Course Title: Economic Inequality: Its History and Implications for Social Justice in the United States (Share, Explore, Engage, Discover (SEED) Mini-course)

Course Number: 510 (Section 13)

Course Time: Tuesday, August 28, 1-5 pm,
Wednesday, August 29, 8:30 am – noon
Thursday, August 30, 8:30 am – 1:00 p.m.

Course Credit: 1 credit hour

Prerequisites: None

Location: SSWB B631

Semester: Fall 2018

Faculty: Trina R. Shanks, Ph.D., MSW, MPH
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Course Description
This course will help students respond to the "Reducing Extreme Economic Inequality" Grand Challenge, as they gain understanding of the complexities and nuances of economic inequality and its implications for children and families. This course will cover key elements in the history of economic inequality in the United States and basic definitions, as well as the disparities that exist in economic status by race, gender, and family structure. We will discuss the ways in which poverty is related to racism, and how both reduce opportunities and increase the risks people face in their daily lives. We will also explore policies that could reduce longstanding inequities. We will discuss the basics of personal finance and how to engage clients in discussions about their economic circumstances.

In uncovering the components of economic inequality and possible responses, we will explore disparities in child care, employment, income, home ownership, and asset building. Students will learn about the latest statistics on income and wealth trends in the United States, as well as how this country compares to other developed nations. The course will demonstrate how economic inequality underlies many of the social issues faced in our country and work through pivotal examples. We will explore how racial income and wealth gaps are related to unequal access to economic opportunities born of current and past public policies and market behavior that discriminate on the basis of race, ethnicity, and gender identity. Students will also gain awareness of financial social work as an emerging field of practice, which includes interpersonal, community, and policy practice interventions for promoting household financial security.

Course Objectives
1. Understand the history and extent of economic inequality in the United States.
2. Understand key personal finance concepts and how these relate to overall trends in inequality.
3. Understand interpersonal and policy practice interventions to reduce economic inequality.
4. Understand the implications of large scale economic inequality for the overall national economy and our own financial lives.

Course Content
Course content will be a blend of lecture, videos, live polling, interactive learning exercises, cases, and class discussion to examine both micro and macro social work perspectives and skills in promoting financial capability, with a focus on economically vulnerable households. The course will be delivered in the following segments after introduction:
DAY 1.A. Overview of economic inequality and financial security in the US, intersectionality, and social work practice. A review of key research findings concerning the economic well-being of US households, how economic well-being varies by race, and how NASW Code of Ethics relates to this topic.

DAY 1.B. Portraits of extreme poverty, antecedents and outcomes. A review of the paucity of opportunity and the isolation related to extreme poverty, and where policy can make a difference.

DAY 2. A. Family budgets and assessments in poverty households. In this segment students will research local costs for housing, child care, food, transportation, and compare to the likely wages of low income work. We will look at where community interventions and innovations can make a difference.

DAY 2. B. Financial security 101: In this segment, students will learn about a range of key personal finance topics including budgeting, household cash flow and balance sheets, financial slack, credit and debt, savings, public benefits, and financial products and services.

DAY 3. A. Concluding personal finance and budget work. Students will learn how to apply these ideas and approaches to their own budgets.

DAY 3. B. Promoting policies to increase financial security in low-income households: Students will review contemporary policy issues affecting the financial capability and security of low-income households and consider advocacy strategies for promoting certain policy positions.

SEED Goals

This course relates to the goals of Share, Explore, Engage, Discover (SEED) in the following ways

SEED Goal 1 Attainment: Strengthen connection and community at the School of Social Work

We will highlight the Poverty and Inequality Learning Community and Poverty Solutions Initiative and invite students to join so they can remain connected to related learning events throughout the academic year. The course will also include learning activities completed in pairs and small groups.

SEED Goal 2 Attainment: Explore PODS (privilege, oppression, diversity, & social justice)

We will discuss racial income and wealth gaps, how they developed via discriminatory markets and public policies, and the policy proposals that can help eliminate these gaps. Cases we will examine include examples of diverse households and will offer an opportunity to discuss how interventions should be tailored to different cultural backgrounds.

SEED Goal 3 Attainment: Learn foundation-level social work skills

We will follow an assess/plan/intervene/evaluate practice model in discussing how financial problems can be addressed through interpersonal practice and we will illustrate ways in which financial capability interventions are being integrated in a wide array of practice fields.
Course Assignments & Grading

Students are required to do the following to satisfactorily complete this course:

1. Attend the entirety of class sessions on 8/28, 8/29 and 8/31.
2. Actively participate in all class learning activities.
3. Complete and submit two budgeting assignments by the end of the course.
4. Participate in small group activities and presentations as assigned.

Students who fulfill all of these requirements will receive a grade of “Pass”. Students who do not fulfill all of these requirements will receive a grade of “Fail” and will not receive academic credit.

ASSIGNMENT 1.

Students will work in groups in class to generate information on budget items for a single-parent household with two children (ages 3 and 7), covering costs of housing, food, transportation, child care, health care, and other costs, with income from a job likely to be accessible to someone who has completed high school. Drawing on information on each of these topics, they will draft a low-income family budget. Individually, each student will compose brief answers (1-2 paragraphs) to the following questions:

-- How close is the budget to being balanced? What are the implications of a tight or un-balanced budget?
-- What are the scenarios resulting from a $500 - $1,000 emergency (car repair, illness, job loss, rent increase)?
-- What policy/program would you suggest to improve financial stability for such a household?

ASSIGNMENT 2.

Students will apply the terms and approaches learned in the budgeting part of our workshop to their own budgets and interpret these budgets for their own benefit. Details will be provided in class.

Recommended Reading Before Class (on course web site)

Please review as many of these five readings as you can before our work sessions August 28-30. They are available on the course web site in Canvas. Since not everyone can read all of these readings in time, please start with one(s) of particular interest to you, and move on to others.


Additional Enrichment Readings

For those interested in these topics, we have assembled a reading list below for your use in the future.


Poverty and Inequality


Income, Assets and Well-Being


Friedline, T., & Kepple, N. (2017). Does community access to alternative financial services relate to individuals’ use of these services? Beyond individual explanations. Journal of Consumer Policy, 40(1), 51-79.


and household savings. *Journal of the Society for Social Work and Research.* Advance online publication. https://doi.org/10.1086/693047


**Accommodations**

If you are differently-abled or have a condition that may interfere with your participation in this course, please schedule a private appointment with me as soon as possible to discuss accommodations for your specific needs. This information will be kept strictly confidential. For more information and resources, please contact the Services for Students with Disability office at 734-763-3000 in room G-664 Haven Hall.

Please notify me in advance if a religious observance(s) conflicts with class(es) or a due date(s) for assignments so I can assign make-up work or adjust a due date(s). The official University of Michigan policy on religious holidays, and a list of possible conflicts with classes, can be found at: http://www.provost.umich.edu/calendar/religious_holidays.html

**Student Mental Health and Wellbeing**

University of Michigan is committed to advancing the mental health and wellbeing of its students. If you or someone you know is feeling overwhelmed, depressed, and/or in need of support, services are available. For help, contact Counseling and Psychological Services (CAPS) at (734) 764-8312 and [https://caps.umich.edu/](https://caps.umich.edu/) during and after hours, on weekends and holidays, or through its counselors physically located in schools on both North and Central Campus. You may also consult University Health Service (UHS) at (734) 764-8320 and [https://www.uhs.umich.edu/mentalhealthsvcs](https://www.uhs.umich.edu/mentalhealthsvcs), or for alcohol or drug concerns, see [www.uhs.umich.edu/aodresources](http://www.uhs.umich.edu/aodresources).

**Electronic Devices Policy**

Use of electronic devices is permitted for learning purposes such as taking notes and looking up information relevant to a discussion or small group activity, but is prohibited for purposes not relevant to the class, except during breaks.

**Safety & Emergency Preparedness**

In the event of an emergency, dial 9-1-1 from any cell phone or campus phone.

All University of Michigan students, faculty and staff are required to familiarize themselves with emergency procedures and protocols for both inside and outside of the classroom. In the event of possible building closure (i.e. severe weather conditions, public health notices, etc.) you may contact (734)764-SSWB (7793) for up-to-date School closure information.

Be Prepared. Familiarize yourself with the emergency card posted next to the phone in every classroom/meeting room. Review the information on the emergency evacuation sign (located nearest the door) and locate at least (2) emergency exits nearest the classroom.

If you are concerned about your ability to exit the building in the case of an emergency, contact the Office of Student Services and/or email ssw-ADAcompliance@umich.edu.

Office of Student Services
School of Social Work | Room 1748 734-936-0961

For more information view the annual Campus Safety Statement at [http://www.dpss.umich.edu/](http://www.dpss.umich.edu/).