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Adopting a Financial Capability and Asset Building Curriculum at Historically Black Colleges and Universities

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Abstract

Social workers currently engage in financial capability practice with low-income and financially vulnerable individuals and families in diverse practice settings but typically lack professional preparation for this work. In response, several schools of social work have begun developing curriculum. Using an in-depth interview methodology, this study explores the experiences of faculty and administrators (N=19) at four Historically Black Colleges and Universities (HBCUs) that adopted a curriculum in financial capability and asset building. Findings show that key reasons for adopting are the relevance of the content to student and community needs, faculty interest, and alignment with program, institutional, and professional goals. Additional findings show that relationship building and trust helped create the environment for adoption.

Key words: *Financial capability, asset building, social work curriculum, historically black colleges and universities*

Background

In an era of increasing financial instability and inequality, individuals and families living at or below the poverty line are vulnerable to financial hardship in the form of high-cost borrowing practices, lower participation in stock and other financial markets, and a decreased likelihood of wealth accumulation and retirement planning (Bell & Lerman, 2005). Families at the bottom of the income distribution continue to experience substantial declines in average real income and average net worth (Bricker et al., 2012, 2014). These trends disproportionately affect families of color. Nonwhite families experienced both negative income growth and loss of net worth over the three-year period from 2010 to 2013 (Bricker et al., 2014). Disparities of financial well-being, home ownership, and wealth between African American and Whites remain at levels observed in the 1970s (Pew Research Center, 2013). African Americans are nearly three times more likely than Whites to live in poverty, earn 59% of the median household income, exhibit greater financial fragility, use alternative financial services at higher rates, and be unbanked in greater proportions (Federal Deposit Insurance Corporation, 2014; FINRA Investor Education Foundation, 2013; Pew Research Center, 2013).

Social workers often engage in financial capability practice with low-income and financially vulnerable clients and communities (Birkenmaier, Kennedy, Kunz, Sander, & Horowitz, 2013). In some settings, social workers provide financial education in food pantries, community-based service centers, homeless shelters, mental health agencies, substance abuse treatment clinics, health and hospice locations, refugee resettlement agencies, workforce development sites, retirement communities, and domestic violence and other community-based agencies (Birkenmaier, Kennedy,

Kunz, Sander, & Horowitz, 2013). In other settings, social workers develop and administer long-term savings programs; help clients to develop and maintain budgets; assist clients with accessing and understanding mainstream financial products and services; and refer clients to resources such as credit counseling, financial advisors, or attorneys (Naleppa, 2006; Sanders & Schnabel, 2007).

Social work education, however, rarely prepares students for this work. Social work students recognize financial knowledge as relevant to practice but are not confident in their ability to provide financial advice or help clients make financial decisions (Gillen & Loeffler, 2012; Kindle, 2010; Loke & Hagemen, 2013; Sherraden, Laux, & Kauffman, 2007). Professionals in other disciplines seeking financial education and training have numerous courses, certifications, and curricula from which they can choose (Collins & Birkenmaier, 2013), but no tested educational resources exist developed specifically for social work education. Responding to this gap in the profession's training, several schools of social work have begun introducing financial capability and asset-building (FCAB) content into Bachelor of Social Work (BSW) and Master of Social Work (MSW) curricula (Birkenmaier, Kennedy, Kunz, Sander, & Horowitz; Sherraden, Laux, Kauffman, 2007). However, little is known about the experiences of social work faculty and administrators who have adopted a financial capability curriculum. This article presents a study of four historically black colleges and universities' (HBCU) social work programs that piloted a curriculum in FCAB. It presents faculty and administrator perceptions of adopting the curriculum, discusses lessons learned from other curriculum adoption efforts in higher education, and offers implications for future curriculum diffusion.

Diffusion of Innovation in Higher Education

There is a strong body of literature that demonstrates the process of curriculum innovation, adoption, and infusion in higher education (Adams, Tranfield, & Denyer, 2011; Dorfman & Murty, 2006; Vanderlinde & van Braak, 2011). Rogers' (2003) Diffusion of Innovations (DOI) theory is often used as a framework for developing and interpreting curriculum diffusion initiatives. The DOI theory seeks to explain how, why, and at what rate innovations and ideas spread through social structures (Minishi-Majanja & Kiplang'at, 2005; Rogers, 2003). The Innovation–Decision Process is central to DOI theory. It theorizes the stages through which an individual passes upon encountering an innovation through its continued use or termination. At each stage, there are factors that influence whether or not the innovation is adopted or rejected. Using this framework, studies suggest that there are relevant factors to curriculum adoption in social work and other disciplines (Rogers, 2003).

Factors that Influence Curriculum Adoption in Higher Education

Research has shown that curriculum adoption is a strategic process, and that perceptions of innovations are central to an individual's decision to adopt or reject an innovation (Phillips, Settoon, & Phillips, 2008; Rogers, 2003). Using the DOI theory, Dorfman and Murty (2006) conceptualized an education model for faculty that would increase knowledge in aging and other gerontological material in all foundation social work courses. Through a DOI approach, the researchers found that infusing new curricula did not compromise existing initiatives but rather enhanced the gerontological material. They concluded that incremental change and natural diffusion allowed the

organization to develop a sense of ownership and an approach that met the unique needs of the case study university (Dorfman & Murty, 2006).

Faculty perceptions play a critical role in curriculum adoption. McQuiggan (2006) sought to understand the factors that influence the adoption or rejection of an innovation by faculty members. Her study found that the level of concern for a new course management system differed significantly between adopters and nonadopters, as did the perceived attributes of the course management system.

Ni (2009) examined factors that influence Computer Science teachers' adoption of technology. In a pilot study, the researcher collected data from teachers' workshops using a postworkshop survey. Results indicated that teachers' attitudes about change, new courses, and their adoption concerns were critical to successful curriculum change. Specifically, teachers were concerned about the curriculum, students, themselves as teachers, and organizational or social factors (Ni, 2009). In addition, the results show that adoption decisions focused on the way teachers implemented the curriculum. Some teachers modified existing courses while others created a new course. Ni (2009) underscores that "teachers in the study espoused that their decision to adopt was directly related to motivation and their beliefs about underlying philosophies regarding curriculum" (p. 3).

Employing a case study methodology, Lachiver and Tardif (2002) studied the process of curricular change. They identified factors and important points in fostering curriculum change, engagement in innovative teaching and learning processes, and managing curriculum change and innovation. The following are Lachiver and Tardif's key findings when considering the initiation, implementation, and sustainability of curriculum change: (a) presence of strong leadership acknowledged and accepted by faculty; (b) sharing and collective acceptance of the need for change; (c) faculty consensus about the desired level of change and the degree of involvement that the program can have in curriculum innovation; and (d) openness and flexibility of professors in organizing work (2002).

Faculty perceptions of a new curriculum's innovativeness have important implications for understanding curriculum adoption. Features and attributes of an innovation are especially important factors. Vanderlinde and van Braak (2011) examined and operationalized teachers' perceptions of an information and communication technologies curriculum. Specifically, the researchers explored teachers' perceptions of the curriculum's attributes and the factors that predict how teachers' perceptions of the curriculum affect implementation and curriculum change (Vanderlinde & van Braak, 2011).

Bennett and Bennett (2003) reviewed the factors that influence a faculty training program for new technology using the DOI theory. The researchers noted that faculty perceptions of an innovations' usefulness, sense of efficacy, and general attitudes about the innovation were paramount in the decision to use the technology.

Diffusion of Innovation theory provides a framework for understanding the key factors of successful curriculum adoption initiatives. However, research provides limited evidence on curriculum adoption in schools of social work or HBCUs. Additionally, there is no research

identifying the perceptions of social work faculty and administrators on the adoption of a curriculum in financial capability. This study addresses this gap in knowledge and conceptualizes results using Roger's Innovation–Decision Process framework. This study aims to answer the following research questions:

- 1) Why did HBCU social work programs adopt the FCAB curriculum?
- 2) What factors did faculty and administrators consider when adopting the FCAB curriculum?

The Financial Capability and Asset Building Curriculum Pilot

Scholars propose that social work education incorporate a curriculum in FCAB that prepares students to address micro, macro, and mezzo financial issues with clients and in communities (Birkenmaier, et al., 2013; Kindle, 2013; Loke & Hageman, 2013; Sherraden, Laux, & Kauffman, 2007). One curriculum model—the FCAB curriculum—was piloted in four HBCU BSW programs in the fall semester of the 2013 academic year.

The FCAB Curriculum

The FCAB curriculum is designed to help students build professional capacity to help low-income and financially vulnerable households achieve economic stability, security, and mobility. Drawing on 20 years of research on asset building and financial capability and contributions from researchers and practitioners across the nation, a research center led development of the FCAB curriculum

The FCAB curriculum is based on the idea that financial capability combines people's *ability to act* with their *opportunity to act* to improve financial well-being (Sherraden, 2013). The ability to act includes people's knowledge and skills to manage their financial lives, while the opportunity to act includes people's access to financial services, including access to policies and instruments for accumulating assets (Sherraden, 1991). The content emphasizes that students learn the following skills: (a) how to help families solve immediate financial problems, (b) when to refer clients to other professionals for more in-depth financial counseling and guidance, and (c) how to work in collaboration with others to generate policy and program solutions for financially capable families and communities. The curriculum contains 32 modules and weaves case examples throughout each one. Each module provides the instructor with teaching resources (e.g., PowerPoint, slide notes) and includes suggested quizzes, homework, and exercises.

Curriculum Pilot Partners

Recruitment of HBCUs into the curriculum pilot was imperative to the project. Given that HBCUs have historically played a vital role in the education of African American students and in promoting social justice (Nichols, 2004), the research center intentionally engaged HBCUs and other minority serving institutions first. Many HBCUs are located in urban and rural African American communities where issues regarding financial vulnerability, financial stress, and financial access persist (Bishaw, 2011; Federal Deposit Insurance Corporation, 2014; FINRA Investor Education

Foundation, 2013; Pew Research Center, 2013). Several studies of MSW and BSW students also indicate that social work students of color, compared to their white counterparts, place a greater importance on and commitment to working with poor and disadvantaged populations (Abell & McDonald, 1990; Limb & Organista, 2003, 2006; Raber, Febb, & Berg-Weger, 1998). Results from Limb and Organista's (2006) study suggest that this might be because of a stronger identification with the plight of these populations.

To identify potential pilot partners, FCAB leveraged the research center's existing organizational relationships with HBCUs. The research center began working with HBCUs and diverse organizations in 2002 to create a regional, four-state (Alabama, Florida, Louisiana, and Mississippi) asset building coalition. The research center provided technical assistance and expertise on developing, advocating, and advancing policies and strategies to address economic challenges, particularly the racial wealth gap, in the South. A central goal of the research center was to partner with HBCUs to develop a group of scholars and students of color to conduct asset-building research that would inform policy changes in the region. Of the 44 social work programs at HBCUs accredited by the Council on Social Work Education (CSWE), the research center initially contacted 15 regarding the curriculum pilot. Social work faculty and administrators, or college/university administrators were contacted via email or phone. On two occasions, researchers facilitated conference calls with multiple prospective programs to discuss the curriculum pilot. To outline a proposed partnership and advance discussions, the research center used a description of the curriculum initiative, the curriculum outline, and a sample nonbinding memorandum of understanding. By April 2013, four HBCUs had committed to piloting content from the FCAB curriculum.

Researchers secured Institutional Review Board approval to conduct interviews with instructors and administrators at the partner HBCUs. Partners received remuneration* to support costs associated with incorporating new material into courses and other related purposes. Restrictions were not placed on how the partners used funds. Faculty members intending to pilot curriculum content attended a 2.5-day curriculum workshop and training event in St. Louis in May of 2013 where the research center oriented them to the curriculum and its teaching resources. Following the training event, HBCU faculty began teaching the FCAB curriculum content in the fall 2013 semester.

Research Methodology

Sample

A convenience sample of 19 faculty and administrators representing all four HBCUs volunteered to participate in this study. One HBCU is located in rural North Carolina (NC1), and another in urban North Carolina (NC2). Another school is located in urban Tennessee (TN). The final is located in rural Alabama (AL). All programs offer BSW degrees, and one program offers an MSW degree, jointly administered with two other local social work programs. Faculty at the institutions provided demographic data of their programs. Approximately 76 social work students enrolled in NC1's

*Of the four HBCUs in the study (same sample as the pilot) 2 have not submitted invoices for financial support; therefore, we do not believe that the remuneration was a motivating factor to adopt the FCAB curriculum.

program and NC2 has an enrollment of 99 social work students. Enrollment in the TN program is approximately 120. Enrollment in the AL is 75.

The research center identified three types of departmental stakeholders for participation in the study: (1) instructors who taught the FCAB curriculum content, (2) administrators in the participating program (e.g., department chairs, programs directors), and (3) faculty colleagues in the department that did not teach curriculum content (identified by the instructor teaching FCAB content).

Ten respondents taught the FCAB curriculum content to students. Five respondents were nonteaching administrators. Four were faculty colleagues that did not teach FCAB content. Faculty colleagues provided a nonengaged perspective on the adoption process. Three of the teaching faculty also had an administrative role in their department. Four of 19 faculty (21%) had participated in some sort of financial education course previously (e.g., retirement seminar). Only one of the teaching faculty had ever taught financial content to students before. Thirteen of the respondents were female and six were male. Seventeen respondents were employed full-time and two were part-time.

Data Collection Instrument

In December 2013, two research center staff conducted face-to-face, semi-structured in-depth interviews with the 19 HBCU faculty and administrators. Interviewers asked respondents to reflect on the positive and negative experiences of their adoption of the FCAB curriculum with a specific focus on two key questions: (1) Why did your program decide to participate in the FCAB curriculum project? (2) How was the decision made to participate? Interviews lasted between 90 and 120 minutes.

Data Analysis

Research partners transcribed the recordings of the interviews and employed a qualitative approach to analyzing the transcripts for key themes relating to the adoption process. First, four research partners reviewed the interview transcripts for general completeness and to understand the overall perspectives of respondents' comments. Next, two research partners coded the transcriptions to assign meaning to specific segments. Specifically, codes identified faculty and administrator understanding of the process by which each school decided to join the curriculum pilot (e.g., who made the decision, what factors were considered, and why). The researchers then grouped the codes into an initial set of categories (Lincoln & Guba, 1985).

The researchers undertook a second round of transcript analysis to review the categories and ensure continuity in the analytical process. They compared categories for consistency in interpretation, re-categorized when inconsistent, and a final round of analysis generated themes.

Results

In the interviews, respondents talked about why the programs and instructors adopted the curriculum. The reasons fell into two overall themes. The first theme was that relationships and trust set a foundation for and facilitated curriculum adoption. Specifically, interpersonal connections led to recruitment of programs interested in the curriculum. The second theme was that faculty and administrators found the curriculum to be highly relevant. Faculty believed students and surrounding communities could benefit from the content. They perceived a good fit between the FCAB content and social work education standards and thought it was compatible with college, university, and program goals. They also believed the content could contribute to faculty professional development. Moreover, faculty had personal and professional interest in the content. The following sections elaborate on these points with evidence from interviews.

Relationships and Trust Set a Foundation for Adoption

Relationships and trust were relevant factors during the recruitment of partners. Existing relationships with faculty and administrators at HBCUs helped to establish credibility with potential HBCU pilot partners. One participating partner described the initial contact in this way:

[Research center staff member] and I were in the Experts of Color Initiative...I may have shared with her is that...it was challenging to talk about aspects of the racial wealth gap...in terms of integrating it into a social work curriculum, there was a barrier. And so this was wonderful, and...I went to have conversation with the program coordinator, and...she said, "Oh, it's wonderful!" (Instructor 1, NC2)

An administrator mentioned hearing about the pilot project through a research center staff member. When asked how she first heard about the curriculum, she replied:

Well actually, as part of the Executive PhD program at [name of other institution], [research center staff member] had several presentations regarding financial capability and asset building as part of her dissertation. I became very intrigued and impressed and started to ask a lot of questions, so she talked with me about the partnership that was available. (Administrator 1, AL)

FCAB is Relevant

Relevance to students and community

Faculty emphasized that the FCAB content was beneficial and relevant to students' personal financial situations. One faculty member stated that students' personal financial troubles affect learning, and often concern faculty teaching in the program.

We talk about that a lot of things in staff meetings, and we talk about how students are kind of over their heads financially...don't know how to budget and a lot of them are having to work ...two jobs...and trying to go to school full-time and how that's impacting how they learn...We're always looking at what can we do to help students. (Colleague 1, TS)

Another instructor shared her experience of seeing some students get into financial trouble early in their undergraduate careers and how content in the FCAB curriculum could be a resource to them and their families.

A big thing to the university is to try to help students to be as well-rounded as possible. And an issue that happens with our students is understanding [financial management] from the time they come in. Some of them will come in and they get themselves...even as freshmen...into debt, and they struggle all the way through. So by the time they come out, they're in a mess. This is a way to help them, as well as a way of helping them to help their parents, who may also find themselves not as stable as they need to be. (Instructor 2, NC1)

Faculty also stressed that another important factor was the financial realities of the communities in which the college or university resided. For example, poverty rates are very high in some of the communities in which HBCU pilot sites are located. One instructor described the poverty and potential benefits of the FCAB content:

We're in this rural area, the poverty, and over 75% of our students receive Pell grants. The bulk of our students...literally 21 counties... are poor. We discussed... [other faculty] and myself...not only would this be beneficial for us to teach our students for them...to teach the clients...but for *them* to have better insight about money management and how to rise above poverty. (Instructor 3, NC1)

Others thought the FCAB curriculum would give students the knowledge and tools to address economic issues in the communities where they would be working. One faculty member thought the curriculum could widen students' horizons, because "some of our graduates have not been introduced to some of the practical knowledge that they would need in working with diverse client communities..." (Instructor 2, NC2). Another instructor said that it is essential for students to gain understanding about how to improve economic conditions in communities and added, "The first thing I did, as I talk about communities—it allowed me to say, 'Okay. One of the pieces of communities that's important is looking at things from an economic viewpoint.'" (Instructor 3, NC1)

Relevance to faculty

The majority of instructors who adopted the curriculum related to the content. Some faculty members had a professional interest in consumer finance research. For instance, when asked about why he was selected to attend an informational conference call on FCAB, one instructor noted, "...because it's one of my interest areas. They know that the monetary policy, credit, and surviving/thriving...income maintenance...that was my area of expertise...that's why they sent it to me." (Instructor 1, TN)

Another had a professional practice interest, believing they personally would have benefited from greater understanding of FCAB in their work with clients. For example, this instructor observed:

In practice I did it [financial work] all the time, and was totally unprepared to do it, especially with the clients that I work with. So when we talk about social work roles and the role of an

educator, I often found myself very uncomfortable because there were things like creating budgets, saving, opening checking and savings accounts...that I had to teach people; very practical things to do... I even had clients who were buying houses. So asking me about things that I would kind of fumble around with myself, because how do you teach something you haven't mastered? ...my education and training did not prepare me for that. (Instructor 1, NC2)

According to this instructor, her lack of knowledge was a key factor in deciding to adopt the FCAB content.

As social workers, we help people with budgets, but it was never included in any of the social work curriculum that I went through. We just learned on the job and no one really taught me about finances. So I don't know if I was giving them the right information, but it worked. So, I felt this would be beneficial for students to learn. (Instructor 3, NC2)

Instructors also connected with FCAB through their personal financial experiences. Reflecting on her motivation for engaging in the project, one instructor observed that after the training, she became more aware of how much she could learn personally:

It was after we got to St. Louis that we began to talk ...in terms of the workshop...in terms of your credit rating score...and...the three main places that gets your credit score...that was personal for me, because I knew I was dealing with some things...I came...trying to find out some information that was going to help me, as I was going to help somebody else. (Instructor 3, NC1)

Relevance to program and institution

Administrators viewed their decision to support participation in the FCAB initiative as being in line with the goals of their program, department, college, and university. Most considered faculty professional development as an important factor. For example, one administrator said, "We viewed it as part of a faculty development. He wanted to expand his area of expertise. So we're always in support of that" (Administrator 1, TN). Another administrator said, "I thought that it would, one, benefit clients in the social work arena, and two,...benefit...faculty and staff –just some additional training, some additional information. I thought it would be great for [the] college" (Administrator 1, AL), and another reported, "We are always asking our faculty...to be innovative or to be actively participating in the research in that particular field. And this is a great opportunity" (Administrator 2, NC1).

Administrators also viewed the FCAB curriculum as an opportunity to fulfill their community outreach mission. One administrator reported the following:

My interest would be...being able to share our expertise with the community...because that's one piece of our mission...I knew he was interested in the curriculum piece and integrating it into the social work program and that's fine with me ... How can we as a department use this to help pursue our...community outreach mission? (Administrator 1, TN)

Another administrator noted the following:

As an outreach part of it, we can get in touch with [name of high school] here locally. We get about ...10% students from there. Again, median income of parents is \$20,000 to \$25,000. So, they need this message... to be aware ...that each and every dollar that you spend on a cell phone, on a Snickers...everything...you got to be knowledgeable about it.
(Administrator 2, NC1)

Administrators also saw value in adopting the FCAB curriculum for its academic partnership. For example, an administrator reported the following:

I talked with [the] Provost a number of times, that [Instructor 3] and [Instructor 4] went there for some training...We are very, very thankful in this institution. We are a small university in comparison to yours, but this partnership...is a great benefit for us. Its positive attitudes, you can see among our faculty...that they feel excited about it. (Administrator, NC1)

Relevance to profession

Among the faculty, colleague, and administrator respondents, everyone agreed that the FCAB content fits well with social work principles and the desired knowledge and skills of social work students in beginning practice. When asked about her overall thoughts on incorporating FCAB content into social work education, one administrator responded with a sobering view on the current economic realities for some families as an indicator that social workers need training in financial issues:

I really feel there is a need. Especially now with the economy and the way that families are really suffering: foreclosures...lots of budgeting issues that people may not—as a whole, not just social work clients but population as a whole—have realized could become issues...I think it's just knowledge going forward that they need to have.... I think [there is] a need for it now. I don't know how programs cannot implement some type of curriculum that deals with financial capability and asset building. I don't think it's optional anymore.
(Administrator 1, AL)

Another administrator responded to the same question by proposing that by avoiding engagement with clients' economic lives social workers also avoid working with the whole person:

A client is a holistic person. There is an economic part...a social part...a spiritual part...the family part of everything. And social work is approaching [them] all...But the economic dimension is also a part for yours and mine. If we take the economic part of it out, then you are talking about a big slice from my life. So from that point of view, the whole social work education should also be... integrating some economic ideas. (Administrator 1, NC1)

Two other instructors also viewed FCAB as a step towards working with the whole person. The first reported:

We're way overdue for this. We have just been patching...doing piecemeal things. We need to do it. It's got to be done. And we're not... When we say we're with the whole person, we're really not then. Because this is part of the whole person...the financial piece. I tell the students all the time, we have to work with the whole person. And I'm feeling it right now...this piece is really missing. (Colleague 1, TN)

The second reiterated the whole person theme:

We impressed upon the students... the final pieces of a holistic model for social work, in that we're dealing with the social/economic...the whole person. I think by us bringing it in, it set the stages for students to view it that way...in teaching the curriculum the way we did, we did kind of set it aside. (Colleague 1 & Co-instructor [non FCAB], NC1)

When asked why she wanted to be involved in the initiative, one program coordinator explained how her perspective of social work's history motivated her to adopt FCAB content.

When [my coworker] brought [the initiative] to me, about going back to some of the roots of social work, I have this sensitivity, because I am a social worker's social worker. And because I am a clinician, and we have this history in social work of being called the "unfaithful angels," because we moved away from the basic tenets of what social workers used to do, to doing individual practice, so we could hang up our own little shingles. So when she talked about training students to do what social workers did in the beginning since the inception of the profession, I said, "Oh, I think that's a wonderful idea, tell me more about it!" And so I was all gung-ho about doing this, and I felt quite honestly too that this was a way for me to redeem myself. And as the coordinator of the program, we bring this element back in and say, "We did it! We are not unfaithful angels at [name of institution] because we're teaching these things that were back in the beginning of the profession of social work. (Instructor 1, NC2)

Discussion and Implications

Adoption of new college curricula is often a challenging and lengthy process. Inserting new content generally requires condensing or sacrificing other content, which requires careful consideration and may encounter resistance. In social work, curricular decisions also are bound by professional standards that may further complicate the adoption decision (CSWE, 2008). This paper examines the first three of Rogers' (2003) five stages of the Innovation–Decision Process to examine how social work faculty and administrators made the decision to include the FCAB curriculum in their programs. The three stages are (1) knowledge (first awareness of an innovation), (2) persuasion (judging the characteristics of an innovation), and (3) decision (choosing to adopt or reject the innovation).[†]

[†] The final two stages, which are not examined in this paper, are (4) implementation of the innovation, and (5) confirmation (the outcome of implementation leads an individual to continue using the innovation, or to discontinue use) (Rogers, 2003).

We find that trusted relationships and content relevance were the two key factors in the decision to adopt the FCAB curriculum. First, successful adoption of the FCAB curriculum in the four HBCUs was based on trust built through prior partnerships that generated channels of communication and made it possible to initiate discussions about bringing FCAB into the curriculum. These prior relationships were built over many years of working together on regional asset building policies. They provided an avenue for initiating discussion about FCAB curriculum adoption. Furthermore, the relationships gave curriculum developers credibility that facilitated discussions with HBCU faculty and administrators who were not part of the asset-building coalition. Though prior relationships did not ensure adoption, they made it possible for curriculum developers to present the ideas (knowledge, in Rogers' theory), and provided an opportunity for curriculum adoption (persuasion, in Roger's theory).

The second factor that facilitated adoption was that the curriculum resonated with faculty and administrators, who reported that topics in the FCAB curriculum are relevant to students, faculty, the institutions, surrounding communities, and the profession. In this way, results of this study support findings of McQuiggan (2006) and Bennett and Bennett (2003) that faculty and administrator perceptions of a curriculum innovation's benefits are key to successful adoption. Though all faculty and administrators acknowledged the role of relevance, it is noteworthy that faculty primarily acknowledged the FCAB curriculum's relevance to students and communities, while administrators primarily acknowledged the curriculum relevance to program and institutional goals. Also noteworthy, both groups equally acknowledged the curriculum's relevance to the social work profession. These results support Lachiver and Tardif's (2002) assertion that collective acceptance is a key factor in curriculum adoption, and suggest that relevance is a multidimensional construct. It is possible that while relevance is key, not all decision makers must agree on the type of relevance.

The study's findings have important practical implications for HBCUs. Many HBCUs have developed financial education initiatives as a response to rising student loan defaults (Looney, 2011a). Students who enroll at HBCUs are often low-income and first-generation college students—both characteristics that indicate a greater likelihood of loan default (Fletcher, 2010; McMillon, 2004; Volkwein & Cabrera, 1998). Looking at the 3-year cohort of graduates from 2007, Dillon and Smiles (2010) reported that across 101 HBCUs eligible for Title IV funds (federally sponsored loans, grants, and work study), the average 3-year default rate was 11.5% with ten HBCUs at risk for losing title IV eligibility (defined as having a default rate at 30% or above). Loss of Title IV programs not only would jeopardize low-income students' ability to obtain a college degree at an HBCU, but also would jeopardize the ability of HBCUs to fulfill their mission in educating lower-income students (Brown & Davis, 2009; Looney 2011). In this example, better understanding of credit and debt by HBCU students, along with more understanding and skills in changing the rules for student loans could benefit HBCUs. According to the study's respondents, the FCAB content was attractive in part because it addresses financial challenges at both micro and macro levels.

Second, the study has implications for adoption of curriculum in HBCU social work programs. The study's results show that it may not be enough to demonstrate relevance. Adoption of innovations at HBCUs may also be more successful when there are long-standing relationships and partnerships

that facilitate the diffusion of innovation. If this is true, it is possible that this FCAB curriculum framework could be used to identify mechanisms for the adoption of other curriculum innovations.

Third, the study's findings suggest implications for social work education more generally. Both faculty and administrators in this study perceived a fit between FCAB and social work's mission. Faculty in this study reflected on their lack of professional and personal training in FCAB. This suggests that programs considering adopting financial curriculum may find it useful to help faculty become more familiar with financial concepts in their area of teaching (e.g. financial capability and asset building with older adults, children, youth, and families; social work with the military). Moreover, general agreement according to respondents on the importance of FCAB in social work, also suggests that these issues be considered by CSWE's Educational Policy and Accreditation Standards, which guide BSW and MSW curricula at all accredited social work programs (CSWE, 2008).

The study's findings should be understood in the context of its limitations. This study used a nonrandom convenience sample of 19 respondents from four HBCU pilot participants in three states in the South. Therefore, generalizability of the findings is limited. A second possible limitation is related to the issue of social desirability. Respondents may have offered answers that they believed the researchers wanted or that the profession mandates, although since the study did not evaluate the curriculum, this may have minimized this possible tendency.

Future research should test the ideas generated in this study with a more diverse sample of HBCUs, including institutions in other regions of the country. Future research could also use other data collection tools that make it possible to reach more respondents. It is also important to test the findings on curriculum adoption with the broader group of minority-serving institutions, including Tribal Colleges and Universities and Hispanic-Serving Institutions, all of which have been understudied in the research on DOI. Future studies with HBCUs and other minority-serving institutions should explore the next stages of Rogers' DOI process, including implementation of the innovation, and decision to continue or discontinue use (Rogers, 2003). Lastly, it is important to generate greater understanding of the outcomes that FCAB has on student perceptions, knowledge, and confidence to address financial issues in their social work practice.

Conclusion

This study explores the perspectives of HBCU faculty and administrators on adopting a curriculum in financial capability and asset building. It explores the relevant factors to faculty and administrators, and frames findings through the lens of other curriculum adoption efforts. Additionally, it builds on current research on FCAB curriculum by addressing the question of curriculum adoption.

Curricular innovations in social work are critical in ensuring that students are prepared to respond to 21st century challenges of families and communities. This is particularly true in communities of color. HBCUs have a proud legacy of educating and training future African American leaders and scholars. FCAB offers HBCU social work programs an opportunity to continue this long tradition of leadership in social work education.

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