analysis of the assessment data, several approaches can be considered depending on the situation and context of the interaction. Because of its ecological framework, a life model assessment may be useful as a way to consider the client's interaction with his or her environment, including stressors and interaction with multiple systems (Germain and Gitterman 1996; Henggler et al. 1998). A cognitive behavior assessment approach is appropriate as well, especially given its emphasis on cognitions, short-term assessment, social learning, and the use of client narratives (Jordan, and Franklin 2003; Meichenbaum 1993). Useful, too, may be elements of narrative therapy, where the client can retell their story while the clinician helps them externalize the conversation, separating the problem from the person (White 2007). Being in debt or having financial problems may lead to a great deal of internalization of self blame and shame (Danziger 2004; Seccombe 2007; West et al. 2006). Externalization can help the client place their situation in proper perspective.

The following case study addresses a woman who is dealing with poverty that is complicated by domestic violence and single parenthood. In this scenario, Angela has a number of issues that are related to poverty, financial stress, and psychological well-being. The social worker uses multiple approaches to elicit the client's financial and emotional life history to help her set goals and move forward. The social worker's approach is narrative-informed, allowing the client to reframe her story, though it is not narrative therapy. Several approaches are combined, using an integrative assessment model suggested by Parson et al. (1988) that assumes that problems are interactional between individuals and their environments. In sessions, the social worker used a conversational style in which the interaction was not always a "question and response" approach, but more of a dialogue with the client. The exact questions are not included in the case description because of space considerations and the cumbersome nature of relaying a fluid dialogue.

Case Study: The Story of Angela

Angela and her 1-year-old son were residents in a domestic violence shelter after she left her abusive boyfriend who was also the father of her son. Angela is an African American woman in her early 20s who had a full-time job as a receptionist at a renowned beauty salon, where she made about one dollar above minimum wage. She was hoping to save enough money while in shelter to have a financial cushion once she found and moved into a new apartment. A city subsidy would pay for her security deposit and the first four months of rent but after that, she was expected to pay market rent on her own.

It was Angela's plan to save as much as she could while she was not responsible for rent. At a meeting with the social worker 2 months into her stay, however, Angela disclosed that she had not been able to save a single dollar. Angela quickly identified that it was on her actual payday that she spent most of her income. She said that she would hurry to her favorite clothing store after work and purchase numerous outfits. She would then proceed to the drug store to pick out several bottles of nail polish and other cosmetics. Afterwards, Angela would pick up her son and give the babysitter an extra $100 to "thank her" since there were usually a couple of evenings a month when she was a little late picking up her son. Another big expense was daily lunches ordered with other salon staff from an expensive café.

She described feeling excited when she made the purchases and that the various items brought her joy until the guilt over not saving set in. Angela categorized her purchases as rewards for working hard, taking care of her son, and leaving an abusive relationship. She questioned why she had to buy so many things but after thinking for some time about the possibility of rewarding herself differently, she shook her head no.

First, the social worker used questions 1 through 3 to ask Angela to give an account of her history and her current spending habits, how she rewards herself and the emotions linked to having money. The social worker then used Questions 4 through 6 to elicit a history of money within the context of Angela's life, hoping to gain a better and deeper perspective on Angela's habits.

As Angela retold her story, she said that she was raised by her two aunts who managed their money well. Asked how she knew, she pointed out that they had never been evicted and because there was always electricity in the home. Though the aunts were not wealthy, they were financially stable. Angela envisioned providing her son with the same kind of stability. Angela explained that as a child social services had removed her from her mother, who was addicted to drugs and had moved in with her aunts in her elementary school years. Whenever the aunts and relatives thought Angela was sad, they would give her money to buy something and she always spent the money right away, she said. Thus, Angela realized that buying things was a soothing mechanism she had learned as a child and continued to rely on. Angela also remembered that over time whenever she felt sad or experienced a setback, she felt that she should be given money.

Angela expressed surprise at how deeply ingrained this coping strategy was and that she had not learned to process her experiences in any other way. She had never really talked to anyone about the neglect she suffered while she lived with her mother and yet how abandoned she felt when she moved in with her aunts. Similarly, she had not shared how much she had been affected by her violent relationship, how lonely she felt being in shelter, and how overwhelmed she was in general. But, she pointed out, she felt she deserved the "nice things" because she was struggling and trying so hard. Angela worried about her finances knowing she would eventually have to move out of shelter but, among other things, the reason she was in shelter and the life adjustments she had to make were indirectly contributing to her need to buy things.

As Angela explored money-related childhood experiences, other memories and feelings began to surface. She shared that she had often felt like a burden to her aunts though she had a good relationship with them and they had never complained about raising her. Angela then observed that she actually felt like a burden to many people to whom she perceived herself to be indebted, like her son's babysitter. She then drew the conclusion that greatly overpaying the sitter helped assuage her guilt and that she used money to solve issues that were emotional in their origin.

According to Angela, her relationship with her child's father did not impact her spending habits, nor did she identify any financial abuse. But friends and family members, including her mother with whom Angela had re-established contact a few years back, did ask her for money regularly and she had a hard time saying no (Question 7). Some of the people asking for help were those who had given her money when she was growing up and it was her way of repaying the favor. She did not always know what the money was for but understood that it was an "emergency." Usually, they were not big amounts, nonetheless, they added up.

Angela related that she was expected to help out financially since she was the one with a full-time job and everyone knew that she worked at a famous salon. She especially had a hard time when her mother asked for help, she said, since she was happy that they were able to have a relationship at all. Even if she did not need to save, the fact that she was lending people money that she knew she was not going to get back did not bother her, Angela said. What made it difficult was the reality that she could not really afford to do so. Angela expressed hesitation and anxiety when talking about the possibility of setting a limit or boundaries around how much or whom she would help out. She did not feel that she could refuse since she still made more money than those who asked and she did not know how to handle the tension that this would create (Question 9).

Angela identified the external issues in her workplace and the internal issues around her own embarrassment from perceiving herself as not being a part of the crowd. She described her job as an entry into a different world far from what she knew. She talked about walking to her work place located in a tony neighborhood, looking through the windows of boutiques she knew she could not afford to buy anything in and admiring the customers who frequented the salon (Questions 11 and 12). She often wished she had that kind of life, Angela confessed, and going back to shelter in the evening was often demoralizing. Angela's goal was to be promoted to office manager in the next few months and build her career in management. Upon exploration it became clear that the employees who ordered from the nice place were those who earned considerably more than she and placing orders with them made her feel successful and like she belonged. Angela and the social worker then talked about Angela's practice of trying to emulate those people she liked and desired to become. Angela shared that the colleagues she looked up to seemed more experienced, better trained, and more educated than she could become (Question 13). Buying lunch with them was a way for her to fit in. She acknowledged that there were others who brought lunch from home or ordered from more reasonably priced places. She realized that it was her own feelings, not peer pressure that made her get lunches she could not really afford. Angela also wondered if part of her shopping sprees were related to her aspiration to be like the other workers and customers, always wearing the latest trends.

Based on her experiences and her emotional triggers, Angela and the social worker began to identify ways that saving money could be part of her who she is, part of her new story. For the time being, she decided to not set limits on helping others but would cut spending in other areas. Knowing that not buying anything on her payday would not be realistic, Angela identified a dollar amount that would allow her to buy some things but also put some money aside. She began to reframe "rewarding" herself as saving money rather than spending. Angela decided that she was not comfortable reducing the babysitters' tip but thought that she could cut back on ordering lunch with staff from an expensive café.

In conjunction with support to adjust her financial habits and aspirational nature of her spending, Angela and the social worker set the goal of processing her childhood experiences and strengthening her capacity to deal with stress for ongoing sessions. The social worker relied on Angela's life history to learn where many of her thoughts and habits developed and helped identify how she thought about her situation. The social worker worked with Angela to slowly identify her strengths and problem-solving abilities. Just as in the beginning of their sessions, Angela took pride in raising her son, maintaining strong family ties, working, and getting out of an abusive relationship.

Building on these strengths, the social worker was able to help Angela develop a comprehensive answer to question 14: "Do you think that you will be able to make enough money to survive in the future? How?" Angela and the social worker were able to identify her social connections, her pay, and her spending habits as risk factors, and several protective factors were present in her life as well. These included her job performance, the support of her family members and friends, the possibility of a raise and job promotion, her self-control in areas other than money, and her ability to set and meet goals.

It was at this point that the social worker was able to introduce elements of traditional financial literacy programs, including going over needs and wants with Angela, setting a dollar amount as a savings goal, developing a plan to set aside a small sum for extra spending and talk about ways Angela can reward herself without spending money. To reinforce good habits, the social worker and Angela agreed on using behavioral tools such as inspirational cards for Angela to carry in her wallet. The social worker suggested that Angela place stickers on a calendar for every day she has saved. Angela and the social worker discussed building a credit history, what a credit score means, and why it's important to maintain. Angela's plan was written out and reviewed with the social worker in future meetings.

Discussion

Traditional financial literacy curricula for low income clients aim to provide them with information to understand and navigate financial systems, assist them to develop good spending and saving habits, and to avoid pitfalls ranging from predatory lending to identity theft. One of the core educational tenets is to learn to distinguish needs from wants as a means to prioritize spending (Braunstein and Welch 2002). Most traditional financial literacy programs do not address underlying cultural attitudes, family history, or other forces that shape and influence a client's financial psychology. These programs fail to recognize that money is about exchange; not just financially, but psychological exchange as well. The implicit assumption of financial literacy programs is that knowledge of what is good or bad will change clients' behavior (Ali et al. 2010; Braunstein and Welch 2002). But as Angela's case illustrates, knowing better did not keep her from overspending, nor could financial knowledge change how she can overcome socio-economic barriers. A traditional financial intervention would have failed to help Angela develop an understanding of her own behavior and its roots. Establishing a cohesive narrative to explain her behavior helped Angela identify areas other than financial in which she needed help in order to turn her spending habits around.

Another issue of traditional curricula is that they are based on mainstream, primarily white concept of money: it is individual property that only the person who earned it—or in some cases a family member related by blood or marriage—should manage, has access to, and for which one is responsible. For many clients of color and those with low-incomes,money is experienced as a communal property that is lent or given to those who need it the most. Individual income may be seen and/or used as a tool to help those within a social network (Edin and Lein 1997; Seccombe 2007). Traditional programs do not address the social and psychological tension that it creates if a person, in order to improve their finances, attempts to leave this communal model and the repercussions that come with such decisions.

To address the issues that go beyond poverty to include socio-economic empowerment requires that clinicians using the SEEA work with clients to identify patterns that are historical, based on cultural and societal influences, and that reflect their belief systems. We see this reflected in our case example with Angela. In conjunction with the client, the practitioner is seeking conscious and unconscious motivation for economic behavior. This behavior is dynamic within an environmental, multi-systems context, with past experiences driving current financial decisions and societal barriers hampering economic advancement. The social worker can help the client connect their experience/history with current behavior and financial situation. This lays the foundation for deepening the client's understanding of the "problem" and exploring the client's potential and existing solutions/resources.

Especially important in this case example was the role of the narrative approach, through which Angela could begin to distinguish external factors from the internal factors. This in turn allowed the client to identify which behaviors were based around issues that were much more structural and not simply her "bad behavior." This approach also made it easier for the social worker to work with Angela to recognize needs and separate them from wants, leading to a plan to meet obligations and establish appropriate rewards. Likewise, the social worker was able to work with Angela to identify the risk and protective factors within her social connections, neighborhoods, and family. Working with a client to recognize these factors can help them address the consequences of the risk behavior and increase awareness of the potential of the protective factors.

Conclusion

In social work, financial literacy has a natural partner. It is the social work tradition of focusing on the poor and the oppressed to help them develop a better quality of life. Social work also has a history of relationship building based on narrative, behavioral change, and assessment. These traditions well position social workers to focus on financial literacy (Sherraden et al. 2007). Yet, knowledge of financial literacy alone does not address the complexities of poverty and economic distress. The SEEA allows for an understanding of the circular and cumulative nature of poverty, exploring that which is structural and that which effects the social and psychological. The bio-psychosocial assessment approach together with the ecological multi-systems perspective allows for a strong integration of an individual's psychological processing, life experiences, and culture in relationship to their financial security.

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