

Mosaics

News from the University at Buffalo School of Social Work

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Mosaics

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The University at Buffalo is a premier research-intensive public university, the largest and most comprehensive campus in the State University of New York. UB's more than 28,000 students pursue their academic interests through more than 375 undergraduate, graduate and professional degree programs. Founded in 1846, the University at Buffalo is a member of the Association of American Universities.

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Our News

We are perfect!

The Council on Social Work Education Reaffirmation of the MSW Program has given the School of Social Work a *complete pass*. The campus visit from the Commission on Accreditation took place in March 2011 with immediate feedback that we had a strong program. CSWE notified Dean Nancy Smyth of the vote following the commission's October 2011 meeting. The hard work of the faculty, feedback from students and alumni, and outcome research by the school's reaffirmation subcommittee paid off with the letter confirming that no questions had been raised in the review or by the site visitors. Faculty members on the accreditation team were **Lisa Butler, Diane Elze, Sue Green, Robert Keefe, Laura Lewis, Tom Nochajski and Deborah Waldrop**. It is time to celebrate that we are officially fully accredited until October 2019.

Leadership in action

Several key appointments demonstrate the outstanding leadership qualities of our faculty, who are engaged in both community and professional service.

Denise Krause, clinical professor and well known for her work in the region as associate dean for community engagement, was appointed to the transitional team for then-incoming Erie County Executive Mark Poloncarz's Health and Human Services Subcommittee. This group was charged with providing recommendations to the county executive-elect on a range of social, mental and physical health issues in Erie County.

Robert H. Keefe, associate professor, was appointed as chair, Development of

Public Health Social Work Standards and Competencies, American Public Health Association (APHA). The nation's largest multidisciplinary public health organization, APHA has more than 1,000 social work members. Over the years, Keefe has provided leadership within the organization on behalf of social workers in numerous capacities.

Mansoor Kazi, research associate professor, has been elected co-chair of the Social Work Topical Interest Group within the American Evaluation Association.

The New York State School Social Workers Association (NYSSSWA) invited **Dean Nancy Smyth** to be the keynote speaker at the 47th Annual NYSSSWA Conference held in Buffalo. She addressed the emerging issue of social work in the digital age.

Students advancing

One of **Deborah Waldrop**'s students in her unique aging program (an advanced curriculum student) is part of the Hartford Partnership Program for Aging Education (HPPAE) featured in the fall 2011 issue of Mosaics. **Kevin McKenzie** was named to the prestigious Committee on Leadership in Aging (CLIA), which is part of HPPAE. The selection was made from a pool of highly competitive nominees and recognizes McKenzie's leadership potential as part of a cadre of emerging geriatric social workers. Another one of Waldrop's students, **Nancy Kusmaul** (a third-year doctoral student), used her role as a contributing member of Gerontological News to point out that the school's website provides a self-care "starter kit" that both students and professionals can use.



FROM DEAN NANCY J. SMYTH

When we recruit for our profession, we need to answer, "Why social work?" This issue of Mosaics answers that question: It shows some of the breadth and depth of what people do with a social work degree.

Social workers have a unique blend of knowledge and skills: engagement, communication, analyzing systems, linking people and systems, collaboration, planning, assessment of needs/strengths, evaluation, advocacy, mobilization of resources, coordination, policy analysis, therapeutic intervention, group work, cross-cultural competence, research, management, just to name a few. And our school has added two topics to this list: perspectives about trauma-informed care (practice and policy) and human rights.

The reality is that social work skills and knowledge are relevant to many areas of human concern, both within and outside our profession. This is because people need to know about working with diverse groups of people and with complex systems in many fields. And in the 21st century—a time when it's easier than ever to connect with people around the world—our skills and knowledge are precisely what's required for a world that needs to transform injustice into opportunity and pain into healing.

These stories provide a taste of what people do with their social work education, from international business and bullying prevention to disaster response and poverty intervention.

More news

Laura Lewis and **Barbara Rittner** were introduced to Daniel Kolundzic, political/economic relations officer of the Canadian Consulate in Buffalo, during the 2011 Canadian-American Studies Luncheon held at UB in November. UB's Canadian-American Studies Committee helps to support and promote research, and instructional and service activities related to Canada.



Rita M. Andolina (MSW '88), who serves on the board of directors of the UB Alumni Association

(UBAA) as the school's longtime representative, was honored with the Volunteer Recognition Award at the 2012 UBAA Achievement Awards ceremony and reception April 13. The awards honor the outstanding accomplishments of individuals whose achievements have a significant impact on the university, the Western New York community, our nation and the world.

Trauma-informed curriculum in action

The Paws and Patriots Program was launched last May through the SPCA and has been a work in progress for foundation year student **Daniel Frontera**, who served in Iraq; and **Kyle Hennessey-Snow**, advanced year field student, who has personally experienced the benefits of service dogs. By November, the Paws and Patriots Program had connected 71 dogs and veterans. The story was reported in The Buffalo News on Nov. 14, 2011, showcasing the activities of our creative social work students.

Most social workers know about the horrific death of Matthew Shepard, the college student who was beaten and pistol-whipped in Laramie, Wyo., in 1998. Peter and **Barbara Rittner**, associate dean for external affairs and director of the PhD program, had an opportunity to meet and talk with Judy Shepard, his mother, at an event preceding her UB Distinguished Speaker Series lecture Nov. 9 as special guests of President and Mrs. Satish K. Tripathi.

SEEN AND HEARD

Laina Bay-Cheng, associate professor, was quoted in an August 2011 article in USA Today on college drinking in the context of research she presented at the American Psychological Association meeting in Washington, D.C.

Catherine Dulmus, associate professor and associate dean for research, was seen at the University of Tennessee football game against the University at Buffalo on Oct. 1, 2011. She was invited to join Karen Sowers, dean of the College of Social Work at the University of Tennessee, Knoxville, in the box of UT-K Chancellor Jimmy Cheek. Dulmus, a graduate of both the school's MSW and PhD programs, returned to her alma mater after

serving as an associate professor at UT-K. When she entered the box, she was delighted to find UB's newly inaugurated president, Satish K. Tripathi, who was there to launch his UB 2020 Presidential Alumni Tour. Dulmus is quick to point out that although she was once a UT-K faculty member, she proudly wears a UB Bulls pullover to show her allegiance.

FROM LEFT: Catherine Dulmus and Satish K. Tripathi of UB; Jimmy Cheek and Karen Sowers of the University of Tennessee.



Nancy J. Smyth, PhD, LCSW

UNEXPECTED OUTCOME



POOR HAITIAN IMMIGRANT, WOULD-BE SOCIAL WORKER
CLIMBS A DIFFERENT LADDER—RIGHT TO THE TOP



BY JUDSON MEAD | PHOTOS BY ED CUNICELLI



LES BRUN (BSW '74) BELIEVES IN LUCK. AND HE KNOWS THERE IS MORE THAN ONE KIND.

AT 9:36 P.M. ON JULY 13, 1977, the doors of the elevator opened on the lobby floor of the Chemical Bank building at 20 Pine St. in lower Manhattan and Brun, who'd been working late, stepped out. At that instant, all of New York City blacked out. As Brun says today, it was pure dumb luck that he wasn't stuck between floors for the night. That kind of luck falls randomly on everyone.

THE NEXT MORNING, with the city still blacked out, Brun and a pal from work hiked the seven and a half miles from 89th Street and York Avenue back to their Chemical Bank offices to see whether they could get in. Just when the go-getters arrive, here is Robert Calendar, the president of Chemical Bank, descending from his limousine. That impresses the boss. That kind of luck you make for yourself.

Brun, who has been very successful, readily counts himself lucky; but he frames his good fortune with the adage that the harder you work, the luckier you get. He titled a talk he gave at Drexel University's LeBow College of Business a few years ago "Luck, Perseverance and Insecurity as the Keys to Success."

 IF THE ECONOMY had been better in 1974 when Les Brun rolled up his UB School of Social Work diploma—attesting to his bachelor's degree in social welfare—and went home to New York City to look for a job, he might have been a social worker. And he probably would have been a good one.

But the city was headed for bankruptcy (now remembered for the Daily News headline "Ford to City: Drop Dead") and he was in line behind a lot of people with master's degrees and more experience and a lot of returning vets with preferential status for the few available social welfare-related jobs. So Brun drove a taxi.

"Driving the cab, I saw the reality of what I learned in theory," he says. He interacted with people high and low, all day long, stripped of their contexts in

the back seat of his taxi. "I learned not to make assumptions. The most questionable looking person might tip \$5 on a \$10 ride. The obviously rich fare might tip 25 cents on a \$5 ride." His rearview mirror was an endless slideshow of human types.

But it was only an interlude. His parents, who were intensely proud of their son for going to college, didn't consider the taxi a real job. He remembers studying the help-wanted classified ads in The New York Times on the subway and fixing on a job in the paying and receiving group in the operations department of Bankers Trust.

He got the job and not long afterward he had an epiphany. "I thought, 'I get this.' I have a feel for it." And he realized that if he wanted to have an impact on the world, he could do it as a banker.

***** **IN FACT**, changing the world was why Les Brun majored in social welfare. But changing the world in the early 1970s meant something quite different than it does for a social worker today. That world was long hair, American flag patches on the rear end of your jeans, the Vietnam War, pot smoke, interracial and intergenerational social upheaval—and changing it, in some non-specific way, meant changing everything.

When he went off to college at 16, the long-haired, patched-jeans-wearing Brun was completely a child of the times. He'd chosen UB because it was public and he was paying his own way, and because it was as far away from home as he could get.

"I wanted an adventure," he says. "I wanted to blaze my own trail." And he wanted to get away from the struggle with his parents, who, as recent immigrants, were buying into the classic version of the American Dream while he was embracing a young American's interest in turning the world upside down.

It was just nine years since Brun had arrived in Jackson Heights, Queens, from Haiti, with his mother and father. The wide-eyed Brun remembers the experience as "surreal." He didn't speak a word of English.

He learned fast. "Just like any kid," he says in perfect 'broadcast-standard' American, "you try out sounds until you hit the one that gets you what you want." At home, his language lab was "The Donna Reed Show" and "Father Knows Best." His father was engaging in various small business ventures, his mother was starting a career as an office worker at the United Nations.

***** **IF BRUN'S LIFE** up to the beginning of his banking career was heavily influenced by fate or luck—he didn't bring himself to New York, for instance—his life afterward, rising from an entry-level job in the backroom operation of a bank to chairman of the board of one Fortune 500 company and membership on the boards of others, is all perseverance, although Brun insists he was a man in the right place at the right time.

The backroom operation at Bankers Trust showed him how banking worked. He aggressively sought promotion. When there was nowhere else for a 25-year-old Haitian immigrant with a bachelor's degree in social welfare to go at Bankers Trust, he sent his resume to Chase Manhattan, Citi Bank (where he was interviewed by the CEO Walter Wriston—

who he says he had no idea was more than just someone interviewing him) and Chemical Bank. Chemical made the best offer (\$12,500 a year) and he went into the training program, which included recruits for Chemical's metropolitan, international and corporate divisions. Chemical saw him as a future branch manager; he had bigger plans: "I didn't see myself opening checking accounts in Queens."

Brun rewrote his ticket by finishing as the top trainee, switched into international banking (more adventure) and took a job in Korea. For the second time, he was dropped into a big city not knowing a word of the language but he learned Korean with almost the same ease he'd learned English. "Korean was easy to learn because it has only 24 characters—you can practically figure out how to read it on your way into Seoul from the airport. It's the seven levels of honorifics that take time."

Korea was like a booster rocket for Brun's career. He describes the banking environment there in the late 1970s, during the Korean economic miracle, as "like the Wild West of finance." He had access to business leaders and dealmakers he couldn't have dreamed of in the U.S. In just his second banking job, he was chief credit officer for Chemical Bank in Korea, working with Samsung and Hyundai on financing shipyards and their heavy industries. "I thought I'd died and gone to heaven."



**"THE CORE OF
EVERYTHING I DO
IS PERSONAL RELATIONSHIPS."**

After three years, Brun was rotated home. His next assignment wasn't exciting, so he found a job that was. He continued to climb from opportunity to opportunity, eventually moving to Philadelphia to help start an investment bank, and then, in 1990, his own company, Hamilton Lane Advisors, founded with a partner in a windowless 10-by-12-foot office with one desk and one telephone. When he sold his controlling interest in Hamilton Lane in 2003 to a group that included Bill Gates' personal investment company, the firm was advising and managing more than \$40 billion.

Brun is now chairman and CEO of the SARR Group, a holding company that includes an ownership stake in The Philadelphia Inquirer and Philadelphia Daily News among its investments. He is the non-executive chairman of the board of directors of ADP (Automatic Data Processing) and Broadridge Financial Solutions, and chair of the audit committee on the board of directors of the pharmaceutical company Merck. There is more—he is a member of the Council on Foreign Relations, he advised the Small Business Administration, he has been a member of the University at Buffalo Foundation Board of Trustees—more than will fit on the page.

 **ALTHOUGH HE HAS NEVER** worked a day in the social welfare field, Brun says he takes great pride in his degree. He never studied the problems and technical aspects of social work beyond the introductory level of his bachelor's program, but he says what he learned at the School of Social Work—how to understand people in the round, the complex interaction of personality, context and circumstance that makes us who we are at any particular moment—has always been fundamental to his business success.

"The core of everything I do is personal relationships," he says.

He sees the basic skill of social work—

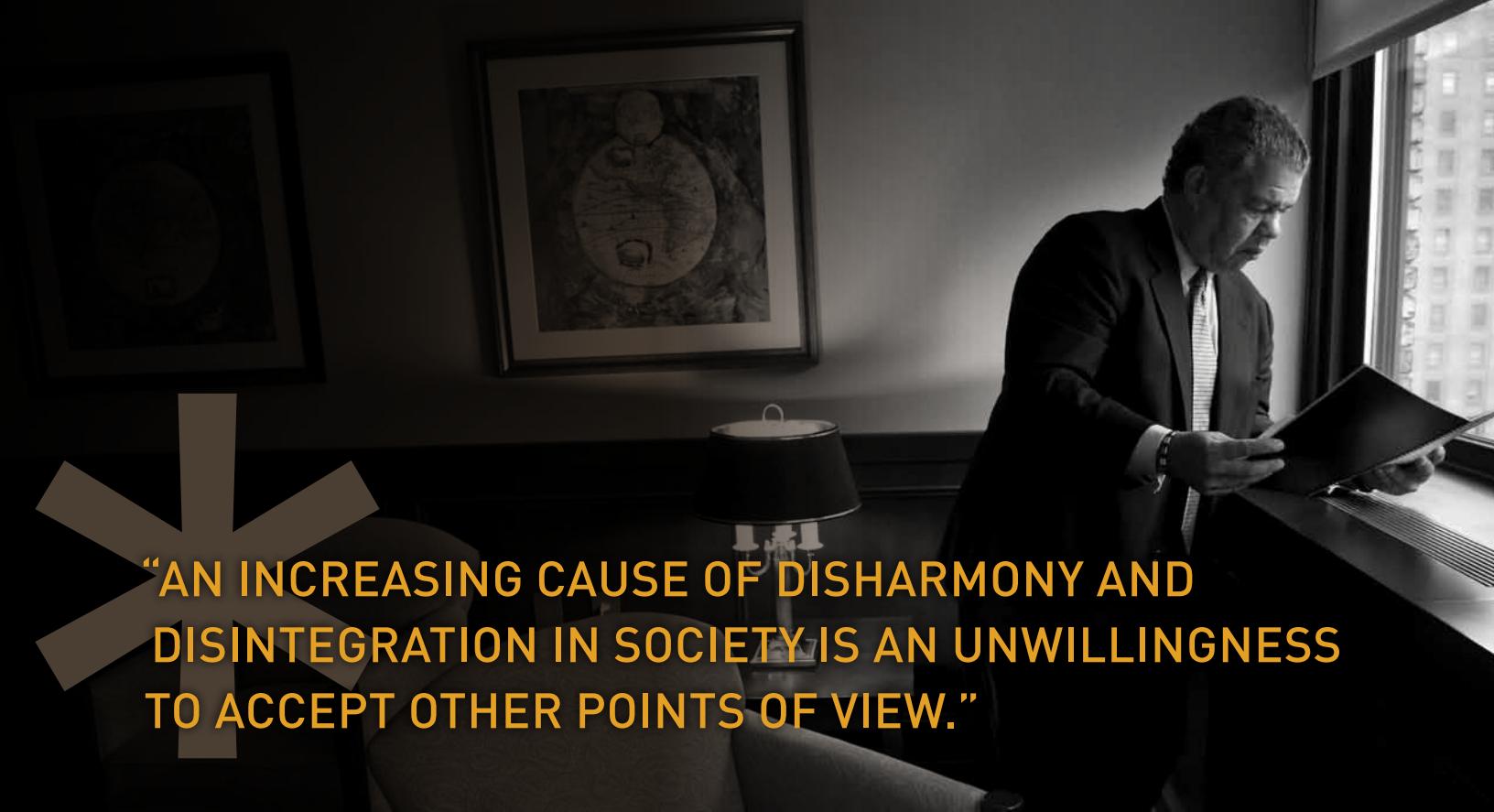
working with people—as something everyone should study: "I'd make that aspect of the social work curriculum mandatory at every level in education, starting with grade school."

Brun doesn't have the close-up view of the social circumstances most social workers contend with. He divides his life between New York City, which he says he will always consider his hometown; Philadelphia, his adopted city; and Scottsdale, Ariz., a nice place to be in the winter.

When he considers the state of community—he thinks specifically of Philadelphia because he knows it from having lived there for 20 years and because it's easier to grasp than the near-infinity of circumstances in New York City—he says that it has changed in the past two decades, some for the better and some for the worse.

"I think there is more awareness of community needs now," he says. "On the other hand, there are fewer resources, and charitable giving is down. What I do see, though, is a greater level of people giving their time." He is encouraged that when the economy returns to a more normal situation, giving for community needs will increase. (And he says there is a happier time coming, which, coming from a financial high-flyer, is encouraging in itself.)

And he sees social workers holding the



"AN INCREASING CAUSE OF DISHARMONY AND DISINTEGRATION IN SOCIETY IS AN UNWILLINGNESS TO ACCEPT OTHER POINTS OF VIEW."

community together. "Take social workers out of the community and it would be ugly," he says. "It's easy to pick on flaws in the social welfare system. But think of who the system serves—foster kids, the homeless—it's extraordinary what they support. And it is critical for our ongoing successes as a society."

In 2001, Brun expressed his appreciation both for what he learned at the School of Social Work and for its role preparing master's- and doctoral-level social work expertise by giving the school \$500,000 and pledging to match others' contributions to the school up to another \$500,000. He directed part of his gift—in the name of Serge Valme, a favorite uncle—to fellowships for doctoral students from underrepresented populations in order to eventually increase their numbers on social work faculties.

Other funds from his gift support research pilot studies that, especially for untenured faculty, are a necessary precursor to grant funding and might never happen without Brun's generosity.

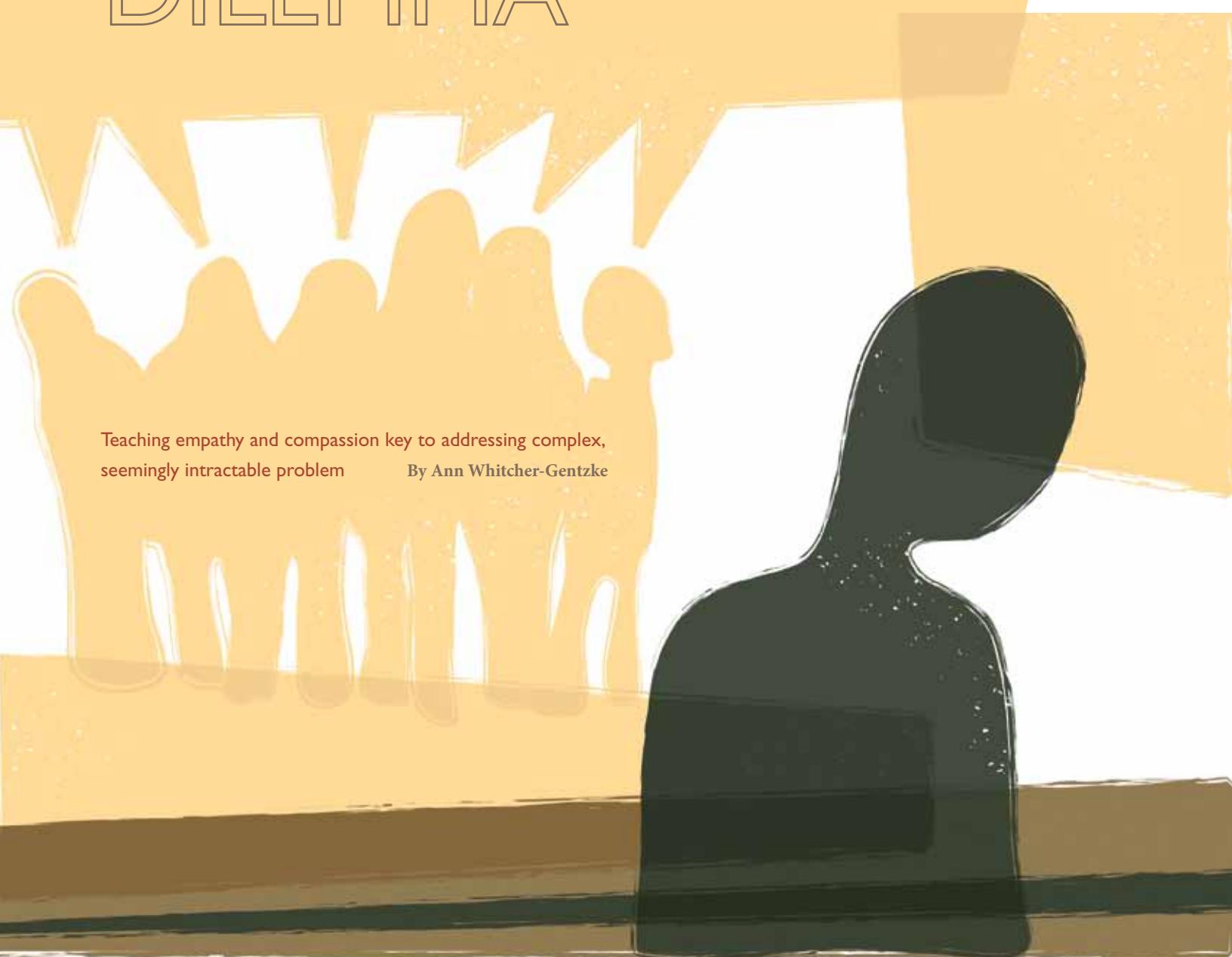
＊ IF HE COULD REFORMAT
the society at large, Brun would put civility and respect at the top of the list of virtues. "An increasing cause of disharmony and disintegration in society is an unwillingness to accept other points of view," he says. "We will never be able to have meaningful dialogue if we can't acknowledge each other as worthy of respect. People need to get their arms around the fact that no one is better and no one is worse—that life is a collective endeavor. We all put our pants on the same way."

This from a man who says he wakes up every morning excited by the surprises the day may hold: "I love it. I love waking up to it."

None of this sounds like a life driven by insecurities, the third of his keys to success. But, when he talks about his good fortune, he describes himself as an immigrant who came to this country poor and grew up poor. There is plenty of insecurity in the DNA of any fortune's child; even if, as in Brun's life, fortune got a big assist from hard work and genius.

What does it feel like to be Les Brun?
"I pinch myself every day to be sure it's real!" *

THE **BULLYING** DILEMMA



Teaching empathy and compassion key to addressing complex,
seemingly intractable problem

By Ann Whitcher-Gentzke

A shy middle school student is the target of a vicious rumor campaign that won't stop. A gentle third-grader tears up when several girls refuse her a seat at the lunch table. When a high school freshman posts nasty comments on Facebook, several students choose "like" it—clueless that they're compounding the victim's pain and humiliation.

Every day in America, school social workers face similar instances of bullying, an insidious problem that defies easy explanation or pat solutions. In the Buffalo Public Schools (BPS), a team of social workers teaches children the value of compassion and empathy, often placing less emphasis on the word "bullying," which professionals say can be over-used or used imprecisely.

MICHAEL CERCONE, MSW '85 & BA '83, is a social worker with the BPS and adjunct instructor in the UB School of Social Work. In an interview, Cercone is joined by fellow social workers Bonnie M. Kirisits, MSW '96, and Lisa A. Boehringer, MSW '01. The two women form the BPS crisis prevention and response team that supports social workers and other counselors at individual schools. As the district's bullying experts, they respond to specific situations as needed,

while providing ongoing awareness and prevention training to students, staff and parents.

"Name-calling and relational aggression are the bullying behaviors we see most often, especially among girls," Boehringer says. "We've had a lot of issues with Facebook and cellphones. Just recently, we had a case—we were working with a group of eighth-grade girls—and they were talking about how one of them took a picture of another girl's underwear and put it on Facebook. Everyone was

writing [embarrassing] comments and these girls thought it was hilarious.

"There are more bystanders than victims," Boehringer adds. "We know that peers see about 85 percent of bullying—most join in, some ignore and a small number do something about it. We need to teach children to be 'upstanders,' not bystanders. For instance, if we had bystanders who would say, 'Stop that, cut it out,' or refused to 'like' hurtful things on Facebook, this would lessen the amount of bullying that's going on."

WE NEED TO BE REAL CLEAR
WHEN BULLYING IS BULLYING
AND WHEN BULLYING
CROSSES A LINE AND BECOMES
AGGRESSION
TO THE POINT OF VIOLENCE...

CATHERINE N. DULMUS
*associate professor and
associate dean for research*

'DIGNITY FOR ALL STUDENTS'

Cercone and his BPS colleagues now are preparing for the Dignity for All Students Act, which takes effect July 1 and amends the New York State Education Law to cover additional forms of harassment in schools or at school functions. Specifically, it bans "conduct, verbal threats, intimidation or abuse based on a person's actual or perceived race, color, weight, national origin, ethnic group, religion, religious practice, disability, sexual orientation, gender identity or sex." The legislation stipulates that this list is not exhaustive.

In response, the district has initiated various training programs and also formed a bias response team that includes Boehringer and Kirisits. Meanwhile, the two women regularly conduct bullying prevention programs and have addressed the topic as part of the district's "Parent University" initiative. In all their efforts, Boehringer, Kirisits and Cercone strive to educate students on the key differences between bullying and teasing, and why compassion counts.

"We always say to the kids, 'Teasing can be fun, bullying always hurts,'" says Kirisits. "We tell them, 'When your brothers and sisters tease you, does it hurt sometimes?' When they answer yes, we try to help them understand that teasing can turn into bullying and can have lasting, damaging effects."

Recent media coverage of bullying incidents, in particular the tragedy of Amherst teen Jamey Rodemeyer (who committed suicide in September 2011 after being taunted for his sexual orientation), has increased public awareness. Still, BPS social workers worry that people will tire of relentless coverage and so tune out more important messages. As a result, anti-bullying measures "have to be more about teaching empathy, compassion,

tolerance and how to treat others," Boehringer insists. "We shouldn't use the term 'bullying' all the time to be synonymous with any transgression."

Catherine N. Dulmus, PhD '99 & MSW '91, associate professor and associate dean for research, agrees that more careful language is needed. "We need to be real clear when bullying is bullying and when bullying crosses a line and becomes aggression to the point of violence," she says. "There are distinct behaviors when things have crossed over from teasing to bullying, from bullying to physical aggression, from physical aggression to violence. There's a continuum, which might speak to why it's so important to intervene at the teasing level before it gets to bullying, or the bullying level before it gets physically aggressive."



Photo by Douglas Levere

BULLYING is not confined to urban or rural settings, nor is it a function of economic status, though poverty is among the many factors that can prompt the behavior, explains Dulmus, a leading expert on child and adolescent mental health. A former social worker with the Olean (N.Y.) City School District, Dulmus adds that many factors need to be considered, among them developmental levels and mental health needs, along with the role of school, family dynamics and home life.

Often, kids who are gay or perceived to be gay are targets and this issue is “huge,” BPS team members state. “Immigrant children can be targets—really anyone who is ‘different,’ ” says Kirisits. “Sometimes this means kids who have disabilities, or kids who are short—it runs the gamut.” Then, too, because bullying often happens in secrecy, it can be difficult to encourage the targeted student to come forward. “Those who are bullying don’t want to get caught,” Boehringer says. “And a lot of kids who are being bullied don’t tell anybody because they don’t want the backlash from the other kids. It’s embarrassing and they don’t want to seem ‘soft.’ They want to appear that they can deal with it.”

COMPLEX FACTORS

SHAPE BEHAVIOR

Just as children are taught ways to handle or avoid bullying, those who bully often have a complex array of risk factors influencing their behavior. “Research we conducted in rural Appalachia schools examined children who were ‘bully-victims,’ meaning they both bullied and

were victims of bullying,” says Dulmus of one investigation. Children who were both bullies and victims of bullying experienced more bullying behavior than did victims alone, she reports. The study, published in 2004 in *Children and Youth Services Review*, is considered a seminal investigation and Dulmus continues to receive invitations to present on its findings.

“Certainly, future research would be important because it might well be that bully-victims are caught in a troubling, circular experience where they are picked on, so they bully. They are then bullied in response and it becomes a vicious cycle,” says Dulmus. “And so certainly that might be an interesting group to pay special attention to as a school social worker.” She adds that the UB School of Social Work “has a commitment to community-based research and partnering with practitioners to conduct research that has practical implications in schools.”

TEACHING EMPATHY

The most effective training videos and other educational aids, say the BPS social workers, are those that show children and teens how to model kind behavior and empathy, usually without invoking the term “bullying.”

“It’s not just telling them, ‘Bullying is wrong, don’t do it,’ ” Boehringer states. “Lesson plans exist that don’t even use the word ‘bullying,’ but instead teach children compassion, how to treat other people with kindness and tolerance, and accepting differences. These are the qualities that will really stop the bullying.”

In addition to espousing empathy and compassion, Dulmus encourages those concerned about school bullying to view it as a microcosm of the wider society. “I think everyone experiences bullying in some way. It depends on how you define it, but it exists in the workplace and in neighborhoods, and it can occur whenever you have a differential in power.”

“Are we surprised, then, with what’s happening in the schools when we look around the world?” Dulmus asks. “Kids are so stressed today—more so than perhaps previous generations—around family problems, resources, poverty issues and a lack of resources in schools. School social workers are not required in New York State, so they’re a luxury in schools that have them. They tend to be over overworked with being responsible for so many youth.”

Cercone, who is responsible for multiple schools, including some charter and private school responsibilities, agrees. Certainly, this is not far off the mark in the Buffalo Public Schools, where 45 school social workers serve 37,000 enrolled students at 60 school sites. Under an expanded program created by Will Keresztes, BPS associate superintendent, “there will be a social worker in every school as soon as possible,” Cercone reports. “He views social workers as essential members of the school faculty.”

Meanwhile, these dedicated school social workers remain committed to helping and understanding the complex needs of the students who cross their paths daily. “I think they give a lot of hope to kids that they don’t have to be bullied,” Cercone says.

“They’re providing hope and that can transcend lives for these kids.”

FROM LEFT: Lisa Boehringer, Bonnie Kirisits and Michael Cercone believe it's more important to teach empathy and compassion than to necessarily invoke the word "bullying" in lesson plans.

*For many disadvantaged Americans,
asset-based social policy may lead to more
than financial independence; it could
improve their quality of life.*

Building Hope

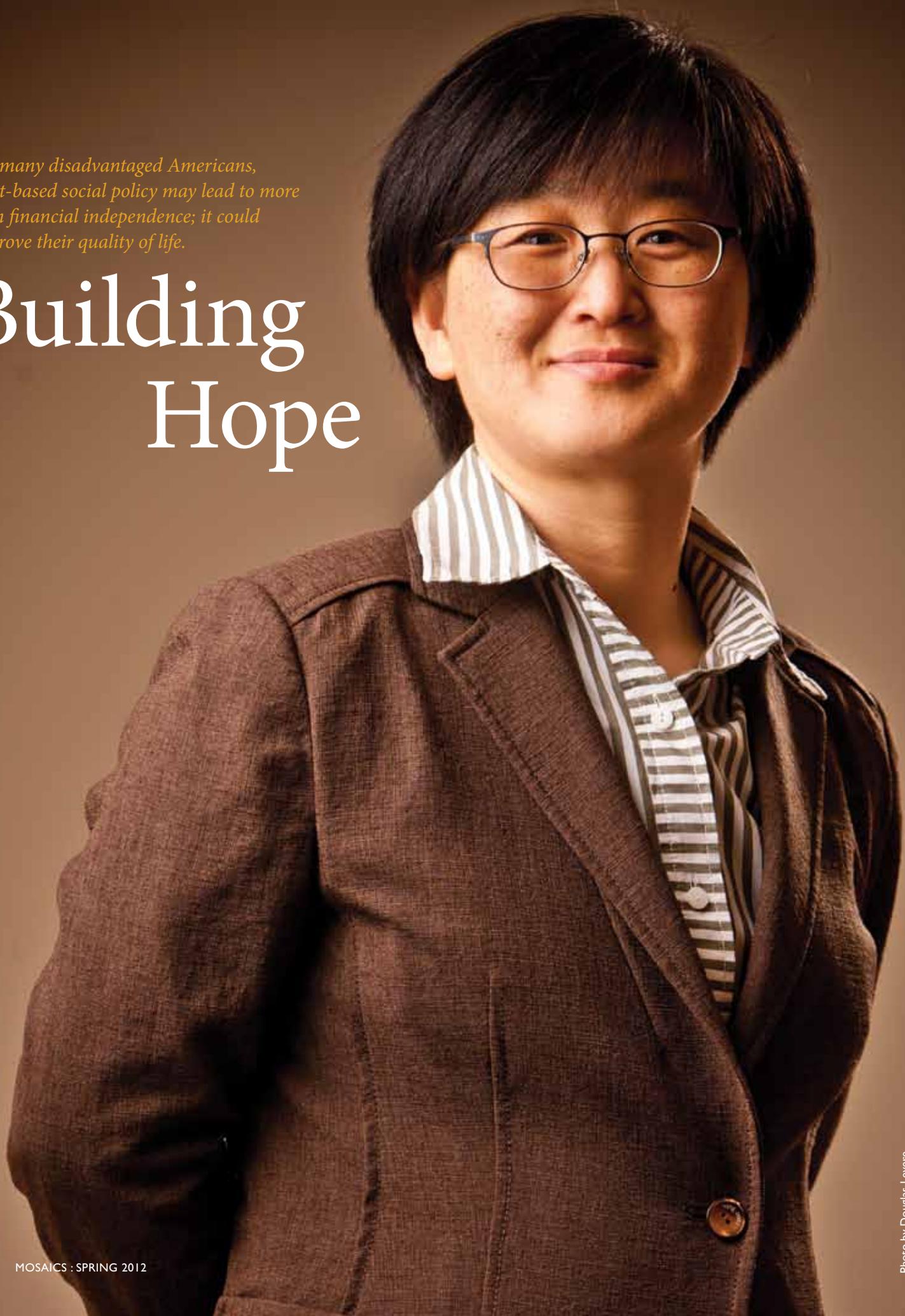


Photo by Douglas Levere

For decades, government-funded financial assistance programs like social security, food stamps and welfare have been the standard methods of supplementing income for low- and middle-income citizens in the U.S. and in Europe.

These programs were based on a policy known as income maintenance, called “economic security” by the U.S. Economic Security Administration (ESA), that was designed to support citizens who struggled financially by providing short-term assistance to get them through hard times.

In theory, many of ESA’s major income-maintenance programs, including Medicaid, Supplemental Nutrition Assistance Program (SNAP, formerly Food Stamps), Parent and Adolescent Support Services (PASS) and Refugee Cash Assistance, do supplement an individual or family’s income level, depending on their eligibility.

BY LAUREN NEWKIRK MAYNARD

UNFORTUNATELY, history has shown that for low-income workers or the unemployed, income-maintenance programs are a stopgap at best, offering short-term assistance to cover such necessities as rent, clothing, groceries and basic health care. Invaluable as it is for those needs, this type of welfare does not provide resources for long-term development and economic security. Moreover, many of the United States’ income-maintenance programs and policies were designed for the industrial age and for a manufacturing-based economy.

“Those days are over,” says Yunju Nam, assistant professor of social work at UB. “Although income maintenance approach has played and will continue to play very important roles for low-income families’ survival, it is not enough to lift them out of poverty in our current economy.”

A social work researcher by training, Nam studies the impact of asset-building policies on low-income individuals and families. Through several federal and privately funded studies, she is focusing on a new kind of economic security approach, called asset-based social policy.

Asset-based social policies are just beginning to be implemented in the U.S. and in Europe. “There haven’t been scientific, data-driven studies on the outcomes of American asset-based policies, mostly because there aren’t many that have been around long enough to study,” Nam says. It’s her goal to change that.

(continued on next page)

EXISTING INCOME-BASED ASSISTANCE MODELS, or “safety nets,” Nam explains, are based on an outdated assumption that the economy is stable and jobs plentiful, and that if you lost your job, income would only have to be maintained for a relatively short time until another employment opportunity was found.

INCOME MAINTENANCE ALSO ASSUMES that such employment can be obtained with a basic high school education. On this Nam is emphatic: “In the past, high school graduates could get middle-class jobs in such manufacturing industries as automobile companies. But now, high school isn’t good enough anymore.” Families know they must send their children to college, she adds, but in order to afford it, they need savings—something welfare checks don’t budget for.

The end result is that people who don’t have the socioeconomic means to save money over time are not able to educate their children and pull their families out of poverty. This cycle of living from check to check often leads to stress-related social problems within the family, such as anxiety, depression and domestic violence.

But Nam believes in the welfare system that has struggled for nearly a century to combat poverty and promote financial independence. Her hypothesis: Supported by government policy, well-designed, asset-based financial interventions can help low-to-middle-income Americans achieve financial freedom and reduce stress, improving their overall quality of life.

Building capacity

The concept of asset-based welfare policy was pioneered by Michael W. Sherraden, founding director of the Center for Social Development (CSD) at Washington University in St Louis. In his 1991 book, “Assets and the Poor: A new American welfare policy,” Sherraden writes: “After decades of federal programs, it cannot be demonstrated that means-tested welfare policies permanently change people’s lives for the better... welfare policy has sustained the weak, but it has not made them strong.”

Although some promising asset-accumulation programs were developed in the 1980s, such as IRAs and state-sponsored college education savings programs, Sherraden points out that they do not offer the right mix of incentives and assistance to get the poor to participate. (IRAs, for example, offer better tax-deferral rates to households in higher tax brackets.)

Nam met Sherraden in the early 2000s when she was a PhD student at a lecture he gave at their shared alma mater, the University of Michigan. They have been collaborating ever since to test the potential of asset-building policies to improve social and economic outcomes.

“It was an eye-opening moment for me,” Nam says of Sherraden’s innovative work. From then on, she committed herself to studying social policies around the world and to developing rigorous assessment studies of asset-building programs to determine their impact on financial independence, poverty and culture change. “I wanted to help create welfare policy that builds capacity by encouraging savings and investments, not just consumption,” she says.

Sherraden and Nam are proponents of Individual Development Accounts (IDAs), which are incentivized, matched savings accounts that enable low-income families to save and accumulate money. In large part because of Sherraden’s work through the CSD, IDA programs have been adopted in more than 40 states and in many countries.

There have also been U.S. legislative discussions to enact Child Development Accounts (CDA), such as the America Saving for Personal Investment, Retirement, and Education (ASPIRE) Act, 401Kids Accounts, and Baby Bonds. A CDA is a progressive savings incentive offering savings accounts for all children in the United States, especially those from low-income families. Parents save a certain dollar amount that is

“This cycle of living from check to check often leads to stress-related social problems within the family, such as anxiety, depression and domestic violence.”

“If we can end the poverty cycle by giving people a positive vision for the future, we think we’ll see a drop in stress levels and increased happiness for all.”

YUNJU NAM, Assistant Professor



then matched, either partially or completely, by a government or private foundation.

Although no federal CDA policy is on the books, some states are developing programs in partnership with private foundations; Maine recently adopted a CDA with support from a challenge grant established by philanthropist Harold Alfond.

It's more than money

Nam's research, supported by the school's Buffalo Center for Social Research and in partnership with Sherraden and the CSD, suggests that asset-building programs like IDAs and CDAs not only help the poor save money, but can reduce stress levels in specific populations, including youth, non-citizen immigrants and the elderly. Their key difference from income-maintenance programs of the past: factoring well-being (happiness) into the process of acquiring and maintaining wealth.

“Money is just money; it’s not the whole picture,” Nam says, echoing Sherraden, who writes that “income levels are not the only indicator of a household’s well-being.”

Nam, who is Korean, focuses on poor populations particularly vulnerable to financial bureaucracies: children, the elderly and, specifically, elderly Asian immigrants. She spent several years studying IDAs and CDAs in South Korea and published several reports on the country’s asset-building program.

In a large-scale, experimental study of CDAs based in Oklahoma called “SEED OK,” Nam has been investigating the impact of CDAs on savings outcomes and families’ issues, such as parenting stress and parenting practices, through surveys of low- and moderate-income participants in a college-savings program for newborns.

Using Oklahoma’s 2007 birth records, the SEED OK research team sampled the state’s African-American, Hispanic and Native-American populations, as well as whites, and assigned the sample randomly into treatment and control groups. The program provided families in the treatment group with information and financial incentives for college savings, including a \$1,000

initial deposit and a \$100 account-opening for all newborns.

After 18 months from the start of the intervention, almost 100 percent of treatment participants held state-owned accounts with \$1,000 initial deposits. Participants in the treatment group were far more likely to open their own accounts than those in the control group and they saved more on average.

Nam’s latest needs assessment study, called “Financial Capacity Building for Elderly Immigrants,” is funded by a Les Brun Research Grant at the Buffalo Center for Social Research. (See lead article on Les Brun, a 1974 graduate of the school.) In collaboration with the National Asian and Pacific Center on Aging, Nam will survey low-income, elderly, Asian immigrants to test their financial capacity—measured by their responses to questions about their income and assets, financial knowledge, barriers to mainstream financial services, and retirement confidence.

From these and several other studies, including her work in Asia, Nam is discovering the impact that financial literacy plays on levels of stress and well-being. Elderly immigrants and low-income parents with dependents are often undereducated about money issues and live on the fringes of the U.S. financial system. Non-citizen immigrants can have language barriers that make understanding financial matters difficult; they can also be ineligible for certain income-maintenance programs, like Social Security. And low-income individuals of all backgrounds may lack even basic checking accounts or lines of credit.

Without reliable, long-term financial resources, the poor are barred from milestones of the “American Dream,” such as college and retirement funds, mortgages and health insurance.

However, when given a feasible way to build assets, both parents and children can begin to discuss finances in healthier ways. Low-income parents can better afford to educate and care for their children, and the elderly feel more secure about their long-term health and finances.

“If we can end the poverty cycle by giving people a positive vision for the future, we think we’ll see a drop in stress levels and increased happiness for all,” Nam says.

People People

Alumni Association News

Attention alums,



The pace of our profession often leads us to put “Work” first and “Social” ... well, somewhere following work. And if you had the kind of upbringing I did, you know “work comes before pleasure” and “don’t put off until tomorrow ...”

You know the rest. The irony, of course,

is that the “social” is essential to the “work.” In fact, for many of us, the “social” drives our interest, our passion and our vision. It is only in the context of the “social,” however, that the “work” exists. All that stuff we learned (and perhaps teach) about relationship, connection and engagement occurs in the context of “social” and “work.”

How is it that many of us catch ourselves in this dilemma? “If I spend too much time engaging, I won’t be able to finish this assessment. And if I can’t finish the assessment, I can’t make a diagnosis. If I can’t make a diagnosis, the agency can’t bill; and if the agency can’t bill, I don’t get paid.” There is a version of this self-talk for all of us: the solo practitioner, the academic, the community social worker and the researcher. So I will take this opportunity to break this “work” cycle and offer some sentiments that speak to the “social” sensibilities of the UB School of Social Work and its members.

You, our proud alumni and supporters, deserve gratitude and recognition for your ongoing contributions to the school. Every day, the school benefits from your multitude of roles. And while we, as a university community, may not always be demonstrative with expressing our appreciation, we know that without you our capacities are limited. We recognize that you serve the School of Social Work in many arenas. On behalf of the school, let me therefore offer a sincere thank-you for field education; for mentoring; for membership on committees and advisory councils; for guest lectures; for presentations; for completing surveys; for research and training partnerships; for attending events; for donating your ideas, time, energy and, yes, money.

Mostly, thank you for your good humor, kindness and generous spirits. The School of Social Work is a better place because of you!

A handwritten signature in black ink, appearing to read "DK".

Denise Krause,
Clinical Professor and Associate Dean for
Community Engagement and Alumni Relations
dkrause@buffalo.edu

ALUMNI PROFILE

AMANDA CAMPBELL (MSW '06)

The phone rings at 3 a.m. A fire has broken out and family members are standing outside their residence, shocked and bewildered. The fire department is fighting hard to save the home and salvage personal items.

Soon the American Red Cross is on the scene to help the family find a place to stay, knowing they will face a long process of recovering from such a traumatic event. Amanda Campbell, MSW '06, has been called to provide additional assistance as the Disaster Action Team (DAT) completes paperwork that will help the family shop for essential clothing and other vital goods over the next few days.

Campbell has spent nine years helping to fulfill the Red Cross mission by connecting with individuals when they are most in need. Her service includes planning how to work with local victims of house fires, ice storms and other extreme events, as well as being part of a larger team dealing with disasters that are both local and national. These include Western New York's responses to Hurricane Katrina (2005), the October Surprise Storm (2006), Hurricane Ike (2008), the crash of Flight 3407 in Clarence (2009), and tornados and flooding in the Midwest (2011).

Campbell's official title is assistant director of emergency service response for the Greater Buffalo Chapter of the American Red Cross, Serving Erie and Niagara Counties. Her title doesn't begin to explain her distinctive role, however. She is one of only a handful of Red Cross employees in the country who serve as both a staff relations manager and a DSHR (disaster services human resources) administrator, in this case for Erie and Niagara counties.

When asked how she juggles positions and multiple responsibilities, Campbell smiles and says she couldn't do it without the terrific staff and volunteers she has worked with over the years. "This isn't a one-person job" she says. "It's all about the resources. We all have them; we just need to change our perspective sometimes about who and what a resource can be considered."



Photo by Douglas Levere

Campbell credits her MSW education and training for developing her understanding of essential resources. "My social work education helped me to see how each of us plays a part, and how we can pool our resources to complete a task," she says. "Not one person or one agency can do it all, but together we can. Through my time at the School of Social Work, I noticed how the students who came here from all different places had the same general goals—helping people."

"The degree isn't specific in what way a social worker helps people, but we're all important pieces of the puzzle," she adds. "My social work degree is more than just the framed piece of paper that hangs in the hallway. It's experience, knowledge, education and training, which broadened my horizons and impacts my daily perspective in every way. Being a social worker is a way of life."

—Coralie Brown

To our alumni family, friends and supporters:



Each time one of you—our alumni, friends and community partners—donates to the School of Social Work, it generates an opportunity for us to invest in our students, our faculty, our school and the future of our communities.

IN THE PAST YEAR, we used your gifts to recruit and retain promising and competitive students to our master's and doctoral programs, and to help our students get a truly global education. Without your generous support of scholarships, we would surely have lost a number of these promising students.

The most recent U.S. News & World Report ranked our school's MSW program in the top 15 percent nationally—an acknowledgement of the high quality of our students and curriculum. It is no secret that organizations ranking schools consider the level of support the school receives from its alumni and friends in determining these rankings. The payoff of our now-acknowledged excellence was the perfect reaffirmation we received from the Council on Social Work Education during the reaccreditation process. Among other indicators of our excellence were the surveys of students and graduates who attested to the quality of their education.

This past year, 95 percent of those who gave to the School of Social Work were our alumni. They include graduates from each decade from the 1950s to the class of 2011. They represent graduates of our BSW, MSW and PhD programs, as well as graduates of our dual-degree programs (MSW/MBA, MSW/MPH, BA/MSW and JD/MSW). Giving back to the school is a way of investing in their futures and ensuring the continuing prestige of their degrees. Many of the remaining gifts were from our faculty and staff, who show a strong ethic of investing in their school as well.

Quality can be envisioned and implemented, but it comes with a cost that all of you have helped us to meet.

Indeed, your gifts help us to recruit and support world-class scholar faculty who are dedicated teachers. In the past few years, we have successfully recruited faculty to our school from some of the nation's most prestigious schools of social work. These new faculty members have embraced this community, our students and our university. Furthermore, your generosity has enabled us to bring more classes online, which, in turn, allows us to spread the message to a broader audience, to support our outstanding teaching and learning activities, and to continue support for our cutting-edge Buffalo Center for Social Research.

We know that many of you give because the University at Buffalo matters to you, and especially because social work and educating social workers matters to you as well. Thank you for your willingness to invest in our school to shape the future of our profession.

A handwritten signature in black ink, appearing to read "NANCY SMYTH DEAN".

NANCY SMYTH
DEAN

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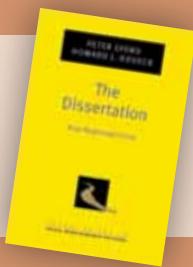
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