



Scholarship in Social Work Continuing Education in the New Century

Journal:	Professional Development: The International Journal of Continuing Social Work Education
Article Title:	<i>Scholarship in Social Work Continuing Education in the New Century</i>
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Volume and Issue Number:	<i>Vol. 11 No. 2</i>
Manuscript ID:	<i>112003</i>
Page Number:	<i>3</i>
Year:	<i>2009</i>

Professional Development: The International Journal of Continuing Social Work Education is a refereed journal concerned with publishing scholarly and relevant articles on continuing education, professional development, and training in the field of social welfare. The aims of the journal are to advance the science of professional development and continuing social work education, to foster understanding among educators, practitioners, and researchers, and to promote discussion that represents a broad spectrum of interests in the field. The opinions expressed in this journal are solely those of the contributors and do not necessarily reflect the policy positions of The University of Texas at Austin's School of Social Work or its Center for Social Work Research.

Professional Development: The International Journal of Continuing Social Work Education is published three times a year (Spring, Summer, and Winter) by the Center for Social Work Research at 1 University Station, D3500 Austin, TX 78712. Journal subscriptions are \$110. Our website at www.profdevjournal.org contains additional information regarding submission of publications and subscriptions.

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ISSN: 1097-4911

URL: www.profdevjournal.org

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From the Editors: Scholarship in Social Work Continuing Education in the New Century

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The Forces of the 20th Century

In Issue 1 of Volume 11 we looked at the major forces that have molded life in the United States and created social work as we know it today. These forces have expanded the population in the United States and in the world; improved lives; yet have made us far more interdependent within the country and among countries. This is one of the messages that is being brought home with the collapse of real estate, mortgage lending and financial institutions that began in the summer of 2007 and intensified into the fall of 2008. Many are calling these financial collapses on a par with the events that triggered the Great Depression in the 1930's. That economic and social event increased the role of the Federal government in meeting human needs and provided much of the foundation of social work as it exists today. If this collapse is as consequential as many suggest it will be, there may be significant effects on social work.

One of the key components of the economic recovery plan of the Great Depression was a government sponsored organization to provide housing loans. Fannie Mae as it came to be known was founded as a government agency in 1938 as part of Franklin Delano Roosevelt's New Deal to provide liquidity to the mortgage market. For the next 30 years, Fannie Mae held a virtual monopoly on the secondary mortgage market in the United States.

In 1968, to remove the activity of Fannie Mae from the annual balance sheet of the federal budget, it was converted into a private corporation. In 1970 the Federal Government created a second similar entity to increase the availability of funds for housing loans and perhaps as a source of Federal revenues. Fannie Mae (and Freddie Mac created in 1970) buys loans from mortgage originators, such as banks and non-bank mortgage firms. It repackages the loans, as mortgage backed securities, and sells them on the secondary mortgage market, with a guarantee that the interest and principal will be paid, whether or not the original borrower pays. Also, Fannie Mae may hold the purchased mortgages for its own portfolio. By purchasing the mortgages, Fannie

Mae and Freddie Mac provide banks and other financial institutions with fresh money to make new loans. This gives the United States' housing and credit markets flexibility and liquidity. Fannie Mae as originally intended during the FDR years was to promote home ownership to middle and lower income Americans which in turn were seen to build family wealth and enhance social stability. These two government sponsored entities laid the foundation for varied subsequent private efforts accelerating after 1999 to tie individual mortgages into bonds or securities and then sell them as safe investments. These securitized home and commercial real estate mortgages were popular with investors, governmental agencies and retirement trusts throughout the world. This with the Federal Reserve's expansionistic money policies became the driving engine of the real estate bubble that grew and morphed into a variety of forms all of which seem to be popping much as soap bubbles.

As events unfold, it appears that the problems are not simply based in over-priced residential real estate in four or five states. That was where the first cracks in the foundation appeared in the summer of 2007 with California, Florida, Nevada and Arizona being the focus. By fall of 2008 we now see that homes in many locales, builders, real estate agents, title companies, mortgage banks and entities including hedge funds, commercial and investment banks across the world, and retirement funds are all caught in the bursting of an immense bubble. The Treasury Secretary and the head of the Federal Reserve have assumed powers that have never been assigned to these offices and proposed indemnifications extending from usual government insured business such as commercial or depository banks to entities such as insurance companies, investment banks, corporations and foreign banks and governments.

We see this collapse as part of large cycles of expansion and retraction that have characterized economies for hundreds of years. A compelling study by David Hackett Fischer (1996) traces broad price revolutions since Medieval Times and his work suggests that we are in a tumultuous period of rapidly rising prices as production rates

of food, manufactured goods, energy, etc. increase more slowly. These ideas and others that examine the decline in American productivity, problems in the American educational system, the heavy indebtedness of individuals, companies and governments lead to troubling conclusions about the challenges faced now and in the future for the American society and surely for social work.

Clearly the Federal government is rushing into changes this year for which it is ill-prepared and has had little time to analyze and plan. The problems and the governmental responses are being directly compared to the administrations of Herbert Hoover and Franklin Delano Roosevelt. Part of the implication of these actions is to both increase the indebtedness of the nation by billions of dollars, perhaps trillions and accelerate the decline of the dollar. The facts of the decline are broad in scope and staggering in impact. California, which boasts as a state the world's seventh largest economy, recorded 7.7 percent unemployment in September, was late to create a state budget and has seen real estate prices year over year decline as much as 40 percent or more in some areas. Hardest hit have been the areas of the central valley where median incomes are the lowest. Cities with substantial industrial bases like Chicago and Detroit are seeing rising unemployment and declining wealth as major companies like Chrysler, General Motors and Ford are considered possible bankruptcies. In the last few years Detroit has seen auto and auto-related employment drop from 500,000 to 250,000. These are sobering not only in the size of the numbers but the type of jobs lost. These lost jobs paid well, had health and retirement benefits, all totally so very different from the service jobs that may have replaced them in retail and fast food. The only areas of relative strength in the American economy appear to be the agricultural areas such as the Midwest or areas where there is still substantial oil or coal production.

These burdens of general economic decline will be felt heavily by the middle class that generates the bulk of tax revenues for municipalities, states and the Federal government. The burden will be born by this generation and certainly one

to come. By government and thus in reality the tax payer assuming the debts of businesses and corporate leaders the important role of the moral hazard is removed leaving in many cases salaries and retirement benefits of the few at the heads of financial organizations untouched. Moral hazard means that a person or a business is held responsible for its decisions. To remove that reality has staggering consequences for the economy and even the culture! Apart from whatever bailout occurs the inevitable business failures will increase the rolls of the unemployed and the misery felt by families and neighborhoods. It is far too soon to tell if the levels of unemployment and economic stagnation will reach those of the 1930's but many of the factory towns of America, today, look like the ghost towns of those times. The significant impact of Black Days in the last week of October, 1929 is much like what we have seen the last several months. The crack and collapse of prices and institutions on Wall Street precede loss of jobs, companies and a general depression for years that follow. It is what may follow that seems to animate Federal Reserve Chairman Ben Bernanke, whose scholarship is focused upon the Great Depression and the hectic efforts of Bernanke, Paulson and much of Washington leadership.

Challenges for Social Work Continuing Education

These foreboding developments in the economy will require social workers to address even more than the past fifty years, the fundamental topics of meeting basic human needs. A preview of these challenges came this September with an even broader impact than Hurricane Katrina brought to New Orleans. Ike plowed into Galveston and cut a swath of destruction and flooding to Indiana. In many areas the needs created require a community organization response to develop new self-care networks and to safeguard life and property. These are skills familiar to some old hands in social work and ones urgently needed today.

Substantial social dislocation and migration

will call for community organization efforts for protection and for self care. Home foreclosures will displace families and entire neighborhoods. Rising unemployment in state after state will strain local budgets and place individuals and families in need. Veterans returning from wars in Afghanistan and Iraq are creating situations as last occurred after Vietnam situations requiring specialized social services and health care with special attention to social reintegration.

There is a complex challenge in the Sunbelt as illegal immigration will continue for another decade. While America will experience substantial economic problems, countries of Central America including Mexico because of the relatively narrow and agricultural base of their economies will suffer continuing poverty causing immigration to the Sunbelt and then throughout the nation.

Conclusion

As we noted in the last issue we have in social work a repertoire of knowledge and skills to face these very fundamental tasks of meeting basic human needs and creating community where storms, economic collapse and migrations have disturbed equilibriums. With growing focus since 1970 on the individual and the market economy, there has been a loss of the sense of public purpose and public responsibility. Much of America's infrastructure is in need of repair. In successive Volumes the editors will continue to address what appear to be important and often radical challenges in the society and how these will call upon social work and social work continuing education.

In Volume 11 Number 3 our focus will be on organizational assessment and improvement. It will be released in December. Given the powerful forces that are re-shaping the economy and society we face a period that will last for many years during which we can rethink and assess our organizations making them more effective and efficient. We must create many new organizations and tackle neighborhood level organization much as social work did in the early years of the 20th Century. It will be an exciting and stressful time and much that social work has done in the past 50

years will be reconsidered in the light of a less wealthy society and far more dire human needs.

Volume 11 Number 2

This edition leads with an article by Tim Conley, *et al* utilizing factor analysis to quantify training needs for rural practicing social workers. It nicely illustrates the growing familiarity of social work researchers using statistical tools to sharpen the understanding of training needs and means to improve the training needs assessment of workers. Bibhuti Sar, *et al.*, offer a curriculum model for providing substance abuse and mental illness information to child welfare workers. A generation ago the core services in child welfare, abuse, foster care and adoptions were provided in many settings by generic professionals. The 1970's saw these specialized with workers increasingly providing treatment services or having expert skills in making referrals. Bibhuti and collaborators provide both a curricular structure and a reminder of the increasing demand for high specialized services for child welfare clients. Victoria Fitton, *et al.*, address the theories of attachment as they have developed with infants and children to implications for adult treatment. Richard Brooks, *et al.*, provides an evaluation study of a mentoring program for children's protective services. Feit, *et al.*, use the popular iPod as a technology assist in creating a virtual learning environment. Mary Ndade draws on her personal experience in growing up in Kenya and subsequent news accounts about how the interest coming from searching for one's ancestors in this east African country has permutated into a fearsome urban gang that rekindles ancient tribal-based frictions.

This set of articles reflects the wide range of interests, responsibilities and capacities of continuing social work education.

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Austin, Texas and Columbia, Missouri
September 19, 2008