



**Grand Challenges**  
for Social Work



# **2024 Policy Recommendations** for Meeting the Grand Challenges for Social Work

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## Meeting the Grand Challenge to **Build Healthy Relationships to End Violence**

### Policy Recommendations

- Fully fund existing and new data collection, reporting, and research efforts that center violence prevention and intervention.
- Fund research on safe alternatives to incarceration for some violent offenses, centering the voices of marginalized communities.
- Invest in policies and programs that have been found to strengthen relationships, reduce or prevent violence, or lower community risk factors associated with violence.
- Focus on violence prevention in social service programs, such as programs for unhoused individuals, centering gender and pushing back against gender assumptions in seemingly neutral social policies.
- Develop and invest in programs that reduce economic stressors associated with violence, such as asset building, flexible funding, and universal basic income programs.

### Policy Recommendations

#### **1. Fully fund existing and new data collection, reporting, and research efforts that center violence prevention and intervention.**

Fully fund existing and new data collection and reporting efforts like the National Crime Victimization Survey (NCVS), National Intimate Partner and Sexual Violence Survey (NISVS), the National Violent Death Reporting System (NVDRS) to ensure that data can be made public at a faster pace (in keeping with the speed of publication of the Child Maltreatment reports which are produced within 12 months of data collection). For data collection efforts not specifically focused on intimate partner violence, such as the NVDRS, ensure that data are being collected which provide the important relationship, contextual, and risk factor information needed to better understand (and thus prevent) these violence and death.

Link data and reporting systems (federal, state) to track the incidence and prevalence of intimate partner violence (IPV), sexual violence, stalking, and psychological abuse by former and current intimate partners.

- Track variations across places and population groups to identify an array of programming options that best advances health relationships and reduces violence (federal, state).

- Gather information outside of what is reported to criminal-legal agencies to develop a more nuanced understanding of the effectiveness of our response to IPV (federal, state). Focus this effort on how the response to IPV is affecting child abuse reporting, child safety, and family stability.
- Accelerate basic elements of linked data and collaboration across multiple programs for multiple purposes, including surveillance, evaluations of existing and new policies, planning and implementation of community-level violence prevention and interventions, child maltreatment prevention strategies, IPV prevention and intervention, and evaluation of services (federal, state, local).

## **2. Fund research on safe alternatives to incarceration for some violent offenses, centering the voices of marginalized communities.**

Reframe public safety by identifying, researching, and modifying punitive policies like mandatory arrest, centering the voices of marginalized communities to identify safe alternatives to criminal-legal system intervention in lower risk IPV incidences.

Revise Violence Against Women Act (VAWA) and other related legislation (e.g., Victims of Crime Act [VOCA] and Family Violence Prevention Services Act [FVPSA]) to eliminate barriers to providing women with services that are trauma-informed, survivor-centered, and responsive to the well-documented desires of many victims to achieve safety by strengthening relationships. Invest in research on safe alternatives to incarceration for lower risk IPV cases, such as mediation, restorative practices, counseling, and accountability alternatives, specifically focusing on identifying interventions that are effective for marginalized populations such as women of color, older women, LGBTQ women and men, and youth.

## **3. Invest in policies and programs that have been found related to strengthening relationships, reducing violence, and lowering community risk factors associated with violence.**

Policy mechanisms are needed for demonstration projects to better develop and test community interventions to strengthen relationships, home visiting, psychoeducation for children and youth who have experienced violence, and support groups for parents exposed to violence or using violence. Innovative policies can support new mechanisms to address neighborhood poverty, high alcohol content density, community violence, diminished economic opportunities, high unemployment, and low neighborhood support/cohesion and better understand the impact on reducing relationship violence.

**4. Focus on violence prevention in social service programs, such as programs for unhoused and housing insecure individuals, centering gender and pushing back against gender assumptions in seemingly neutral social policies.**

Social service programs too often reflect siloed service delivery systems that fail to respond to critical needs of individuals, families, and communities consistently and holistically. Increase support for program development, implementation, and evaluation; technical assistance; and training that seek to embed relationship strengthening and other violence prevention strategies within prevailing service delivery.

**5. Develop and invest in programs that reduce economic stressors associated with violence, such as asset building, flexible funding, and universal basic income programs.**

Economic stability is a well-established protective factor against many forms of violence. Invest in programs that reduce economic stressors to support families and strengthen relationships to end violence (federal, state, local), including refundable EITC programs, children’s development accounts, and programs that provide unrestricted funds for survivors of violence to meet their economic and housing needs. Asset building programs that contribute to relationship strengthening to end violence deserve wide scale testing. Studies on universal basic income should include preventive impact on IPV.

### About the Grand Challenges for Social Work

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## Meeting the Grand Challenge to **Advance Long and Productive Lives**

### Policy Recommendations

- End ageism and age discrimination.
- Strengthen job training programs for low-income older adults through rigorous research and outcomes assessments.
- Provide financial support to caregivers.
- Expand AmeriCorps' programs that engage older adults in national and community service.

### Issue

Older adults possess a vast amount of experience, skills, and strong desires to make significant contributions to society through work, caregiving, and volunteering. Yet barriers such as ageism and age discrimination, a lack of support for those who provide care, and limited access to volunteer opportunities all suppress the ability to be meaningfully engaged in society. We review these issues below and offer some policy recommendations to support living a long healthy life, with a solid economic foundation and within communities.

### Policy Recommendations

#### 1. End ageism and age discrimination.

Ageism and age discrimination reduce opportunities to work; compromise mental, physical, and overall health; and increase the risk for economic insecurity (Chang et al., 2020; Gonzales, Lee, & Marchiondo, 2021; Marchiondo et al., 2015; Morrow-Howell & Gonzales, 2023). Age discrimination in the workplace is costly. One study estimates the loss of productivity, forced retirement, and longer periods of unemployment among older adults cost the U.S. approximately \$850 billion annually (AARP, 2020a). Ageism is estimated to cost another \$63 billion due to complications with health (Levy et al., 2020). Older adults with lower levels of education, as well as older racial and ethnic minorities, women, and sexual and gender minorities, experience higher rates of ageism and age discrimination in the workplace (Chang et al., 2020). Nearly all individuals experience age discrimination within the workplace (Marchiondo et al., 2015): Emerging and young adults, ages 18 to 30, as well as older adults (50+ years of age) reported similar rates of hostility and incivility because of their age.

To counter these economic and health outcomes, we encourage the adoption of bipartisan bills in Congress, as well as the expansion of the Age Discrimination in Employment Act (ADEA) to all individuals, regardless of age. Specifically:

*Policy Recommendations:*

- *Pass POWADA.* The [Protecting Older Workers Against Discrimination Act](#) will reinstate Congress’s original intent for age to be a factor in an age discrimination claim, as opposed to being the primary factor. This change can significantly bolster legal protection from age discrimination within the workplace, and it currently has bipartisan support.
- *Expand ADEA.* A few states protect individuals of all ages from age discrimination in employment. Emerging evidence suggests it is important to expand the federal Age Discrimination in Employment Act (ADEA) to protect all workers—including those under the age of 40.
- *Pass Inclusive Policies.* The [Fair Employment Protection Act](#) aims to protect individuals from hostile work environments. The evidence reviewed above offers compelling reasons for legislators to co-sponsor this legislation because it will protect individuals on multiple sociodemographic characteristics, including but not limited to age, race, ethnicity, gender, gender and sexual identities, and disability from covert and subtle discrimination.

## **2. Strengthen job training programs for low-income older adults through rigorous research and outcomes assessments.**

Older individuals with low levels of education and income, who have chronic health conditions, veterans and their partners, homeless or individuals at risk of being homeless, and rural residents are at great risk for unemployment and forced retirement. The Senior Community Service Employment Program (SCSEP) is a longstanding federal program administered by the Department of Labor and authorized by the Older Americans Act that is specifically designed to improve the employability of low-income older adults with a special emphasis on these populations. Participants encounter a number of barriers at the individual, social, and structural levels (Carolan et al., 2018; Halvorsen et al., 2023).

SCSEP has been described by participants as a “lifeline” (Gonzales, Lee, & Harootyan, 2020). Participants self-report improvements in cognitive performance, mental and emotional health, physical health, and overall health (Carolan et al., 2018; Gonzales,



2020; Mikelson, 2017; National Council on Aging, 2001). They also report learning about and gaining access to other important financial, social, and educational supports, such as Supplemental Nutrition Assistance Program (SNAP) and housing benefits (Gonzales, Lee, & Harootyan, 2019; Halvorsen et al., 2023, Halvorsen & Yulikova, 2020); they share these benefits with family, friends, and acquaintances, extending the program's impact into their communities (Halvorsen et al., 2023). A cost-benefit analysis suggests that the program is cost effective (Mikelson, 2017).

To date, much of the evaluation data are cross-sectional convenience samples with basic statistical and qualitative methods, which brings the efficacy and efficiency of this program into question. More rigorous research is needed to determine causal associations between work and health.

*Policy Recommendations:*

- *Invest in rigorous research to guide policy and practice.* The Department of Labor, the National Institute for Occupational Safety and Health, and the National Institute on Aging, along with foundations, should invest in longitudinal research to discern causal effects between individual, social, and structural level barriers to re-employment and their effects on financial, physical, and mental health. Research that specifically identifies which components of the SCSEP training maximize efficacy and efficiency are most desirable. Results can help inform which aspects of SCSEP maximize the Department of Labor performance measures as well as participant's personal and professional goals.
- *Expand performance measures to include health and well-being outcomes.* It is important to understand how SCSEP influences the health and well-being of its older participants. Performance measures used by the Department of Labor are focused on job outcomes, including mean hourly earnings and the percentage of participants who secure unsubsidized employment after exiting the program. Yet this program trains older adults who face multiple barriers to employment, including disability, limited English proficiency, and risk of homelessness. SCSEP should track and make readily available to researchers health and mental health, social engagement, housing and nutrition, and poverty outcomes as part of its assessment of programming. Results will give a broader picture of SCSEP's influence on participant well-being.

**3. Provide financial support to family or informal caregivers.**

The United States is the only developed country without paid medical and family leave for all workers. Although family caregiving is the backbone of this country's long-term care system and saves our nation billions of dollars annually (e.g., the estimated economic value of informal caregiving was \$470 billion in 2017; AARP, 2020b), it imposes health and economic costs on informal caregivers and families. Older caregivers, especially women, jeopardize their own economic security by missing employment opportunities and incurring out-of-pocket expenses. Currently, the only federal policy focused on job-protected leave for caregivers is the Family and the Medical Leave Act, which mandates provision of unpaid leave and excludes many from access to that leave. In particular, many working women, low-wage workers, and employees with low levels of education are not covered by the act (Chen et al., 2016). In recent years, momentum toward a federal paid leave benefit has been building; as of January 2024, 13 states and the District of Columbia now mandate paid leave for most workers, and most of these paid leave programs cover leave for caregiving (Bipartisan Policy Center, 2024). However, there are significant differences in these programs, including in what types of relationships are covered, with some programs restricting access to those who are caring for a parent or spouse, while others define caregiving relationships more broadly (A Better Balance, 2024). Even with the recent expansion in the number of states with paid leave programs, a significant number of caregivers across the U.S. still lack access to the income stability and job protections offered by these programs (Greenfield & Cole, 2019).

When paid leave is not available, or when the intensity of caregiving responsibilities means that 12 weeks of leave is inadequate, caregivers may need to take time away from the workforce to fulfill caregiving duties, and this choice often comes with significant financial penalties (Greenfield, Hasche, Bell, & Johnson, 2018). Social Security calculations are based on history of employment income and employment history records include zero income for these caregiving years.

Self-directed care, particularly through Cash and Counseling programs, enables Medicaid clients to pay caregivers of their choice; family members are eligible for this employment, though most states exclude spouses (American Council on Aging, 2024). There is also wide variation in how much the family member can be paid for their caregiving services, and with wage minimums ranging from \$9-\$15 across the programs, many caregivers are still unable to earn a living wage for this work (National Governors Association, 2022). Overall, current policies perpetuate health and economic inequities, particularly for women, racial and ethnic minorities, and people with low levels of education (Greenfield, Hasche, Bell, & Johnson, 2018; Gonzales, Lee & Brown, 2015; Feinberg, 2014).

Recognizing the persistent and pervasive economic challenges faced by family caregivers, Congress initiated two study processes to identify specific areas for policy intervention, culminating in a 2022 report, the 2022 National Strategy to Support Family Caregivers (Administration for Community Living, 2022).

Several specific policy changes are needed urgently to address these financial realities for families:

- *Expand Access to Paid Leave.* Expand family and medical leave so that it is paid, job-protected, and accessible to all employees in all states. Passage of the federal [FAMILY Act](#) could achieve these goals while also ensuring that benefits are uniform across employers and jurisdictions (Shabo, 2023). Short of federal action, states and municipal jurisdictions can continue to build on recent gains by adopting the types of nearly universal programs implemented recently in states such as [Colorado](#) and [Oregon](#), and cities such as [Chicago](#).
- *Pass the Social Security Caregiver Act.* The [Social Security Caregiver Credit Act](#) would enable caregivers to count their caregiving toward their employment history and not be penalized for being out of the formal workforce. A specific formula would be used to assign a paid wage to Social Security work history records during each month in which a caregiver provided at least 80 hours of assistance without financial compensation. This initiative would ensure that caregivers do not jeopardize their future Social Security income if they are not in the formal workforce due to family caregiving responsibilities.
- *Expand Access to Cash and Counseling.* Expand the Cash and Counseling Program to cover all low- and middle-income caregivers, not just caregivers for people who receive home- and community-based services through Medicaid. A majority of older adults in need of informal care are insured through Medicare and not Medicaid, and those who need to reduce work hours or leave the workforce face significant financial insecurity as a result. The expansion of Cash and Counseling could help reduce the economic shocks associated with caregiving.
- *Support Rigorous Research.* Fund research to better understand whether current paid leave programs in the U.S. meet the needs of caregivers for older adults. Current research on paid leave focuses largely on benefits for new parents, with less evidence available about whether paid leave adequately addresses the economic impacts of caregiving for adults with chronic or long-term illnesses. While Social Security caregiver credits and expanded Cash and Counseling programs may help, a stronger evidence base is needed to understand how policies can bolster

economic security and retirement preparation among caregivers.

#### **4. Expand AmeriCorps' programs that engage older adults in national and community service.**

Volunteering yields many health and economic benefits to older adults as well as to the communities and organizations they serve. Unfortunately, the rate at which older adults volunteer is lower than the rate for any other age group. Volunteering rates are also lower among older racial or ethnic minorities, older people with less education, and older adults in poor health (Morrow- Howell & Greenfield, 2016; Tan, et al., 2016).

Many policies and programs facilitate volunteering by older adults. For example, the Corporation for National and Community Service supports volunteering in later life through AmeriCorps Senior programs. The Retired and Senior Volunteer Program, or RSVP, supports local communities in providing clearinghouse functions to match older adults with volunteer opportunities. Via Foster Grandparents and Senior Companion, low- income older adults can receive a stipend and commit time to serving children or older adults who need assistance. The Serve America Act of 2009 charged AmeriCorps with expanding the number of older AmeriCorps members and allows the transfer of education stipends from older members to younger individuals in the same family.

The following recommendations could enhance volunteer opportunities for older adults :

- *Support Rigorous Research.* Experimental or quasi-experimental research can document how these programs affect the health, social, and economic conditions of older adults as well as the people served by those programs. Such research can underscore for policymakers and funders the importance of older adults in society.
- *Expand Eligibility for Stipends.* All of these programs can be expanded and promoted as the number of older adults grows. By raising the income limits that restrict access to stipends and by expanding flexibility in contractual arrangements, policymakers could increase participation.
- *Promote a Culture of Intergenerational Civic Engagement.* National service could be normalized as a natural step in the retirement process—an “encore” year of service (Sagawa & Bridgeland, 2016). This could be facilitated by the development of formal arrangements that guide the transition from employment to participation in these programs between work and retirement. Intergenerational service, which engages both older and younger people in national and community service, can also forge new bonds between generations. We suggest that age-segregation undergirds our

national service programs in the very way the programs are conceived and funded (Nichols & Freedman, 2024). It is time to fundamentally revamp these programs to move toward age-integration.

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## Meeting the Grand Challenge to **Eradicate Social Isolation**

### Policy Recommendations

- Invest in high quality child care and paid family leave policies to strengthen social connections for parents, children, and families.
- Strengthen social connections in times of transition: developmental perspectives.
- Reform solitary confinement.

### Issue

Social isolation is a potent killer. Dating back to 2001, U.S. Surgeon General C. Everett Koop issued his now-famous warning that the association between social isolation and health is as strong as the epidemiological evidence that linked smoking and health.<sup>1</sup> Over 20 years later, U.S. Surgeon General Vivek Murthy called loneliness and social isolation an epidemic.<sup>2</sup> It is time to strategically identify social policies that, if enacted, would greatly reduce the incidence of social isolation and its downstream negative health and social consequences.

### Policy Recommendations

#### 1. Strengthening social connections to support parents and families.

A growing body of literature supports the notion that “it takes a village to raise a child.” Models of attachment and social functioning formed early in life have profound effects on the ways in which individuals form and maintain strong relationships throughout their lives.<sup>3</sup> Research suggests that the sensitive period in which social connections are most beneficial may occur at younger ages than was once thought.<sup>4</sup> For example, some studies suggest that socially isolated infants confront increased risk of impaired neurological development that results in emotional and behavioral deficits and that cannot be fully overcome later in life.<sup>5</sup> Such deficits interfere with the development and maintenance of social relationships<sup>6</sup>, and even physical health across the lifespan.<sup>7</sup> Accordingly, children and parents need high-quality child care and paid family leave to strengthen social connections for parents and children and to ensure children’s healthy development.

Access to high-quality child care enables parents to properly meet the work and social obligations that structure an increasingly complex society. Paid family leave allows parents to engage more fully in relationships with children and in other social connections that may enhance parenting. Social connections serve as a powerful mediating variable on parental



stress and coping, emotional and physical well-being, and parent-child relationships and functioning.<sup>8</sup> For example, socially connected caregivers, compared with counterparts who do not have anyone on whom they can rely for advice and assistance, respond more sensitively to babies; have higher quality, more engaging interactions with them; have less avoidant babies; and have better mental health outcomes themselves.<sup>9</sup>

Access to high-quality child care can strengthen social connections for children and have lifelong benefits for children, parents, and others performing essential parenting roles. Additionally, access to paid family leave may enhance parent-child relationships, promote optimal social development for small children, and free parents to engage social connections that support parenting. President Biden's American Families Plan<sup>10</sup> is one example of federal policy with positive implications for decreasing social isolation among children and parents. This plan ensures that low- and middle-income families spend no more than seven percent of their income on child care, ensures access to high-quality child care, and mandates comprehensive paid family leave.

## **2. Strengthening social connections in times of transition: developmental perspectives.**

A more nuanced, developmental, and contextualized understanding of social isolation is needed. Research increasingly suggests that childhood isolation influences developmental processes across the life course. Evidence-based interventions that minimize the potential for isolation across the life course are therefore warranted, as is consideration of the impact of social marginalization on isolation and loneliness.

Social connectedness is critical to the developmental transition from adolescence to young adulthood. A healthy transition to adulthood includes navigating old and new relationships with family, friends, and significant others. Recent research has shown that social participation has steadily declined, particularly among young people between the ages of 15 and 24.<sup>11,12</sup> Time spent in-person with friends among youth in transition has declined drastically over the past two decades.<sup>11,12</sup> Both the advent of technology and the COVID-19 pandemic have led to some of these changes in the social fabric of the lives of youth transitioning to adulthood; indeed, the grand challenges need to consider routes to build back social connections for young people. The data are clear, social isolation and loneliness are associated with poor physical and mental health outcomes among youth transitioning to adulthood.<sup>2, 12</sup>

Social isolation among older adults is a significant risk factor for cognitive impairment and dementia,<sup>13</sup> as well as for increasing the likelihood of elder mistreatment.<sup>14</sup> Socially isolated older adults are highly vulnerable to financial scams and manipulations. Social isolation has also been linked to a wide array of health problems. An AARP report synthesized findings on social isolation in older populations, identifying key risk factors for such isolation: physical or functional impairments, particularly impairments of older adults who lack instrumental support (e.g., transportation); low socioeconomic status; and poor mental health status (e.g., depression and cognitive impairments).<sup>15</sup> Both social isolation and loneliness are important to address with older adults, and may require different approaches. While group-based interventions show effectiveness in decreasing social isolation,<sup>16</sup> cognitive interventions designed to modify maladaptive thinking are most effective in decreasing loneliness.<sup>17</sup> Effective best practices with isolated and lonely older adults should integrate both approaches.<sup>18</sup>

Additionally, the interaction between social isolation and marginalization within specific populations such as immigrants and refugees require more attention and advocacy. External factors that contribute to immigrants' and refugees' experiences of isolation include contextual factors associated with the migration experience (e.g., cultural, linguistic, and digital access barriers), systemic discrimination and anti-immigrant sentiments, as well as experiences of stigma and oppression<sup>19,20</sup> – which have worsened since the pandemic.<sup>21</sup>

Several innovative approaches are being deployed to address social isolation across various populations.<sup>22,23</sup> In 2012, AARP initiated a campaign to raise awareness about social isolation and stimulate intervention research on the topic.<sup>24</sup> Similarly, in 2011, a consortium of public and private organizations in the United Kingdom launched the Campaign to End Loneliness, a multifaceted effort to translate the latest knowledge into practice.<sup>25</sup> Such an effort is needed in the United States. It could perhaps be supported through a new grant initiative under Title III of the Older Americans Act as well as through the creation of a consortium of public and private organizations, as was done in the United Kingdom.<sup>26</sup> The 2023 Surgeon General's Report calls for mobilizing the health sector. Given that loneliness and isolation are risk factors for heart disease, dementia, depression, and premature death, all healthcare providers should assess patients across the lifespan for risk of loneliness and intervene.

### 3. Reform solitary confinement.

Solitary confinement is one of the most controversial practices in criminal justice.<sup>27</sup> The solitary-confinement reform movement generally does not propose total elimination of the practice but instead questions the practice's widespread deployment and its use as a permanent housing arrangement for inmates. Indeed, some argue that solitary confinement constitutes cruel and unusual punishment and may violate the due process rights of prisoners.<sup>28</sup> The long-term damage of extended solitary confinement may prevent formerly confined individuals from successfully reintegrating into society after their release from prison, adding to the cascade of negative outcomes that stem from this practice.<sup>29</sup>

Proponents of solitary-confinement reform have particularly questioned its use among juvenile populations. Evidence shows that solitary confinement among juvenile populations has resulted in long-lasting mental-health problems. Accordingly, some levels of government have greatly constrained or eliminated the use of solitary confinement among juvenile prisoners. President Biden called for ending the practice of solitary confinement in his executive order in May of 2022.<sup>30</sup> It appears timely to adopt a universal ban on the use of solitary confinement for juvenile offenders.

The use of solitary confinement for adult prisoners varies considerably across the country. There are more than 80,000 men, women, and youth serving in maximum security or super-max facilities in over 44 states in the U.S. The prisoners are routinely socially isolated between 22-24 hours a day. The U.N. Convention Against Torture defines torture as any state sanctioned act that inflicts severe physical or mental pain or suffering that is intentional. Louisiana and California have the highest prison populations in solitary confinement and face increasing pressure to review the practice.<sup>31</sup> Given the strong evidence that social isolation is deadly, it is essential and timely that the practice of solitary confinement be challenged and limited with persons with disabilities, and other incarcerated persons, not just for youth. Further, there clearly is a need for more oversight of its use and for particular attention to the mental-health consequences of forced isolation that results in increased numbers of suicide, suicide attempts, and permanent psychological injury. Policy reviews and the development of new policies based upon evidence-based study such as special investigations including family members and In-person prison interviews conducted by un-affiliated and non-partisan social workers and criminal justice experts is warranted. All of these strategies to promote change are necessary.

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## End Notes

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3. Bowlby (1969).
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5. Nelson and Panksepp (1998).
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## Meeting the Grand Challenge to End Homelessness

### Policy Recommendations

- Support the Housing ACCESS Act (S.2932) to mitigate barriers that stall the creation of supportive housing programs.
- Expand access to affordable housing through vouchers and housing development.
- Increase worker wages as well as professional and organizational development opportunities for the homeless services sector.

### Introduction

Ending homelessness will require robust and comprehensive solutions that attend to individual, community, and policy needs. Effective policy solutions require significant federal investment and champions in influential positions. We propose three policy recommendations to be prioritized by members of Congress. The recommendations comprise efforts to expand access to supportive and affordable housing, as well as opportunities to strengthen the homeless services delivery system through targeted workforce and organizational investment.

### Policy Recommendations

#### **1. Support the Housing ACCESS Act (S.2932) to mitigate barriers that stall the creation of supportive housing programs.**

Supportive housing is an evidence-based best practice that has been shown to end chronic homelessness and reduce costly and avoidable healthcare service use by high-need, chronic homeless populations.<sup>1</sup> Yet, complex regulations and a lack of alignment between housing and healthcare resources hinder implementation of supportive housing and efficient use of federal resources, ultimately making it more difficult and more expensive to end chronic homelessness.

The Housing Alignment and Coordination of Critical and Effective Supportive Health Services (Housing ACCESS) Act will address these barriers by doing the following:

- Requiring the Department of Health and Human Services (HHS), in consultation with the Department of Housing and Urban Development (HUD) and the Treasury, to issue joint guidance to state Medicaid agencies, public housing agencies, homeless service Continuums of Care, and housing finance agencies on how to connect



Medicaid beneficiaries to housing-related services in an integrated and simplified manner. By aligning housing and healthcare eligibility criteria, determination processes, and outcome measures under this joint guidance, the Act will simplify implementation of supportive housing services.

- Requiring HHS to conduct a national study to determine appropriate rates for housing-related services and supports. This will allow providers to pay living wages, reduce staff turnover, and ensure a maximum case manager-to-client ratio of 1:15 in alignment with the evidence base for strong supportive housing outcomes.

## **2. Expand access to affordable housing through vouchers and housing development.**

Ending homelessness will take increased access to affordable housing for all low-income Americans. Government-funded rental vouchers, such as Housing Choice Vouchers, are effective at reducing poverty and homelessness, yet only one out of four eligible households actually receive housing vouchers due to government underfunding.<sup>2</sup> Further, housing markets across the United States are unaffordable at record levels driven by overall housing shortages.<sup>3</sup> Addressing these challenges will require a change in the status quo. Current actions that Congress can take to begin to address the growing issue include the following:

- Pass the bipartisan Family Stability and Opportunity Vouchers Act (S.1257, H.R.3776) that would provide an additional 250,000 housing vouchers for families with young children.
- Increase investments in any future reconciliation legislation for housing vouchers, public housing, and the national Housing Trust Fund.

## **3. Increase worker wages as well as professional and organizational development opportunities for the homeless services sector.**

A well-trained and compensated homeless services workforce is critical for ending homelessness. Staff shortages and turnover are ongoing concerns, and research has shed light on the exceptionally low wages paid to people working on the front lines of the homeless services sector.<sup>4</sup> Working in the sector comes with many potential job stressors that can be compounded by organizational factors, including low wages, inadequate benefits, and a lack of organizational support and professional development.<sup>5, 6, 7, 8, 9</sup>

Critically, research suggests that inadequate pay, supports, and professional development can contribute to higher rates of burnout and turnover intentions.<sup>10, 11</sup> With this in mind, we recommend two policy priorities for supporting the homeless services workforce:

- Increase funding under HUD’s Continuum of Care (CoC) Program and Emergency Solutions Grant (ESG) Program to align salaries with cost-of-living standards. The National Alliance to End Homelessness estimates that a \$97 million increase for the CoC Program and a \$141 million increase for the ESG Program is necessary to accomplish this goal.<sup>12</sup>
- Allocate funding for organizational and workforce development through the CoC Program or supplemental funding. Organizational development could include efforts to improve organization culture, climate, and cohesion to promote staff retention. Professional development could include staff training related to evidence-based practice models, reimbursement for relevant formal education, and efforts to improve the quality of supervision provided by program and agency leadership.

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## Notes

<sup>1</sup> Charania (2021).

<sup>2</sup> Wheaton et al. (2023).

<sup>3</sup> Joint Center for Housing Studies (2023).

<sup>4</sup> Culhane & An (2022).

<sup>5</sup> Goodwin et al. (2022).

<sup>6</sup> Olivet et al. (2010).

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## Meeting the Grand Challenge to End Homelessness

# Ending Youth Homelessness

### Policy Recommendations

- Designate funding to increase access, availability, and appropriateness of housing supports for youth and young adults.
- Adopt or update current laws to promote access to comprehensive services for minor youth.
- Fund pilots of innovative solutions that address youth homelessness in real-world contexts.

### Issue

Approximately 3.5 million people under the age of 25 lack a regular, fixed, and adequate nighttime residence in the U.S.—including young people who are couch surfing or “doubling up”, sleeping in shelters or other institutional settings, or sleeping outside.<sup>1</sup> Before becoming homeless, many young people experience trauma, such as family abuse and neglect or living with an adult caregiver who faces mental illness or substance misuse.<sup>2</sup> Young people who hold marginalized identities and experiences—such as LGBTQ young people, young people of color, and those with a history of foster care or juvenile justice involvement—are more likely to be overrepresented in homeless service systems.<sup>3, 4, 5, 6</sup>

There is a critical need for interventions and policies that meet the developmental needs of youth and young adults experiencing homelessness who are seeking independence and support amidst chronic neglect from structures and systems that have largely failed to support them.<sup>7, 8</sup> These interventions and policies should be crafted with the goal of making housing options more accessible and flexible to meet the unique needs of youth.

To promote better outcomes for youth and young adults experiencing homelessness, we recommend three state-level policy interventions.

### Policy Recommendations

**1. Designate funding to increase access, availability, and appropriateness of housing supports for youth and young adults.**

Existing funding to address homelessness often comes with restrictions that provide a narrow scope that limits who can be served. This results in (1) limited access to housing supports for youth and young adults; (2) barriers for organizations seeking to design, implement, and evaluate innovative housing program models to serve youth; and (3) services that are unable to meet the holistic needs of youth. We call on states to develop solutions to meet the unique developmental needs of youth and young adults, rather than serving them through adult services focused primarily on housing support.

### *Promising Approach: Virginia*

In Virginia, the state legislature funds the Virginia Housing Trust Fund, up to 20% of which can be used to fund efforts to reduce homelessness.<sup>9</sup> Virginia designated a portion of this fund to support applications for Underserved Populations Innovation Project grants. Youth have been identified as an underserved population in the state, and the grant has expanded the definition of homelessness for funded projects to be inclusive of the Department of Education definition, which includes temporarily staying with others (i.e., doubling up) due to economic hardship or housing loss. This grant mechanism supports planning efforts, including expenses required to engage youth and young adults with lived expertise in the design and leadership of innovative initiatives to meet the needs of youth experiencing homelessness.

## **2. Adopt or update current laws to promote access to comprehensive services for minor youth.**

Over 700,000 minor youth (ages 13-17) experience homelessness (MYEH) in the U.S. each year.<sup>10</sup> Experiencing homelessness at a younger age can have significant, long-term adverse impacts on development, physical and mental health, and overall well-being. Yet, MYEH wait longer to access services, including housing, than their young adult peers.<sup>11</sup> One barrier is the inability for MYEH to provide consent for their own housing and services, such as healthcare, and to sign contracts for themselves. Most states have statutes allowing MYEH to be emancipated to access needed services; however, these require legal procedures that are prohibitively burdensome to MYEH and are often limited to one specific service, such as housing.

We call for all states to adopt or update current laws to promote access to comprehensive services among MYEH through policies that develop a clear yet flexible pathway for MYEH to be verified as qualified minors allowed to:

- Open bank accounts, sign for loans, and request financial aid;
- Consent for medical care and procedures, including mental health treatment;

- Sign themselves into education programs, housing, residential shelters, and other supportive services; and
- Access public benefits, such as SNAP.

### *Promising Approach: Missouri*

In Missouri, legislation has been updated to reflect these practices (Rev Stat §431.056 in 2000 and HB 1414 in 2020). Missouri’s qualified minor statute allows homeless service providers and McKinney Vento school liaisons, in addition to parents or guardians, to provide documentation verifying MYEH for a qualified minor status. This status allows qualified MYEH to enter contracts for services critical to their independent living needs. The Missouri Balance of State Continuum of Care and its member agency, Flourish Initiative, have operationalized this into a qualified minor verification form training for providers to promote access to services.<sup>12</sup> Missouri’s statute, and the community-based efforts to address youth homelessness via the statute, can serve as a model for other states.

### **3. Fund pilots of innovative solutions that address youth homelessness in real-world contexts.**

In addition to funding for housing programs tailored specifically for youth (Recommendation 1), additional funding is needed to foster cross-system collaboration and innovative solutions to address youth homelessness across contexts. Funding to test innovative solutions in real-world contexts may provide important lessons and can build upon existing examples of state and federal investments to address the holistic needs of youth and young adults experiencing homelessness.

We call on states to invest in promising pilot projects that (1) integrate research and program evaluation to understand the impact of cross-system collaboration in creating access and connection to housing, school, workforce training and development, and health care; (2) engage youth and young adults with lived expertise; and (3) have flexibility to waive requirements, such as aspects of eligibility or performance reporting.

For instance, Performance Partnership Pilots for Disconnected Youth (P3) is a federal program that allowed grantees to blend or braid existing federal funding streams to improve systems serving disconnected youth. Lessons learned from the national evaluation of P3 suggest the need for dedicated planning time to understand existing supports to be enhanced, technical assistance to understand federal regulations, guidance on blending or

braiding funding, and time to build project infrastructure (like data sharing systems), identify needs, and put into action a plan for systems change.<sup>13</sup>

### *Promising Approach: Texas*

The State of Texas has invested in the Bexar County Fostering Educational Success (BCFES) Project, which brought together education, child welfare, and housing agencies to address the holistic needs of young adult students with a history of foster care. This cross-system collaboration set the foundation for additional federal funding for youth-focused housing solutions, recognizing the critical need to address housing and overall stability as part of educational goals and providing a model for state investments that can be leveraged for further financial support.<sup>14</sup> We suggest other states fund similar pilot programs focused on flexible funding and holistic housing solutions for youth and young adults.

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### **Notes**

<sup>1</sup> Morton et al. (2018).

<sup>2</sup> Combs et al. (2020).

<sup>3</sup> Aceves et al. (2020).

<sup>4</sup> Britton & Pilnik (2018).

<sup>5</sup> Dworksy et al. (2019).

<sup>6</sup> Maccio & Ferguson (2016).

- <sup>7</sup> Morton et al. (2018).
- <sup>8</sup> Dworsky et al. (2019).
- <sup>9</sup> Department of Housing and Community Development (n.d.)
- <sup>10</sup> Morton et al. (2018).
- <sup>11</sup> Hsu et al. (2021).
- <sup>12</sup> Missouri Balance of State Continuum of Care (2022).
- <sup>13</sup> Rosenberg et al. (2021).
- <sup>14</sup> Bexar County (2023).

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## Meeting the Grand Challenge to **Create Social Responses to a Changing Environment**

### Policy Recommendations

- Strengthen the social safety net to reduce disaster risk.
- Proactively respond to environmentally induced migration and displacement.
- Extend equity-oriented rural and urban resilience policies and center marginalized communities in adaptation planning.

### Introduction

The Grand Challenge for Social Work (GCSW) to [Create Social Responses to a Changing Environment](#) works to promote and support social workers, aligned professionals, and their professional organizations as they grow their commitments to urgently advance climate and environmental justice. Calls for climate action resonate across levels of practice where social workers are embedded, including within the GCSW campaign expansion to [Go•Grander](#). While realizing that “[there is a rapidly closing window of opportunity to secure a liveable and sustainable future for all](#)” (IPCC, 2023, p. 89), social workers must address persistent social and structural inequities that contribute to the changing climate (Forbes et al., 2023).

### Policy Recommendations

In what follows, we introduce key policies relating to (1) strengthening the social safety net to reduce disaster risk; (2) proactively responding to environmentally induced migration and population displacement; and (3) extending equity-oriented rural and urban resilience policies while centering marginalized communities in adaptation planning. Using these policy areas, we advocate for social workers having greater influence in shaping related policies while centering social, climate, and environmental justice.

Two policy frameworks of note mentioned throughout the next section are the Green New Deal and the Inflation Reduction Act. In 2019, Rep. Alexandria Ocasio-Cortez and Sen. Edward J. Markey proposed a congressional resolution known as the Green New Deal. Though the resolution was not passed, [it provides a blueprint for social work intervention](#). It proposed a far-reaching, multi-systemic approach to addressing climate change that included policy proposals related to environmental health, racial justice, housing equity, and investments in educational and social programs. [The Inflation Reduction Act of 2022](#)

(with newer provisions adopted in 2023) is considered the most significant climate-focused legislation in the U.S. The IRA was vastly influenced by the movement for the Green New Deal but with a less explicit focus on the social dimensions. It works primarily through infrastructure investments and tax credits with some focus on disadvantaged environmental justice communities through grants to aid community-led programs addressing climate and environmental injustices. Social workers can advocate to strengthen these policies, along with offshoots of them, at federal, state, and local levels in ways that favor holistic, intersectional approaches and center the voices of marginalized communities.

### **1. Strengthen the social safety net to reduce disaster risk and climate impacts.**

Impactful and timely climate action requires clear goals, measurements, and coordination across levels of government and beyond. Policies must create a protective net that can serve to reduce disaster risk, especially among those [systematically marginalized groups](#). [This requires anticipating needs, reducing emissions, thereby mitigating the cause of many climate impacts, and offering various supports and multifaceted climate-resilient development inclusive of leadership and voices from within affected communities.](#)

We recommend that social workers advocate for and endorse policies that recognize the intersection of social and environmental issues. It is imperative to [bolster the social safety net \(basic needs, food, housing, healthcare, guaranteed work/income\) to improve the capacities of disadvantaged groups before a disaster strikes](#) so impacted communities are better positioned to withstand both socioeconomic and environmental disasters. Social workers are well-situated to lead efforts in this sphere because the profession works at the intersection of environmental and social problems, the role of welfare, and understands the significance of placing communities most affected at the center of designing such policies.

Further, social workers should support policy interventions with expansive and cross-cutting frameworks such as the [Community Mental Wellness & Resilience Act](#) which would create and fund programs aimed at serving the mental health needs of communities in the wake of disasters and other climate-change-related stressors. Social workers are well positioned to develop programming using a community-based mental health approach and clinical social workers can be first responders when it comes to therapeutic interventions that address the trauma and mental health stressors that accompany disasters and extreme weather events. Further, we recognize that there are barriers to accessing mental health care, particularly in underserved environmental justice communities and can work

to improve accessibility through policies like the CMWRA. Advocating for the passage of this act is a natural fit with social work values.

In addition to building a strong safety net to improve capabilities at the community level to withstand disasters, we also recommend that community expertise take center stage in evidence-based approaches to disaster risk reduction and climate readiness. Evidence-based and evidence-informed practices are central to our policy priorities, ensuring that evidence is generated through meaningful community involvement and remains pertinent to their priorities and needs. Voices and experiences of groups considered vulnerable, such as older adults, children, minoritized groups, those with physical and mental health ailments, those struggling without homes, and the poor, need to inform interventions rather than relying on top-down approaches.

Improved access to physical (such as safe and affordable housing and healthcare) and social (such as early warning and community response systems) infrastructure, coupled with improved access to information and building disaster self-efficacy, all while centering equity across multiple dimensions, are localized initiatives that social workers can advance toward creating an evidence base for interventions. [Social workers need to continue advocating to recenter core aspects of the Green New Deal](#), and endorse efforts such as the [People's Charter for an Ecosocial World, which calls on the United Nations to co-create policies that promote sustainable well-being](#).

## **2. Develop policies that proactively respond to environmentally induced migration and population displacement.**

Many Indigenous Americans are internally displaced within what is now identified as the United States through [genocide, cultural assimilation, and forced removal](#). The Indigenous American way of living, knowing, and practicing their culture, including stewarding lands and waterways, was and continues to be violently disrupted by settler colonialism. The land they were forcefully relocated to as well as their ancestral lands, have suffered from various climate impacts including extreme weather events, droughts, land degradation, and sea level rise. Today, [the federal government has begun awarding grants to some tribes to plan and develop community decision-making processes to relocate their homelands due to sea level rise](#). On the other hand, some tribal nations cannot access clean, safe, and potable water even if a water source is adjacent to or fully within their boundaries, because, with the exception of the Clean Water Act, water law generally is regulated at the State level. For federally recognized sovereign tribal nations, this leads to particularly complex water management issues.

Recognizing that the climate crisis, along with associated conflict and violence, is displacing multitudes, necessitates that social workers understand and acknowledge these linkages and engage in responsive actions. The Green New Deal framework explicitly includes "migrant communities" within its definition of frontline and vulnerable communities and calls for justice and equity by creating mechanisms that address historical and contemporary oppression while preventing current and future oppression among these communities. This necessitates the large-scale scale, multi-faceted goal of building resilience to climate as well as other chronic stressors through actions including but not limited to infrastructure development, risk reduction, eliminating toxins from the environment, developing clean energy, weatherized and efficient buildings, solidarity with workers in the food systems, and restoration of fragile ecosystems. The IRA addresses large-scale climate action (such as innovations and expansion in clean energy use, rural economic development through support for agricultural producers, earmarking Block Grant programs for community-based organizations, and emergency drought relief, planning, and technical assistance grants to indigenous communities) to a large extent but does not name immigrant and displaced communities beyond local displacement. Given the historical emissions of the U.S. and its role in the global climate crisis, we recommend that the next iteration of the Inflation Reduction Act include recommendations from the Green New Deal to expand support beyond the U.S. borders toward supporting global communities before and after they have entered the U.S.

To develop and advance policies targeting environmentally induced migration and population displacement, we recommend social workers to work with:

- colleagues globally to press the U.S. and other high-emitting countries to assist low and middle-income countries with adaptation and loss & damage commitments as part of their historic responsibility;
- immigrants, refugees, asylum seekers, and internally displaced persons via migration rights organizations and Indigenous American community groups to examine multi-pronged strategies to humanize migration and displacement through formal recognition of climate refugee status; and
- their local client communities to understand the interconnected nature of economic, social, and environmental challenges and to include their input in decision-making and planning efforts.

### 3. Extend equity-oriented rural and urban resilience policies and center marginalized communities in adaptation planning.

Within the last five years, the policy framework toward climate and environmental justice has slowly advanced toward an equity-focused prioritization. The Green New Deal (GND) was [much-politicized for arguing for co-privileging the environment with human, labor, and community rights and well-being](#), demonstrating the siloing of these issues that often curtails coalition building. Since then, [multiple cities have embraced elements within the GND resolution](#). Notably, a significant thrust has been to center the social aspects of the GND and focus on job creation and building coalitions toward pro-equity policies, [illuminating spaces where social workers can play a significant role in connecting communities and socio-environmental priorities](#). Many of the GND-related activities have been led by local environmental justice organizations and frontline communities and provide opportunities for coalition building and [multisolving](#).

The IRA has been [critiqued for being insufficient in its environmental and climate justice provisions, not explicitly centering communities impacted most by climate and environmental injustices, and relying primarily on false market-based solutions](#). Social work policy practitioners should recognize this gap and examine ways to make this large climate policy more just and responsive to urban and rural communities that are on the frontlines of environmental and climate impacts. They can also draw from other policy initiatives, such as the Federal government's [Justice 40 Initiative. Justice 40 has the goal of transferring 40% of the overall benefits](#) of Federal investments in climate action, such as sustainable housing, clean energy, workforce development, key infrastructure, and pollution reduction activities toward environmental justice communities. These programs require community consultation to determine the direction of benefits and priorities. Social workers can play a key role here in liaising with communities they are already embedded in to leverage these opportunities.

### Conclusion

These climate and environmental justice policy recommendations align with action necessary for interconnected global health and well-being of our planet and people. We recommend that social workers [advocate to retain the social action components of these federal policies and resolutions and to ensure community voices remain centered](#). We recommend that climate action and environmental justice be continually acknowledged as the social justice issues that they are and not ones remedied by narrow technological and market-based tools.

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## Meeting the Grand Challenge to Harness Technology for Social Good

# Social Workers Support Vulnerable Community Members' Rights to Access Safe, Beneficent and Effective AI

Policy Recommendations	Funding and Regulatory Possibilities
Make AI policy development and applications inclusive.	<ul style="list-style-type: none"> <li>• Create block grants and other funding mechanisms for including local communities and stakeholders in the AI development and deployment process.</li> <li>• Develop local and state Citizen AI Review Boards modeled after the highly successful Citizen Complaint Review Boards which monitor and protect citizens from police misconduct.</li> </ul>
Prioritize AI literacy education.	<ul style="list-style-type: none"> <li>• Increase funding for programs such as “Computer Science for All”, applications of AI risk management frameworks, and AI literacy as well as AI teacher training and development.</li> </ul>
Prioritize human-centric approaches.	<ul style="list-style-type: none"> <li>• Seek funding through NIH and NSF as well as join NIH/NSF programs in the U.S. In Europe, seek funding through the European Research Executive Agency (Research and Artificial Intelligence) for research on human-centered AI development, prioritizing human rights, accountability, and equality in a digital-powered society.</li> </ul>

### Overview

AI systems have become pervasive in the life choices and livelihoods of people around the world, with profound impacts on human well-being that are not well understood, and include unintended consequences that are difficult to predict, challenging our ability to respond in a way that promotes the social good<sup>1</sup>. High concentration of control over AI systems and its development has led to a greater focus on efficiencies and shareholder value over social good in the United States and abroad. The paucity of stakeholder inputs into AI utilities and the opaqueness of data sets that power AI have led to a lack of public accountability, as well as a lack of accessibility for vulnerable communities. Despite generative AI garnering significant attention with the release of ChatGPT last year, only 14% of US adults report having tried it.<sup>2</sup> Social workers are well positioned to help individuals, organizations, and communities understand and protect their digital rights, while promoting their inclusion in the digital world. Social workers should support development

of legislation enhancing guardrails, closing the digital divide, and protecting the rights for vulnerable groups using AI, such as the White House's AI Bill of Rights, and the EU's General Data Protection Regulation (GDPR), while also advocating for increased funding to develop, digital awareness, and AI literacy.<sup>3</sup> Three broad policy recommendations are made on the basis of our review: (1) make AI policy development and applications inclusive, (2) prioritize AI literacy education, and (3) prioritize human-centric approaches.

## Policy Recommendations

### 1. Make AI policy development and applications inclusive.

- Where public and social service systems, such as public safety, cash assistance and benefits, unemployment, etc. are deploying AI assessment tools, and algorithmic decision making, stakeholders and those affected should be involved in system development.
- Social work can provide advocacy strategies for engaging underserved communities in providing feedback on the design and implementation of AI regulations, policies and services impacting their well-being, choices, and capacity for self-determination.
- Social workers can serve as a conduit to ensure that citizens understand these new protections as well as their rights and opportunities, while also conveying to policy makers and technologists the needs and aspirations of those vulnerable citizens.
- Demystify complex and opaque AI-driven technologies while also advocating for legislation, regulation and oversight that render digital systems of governance, care, employment, and education, comprehensible, navigable, and accessible

#### *In Context: Social Workers promote inclusive AI policy and applications*

The social worker role, as educator, catalyst and leader, is illustrated in iterative, multi-stakeholder collaborations that build the capacities of vulnerable communities, groups and individuals to engage in participative AI policy development and implementation. Social workers are well positioned to serve as collaborators and champions of 'humans in the loop' providing training, and a variety of learning opportunities (i.e., workshops, podcasts, online education, social media seminars) that will assist vulnerable citizens in engaging fully and confidently with AI. The increasing pace of technological change challenges the processing power of 'humans in the loop' and must be met through a range of organizational, institutional, arrangements aimed at enhancing human voices and values.

For instance, a social worker engages with a community-based advocacy organization that is using big data to predict the emergent mental health needs of a growing population of

individuals experiencing homelessness, and works with advocates, policy makers and service recipients to assist with the big data strategy, data privacy, storage and processing challenges, in tandem with the need to ground any advocacy solutions in the community capacity, and the advocacy agency's social justice and beneficence values.

## **2. Prioritize AI literacy education.**

- Ensure AI literacy education (AI applications, models, and ethical issues) is included in all K-12 curricula.
- Provide funding for developing new applied knowledge on AI use, including a multiplicity of use-cases in a variety of public, nonprofit, and private service settings to inform best-practices curricula for social workers, both in their own use of AI systems, and to assist clients theirs.
- Include relevant interdisciplinary and AI design curricula under the broad umbrella of AI literacy.
- Develop ethical decision-making frameworks, models and examples, using capabilities ethics, human rights, and algorithmic justice approaches.

### *In Context: Social workers engage learners in the safe, ethical and effective use of AI*

In concert with other professionals, social workers can provide education on AI privacy rights, safety measures, risk management, technology literacy, and basic advocacy strategies for vulnerable communities. They can also provide feedback on the design and implementation of AI regulations, policies and services. Social workers can serve as a conduit to ensure that citizens understand these new protections, their rights and opportunities, while also conveying to policy makers and technologists' citizen needs and aspirations. Social workers frequently serve as translators and connectors in partnerships bridging disciplines and communities, ensuring the development of systems that are effective in delivering safeguards (i.e., data privacy, algorithmic fairness, algorithmic accountability) for the human rights and well-being of vulnerable citizens.

A relevant use case involves social workers acting as members of an AI development design team and operating from a community-based organization. The social workers assume educator, and co-trainer roles with other professionals in introducing community stakeholders to product design principles, steps to reduce algorithmic bias as well as policy advocacy strategies, including focused storytelling, personal disclosure, and raising public awareness.

### 3. Prioritize human-centric approaches.

- Aim to spur the development of AI-driven systems, and supportive policies that contribute to greater human potential and well-being, grounded in safety, human rights, and social justice principles.
- Humans are treated as teammates of the AI and directly engaged in both performance and product.
- Human learning is enhanced.
- Humans derive meaning from the work; their involvement is perceived to be complementary to the machine's contribution and meaningful.
- The voice and participation of vulnerable groups looped into the design and adaptation of human-centric technologies.<sup>4&5</sup>

*In Context: Social workers model and foster high-touch, values-based human-AI collaborations grounded in ethical principles and interdisciplinary practices.*

Social workers can help engage vulnerable individuals, groups and communities with the growing web of AI-driven technologies and supportive policies as co-designers and active participants: "...as the world moves online, policy implementation that doesn't center citizen accessibility will increasingly lead to undersubscribed benefit programs or laws that, in practice, look very different than what their drafters intended."<sup>6</sup> Drawing upon their experience working in interdisciplinary collaborations, social workers can partner with technologists, policy makers, engineers, and other professionals, to develop shared problem understandings upon which to develop AI strategies that fill service gaps and augment human capabilities.

By virtue of their values-based professional formation, including their interdisciplinary orientation and experience, social workers are well positioned to serve as 'humans in the loop' to explain, educate and provide training that will assist vulnerable citizens in engaging fully, safely and confidently with AI. Social workers can employ their skills to actively solicit the feedback, imagination and creativity of vulnerable citizens in beneficial human-AI collaborations. The aim is to spur the development of AI-driven systems, and supportive policies that contribute to greater human potential and well-being, grounded in safety, human rights, and social justice.

Consider, for example, AI embodied in semi-autonomous socially assistive robots serving as part-time companions and caregivers for older adults, supplementing the

contributions of resource-constrained family members and staff at a residential facility. Social workers employed in the facility could train family caregivers and staff while interfacing with engineers and data scientists engaged with the robot's learning and performance. Guided by human rights-centered ethical precepts, the social worker serves as a bridge between the technology designers' and end-users' perspectives. The result will be a more effective deployment of technology and policy that serves to augment the older adult's capabilities, while also advancing their rights.

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Meeting the Grand Challenge to Eliminate Racism

## Social Work Licensure Reconsidered: Empowering Pathways to Equitable Futures

### Policy Recommendations

- Eliminate testing for entry level licensure for CSWE-accredited graduates.
- Support alternative licensing and reciprocity and increased data transparency practices.
- Publish data on the psychometric properties of all ASWB tests and annually publish data on test taker demographics and outcomes.

### Issue

The Association of Social Work Boards' (ASWB) 2022 release of demographic data on passage rates for social work licensure exams has revealed stark disparities<sup>1</sup> among racial and ethnic groups of test-takers across all levels of social work licensure: for Blacks (57% clinical; 52% masters exam; and 38% Bachelors), Latinos (77% clinical; 71% masters; and 59% bachelors), Native Americans (74% clinical; 72% masters; and 71% Bachelors), Asian (80% clinical; 76% masters exam; and 64% Bachelors) and Whites (91% clinical; 91% masters exam; and 82% Bachelors). Because ASWB exams are the sole method of testing accredited social work program graduates seeking licensing, these disparities raise serious concerns about equity and inclusion within the profession and highlight the need for comprehensive reform to ensure just and accessible pathways to licensure.<sup>2,3</sup>

Social work education is competence-based, with rigorous standards set by the Council on Social Work Education (CSWE).<sup>4</sup> The Board of Accreditation (BOA—formally known as the Commission on Accreditation) of the Council on Social Work Education (CSWE) is recognized as the accrediting body for social work education programs.<sup>5</sup> Successful

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<sup>1</sup> Association of Social Work Boards (ASWB). (2022). 2022 ASWB exam pass rate analysis: Final report. <https://www.aswb.org/wp-content/uploads/2022/07/2022-ASWB-ExamPass-Rate-Analysis.pdf>

<sup>2</sup> Bloxom, Q., & Anderson, B. (2024). Deconstructing Social Work Exam Bias: Advocacy Practice Guidelines to Close the Gap. *Journal of Evidence-Based Social Work*, 21(2), 236–264. <https://doi.org/10.1080/26408066.2023.2278691>

<sup>3</sup> DeCarlo, M. P. (2022). Racial Bias and ASWB exams: A failure of data equity. *Research on Social Work Practice*, 32(3), 255–258. <https://doi.org/10.1177/10497315211055986>

<sup>4</sup> <https://www.cswe.org/getmedia/bb5d8afe-7680-42dc-a332-a6e6103f4998/2022-EPAS.pdf>

<sup>5</sup> Board of Accreditation. (n.d.-b). CSWE. <https://www.cswe.org/about-cswe/governance/governance-groups/boa/>

completion of a CSWE-accredited program signifies that a graduate possesses the necessary knowledge, values, skills, and processes to practice safely and ethically as outlined in the Education and Policy Accreditation Standards (EPAS). Currently, the Association of Social Work Boards (ASWB) stands as the sole method for testing social workers for national licensure in all 50 states and the District of Columbia for students who have successfully completed accredited social work education programs. However, historically, ASWB licensing exams are not based on the EPAS as produced by CSWE. Examine questions are generated from social work practitioners who submit questions for review and consideration, which differs from the testing of social work competencies as outlined in EPAS (2022)<sup>6</sup>.

Another problem with ASWB as the sole method of licensure testing is the lack of any alternative form of assessing social work competencies for licensure. Coupled with a growing shortage of mental health professionals, several states have proposed legislation that allows for alternative testing for licensure beyond ASWB testing practices. However, another approach is for social work education programs to work with state agencies to ensure that competence evaluation standards are objective through student demonstration of individual skills, values, cognitive and affective processes<sup>7</sup> as approved by the CSWE Board of Accreditation. To date, Illinois, Rhode Island, and Utah have all passed legislation that removes the bachelor's exam and the master's exam as a requirement for mental health practice reimbursement while still maintaining licensure standards for the clinical exam. Other states are in the process of proposing legislation and some have tried and failed. These states are moving towards the development of alternate licensure testing methods at the state level.

Simultaneously, there is a movement within states to reduce the escalating cost reflected within the bureaucratic process of professional licensure for human service professionals. States should develop alternative social work licensure testing practices, provide reciprocity to neighboring states as part of a compact,<sup>8</sup> and only charge

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<sup>6</sup> Council on Social Work Education Commission on Accreditation Commission on Educational Policy. <https://www.cswe.org/getmedia/bb5d8afe-7680-42dc-a332-a6e6103f4998/2022-EPAS.pdf&clen=539839&chunk=true&pdfilename=2022-EPAS.pdf>

<sup>7</sup> McDonald, C., Davis, M. & Benson, C. Using Evidence-Based Learning Theories to Guide the Development of Virtual Simulations. *Clin Soc Work J* 49, 197–206 (2021). <https://doi.org/10.1007/s10615-021-00809-9>

<sup>8</sup> Social Work – National Center for Interstate Compacts: The Council of State Governments. National Center for Interstate Compacts | The Council of State Governments. (n.d.). <https://compacts.csg.org/compact-updates/social-work/>.

processing fees. Such a practice would reduce the cost burden to test-takers and facilitate greater access to licensing and professional practice. Moreover, such a practice would be instrumental in increasing the number of licensed social work professionals and help to reduce present day shortages of mental health professionals across states and regions of the country.

According to the website, Study.com, ASWB testing costs for social work exams are currently as follows: \$230 for the associate's degree exam; \$230 for the Bachelor's exam; \$230 for the Master's exam; and, \$260 for the Advanced Generalist exam. To add, there are a host of costs based on scheduling and processing fees (normally at the state level). The ASWB practice test is available for the price of \$85 each. Students who take ASWB exams multiple times must pay full exam fees each time, which not only is extremely costly but has important equity issues given disparities the previously mentioned disparities in pass rates. Robust reciprocity agreements across states would reduce the financial burden and administrative hurdles facing qualified social workers.

Finally, ASWB must engage in greater transparency and annually publish complete data on test-takers. As a public regulatory agency, it is important that ASWB becomes fully transparent on test-taker demographic data and testing outcomes. Such data should include the psychometric properties of the examinations and appropriate reliability and validity measures that ensures public confidence \.

## Policy Recommendations

### **1. Eliminate testing for entry level licensure for CSWE-accredited graduates.**

Licensure can be granted with oversight from state authority based on completion of all requirements and graduation from an accredited social work education program.

### **2. Support alternative licensing and reciprocity and increased data transparency practice.**

States and regions can develop pathways to licensure based on graduation, experience, continuing credit hours, and professional development through work place supervision and evaluation.



### **3. ASWB must publish studies on the psychometric properties of its clinical licensure examination and annually publish data on test-taker demographics and outcomes.**

ASWB must be fully transparent on the design and properties of its licensing examines and the public must be fully informed on exam testing data and test taker outcomes.

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#### **About the Grand Challenges for Social Work**

The Grand Challenges for Social Work was launched by the American Academy of Social Work & Social Welfare in 2016 to harness the ingenuity, expertise, dedication, and creativity of individuals and organizations within the field of social work and beyond to champion “social progress powered by science.” Additional information on the Grand Challenges may be found at [GrandChallengesforSocialWork.org](https://GrandChallengesforSocialWork.org).

## Meeting the Grand Challenge to **Promote Smart Decarceration**

### Policy Recommendations

- (Re)invest criminal legal funds into communities.
- Target and eliminate disparities in the criminal legal system.
- Prevent incarceration at the front end.
- Stop the increased use of electronic monitoring.

### Issue

The United States has the highest incarceration rate in the world, with an estimated 1.9 million people in prison or jail and another 3.7 million on probation or parole.<sup>1</sup> Mass incarceration results in significant economic, social, and health disadvantages, stigma and discrimination, and disrupted relationships, particularly among Black, Indigenous, and Latinx communities. To address the harms of incarceration, punitive policies and practices must be dismantled and replaced with new approaches that foster community safety and well-being. The Grand Challenge for Social Work to Promote Smart Decarceration (PSD) seeks to advance federal, state, and local policies that substantially reduce the use of incarceration in ways that are evidence-driven, socially just, anti-racist, and inclusive of diverse strategies. The following policy recommendations to Promote Smart Decarceration echo prevailing calls for policies to advance decarceration, shrink the footprint of the criminal legal system, and abolish the prison industrial complex.<sup>2</sup>

### Policy Recommendations

#### 1. (Re)invest criminal legal funds into communities.

Investments in services that meet people's basic needs have been shown to positively impact their lives and improve community safety. A cornerstone of smart decarceration is fostering capacity-building within communities that are historically over-surveilled and disenfranchised by uplifting community-based groups that have been driving key mobilizing efforts aimed at reinvestment. Criminal legal public funds should be redirected away from local and state public safety budgets and earmarked for community-driven

<sup>1</sup> Sawyer, W. & Wagner, P. (2023). Mass incarceration: The whole pie 2023. Prison Policy Initiative. <https://www.prisonpolicy.org/reports/pie2023.html>

<sup>2</sup> <https://static.prisonpolicy.org/reports/winnable2023.pdf> ; [https://criticalresistance.org/wp-content/uploads/2021/08/CR\\_abolitioniststeps\\_antiexpansion\\_2021\\_eng.pdf](https://criticalresistance.org/wp-content/uploads/2021/08/CR_abolitioniststeps_antiexpansion_2021_eng.pdf) ; <https://www.aclu.org/documents/aclu-policy-priorities-prison-reform>

strategies that help prevent harm and violence without expanding the reach of the carceral system. Examples include investments in organizations providing behavioral health services, public education, job creation and training, public housing, youth programming, and other supports prioritizing community-led safety strategies. Research shows how investment in key infrastructure needed for communities to thrive helps reduce involvement with the carceral system.<sup>3</sup> A true community reinvestment strategy requires policies that do not redistribute funds *among* criminal legal agencies within a state (i.e., justice reinvestment) but instead distributes them *away* from those agencies and into communities.<sup>4</sup>

Community Reinvestment Initiatives in Colorado are a leading example of how a state department of corrections can directly invest in community providers who offer reentry and diversion supports, crime and violence reduction strategies, and victims' services.<sup>5</sup> Other resources for reinvestment strategies include the Center for American Progress' "How to Reinvest in Communities when Reducing the Scope of Policing"<sup>6</sup> and the Urban Institute's "Investing Justice Resources to Address Community Needs."<sup>7</sup> A final example comes from New Jersey where community leaders advocated for innovative responses to people experiencing mental health crises and passage of the Seabrooks-Washington Community-Led Crisis Response Act, which appropriated \$12 million to community-based organizations leading crisis response teams.<sup>8</sup>

## 2. Target and eliminate disparities in the criminal legal system.

The uneven effects of mass incarceration on people of color, those in poverty, LGBTQ+ people, and individuals with substance use and mental health disorders is well

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<sup>3</sup> Hawks, L., Lopoo, E., Puglisi, L., Cellini, J., Thompson, K., Halberstam, A. A., Tolliver, D., Martinez-Hamilton, S., & Wang, E. A. (2022). Community investment interventions as a means for decarceration: A scoping review. *The Lancet Regional Health—Americas*, 8, Article 100150. [https://www.thelancet.com/journals/lanam/article/PIIS2667-193X\(21\)00146-0/fulltext](https://www.thelancet.com/journals/lanam/article/PIIS2667-193X(21)00146-0/fulltext)

<sup>4</sup> Dollar, C. W. (2023). A new coat of paint: The bluewashing of justice reinvestment and realignment to community reinvestment. *Sociology Compass*, 17(3), e13072. <https://compass.onlinelibrary.wiley.com/doi/pdf/10.1111/soc4.13072>

<sup>5</sup> <https://www.ccjrc.org/wp-content/uploads/2021/04/April-2021-Community-Reinvestment-in-Colorado.pdf>

<sup>6</sup> <https://cdn.americanprogress.org/content/uploads/2020/07/28150215/Reducing-the-Scope-of-Policing.pdf>

<sup>7</sup>

[https://www.urban.org/sites/default/files/publication/96341/investing\\_justice\\_resources\\_to\\_address\\_community\\_needs.pdf](https://www.urban.org/sites/default/files/publication/96341/investing_justice_resources_to_address_community_needs.pdf)

<sup>8</sup> Bonamo, M. J. (2024, January 8). Bill to boost community crisis response teams passed in wake of police-involved shootings. *New Jersey Monitor*. <https://newjerseymonitor.com/2024/01/08/bill-to-boost-community-crisis-response-teams-passed-in-wake-of-police-involved-shootings>

documented.<sup>9</sup> Emerging decarceration policies must intentionally target the reduction of racial, economic, and behavioral health disparities. Decarceration efforts by federal, state, and local governments should include a commitment to articulate equity goals and develop innovations that actively reduce racial, economic, and behavioral-health disparities.<sup>10</sup> Nine states (IA, CO, CT, FL, OR, ME, MD, NJ and VA) have adopted racial impact statements which, like environmental or fiscal impact statements, provide information to policymakers before they vote on decarceration-relevant legislation as to whether the policy might reduce or exacerbate disparities.<sup>11</sup> The Sentencing Project offers numerous criminal legal system reform examples that policymakers have initiated to address racial disparities.<sup>17</sup>

A larger effort to reducing disparities involves acknowledging the history of the carceral system in the United States and the ways that it has created “laws that criminalize race...and aim to control the lives of people of color.”<sup>12</sup> A recent example of such efforts is the New Jersey Institute for Social Justice, which aims to reckon with the state’s past history of slavery through the establishment of a Reparations Council.<sup>13</sup> The council is comprised of several committees, two of which include a committee on public safety which explores the history of policing and incarceration and a committee on the history of slavery in NJ that examines how slavery shaped society in the state and how it continues to impact society presently.

### 3. Prevent incarceration at the front end.

Evidence shows a weak relationship between incarceration and reduced criminalized behavior. Additionally, pretrial jail detention of people awaiting trial increases the likelihood of future offending and arrests.<sup>14</sup> As such, critical steps in smart decarceration include both preventing incarceration in the first place and decarcerating those already behind bars. Both local and state policymakers have jurisdiction over decisions in this area that could substantially reduce incarceration and recidivism. One strategy to prevent incarceration is

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<sup>9</sup> Epperson, M. W., & Pettus-Davis, C. (2015). Smart decarceration: Guiding concepts for an era of criminal justice transformation (CSD Working Paper No. 15-53). St. Louis, MO: Washington University, Center for Social Development. <https://csd.wustl.edu/15-53/>; Western, B., & Pettit, B. (2010). Collateral costs: Incarceration’s effect on economic mobility. Washington, DC: The Pew Charitable Trusts.

[http://www.pewtrusts.org/-/media/legacy/uploadedfiles/pes\\_assets/2010/collateralcosts1pdf.pdf](http://www.pewtrusts.org/-/media/legacy/uploadedfiles/pes_assets/2010/collateralcosts1pdf.pdf)

<sup>10</sup> Mauer, M. (2011). Addressing racial disparities in incarceration. *The Prison Journal*, 91(3, Suppl.), 87S–101S.

<sup>11</sup> <https://www.sentencingproject.org/app/uploads/2023/12/One-in-Five-Racial-Disparity-in-Imprisonment-Causes-and-Remedies.pdf>

<sup>12</sup> Vera Institute of Justice. (2018). Addressing racial disparities starts at home.

<https://www.vera.org/news/addressing-racial-disparities-starts-at-home>

<sup>13</sup> New Jersey Reparations Council. (2023). <https://www.njreparationscouncil.org/>

<sup>14</sup> Loeffler, C. E., & Nagin, D. S. (2022). The impact of incarceration on recidivism. *Annual Review of Criminology*, 5, 133-152; <https://www.vera.org/downloads/publications/Justice-Denied-Evidence-Brief.pdf>

through bail reform, implemented in Illinois through groundbreaking pretrial detention policies in 2023 that ended the use of money bail and limited the types of offenses for which someone can be detained.<sup>15</sup> Similarly, New Jersey has witnessed dramatic reductions in its jail population because of bail reform, and due to the early release of people incarcerated during the Covid-19 pandemic.<sup>16</sup>

Seattle's Law Enforcement Assisted Diversion (LEAD) prearrest diversion program<sup>17</sup> and Texas' Sobering Center<sup>18</sup> are examples of models that redirect people to case management and support services instead of jail and prosecution leading to reductions in arrests and felony charges. The Sequential Intercept Model is another example that was developed to address the criminalization of individuals with behavioral and mental health disorders by referring people to services (e.g., crisis care) to prevent further system involvement.<sup>19</sup> For a summary of leading state legislative efforts where front-end diversion and deflection programs are being used, see the National Council of State Legislatures' "The Legislative Primer Series on Front-End Justice: Deflection and Diversion."<sup>20</sup> Additionally, a recent systematic review on police diversion programs shows results suggesting links between diversion and overall reductions in recidivism.<sup>21</sup>

#### **4. Stop the increased use of electronic monitoring.**

Electronic monitoring (EM, also known as "e-carceration") is increasingly used for those on pretrial release (while awaiting trial) and probation or parole as an "alternative" to incarceration. EM refers to a range of devices including GPS ankle monitors that government and private companies use to track people's whereabouts. While identified by

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<sup>15</sup> <https://pretrialfairness.org/legal-resources/>

<sup>16</sup> ACLU New Jersey (2023). Decarcerating New Jersey: The crisis of mass incarceration. <https://www.aclu-nj.org/en/crisis-mass-incarceration>

<sup>17</sup> Collins, S. E., et al. (2017). Seattle's Law Enforcement Assisted Diversion (LEAD): Program effects on recidivism outcomes. *Evaluation and Program Planning*, 64, 49–56; <https://kingcounty.gov/en/legacy/depts/community-human-services/mental-health-substance-abuse/diversion-reentry-services/lead>

<sup>18</sup> <https://soberingcenter.org/>

<sup>19</sup> Abreu, D., Parker, T. W., Noether, C. D., Steadman, H. J., & Case, B. (2017). Revising the paradigm for jail diversion for people with mental and substance use disorders: Intercept 0. *Behavioral Sciences & the Law*, 35, 380–395; Munetz, M., & Griffin, P. A. (2006). Use of the Sequential Intercept Model as an approach to decriminalization of people with serious mental illness. *Psychiatric Services*, 57, 544–549.

<sup>20</sup> <https://documents.ncsl.org/wwwncsl/Criminal-Justice/Deflection-Diversion-f02.pdf>

<sup>21</sup> Harmon-Darrow, C., Afkinich, J., Franke, N. D., & Betz, G. (2023). Police diversion at arrest: A systematic review of the literature. *Criminal Justice and Behavior*, 50(3), 307-329. <https://doi.org/10.1177/00938548221131965>

some as a preferred condition to prison or jail, the evidence is negative<sup>22</sup> or mixed<sup>23</sup> as to whether EM decreases criminalized activity. EM also comes with significant harmful costs including an increase in racial and class inequities, high financial burdens, and restrictions on access to employment, health care, and family and community relationships—all needed to productively participate in society.<sup>24</sup> Instead of offering an effective and helpful alternative to incarceration, EM expands the footprint of the criminal legal system and increases the risk of incarceration because of complex, illogical, and onerous rules that often lead to technical violations and ultimately, re-incarceration.

State and local policy makers can enact legislation that would ban electronic monitoring for those on pretrial release, probation, or parole, and replace EM with more effective measures such as court appearance reminders, transportation assistance, and offering positive incentives for meeting rehabilitation requirements or recommendations.<sup>22,23</sup> Illinois offers a recent example of EM reform with the following policies that were enacted as part of the Pretrial Fairness Act, HB 3653: 1) prosecutors must prove that a person has to be monitored pretrial, 2) judges must reassess every 60 days whether someone on EM can be given less restrictive conditions, 3) people on EM are guaranteed movement to complete essential functions, and 4) time on EM counts as time served at sentencing.<sup>25</sup> Other examples highlighted by the Brennan Institute for Justice include San Francisco, CA and Baltimore, MD, which have eliminated burdensome EM monitoring fees.<sup>26</sup> Additionally, the ACLU's report "Rethinking Electronic Monitoring: A Harm Reduction Guide"<sup>24</sup> provides a thorough review and set of recommendations to replace EM with less harmful strategies.

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<sup>22</sup> Renzema, M., & Mayo-Wilson, E. (2005). Can electronic monitoring reduce crime for moderate to high-risk offenders? *Journal of Experimental Criminology*, 1, 215-237. <https://link.springer.com/article/10.1007/s11292-005-1615-1>

<sup>23</sup> Belur, J., Thornton, A., Tompson, L., Manning, M., Sidebottom, A., & Bowers, K. (2020). A systematic review of the effectiveness of the electronic monitoring of offenders. *Journal of Criminal Justice*, 68, 101686. <https://doi.org/10.1016/j.jcrimjus.2020.101686>

<sup>24</sup> ACLU (2022). Rethinking electronic monitoring: A harm reduction guide. <https://www.aclu.org/publications/rethinking-electronic-monitoring-harm-reduction-guide>

<sup>25</sup> <https://prismreports.org/2023/12/28/illinois-advocates-reform-beyond-cash-bail-end/>

<sup>26</sup> Brennan Center for Justice (2022). How electronic monitoring incentivizes prolonged punishment <https://www.brennancenter.org/our-work/analysis-opinion/how-electronic-monitoring-incentivizes-prolonged-punishment>

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# Meeting the Grand Challenge to Build Financial Capability and Assets for All **Social Workers: A Ready Workforce for Building Financial Capability in Underserved Households**

## Policy Recommendations

- Create a “financial capability for all” initiative to support financial social work training and education.
- Invest in financial technology to reach the financially underserved.

## Introduction

In a society where finance increasingly shapes daily life<sup>1</sup>, effective finance has not reached everyone, placing a steep economic burden on those who are underserved.<sup>2</sup> They may be challenged by financial essentials, such as opening and maintaining a bank account, accessing affordable credit, paying on debt, buying insurance, and accumulating savings for emergencies and for the long term.<sup>3</sup> Households that lack access to appropriate financial services, financial guidance, and financial policies struggle to manage, safeguard, and enhance their economic health and well-being.

## Human Service Professionals and Financial Capability

Human service professionals are uniquely positioned to respond directly to people with financial challenges. As Jane Addams observed, social workers are “among the people” with established relationships. Government officials have learned this. During the COVID-19

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<sup>1</sup> Aalbers, Manuel B. (2019) Financialization. In Douglas Richardson, Noel Castree, Michael F. Goodchild, Audrey L. Kobayashi Weidong Lui & Richard Marston (Eds.), *The international encyclopedia of geography: People, the earth, environment, and technology* (pp. 1-14). Oxford: Wiley.

<sup>2</sup> The underserved, for example, include the nearly 19% of US households who lack or functionally have limited access to a bank account (FDIC, 2021 FDIC National Survey of Unbanked and Underbanked Households, July 24, 2023, <https://www.fdic.gov/analysis/household-survey/index.html>), the nearly 20% of Americans who have no or limited access to credit (CFPB, *Who are the credit invisibles?* December 2016). <https://www.consumerfinance.gov/about-us/blog/who-are-credit-invisible/>), and the 44% of working people between the ages of 40-55 who lack even one retirement account (Hoffman, M.G., et al., *Who has retirement accounts?* US Census Bureau, August 31, 2022, <https://www.census.gov/library/stories/2022/08/who-has-retirement-accounts.html>).

<sup>3</sup> Creamer, John F. & Warren, Lewis H. (September 2022). *Unbanked and impoverished? Exploring banking and poverty interactions over time*. SEHSD Working Paper Number 2022-16 (<https://www.census.gov/library/working-papers/2022/demo/SEHSD-wp2022-16.html>); <https://www.census.gov/content/dam/Census/library/working-papers/2022/demo/sehswp2022-16.pdf>



pandemic, for example, the Internal Revenue Service was unable to locate 12 million people who qualified for stimulus payments and turned to human service providers to find them and help them apply for payments.<sup>4</sup> Many of these providers were social workers. *This social work expertise can be expanded to a grander scale.*

Social workers are a large workforce that can reach millions of US households that are financially underserved.<sup>5</sup> Whether they are providing mental health treatment, placing a child in foster care, or helping disaster victims after a flood, social workers are often simultaneously addressing financial challenges. They provide access to a wide range of services such as emergency assistance, public benefits, job training and placement, and health care and housing. With additional training, social workers are well-positioned to help families build financial stability and security.

Social workers currently make up the largest of the human services workforce. The US Bureau of Labor Statistics estimates that the social work labor force will grow by seven percent over the next 10 years, more than double the rate of other occupations.<sup>6</sup> If each of the estimated 728,260 social workers reach an average of 60 clients per year with basic financial guidance (surely a low estimate), they would collectively reach over 40 million people annually in a wide range of capacities. No other profession has the potential to reach so many disadvantaged families with sustained relationships and repeated interactions.

The social work profession is ready to accept the challenge. The groundwork has been laid. Financial capability is one of 14 “Grand Challenges for Social Work.”<sup>7</sup> The accrediting body for social work education, the Council on Social Work Education, has published an

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<sup>4</sup> Internal Revenue Service (May 19, 2021). IRS urges groups to share information to help those without permanent addresses get benefits including Economic Impact Payments, upcoming advance Child Tax Credit. <https://www.irs.gov/newsroom/irs-urges-groups-to-share-information-to-help-those-without-permanent-addresses-get-benefits-including-economic-impact-payments-upcoming-advance-child-tax-credit>; Mihalach, Valentin (October 8, 2020). New guide to help organizations connect individuals with stimulus payment. Washington DC: Consumer Financial Protection Bureau (CFPB). <https://www.consumerfinance.gov/about-us/blog/guide-helps-organizations-connect-people-to-stimulus-payment/>; US GAO (October 11, 2022). Millions of people may still be eligible for COVID-19 stimulus payments, but time is running out. <https://www.gao.gov/blog/millions-people-may-still-be-eligible-covid-19-stimulus-payments-time-running-out>

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<sup>6</sup> U.S. Bureau of Labor Statistics (September 6, 2023). Occupational Bureau of Labor Statistics, U.S. Department of Labor, Occupational Outlook Handbook, Social Workers. <https://www.bls.gov/ooh/community-and-social-service/social-workers.htm>

<sup>7</sup> Grand Challenges for Social Work (2023). <https://grandchallengesforsocialwork.org/>;

economic well-being practice curriculum (2017).<sup>8</sup> Financial capability has been adopted as a policy priority by the National Association of Social Workers, the largest social work professional organization (2021).<sup>9</sup> Two decades of research, along with textbooks and other curricular resources, provide a knowledge base and pedagogical support.<sup>10</sup>

## Policy Recommendations

### 1. Create a federal “financial capability for all” initiative to support financial social work training and education.

This initiative would add essential and basic financial guidance and resources to the social work toolbox. This would in turn deliver financial social work to millions of families who are struggling financially. Like past federally funded training grants for mental health<sup>11</sup> and child welfare,<sup>12</sup> this initiative would offer support for training and education, enabling professionals to extend essential financial guidance and financial capability services to underserved households and communities. In the current era in which finance has taken on an outsized role in individual and family well-being, a federal program for financial social work education and training would enhance social workers’ competencies to deliver financial capability services to those who face the greatest challenges.

We recommend an annual investment of \$100 million in training social workers in financial capability skills by the Department of Health and Human Services. With this, the nation could boost the profession’s substantial initial efforts, and provide financial guidance that improves household financial management, widens access to financial services, and advances social policies that increase financial access for underserved families. The payoffs

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<sup>8</sup> Council on Social Work Education (2017). Curricular guide for economic well-being practice.

<https://www.cswe.org/products/curricular-guide-for-economic-well-being-practice/>

<sup>9</sup> National Association of Social Workers (January 2021). 2021 Blueprint of Federal Social Policy Priorities.

<https://www.socialworkers.org/News/News-Releases/ID/2276/NASW-releases-its-2021-Blueprint-of-Federal-Social-Policy-Priorities>

<sup>10</sup> Callahan, C., Frey, J. J. & Imboden, R. (Eds.) (2020). *The Routledge handbook on financial social work*. Routledge; Huang, J, Sherraden, M., Johnson, L., Birkenmaier, J. M., Loke, V. & Hageman, S. (2021). Preparing social work faculty to teach financial capability: Where we stand. *Journal of Social Work Education*, 57(4), 688-706.

10.1080/10437797.2020.1714524; Sherraden, M. S., Birkenmaier, J., & Collins, J. M. (April 2018). *Financial Capability and Asset Building in Vulnerable Households: Theory and Practice*. New York & Oxford: Oxford University Press.

<sup>11</sup> Lightfoot, Elizabeth & Beltran, Raiza (2018). *The Group for the Advancement of Doctoral Education in Social Work*, *Encyclopedia of Social Work*. Oxford University Press; Brand, J. L., *The National Mental Health Act of 1946: A retrospect*. *Bulletin of the History of Medicine*, 39(3), 231-245.

<sup>12</sup> Zlotnik Joan L. (2002). Preparing social workers for child welfare practice: Lessons from an historical review of the literature. *Journal of Health and Social Policy*, 15(3-4):5-21. doi: 10.1300/J045v15n03\_02. PMID: 12705461

in improved household functioning, crisis prevention, and greater economic productivity would more than return this value to society.

## **2. Invest in financial technology to reach the financially underserved.**

To support the “financial guidance for all” initiative, the Consumer Financial Protection Bureau could expand the breadth of its online educational materials to include networking platforms, public benefits platforms, and data collection and management tools. Increasing use of artificial intelligence presents an opportunity for the CFPB to leverage its financial knowledge base to create financial guidance chatbots that can serve the particular needs of low- and moderate-income households.<sup>13</sup> Digital tools would facilitate the reach of human service professionals to engage the tens of millions of Americans who lack access to affordable and beneficial financial guidance and services.

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### **About the Grand Challenges for Social Work**

The Grand Challenges for Social Work was launched by the American Academy of Social Work & Social Welfare in 2016 to harness the ingenuity, expertise, dedication, and creativity of individuals and organizations within the field of social work and beyond to champion “social progress powered by science.” More information on the Grand Challenges may be found at [GrandChallengesforSocialWork.org](https://GrandChallengesforSocialWork.org).

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<sup>13</sup> Sugumar, Moses and Chandra, Shalini (2021) "Do I desire chatbots to be like humans? Exploring factors for adoption of chatbots for financial services," *Journal of International Technology and Information Management*, 30 (3), Article 3. DOI: <https://doi.org/10.58729/1941-6679.1501>; See also Perhach, Paulette (2023, May 20). Would you take financial advice from A.I.? *New York Times*. <https://www.nytimes.com/2023/05/20/business/ai-financial-advice-chatgpt.html>

## Meeting the Grand Challenge to Build Financial Capability and Assets for All

# Strengthen the Consumer Financial Protection Bureau

### Policy Recommendations

- Enhance Consumer Financial Protection Bureau (CFPB) enforcement and oversight capabilities.
- Expand the scope of CFPB oversight to emerging technologies.
- Promote community engagement.
- Strengthen consumer protection laws for vulnerable populations.
- Increase data infrastructure on medical debt.

### Introduction

The Consumer Financial Protection Bureau (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. The agency takes regulatory action, enforces the law, and supervises financial companies to prevent and ameliorate unfair, deceptive or abusive acts or practices. Their regulatory and supervision activities have been critically important for protecting consumers of all socioeconomic backgrounds (Lim & Letkiewicz, 2023). For example, CFPB enforcement actions have resulted in \$19 billion in consumer relief and \$4.2 billion in civil money penalties ordered (CFPB, 2024).

Support for and strengthening of the CFPB are critical in the present moment. In Congress and the judicial system, CFPB autonomy and independent funding source have been questioned (Gittleman, 2023). To ensure continued effectiveness, policymakers should enact legislation that explicitly safeguards CFPB autonomy to function independently of political influence and partisan consideration (Haendler & Heimer, 2021; U.S. Senate Committee on Banking, Housing and Urban Affairs, 2020).

#### *Policy Gaps:*

- Unrealized enforcement and oversight potential for unlawful activities and vulnerable populations
- Oversight of emerging technologies
- Untapped insights from some vulnerable communities
- Weak data infrastructure on medical debt

## Policy Recommendations

### 1. Enhance enforcement and oversight capabilities.

In recent years, the CFPB has taken strong actions against banks to deter unlawful activities and hold bad actors accountable. The ability of CFPB to levy penalties large enough to deter bad behavior has been questioned (Nichols, 2015). This capacity can be strengthened by passing legislation that increases the maximum penalties and fines that the CFPB can impose on financial institutions for violations as a stronger deterrent against illegal activities (Baker, 2022).

### 2. Expand the scope of CFPB oversight to emerging technologies.

The jurisdiction of CFPB oversight should be extended to cover emerging financial technologies, such as digital banking, peer-to-peer lending, cryptocurrency, and mobile payment services, as well as to monitor the use of AI in developing algorithms (Akinwumi et al., 2021; Mostaghim, 2021). These innovative financial products may not be adequately addressed by existing regulations and may pose unique consumer protection challenges.

### 3. Promote community engagement.

With increased CFPB engagement and partnerships, the CFPB could become even more grounded in the unique challenges and issues faced by specific communities, particularly those that are the most financially vulnerable (Birkenmaier & Janssen, 2022; Thompson, 2021). For example, with deeper and more sustained engagement, the CFPB may learn more details about the financial access challenges of the community of people with disabilities and be better able to respond in their regulatory capacity to lower barriers to access (McGarity et al., 2019).

### 4. Strengthen consumer protection laws for vulnerable populations.

Although the CFPB has issued an informal interpretive rule that makes discrimination in the access to credit based on sexual orientation or gender identity illegal, passing legislation that formalizes such protection for discrimination in the provision of financial services is needed (CFPB, 2021). In the age of artificial intelligence, protection is also needed to prevent the accidental usage of biased data to build and train the industry's AI algorithms (Mostaghim, 2021).

## 5. Increase data infrastructure on medical debt.

Investment in research capability, either internal within the CFPB or through external projects, to better collect and analyze data on medical debt, which is the largest financial burden facing Americans today, is needed. Medical debt disproportionately harms people of color, lower-income people, young adults and older Americans. However, no national data collection or data repository exists on the topic, making research difficult (CFPB, 2022).

### Conclusion

Safe and fair financial products and services are imperative to social work efforts to promote financial capability and asset building at the individual, household, and community levels. Strengthening the legal and regulatory structure offered by CFPB provides the mechanisms needed to ensure financial stability and well-being for all.

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bureau/#:~:text=The%20CFPB%20was%20created%20to,was%20divided%20among%20several%20age ncies.

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<https://buckleyfirm.com/sites/default/files/Buckley%20InfoBytes%20-%20March%202020%20CFPB%20Minority%20Report%20-%20Consumer%20Under%20Attack%20-%20The%20CFPB%20Under%20Director%20Kraninger.pdf>



## Meeting the Grand Challenge to **Reduce Extreme Economic Inequality**

### Policy Recommendations

- Create an income floor for all citizens.
- Facilitate free and efficient income tax filing.
- End consumption taxes on basic necessities.
- Modernize the federal minimum wage.
- Stabilize Social Security financing.
- Eliminate student debt.
- Support entrepreneurship.
- Fund reparations for slavery and other anti-Black policies.

### Introduction

Among high-income countries, the US ranks at the top for both income and wealth inequality. This extreme economic inequality is not inevitable; thoughtful policies can – and have – made our economy fairer and more just.

This brief presents a new set of recommendations for reducing extreme economic divides, adding to earlier recommendations posed as part of the Grand Challenge.<sup>1</sup> In this brief, we focus on interventions with popular or political momentum, including newer ideas, such as innovative ways to support entrepreneurship, as well as longstanding ideas with new evidence or action such as basic income. This list includes policies that may lead to meaningful but limited reductions in inequality within a few years, as well as more transformative ideas that could substantially reduce inequality with sustained effort (and expense) over a longer period. All of these recommendations are possible, given political will. We urge social work scholars, students, and practitioners to find ways to advocate for and work toward enacting policies on this list at the local, state, and national levels.

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<sup>1</sup> Elliott, W., III, Henly, J. R., Lambert, S. J., Lein, L., Romich, J. L., Shanks, T. R., & Sherraden, M. (2016, September). Policy recommendations for meeting the Grand Challenge to Reduce Extreme Economic Inequality (Grand Challenges for Social Work Initiative Policy Brief No. 10). Cleveland, OH: American Academy of Social Work & Social Welfare. <https://doi.org/10.7936/K7NZ874H>

Reducing extreme income inequality requires addressing wealth accumulation among the wealthiest as well as inadequate resources for the poorest. As social workers and social welfare scholars, we follow our profession's code of ethics and pay "particular attention to the needs and empowerment of people who are vulnerable, oppressed, and living in poverty."<sup>2</sup> Recommendations include steps to stop financially punishing the poor, such as our call for ending sales tax on food and other essentials; policies that would increase income security, such as shoring up the Social Security system; and efforts to transform the distribution of wealth through reparations to Black Americans.

### POLICIES THAT AIM TO ADDRESS INEQUALITY AT THE BOTTOM OF THE DISTRIBUTION

*Why income matters.* Current economic support mechanisms in the United States fail to adequately support low-income workers and vulnerable populations. Volatile<sup>3</sup> and stagnant wages,<sup>4</sup> which disproportionality impact communities of color,<sup>5</sup> force workers into economic precarity, predatory debt<sup>6</sup>, and insufficient public assistance programs. These programs are plagued by low income and asset limits that perpetuate poverty<sup>7</sup> and include ineffective,<sup>8,9</sup> and arguably unconstitutional,<sup>10</sup> work requirements. Furthermore, states with higher African American populations are more likely to impose especially paternalistic eligibility criteria such as drug testing and denial of benefits to recipients impacted by a racially biased criminal

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<sup>2</sup> National Association of Social Workers. (n.d.). Code of Ethics. <https://www.socialworkers.org/About/Ethics/Code-of-Ethics>

<sup>3</sup> Hardy, B. L. (2017, April). Income instability and the response of the safety net. *Contemporary Economic Policy*, 35(2), 312-330. <https://doi.org.offcampus.lib.washington.edu/10.1111/coep.12187>

<sup>4</sup> Mishel, L., Gould, E., & Bivens, J. (2015, January 6). Wage Stagnation in Nine Charts. Economic Policy Institute. <https://www.epi.org/publication/charting-wage-stagnation/>

<sup>5</sup> Moore, K. K., & Banerjee, A. (2021, September 16). Black and brown workers saw the weakest wage gains over a 40-year period in which employers failed to increase wages with productivity. Economic Policy Institute. <https://www.epi.org/blog/black-and-brown-workers-saw-the-weakest-wage-gains-over-40-year-period/>

<sup>6</sup> Collective Debt, & Taylor, A. (2020). *Can't pay, won't pay: The case for economic disobedience and debt abolition*. Haymarket Books.

<sup>7</sup> Hamilton, L. (2020). *Welfare doesn't work: The promises of basic income for a failed American safety net*. Palgrave Pivot Cham. <https://doi.org/10.1007/978-3-030-37121-0>

<sup>8</sup> Seefeldt, K. S. (2017). Serving no one well: TANF nearly twenty years later. *Journal of Sociology & Social Welfare*, 44(2), 3-28. <https://doi.org/10.15453/0191-5096.3849>

<sup>9</sup> Ybarra, M., & Noyes, J. L. (2019). Program and economic outcomes by TANF work exemption status. *Journal of the Society for Social Work and Research*, 10(1), 97-125. <https://doi.org/10.1086/702408>

<sup>10</sup> Freeman, A. (2020, January 31). You better work: Unconstitutional work requirements and food oppression. *UC Davis Law Review*, 53(No. 1531), University of Hawai'i Richardson School of Law (Research Paper No. 3528859). <https://ssrn.com/abstract=3528859>

justice system.<sup>11</sup> Such financial strains are compounded by bureaucratic complexities and street-level discretion, which respond slowly to macroeconomic events such as recessions, pandemics, or technological developments and leave individuals in personal crises economically vulnerable.<sup>12,13</sup> Meanwhile, the crucial economic contributions of unpaid caregivers, predominantly women, remain largely unrecognized and unsupported.<sup>14</sup>

## 1. Create an income floor for all citizens.

To address the systemic failings of current economic support policies, social work advocates should champion the adoption of a universal basic or guaranteed income, which has been found to be associated with decreased poverty and improved well-being and educational outcomes, with minimal impacts on work participation.<sup>15</sup> This approach offers a direct and economically responsive safety net, supplementing the limitations of existing wage policies and welfare programs, and could be fully funded via fundamental tax reform.<sup>16</sup>

In the absence of a full universal basic income, policymakers should consider expanding current tax credits such as the Earned Income Tax Credit or the Child Tax Credit. A robust body of research suggests that even these incremental changes would have an immediate impact on both child well-being and the entire economy. For example, childhood poverty results in worse health outcomes, reduced productivity, and higher crime rates, costing the U.S. more than \$1 trillion per year.<sup>17</sup> In 2021, the US expanded the Child Tax Credit to nearly

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<sup>11</sup> Soss, J., Fording, R. C., & Schram, S. F. (2008, July 9). The color of devolution: Race, federalism, and the politics of social control. *American Journal of Political Science*, 52(3), 536–553. <https://doi.org/10.1111/j.1540-5907.2008.00328.x>

<sup>12</sup> MacGregor, C. (2014, July 16). Case study of a legal-oriented intervention to assist homeless disabled individuals with SSI/SSDI applications. *Journal of Poverty*, 18(3), 299–314. <https://doi.org/10.1080/10875549.2014.923963>

<sup>13</sup> Cho, M., Miller, E. R., III, Segal, J. B., Levine, D. M., & Bone, L. R. (2020). Securing Social Security Disability Insurance (SSDI): Overcoming challenges. *Frontiers in Medical Case Reports*, 1(6), 1-09. <http://dx.doi.org/10.47746/FMCR.2020.1607>

<sup>14</sup> Hess, C., Ahmed, T., & Hayes, J. (2020). Providing unpaid household and care work in the United States: Uncovering inequality (Briefing Paper IWPR #C487). Institute for Women's Policy Research. <https://iwpr.org/wp-content/uploads/2020/01/IWPR-Providing-Unpaid-Household-and-Care-Work-in-the-United-States-Uncovering-Inequality.pdf>

<sup>15</sup> Hasdell, R. (2020). What we know about Universal Basic Income: A cross-synthesis of reviews. The Stanford Basic Income Lab. [https://basicincome.stanford.edu/uploads/Umbrella%20Review%20BI\\_final.pdf](https://basicincome.stanford.edu/uploads/Umbrella%20Review%20BI_final.pdf)

<sup>16</sup> Hartley, R. P., & Garfinkel, I. (2023, June). Income Guarantee policy design: Implications for poverty, income distribution, and tax rates. *National Tax Journal*, 76(2), 317–346. <https://doi.org/10.1086/724254>

<sup>17</sup> McLaughlin, M., & Rank, M. R. (2018, June). Estimating the economic cost of childhood poverty in the United States. *Social Work Research*, 42(2), 73–83. <https://doi.org/10.1093/swr/svy007>

every child in the United States, cutting child poverty nearly in half.<sup>18</sup> Unfortunately, Congress failed to reenact this expansion, and child poverty rates have returned to their previous level. Some research indicates that a permanent, refundable tax credit at 2021 levels would cost \$109 billion per year but save \$240 billion annually in societal costs.<sup>19</sup> ***A fully refundable universal child tax credit should be enacted immediately.***

## 2. Facilitate free and efficient income tax filing.

For most people of employment age in the United States, federal income taxes are deducted by employers from the individual's paycheck (self-employed people, independent contractors, and others in different situations pay quarterly estimated taxes directly). These withholdings are estimates that are then rectified at what is popularly known as "tax time"—each Spring, federal income tax filers calculate what is actually owed based on the past year's earnings and either pay for any shortfall or receive a refund for an overage. Most filers today complete tax calculations through third-party software rather than paper forms. Free federal filing is available for households within certain income limits through the Internal Revenue Service's Free File partnership with tax preparation software providers but presents conflicting options (e.g., some preparers include free state returns, some are available only to people meeting additional guidelines) and adds burden. Only about 4% of eligible taxpayers take advantage of the formal free filing program, so many low-income tax filers incur unnecessary expenses.<sup>20</sup> As a basic civic obligation, tax-paying should be free, and the calculation of accurate tax obligations and tax-based benefits should be straightforward. The Internal Revenue Service should implement a universal and no-cost tax preparation system to accurately calculate income taxes and easily file completed returns. An IRS Direct File pilot launched in 2024, saving participants more than \$5 million in preparation fees.<sup>21,22</sup> **Free**

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<sup>18</sup> Curran, M. A. (2022). Research roundup of the expanded Child Tax Credit: One year on (Poverty and Social Policy Report vol. 6 no. 9). Center on Poverty and Social Policy, Columbia University.

[www.povertycenter.columbia.edu/publication/2022/child-tax-credit/research-roundup-one-year-on](http://www.povertycenter.columbia.edu/publication/2022/child-tax-credit/research-roundup-one-year-on)

<sup>19</sup> Pressman, S., & Scott, R. H., III. (2022, August 8). A refundable tax credit for children: Its impact on poverty, inequality, and household debt. *Journal of Post Keynesian Economics*, 45(4), 536–557.

<https://doi.org/10.1080/01603477.2022.2107017>

<sup>20</sup> United States Government Accountability Office. (2022, April). IRS free file program: IRS should develop additional options for taxpayers to file for free (GAO-22-105236). <https://www.gao.gov/assets/gao-22-105236.pdf>

<sup>21</sup> Internal Revenue Service. (2023, October). IRS direct file update: Free, secure, IRS-run, electronic filing option on track to be available in 2024 as a limited pilot. <https://www.irs.gov/newsroom/irs-direct-file-update-free-secure-irs-run-electronic-filing-option-on-track-to-be-available-in-2024-as-a-limited-pilot>

<sup>22</sup> US Department of the Treasury. (2024, May 3). IRS Direct File Pilot Exceeds Usage Goal, Receiving Positive User Ratings and Saving Taxpayers Money. U.S. Department of the Treasury. <https://home.treasury.gov/news/press-releases/jy2298>

***income tax filing should be expanded to a full-scale, permanent program as soon as feasible.***

### **3. End consumption taxes on basic necessities.**

Consumption taxes are taxes on the purchase of goods or services, such as a sales tax. Every state and local tax system is different, and some rely heavily on consumption taxes to generate revenue. Unlike the federal income tax, which is a progressive tax that increases as earnings increase so that higher earners generally pay a greater rate than lower earners, consumption taxes are regressive—they are a proportionally larger share of the earnings of a low-income household than a higher-income household. Forty-five states and the District of Columbia have sales taxes with rates ranging from 2.9% in Colorado to 7.25% in California.<sup>23</sup> While many exempt basic necessities such as unprepared food, diapers, and clothing from sales tax, some do not, including thirteen states that tax groceries.<sup>24</sup> These taxes add costs that disproportionately burden low-income households<sup>25</sup>, who spend a larger share of their earnings on such goods. Many sales tax states where groceries are generally not subject to tax still tax other necessary goods such as diapers and menstrual products.<sup>26</sup> Further, some localities implement their own sales taxes, some of which are applied to necessities. While some places offer offsets such as credits or rebates, it is less burdensome to households in precarious circumstances to eliminate the tax at the point of sale. Currently, 37 states exempt groceries from sales tax, 48 exempt prescription medicine, and 29 states exempt menstrual products. ***State and local consumption taxes on basic necessities should be eliminated.***

### **4. Modernize the federal minimum wage.**

Recognizing the worth and dignity of all workers must include paying workers fairly. The federal minimum wage has remained unchanged at \$7.25/hour for 15 years, which is insufficient. A worker earning \$7.25 per hour cannot afford a typical, basic two-bedroom

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<sup>23</sup> Fritts, J. (2022, February 3). State and local tax rates, 2022. Tax Foundation. <https://taxfoundation.org/data/all/state/2022-sales-taxes/>

<sup>24</sup> Cagnassola, M. E. (2023, May 10). This map shows which states still charge sales tax on groceries, diapers and period products. Money. <https://money.com/states-sales-tax-groceries-diapers-period-products/>

<sup>25</sup> Newman, K. S. & O'Brien, R. (2011). Taxing the poor: Doing damage to the truly disadvantaged. University of California Press.

<sup>26</sup> Cagnassola, M. E. (2023, May 10). This map shows which states still charge sales tax on groceries, diapers and period products. Money. <https://money.com/states-sales-tax-groceries-diapers-period-products/>

apartment anywhere in the US.<sup>27</sup> Low minimum wages allow income inequality to widen. When last raised, in 2009, a full-time minimum wage worker was paid about 40% of what the median worker was paid; now minimum wage work pays only one-fourth (25%) of median wages (author calculations using BLS).<sup>28</sup> This erosion happens because minimum wage increases require an act of Congress, so wage levels stagnate below inflation levels and as market forces drive other wages higher. Indexing the wage to inflation partially prevents this by automatically adjusting the wage to increases in the cost of living. To date, 30 states plus the District of Columbia (DC) have raised their minimum wages above the federal level. Sixteen states plus DC index the wage to inflation, which prevents it from weakening over time. A federal minimum wage of \$12 per hour plus common means-tested programs would mean many low-paid workers and their families would be above the poverty line, and models based on this level suggest that a higher minimum wage could substantially reduce poverty.<sup>29</sup>

***The federal minimum wage should be increased to at least \$12 and indexed for inflation.***

## POLICIES THAT AIM TO ADDRESS INCOME & WEALTH INEQUALITY ACROSS THE DISTRIBUTION

*Why wealth matters.* While the US leads wealthy nations in both income and wealth inequality, the extent of wealth inequality is much greater and is closely tied to explicit policy choices related to the legacy of redlining and segregation and continuing discrimination in housing and credit markets. Wealth is important as it provides opportunities to purchase a home, start a business, and attain higher education. Wealth is associated with improved outcomes across nearly every domain of health and well-being. The following policy reforms provide the opportunity to reduce extreme wealth inequality.

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<sup>27</sup> National Low Income Housing Coalition. (2023). Out of reach (Report). [https://nlihc.org/sites/default/files/2023\\_OOR.pdf](https://nlihc.org/sites/default/files/2023_OOR.pdf)

<sup>28</sup> U.S. Bureau of Labor Statistics. (n.d.). Median usual weekly earnings of full-time wage and salary workers by sex. Graphics for Economic News Releases. <https://www.bls.gov/charts/usual-weekly-earnings/usual-weekly-earnings-over-time-total-men-women.htm#>

<sup>29</sup> Romich, Jennifer, and Heather D. Hill. "Coupling a federal minimum wage hike with public investments to make work pay and reduce poverty." RSF: The Russell Sage Foundation Journal of the Social Sciences 4, no. 3 (2018): 22-43.

Wimer, Christopher, Sophie Collyer, and Sara Kimberlin. "Assessing the Potential Impacts of Innovative New Policy Proposals on Poverty in the United States." RSF: The Russell Sage Foundation Journal of the Social Sciences 4, no. 3 (2018): 167-183.

## 1. Stabilize Social Security financing by eliminating the cap on payroll tax earnings

The Social Security system makes up 1/5 of the total federal budget and serves approximately 66 million people, or 20% of all US residents.<sup>30,31</sup> Nearly 90% of beneficiaries are older adults (65+), while the remainder receive Disability Insurance or survivors' benefits. Social Security is our most effective anti-poverty program, lifting 15 million older adults and 1.1 million children above the poverty line. Lacking savings, approximately 40% of older adults rely on Social Security as their only source of retirement income.<sup>32</sup> Social Security is particularly effective for Black and Latino Americans and women, who have had less access to higher-wage jobs and less opportunity to save over their lifetimes.

Social Security is funded through a 12.4% payroll tax on earnings, split evenly between employers and employees (6.2% each). However, because the payroll tax is applied only up to a maximum amount of earnings, set at \$160,200 (2023), this is a highly regressive scheme with lower-income workers paying a much larger portion of their income than those at the higher end. When payroll taxes were first collected in 1937, nearly all earnings (92%) from jobs covered by the program were below the maximum amount.<sup>33</sup> But, because of tremendous growth in earnings for the highest-paid workers over the last several decades, today only 83% (2020) of earnings fall below the maximum. Because of increasing income inequality and increasing longevity, the Social Security system faces a substantial long-term funding problem. Eliminating the cap on earnings subject to the payroll tax would go a long way towards stabilizing the system (eliminating between 60% to 73% of the anticipated 75-year funding shortfall<sup>34</sup>), reducing the regressivity of the Social Security system financing scheme, and helping to address extreme economic inequality, particularly among older adults. ***The cap on earnings subject to the payroll tax should be eliminated immediately.***

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<sup>30</sup> Center on Budget and Policy Priorities. (2023). Policy basics: Top ten facts about Social Security (Report). <https://www.cbpp.org/research/policy-basics-top-ten-facts-about-social-security>

<sup>31</sup> Peter G. Peterson Foundation. (2023, December 13). Should we eliminate the Social Security tax cap? Here are the pros and cons (Blog). <https://www.pgpf.org/blog/2023/12/should-we-eliminate-the-social-security-tax-cap-here-are-the-pros-and-cons>

<sup>32</sup> Porell, F., & Bond, T. (2020, January). Examining the nest egg: The sources of retirement income for older Americans. National Institute on Retirement Security. <https://www.nirsonline.org/reports/examining-the-nest-egg/>

<sup>33</sup> Congressional Budget Office. (2022). Increase the maximum taxable earnings that are subject to Social Security payroll taxes (Budget Options, Options for Reducing the Deficit, 2023 to 2032 – Volume 1: Larger Reductions). <https://www.cbo.gov/budget-options/58630>

<sup>34</sup> Congressional Research Service. (2021, December 22). Social Security: Raising or eliminating the taxable earnings base (CRS Report). <https://sgp.fas.org/crs/misc/RL32896.pdf>

## 2. Eliminate student debt.

The rising costs of higher education have led to historic levels of student loan debt, now one of the primary sources of American household debt outside of mortgages.<sup>35</sup> Student debt adversely affects economic and social mobility, as well as quality of life, with disproportionate impacts on communities of color.<sup>36,37</sup> For example, student debt can hinder wealth accumulation and homeownership<sup>38</sup> and increase one's likelihood of bankruptcy.<sup>39</sup> Social mobility is also constrained, as debt burdens affect career choices and even delay family formation.<sup>40</sup> Furthermore, racial inequality is exacerbated, with Black and Hispanic borrowers experiencing higher debt levels and more significant obstacles in wealth accumulation and mobility.<sup>41</sup> While debate exists as to the most effective debt forgiveness proposal, income-driven forgiveness plans would likely have the greatest positive impact on low-income workers and communities of color and be more cost-effective than full cancellation.<sup>42</sup> Student loans are currently forgiven for work in various public-serving professions and non-profit organizations. ***A comprehensive income-driven student loan repayment plan should be enacted immediately.***

## 3. Support entrepreneurship.

Governments can support entrepreneurship in marginalized communities through tax incentives for local resources like land or buildings and grant programs. Drawing from global

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<sup>35</sup> Council of Foreign Relations. (2023, August 22). Is rising student debt harming the U.S. economy? Council on Foreign Relations. <https://www.cfr.org/backgrounder/us-student-loan-debt-trends-economic-impact>

<sup>36</sup> Jabbari, J., Roll, S., Despard, M., & Hamilton, L. (2023). Student debt forgiveness and economic stability, social mobility, and quality-of-life decisions: Results from a survey experiment. *Socius: Sociological Research for a Dynamic World*, 9, 1-20. <https://doi.org/10.1177/23780231231196778>

<sup>37</sup> Darity, W., Jr., Hamilton, D., Paul, M., Aja, A., Price, A., Moore, A., & Chiopris, C. (2018, April). What we get wrong about closing the racial wealth gap. Samuel DuBois Cook Center on Social Equity, Insight Center for Community Economic Development. <https://socialequity.duke.edu/wp-content/uploads/2019/10/what-we-get-wrong.pdf>

<sup>38</sup> Mezza, A. A., Ringo, D. R., Sherlund, S. M., & Sommer, K. (2016, February). Student loans and homeownership (Finance and Economics Discussion Series 2016-010). Washington: Board of Governors of the Federal Reserve System. <https://doi.org/10.17016/FEDS.2016.010r1>

<sup>39</sup> Gicheva, D., & Thompson, J. (2015). The effects of student loans on long-term household financial stability. In B. Hershbein & K. M. Hollenbeck, *Student Loans and the Dynamics of Debt*, 287-316. W.E. Upjohn Institute.

<sup>40</sup> Jabbari, J., Roll, S., Despard, M., & Hamilton, L. (2023). Student debt forgiveness and economic stability, social mobility, and quality-of-life decisions: Results from a survey experiment. *Socius: Sociological Research for a Dynamic World*, 9, 1-20. <https://doi.org/10.1177/23780231231196778>

<sup>41</sup> Percheski, C., & Gibson-Davis, C. (2020). A Penny on the dollar: Racial inequalities in wealth among households with children. *Socius: Sociological Research for a Dynamic World*, 6. <https://doi.org/10.1177/2378023120916616>

<sup>42</sup> Catherine, S., & Yannelis, C. (2020). The distributional effects of student loan forgiveness (Working Paper 28175). National Bureau of Economic Research. <https://doi.org/10.3386/w28175>



solidarity economy initiatives,<sup>43</sup> these approaches can be adapted to fit the context of local communities to promote sustainable economic growth and equality. For example, Detroit's small business initiatives have led to significant economic gains: Motor City Match spurred a \$87 million neighborhood investment,<sup>44</sup> Detroit Means Business's American Rescue Plan Act funding yielded \$9 million in business support,<sup>45</sup> and the Entrepreneurs of Color Fund provided over \$18,000,000 in loans to BIPOC business owners, creating or preserving nearly 2,000 jobs.<sup>46</sup>

Entrepreneurship can be a powerful wealth accelerator, and windfalls from COVID-related funding initiatives (such as the Paycheck Protection Program and American Rescue Plan Act) can foster excitement around local and regional financial stability.<sup>47</sup> However, the associated resources are neither sustainable nor adequate to correct historically underfunding in underserved communities. Intentional and targeted funding through unburdened funding processes must accompany policy rhetoric in all industries and sectors.<sup>48,49</sup> Technical assistance opportunities should accompany any funding and resource attempts when considering resource availability is less likely to be utilized if inaccessible to communities of practice. ***Federal, state, and local governments should support entrepreneurship in marginalized communities.***

#### 4. Fund reparations for slavery and other anti-Black policies.

Wealth disparities by race are glaring in the US. Black households hold \$15 of wealth for every \$100 held by white households. This racial wealth gap stems directly from the legacy of slavery and a failure to uphold policies enacted during Reconstruction, racist redlining and housing segregation policies, and continued race-based discrimination in housing and credit

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<sup>43</sup> Esteves, A. M., Genus, A., Henfrey, T., Penha-Lopes, G., & East, M. (2021). Sustainable entrepreneurship and the Sustainable Development Goals: Community-led initiatives, the social solidarity economy and commons ecologies. *Business Strategy and the Environment*, 30(3), 1423–1435. <https://doi.org/10.1002/bse.2706>

<sup>44</sup> Motor City Match. (2024). Growing Detroit businesses from idea to open. <https://www.motorcitymatch.com>

<sup>45</sup> Detroit Means Business. (2020-2023). Detroit's home for small business resources. <https://www.detroitmeansbusiness.org>

<sup>46</sup> Detroit Development Fund. (2011-2022). The original Entrepreneurs of Color Fund. <https://www.detroitdevelopmentfund.com/copy-of-our-customers-1>

<sup>47</sup> The White House. (2024, March 11). The American Rescue Plan (ARP): Top Highlights from 3 Years of Recovery. The White House. <https://www.whitehouse.gov/briefing-room/statements-releases/2024/03/11/the-american-rescue-plan-arp-top-highlights-from-3-years-of-recovery/>

<sup>48</sup> Congressional Research Service. (2021). Overview of Funding Mechanisms in the Federal Budget Process, and Selected Examples. <https://crsreports.congress.gov/product/pdf/R/R44582>

<sup>49</sup> Benish, A., Noam Tarshish, Holler, R., & Gal, J. (2024). Types of Administrative Burden Reduction Strategies: Who, What and How. *Journal of Public Administration Research and Theory*, XX(1-10). <https://doi.org/10.1093/jopart/muad028>

markets.<sup>50</sup> These discriminatory effects continue to persist more than 60 years after the Civil Rights Act and the end of legal discrimination.

Reparations to Black Americans, in the form of direct payments, would serve as an acknowledgment, redress, and closure for the centuries of injustice that these Americans have faced.<sup>51</sup> Current proposals vary, but generally include some combination of direct payments, land grants, and social service and education benefits from the federal government to Black Americans who are descendants of slaves in the US.<sup>52</sup> Reparations programs have been previously enacted, including to Japanese Americans who were subject to internment during World War II; to Sioux Indian tribes to compensate for illegal seizure of tribal lands; and to those who were victims of state-sponsored terrorism (e.g. Iran hostage crisis and 9/11). In addition, several cities (e.g. Evanston, IL; Asheville, NC; Amherst, MA) have started smaller reparations programs for descendants of slaves at these local levels.<sup>53</sup> ***The Federal government should enact a financial reparations program to acknowledge and redress the historical and continuing oppression and discrimination faced by Black Americans.***

### Call to Action

We call on all social workers, including social work scholars, students, and practitioners to engage with the Grand Challenge of reducing extreme economic inequality. Our list of recommendations for policy reform includes policies to address suffering and deprivation at the bottom of the distribution by raising the economic floor, as well as policies that address the accumulation of wealth at the top of the distribution. As we suggest above, these recommendations are possible, given political will, as many are already under consideration or enacted in some states or localities. We urge social work scholars, students, and practitioners to find ways to advocate for and work toward enacting these policies at the local, state, and national levels.

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<sup>50</sup> Fergus, D., & Shanks, T. R. (2022). The long afterlife of slavery in asset stripping, historical memory, and family burden: Toward a third reconstruction. *Families in Society* 103(1), 7-20. <https://doi-org.offcampus.lib.washington.edu/10.1177/10443894211061283>

<sup>51</sup> Darity, W. A., Jr., & Mullen, A. K. (2022). *From here to equality: Reparations for Black Americans in the twenty-first century*. University of North Carolina Press.

<sup>52</sup> NAACP. (2019). Resolution: Reparations. <https://naacp.org/resources/reparations>

<sup>53</sup> Perry, A. M., & Ray, R. (2021, June 16). As Juneteenth becomes a federal holiday, the US needs a culture of reparations (commentary). Brookings. <https://www.brookings.edu/articles/as-juneteenth-becomes-a-federal-holiday-the-us-needs-a-culture-of-reparations/>

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## About the Grand Challenges for Social Work

The Grand Challenges for Social Work was launched by the American Academy of Social Work & Social Welfare in 2016 to harness the ingenuity, expertise, dedication, and creativity of individuals and organizations within the field of social work and beyond to champion “social progress powered by science.” Additional information on the Grand Challenges may be found at [GrandChallengesforSocialWork.org](https://GrandChallengesforSocialWork.org).

Meeting the Grand Challenges to Eliminate Racism, Reduce Extreme Economic Inequality and Build Financial Capability and Assets for All

## Universal Child Development Accounts to Develop All Children and Reduce Racial Wealth Inequality

### Policy Recommendation

- Enact and implement a federal Child Development Account (CDA) policy that includes all children from birth, ensures greater public benefits for the most vulnerable, and builds assets for investments in education, careers, homeownership, and other life goals.

### Issue

Wealth inequality is a widely acknowledged barrier to racial equity. The median wealth among White families is eight times that among Black families and five times that among Hispanic families (Bhutta et al., 2020). Wealth inequality contributes to disparities in opportunity, education, physical health, and mental health. It also shapes the health and well-being of people of color in disproportionately adverse ways. These disparities are rooted in racist policies and practices that have excluded communities of color, particularly Black Americans, from opportunities to build wealth. Among the drivers of this exclusion are colonialism, land theft, slavery, barriers to obtaining credit and employment, residential redlining, inadequate educational funding, and educational segregation, which significantly contributes to the racial wealth gap (Fergus & Shanks, 2022; Keister & Moller, 2000; Oliver & Shapiro, 2006; Shanks, 2005a, 2005b; Teasley et al., 2021). Nationwide asset-based policies represent a pathway to the structural change required to address racial wealth inequality.

### Child Development Accounts: A Promising Solution

Child Development Accounts (CDAs) are one of the few policy initiatives that directly address racial wealth inequality. First proposed in the book *Assets and the Poor* (Sherraden, 1991), CDAs are an emerging policy concept to advance inclusive asset building for long-term development. Experts in children's account policy and early wealth building have embraced the principles and design features that structure CDAs as part of a shared vision for federal policy (e.g., Baby Bonds), and the endorsed elements are rooted in the CDA work (Brown et al., 2024; Huang et al., 2024; Shanks et al., 2024).

Designed to give all children and families (especially families with vulnerable backgrounds and families of color) a structured opportunity to accumulate assets over time, CDAs are investment accounts that provide financial access, subsidies, and incentives for building wealth. CDAs are envisioned as universal, automatic, progressive, and lifelong (Sherraden 1991; Sherraden, Clancy, & Beverly 2018; Sherraden et al. 2015). Funds in CDAs grow from deposits by public, nonprofit, and private sources, as well as from investment earnings. The subsidies and incentives for CDAs can come in the form of opening deposits, contributions at milestones in children's life, savings matches, and tax benefits. The policy was conceived to enable the accumulation of assets for health, education, entrepreneurship, homeownership, and other development purposes. The original proposal called for federal deposits during the childhood years that would total more than \$30,000 per child in today's dollars (Sherraden, 1991). This is a policy foothold with the potential to grow.

Several U.S. states—including California, Maine, and Pennsylvania—have adopted statewide, universal CDA policies by legislation or administrative rule (Clancy, Sherraden, & Beverly, 2019a). Pennsylvania's Keystone Scholars is a prominent example (DeCecco et al., 2021). More than five million children in the United States already have assets in CDAs, and this number grows automatically each year with new birth cohorts (Huang et al., 2024; Huang, Sherraden, et al., 2021). Federal CDAs have been proposed in legislation to address racial wealth inequality (401Kids Savings Account Act, 2024a, 2024b).

Research shows that the CDA policy model has positive impacts on families and children, including effects on asset accumulation, racial wealth equity, parent-child interactions, health, and mental health of children and parents (Huang, Beverly, et al., 2021; Sherraden, Clancy, et al., 2015; Sherraden, Clancy, Nam, et al., 2018). The design of CDAs features an institutional approach with 10 key design elements, including universal eligibility, automatic enrollment, automatic initial deposits, automatic progressive subsidy, a centralized savings plan, and means-tested public-benefit exclusion (Clancy & Beverly, 2017; Clancy, Sherraden, & Beverly, 2019a, 2019b; Clancy, Sherraden, Huang, et al., 2019; Huang et al., 2019; Nam, Hole, et al., 2018; Sherraden & Clancy, 2005; Sherraden, Clancy, & Beverly 2018).

The universal and automatic features especially benefit families of color and economically disadvantaged children. Automatic enrollment overcomes the barrier of financial exclusion, automatic progressive subsidy offers larger sums to those with greater disadvantage, and means-tested public-benefit exclusion ensures that assets in CDAs have no effect on eligibility for social assistance programs (Huang et al., 2019; Huang, Beverly, et al., 2021).

Lifelong investment accounts allow time for the compound effects of asset growth and returns, accumulating funds for various developmental purposes over the life course. In short, the CDA design is a structural model for delivering asset-based policy, advancing racial equity, and informing other equity initiatives (e.g., Baby Bonds and Black reparations; see Shanks et al., 2024).

Federal early-life wealth-building policy requires an efficient, effective, scalable, and sustainable account structure. Different proposals for federal early-life wealth-building policies share as a common foundation the policy concept derived from CDAs, and a consensus has emerged on policy principles and design features for such policy. Those principles and features are based on evidence from CDA research (Huang et al., 2024).

### Policy Recommendation

Building on evidence from CDA research and the design of statewide CDA policies, the proposed 401Kids Savings Account Act would establish a federal CDA policy with universal, automatic, and progressive features. By serving all children at birth through a centralized savings platform within state 529 college savings plans, it would promote asset building, wealth equity, and child development, particularly for families of color and disadvantaged families. Research has shown that this evidence-based policy design is efficient and sustainable. It has often garnered bipartisan support in the states. The legislation is now before the Senate Committee on Finance, the House Committee on Ways and Means, and the House Committee on Energy and Commerce. We recommend that policymakers consider the evidence from CDA research in developing an effective, sustainable policy to advance equity and address the racial wealth gap. Further, we recommend that social workers and allied professionals advocate for evidence-based remedies, such as CDA policy, to reduce the racial wealth gap.

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