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# Financial Credit: Social Work's Role in Empowering Low-Income Families

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## Abstract

Social workers interact with families and communities that financially struggle and have credit challenges. Social workers could benefit from increasing their financial literacy to knowledgeably educate, assist, and refer families in financial need. Specifically, knowledge about credit is imperative in today's economy. This article provides information about financial credit, financial literacy efforts, and the basics about credit, credit reports, and credit scores. Discussion is centered on the roles social workers could play in assisting families to build credit and make sound financial decisions. Areas for policy advocacy about financial literacy and credit are delineated.

KEYWORDS:

financial credit

credit counseling

low-income families

social work

## Related Research Data

[Does Homeownership Education and Counseling \(HEC\) Help Credit Scores?](#)

Source: Journal of Social Service Research

[A Literature Review on the Effectiveness of Financial Education](#)

Source: SSRN Electronic Journal

[The Impact of Credit Counseling on Subsequent Borrower Behavior](#)

Source: Journal of Consumer Affairs

[Recent Changes in U.S. Family Finances: Evidence from the 2001 and 2004 Survey of Consumer Finances](#)

Source: Federal Reserve Bulletin

[Recent Changes in U.S. Family Finances: Evidence from the 1998 and 2001 Survey of Consumer Finances](#)

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[Credit card debts of the poor: High and rising](#)

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[Financial education and savings outcomes in Individual Development Accounts](#)

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