Today’s presenters

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Where we’re going

• Policy and the Grand Challenges
• Reaching various audiences
• Policy communications fundamentals
Poll Time!
<table>
<thead>
<tr>
<th>Ensure healthy development for all youth</th>
<th>Create social responses to a changing environment</th>
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<td>Close the health gap</td>
<td>Harness technology for social good</td>
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<td>Build healthy relationships to end violence</td>
<td>Promote smart decarceration</td>
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<td>Advance long and productive lives</td>
<td>Reduce extreme economic inequality</td>
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<td>Eradicate social isolation</td>
<td>Build financial capability for all</td>
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<td>End homelessness</td>
<td>Achieve equal opportunity and justice</td>
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<td>Eliminate racism</td>
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In no more than three words, identify a key theme that has emerged from the conference.
Be Ready!

• What is in your pocket?
  ✓ 20 second pitch
  ✓ Policy brief
  ✓ Policy action statement
  ✓ Fact sheet
  ✓ Congressional testimony/briefing

• Who is in your pocket?
  ✓ Collaborators (e.g. AASWSW, CSWE, CRISP)
  ✓ Influentials
## Policy Brief

<table>
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<tr>
<th>Content</th>
<th>Readability</th>
<th>Legitimacy</th>
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<tr>
<td>✓ Issue</td>
<td>✓ Brief means brief (2 to 3 pages)</td>
<td>✓ Use scientific references</td>
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<td>✓ Recommended actions</td>
<td>✓ Meta data to help search engines find it</td>
<td>✓ Cite influentials</td>
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<td>✓ Evidence and benefits</td>
<td>✓ Use logos judiciously</td>
<td>✓ Include collaborators</td>
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**Grand Challenges for Social Work**
Policy Recommendations for Meeting the Grand Challenge to Build Financial Capability and Assets for All

Increasing financialization in the 21st century has made everyday financial life much more complex than it once was. To achieve economic well-being today, one must be financially capable. This means that one must have financial skills and knowledge as well as access to appropriate financial products and services. In addition, households must have assets. As the proportion of individuals with income generated from accumulated assets grows, assets play an increasingly important role in long-term financial security. Unfortunately, many people face enormous obstacles in conducting financial affairs and building assets. This is especially so for the young, racial and ethnic minorities, people with low income, and other financially vulnerable groups. Lack of financial capability and assets has profound effects on the potential for development and intergenerational well-being. The task of building financial capability and assets for all—and particularly for vulnerable populations—is a grand challenge for social work. This brief presents four recommendations for addressing the grand challenge.

Recommendation 1:
Support a Strong Consumer Financial Protection Bureau (CFPB) to Help Ensure the Transparency, Safety, Fairness, and Affordability of Financial Products and Services

The CFPB was formed under the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 to ensure that financial services markets treat consumers fairly by implementing and enforcing consumer financial laws. For example, CFPB ordered a major bank in 2015 to pay consumers $700 million in relief due to illegal credit card practices. The bureau released proposed rules on payday and auto title loans designed to prevent consumers from falling into debt traps created by these products. In addition, the CFPB gives consumers opportunities to voice complaints and invites comments on its rule making. Social work efforts to promote financial capability and asset building at the individual, household, and community levels must be matched with the legal and regulatory structure offered by CFPB to ensure that financial products and services are safe and affordable.

Recommendation 2:
Start LifeLong Asset Building With Universal and Progressive Child Development Accounts (CDAs)

Low- and moderate-income families lack opportunities to accumulate assets, and they benefit little from existing tax subsidies for asset building.4 Because of the key role of assets in creating opportunities for children and buttressing household security, we recommend that each child receive a CDA at birth. By design, CDAs are lifelong savings or investment accounts intended to accumulate wealth for long-term developmental purposes such as postsecondary education, homeownership, business investment, and retirement. Because the accounts are to be opened automatically for all children, they will be universal. They will be progressive in that the CDAs for children from low- and moderate-income families will receive financial subsidies.

Experimental research results demonstrate that universal and progressive CDAs can achieve the goal of full inclusion, reduce asset inequality early in life, and improve children’s early development. Assets accumulated in CDAs should be exempt from the asset limit caps of social assistance programs. Efforts are underway in some states to provide a CDA for each child, and proposed federal legislation for CDAs has received renewed attention in the U.S. Senate. The next step is to make CDAs available for children of all socioeconomic backgrounds so that they may benefit from asset building.

Recommendation 3:
Create a Web-Based Financial Capability Gateway to Build Financial Capability for All

Disadvantaged families are likely to be excluded from mainstream financial services due to low financial knowledge and skills, insufficient financial information, complex and confusing financial products, and lack of access to financial products and services. To address these issues, we propose a web-based Financial Capability Gateway, a public platform that would reach everyone. To be created by a coalition of federal agencies, the Gateway would have four functions. First, it would synthesize all individual financial records from their financial service providers in one place, allowing them to organize, track, understand, and manage their financial transactions, and evaluate their overall financial well-being. Second, it would streamline access to financial services through automatic enrollment and other strategies. Third, it would improve financial knowledge and skills by providing customized, client-oriented financial education supported by a coordinated and integrated system of financial guidance. Fourth, it would empower consumers by facilitating constructive interaction with policy makers and financial providers, enabling consumers to share feedback on policy, regulations, and products. Technological developments in Internet finance and big-data analysis suggest that a Financial Capability Gateway is feasible. Several functions are already available to paying customers, but access and security must be addressed. The next steps are to develop the design, features, and implementation strategies for this web-based Financial Capability Gateway.

Recommendation 4:
Prepare Social Workers and Human Service Practitioners to Build Financial Capability and Assets for All

Future social workers and other human-service workers must have knowledge and skills if they are to increase the financial
## Policy Action Statement

### Content
- ✔ Issue
- ✔ Actions
- ✔ Evidence and benefits

### Readability
- ✔ One page
- ✔ Simple chart/graphic, if relevant
- ✔ Authors, organizations, contact info

### Legitimacy
- ✔ Use scientific references*
- ✔ Cite influentials*
- ✔ Include collaborators*

*on side two
Start Lifelong Asset Building With Universal and Progressive Child Development Accounts

A policy action to Build Financial Capability and Assets for All and to Reduce Extreme Economic Inequality

Issue

People require financial capability to save and accumulate assets for economic security and stability. Unfortunately, financial vulnerability is widespread, and many lack access to appropriate financial services for building assets. Universal and progressive Child Development Accounts (CDAs) have been proposed as an inclusive policy to encourage lifelong asset accumulation, to practice and promote individual financial capability, and to reduce wealth inequality. The policy has been demonstrated and implemented at state and municipal levels. Integrating CDAs into a nationwide policy platform will maximize the policy's effects and efficiency.

Action

Create universal and progressive CDAs that are based on the existing nationwide policy platform (529 college savings plans and the proposed Dependent Care Savings Accounts), automatically enroll all newborns, and provide financial incentives to financially vulnerable groups. Building on current evidence and policy developments, we propose the following:

- Improve 529 college savings plans by expanding them to accommodate new features:
  a. Amend the current law on 529 college savings plans to create new governing principles that require 529 plans established and maintained by a state to automatically enroll state newborns in a state-owned account for public or charitable contributions.
  b. Amend the current law on 529 college savings plans to specify that age-based investment options are a qualified default investment for 529 plans.
  c. Amend the current law on 529 college savings plans to exempt assets in 529 plans from the asset limits associated with means-tested programs.

- Create new Dependent Care Savings Accounts with the following features:
  a. Automatic enrollment: Amend the current law on Dependent Care Flexible Spending Accounts (FSAs) to automatically enroll all newborns in the program.
  b. Targeted tax credits: Amend the current law on FSAs to provide a tax credit of $500 per year for low-income parents.
  c. Permissive provisions on rollovers: Amend the current law on FSAs to allow rollovers between Dependent Care Savings Accounts and 529 plans while holding the annual contribution limit of Dependent Care Savings Accounts.
  d. Asset exemptions: Amend the current law on FSAs to exempt assets in the new Dependent Care Savings Accounts from asset limit requirements of means-tested programs.

Evidence

Evidence from a randomized policy experiment shows that universal and progressive CDAs can be implemented in a full population by expanding existing policy platforms so that they include automatic enrollment and initial deposit features. College savings plans and FSAs, if expanded to include these features, offer unique opportunities to reach financially vulnerable groups and have several advantages:

They provide a legal and accounting structure and offer investment growth potential. Most plans require low- or no-minimum initial contributions and have low fees. Furthermore, experimental evidence shows that CDAs have positive impacts in households with young children. For example, having a CDA increases account holding and asset accumulation. The accounts are also associated with positive nonfinancial outcomes: parent's mental health, the parent's expectations concerning the child's educational attainment, and the child's social-emotional development. Informed by such research, states and municipalities have initiated CDAs with various program designs, creating opportunities to learn from each other and to generate an integrated policy framework. Pioneering states have developed inclusive and progressive asset accounts using the 529 college savings platform. For example, Maine has automatically enrolled newborns in its 529 college savings plan since 2014, and Rhode Island has a check-box enrollment item on each birth record. Rhode Island also automatically deposits contributions into the state’s 529 college savings plan accounts opened for newborns. The state experiences with CDAs inform the development of policy at the federal level.

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End Notes

4. See Section 529 of the Internal Revenue Code for 529 college savings plans and Section 129 for measures on dependent care assistance programs, for a preliminary summary of the proposal to create Dependent Care Savings Accounts, see Trump (n.d.).
6. Child Development Accounts built on 529 college savings plans typically have a dual-account structure, including a state-owned account to hold public or charitable contributions and an individually owned account to hold personal savings. While the current law does not allow automatically opened, individually owned accounts, such account ownership is highly desirable and encouraged.
7. Current law (Section 129 of the Internal Revenue Code) permits the use of Flexible Spending Accounts for dependent care expenses, but recent Dependent Care Savings Accounts proposals seek to expand the parameters of these accounts.

References

## Policy Product Comparison

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Advocacy: Reaching Various Audiences
Advocacy in Context

• The Grand Challenges cannot be solved without changes to public policy.

• This public policy is formulated at the national, state, and county/city levels.

• Advocacy and training are essential for changes in public policy.
  ➢ Advocacy is a learned skill
  ➢ Advocacy has several phases
  ➢ Advocacy depends upon coalition building
Learning to Advocate

• The best way to learn how to do advocacy is to work with people who already are doing it.

• Learning the culture of advocacy is as important as learning the process of advocacy.

• Most attention is devoted to the content of advocacy; very little is devoted to the culture or process. This is a problem.
Culture of Advocacy

• Use appropriate tools – business cards, one-page solution summaries
• Be mindful of time – advocacy does not operate on academic time
• Be mindful of talking directly and using simple terminology
Key Features of Advocacy

✓ Very clear identification and specification of the issue, as well as its causes

✓ Specification of the range of potential policy options and their protagonists

✓ Building consensus around one or more solutions

✓ Advocating that solution before key legislators and public decision makers
Setting Up a Meeting

- Identify key legislators/staff
- Request a meeting by phone and follow-up with an e-mail
- Conduct the meeting and assume that only 15 minutes will be available for it
- Follow-up with a thank you, irrespective of the position taken by the legislator/staff in the meeting
- Repeat with others
Conducting a Briefing

- Arrange a 1-hour briefing and invite key legislators/staff to the briefing
- If appropriate, combine the briefing with a breakfast/lunch/reception
- Conduct the briefing using a clear format:
  - Have people sign in
  - State the issue/problem
  - Include a first-person account
  - Include expert analysis of solutions
Key Take-Aways

- New policy is essential to address the Grand Challenges
- Advocacy is essential for policy formulation
- Being very practical is essential for good advocacy
Why Messaging?
Advocacy: What you **CAN** do

- Nonpartisan voter registration or education
- Issue-based advocacy as long as it is nonpartisan and does not target a candidate or political party
- Educate an elected official about the effects of a policy on your community or state
- Prepare objective analysis (including for bills and ballot measures) that fairly presents the facts and uses objective language
- Not sure? Check with Gov’t Relations
Good, (multi-faceted) things come in small packages
Condensed time frames, changing ground
Distillation
If you don’t boil it down, someone else will.
Messaging 101
A message is a clear, concise statement or set of statements that describes a position, opinion or point of view.
“If you were to boil your book down to a few words, what would be its message?”
Think like a beginner
Distilling/Translating Research

From the research:

“This research suggests that the FTT triadic intervention is efficacious in delaying sexual debut and reducing sexual risk behavior among adolescents.”

A Triadic Intervention for Adolescent Sexual Health: A Randomized Clinical Trial
Distilling/Translating Research

An alternative:

“A new study shows that sexual education for teenagers is more effective in reducing sexual activity and risky behaviors when the discussions involve teenagers’ parents and healthcare providers.”
Distilling/Translating Research

From the research:

“These findings provide longitudinal evidence that changes within substance-using social networks are associated with subsequent changes in individual use and underscore the importance of interventions aimed at promoting positive social relationships for formerly homeless persons and improving PSH's social environments.”

Social networks and substance use after transitioning into permanent supportive housing. www.ncbi.nlm.nih.gov/pmc/articles/PMC6224132/
An alternative:

People who were formerly homeless are more successful at reducing substance use when they live and socialize with others also limiting their substance use.
The Fundamentals
Building Your Message*

- Issue
- Action
- Evidence & Benefits
Building Your Message: The Issue

- What is the broad value that supports your argument?
- Why is this important? Why should we care?
- What is the problem?
- What is the cause?
- Who is affected?
Building Your Message: The Action(s)

- What is the ask/action(s)?
- How much will it cost?
- Who is supporting/opposing?
Building Your Message:
The Evidence & Benefits

- What is the evidence for the proposed action?
- What is the net benefit?
- What are the pros/cons?
My target audience is: Federal legislators

The Issue:
All of us need and deserve a sense of economic security as we age.

During the next 30 years despite their best efforts to prepare, many middle-class families will be bankrupted by the unpredictable and often staggering costs of long-term care.

The private market for LTC insurance has failed, Medicare doesn’t cover these costs, and Medicaid only covers LTC costs for the poorest among us.

The Action
We need an innovative program that combines short-term, private pay insurance and/or personal responsibility for initial disability costs with federal catastrophic coverage that protects families from sustained and shocking long-term care costs that can run into the hundreds of thousands of dollars.

The Evidence & Benefits
This program would restore a vigorous private, LTC insurance market; dramatically reduce Medicaid spending by reducing need for LTC support; and helps family and older adults meet their LTC needs and maintain control over their finances.
Your Turn
Messaging Exercise: Framing Your Issue

Why is this important? Why should we care?

What is the problem? (start here)

What is the solution?
Why should we care?
We all want safe, peaceful, and just communities. Inappropriate police responses to situations caused by social problems inflict unnecessary violence and death, lead to overlong jail and prison terms, generate legitimate community outrage, and delegitimize necessary policing that preserves our safety and security.

What is the problem?
First responders involve police more often than necessary. Up to 80% of police work addresses social problems, such as homelessness and mental health issues (Patterson, Congressional briefing, 2020). Police do not typically have the training to deal with these issues, leading to harassment, violence and/or death.

What is the solution?
Innovative public safety funding should:
- Enable communities to develop and test strategies to redirect 911 calls towards appropriate social service programs and interventions;
- Support non-law enforcement organizations that employ alternative first responders including social workers and public health professionals;
- Provide training to all first responders in human behavior, substance use, systemic racism, helping skills, empathic listening, and compassion fatigue.
Translating Messages into Policy Communications
Policy Communications Challenges

- Being brief
- Getting quickly to the bottom line (minimal background)
- Distilling the issue
- Making it memorable
Identify your audience/context
Language Matters

- Simple sentences
- Concrete, jargon-free
- Active voice
- Memorable, sticky phrases
Expand Paid Family and Medical Leave
A policy action to Advance Long and Productive Lives

Issue
Given increases in life expectancy, most individuals will need to work longer to achieve financial security for extended retirement years. Further, many older individuals desire the meaning, social connections, and structure of employment. Older workers bring unique attributes to the workplace, including a wealth of experience, nuanced knowledge, and reliability. At the same time, many older workers have to cope with chronic health conditions as well as caregiving demands at home. These realities create strain for older workers. Some step out of the workforce prematurely or temporarily to manage these issues, and they find it difficult to return to work.¹

The United States is the only developed nation without paid family leave.² In the face of the aging of our population, the “greying of the workforce,” and the predicted labor shortages in some industries, paid family and medical leave is a necessary response to ensure positive outcomes for individuals, families, and employers. For the individual and family, paid leave can ensure physical, mental, and financial health as well as reduce caregiver stress. For employers, it can ensure a more stable and productive workforce.

This statement identifies action steps that can help to ensure that older workers will continue to work while simultaneously meeting their own health and services needs as well as those of the people they care for.

Action
The following action steps can help to expand paid family leave:

• More states and cities should adopt paid family-leave legislation. To date, only California, New Jersey, Rhode Island, and the District of Columbia have passed and implemented legislation.³
• Pressure should be placed on legislators in Congress to reintroduce, deliberate on, and enact the Family and Medical Insurance Leave Act, which would ensure national coverage.⁴
• Educate businesses on the logistics and outcomes of providing paid family-leave benefits.
• Document the specific effects of paid leave on older workers.

Evidence
A compelling body of research documents the multiple benefits of paid family and medical leave for children and parents. Improving the well-being of children and younger adults is important to achieving positive health and financial outcomes in later life. Fewer studies have focused specifically on older workers, but some research has documented positive effects on caregivers. Finally, research supports the beneficial effects of paid leave on businesses. Paid leave helps in the following ways:

• Paid leave bolsters children’s health and academic performance, improving their chances to live successful and productive lives and strengthening men’s bond to children, spouses, and parents.⁵
  Women who received paid family leave are more likely to return to their employer and have improved mental health outcomes, when compared with women who took unpaid family leave.⁶

• Paid leave improves mental and physical health, and alleviates workplace stress among caregivers.⁷

• Paid leave secures economic resources and talent for employers. Among businesses that offer paid family-leave benefits, turnover rates are reduced while recruitment and retention rates are increased. Businesses generally report positive or neutral experiences in states that have enacted legislation.⁸ And expanding paid leave at the state or federal level helps small businesses compete with larger companies that can afford to offer this benefit.⁹

Looks Matter

• Headings/sub-headings
• Bullets
• Font
• Use of white space
• Table of Contents (for longer reports)
• Tables, graphs, infographics
In Summary

• Know your audience

• Prepare
  ▪ Gather your info
  ▪ Craft a tight, memorable message

• Practice

• Go!
Questions
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#Up4theChallenge