



Journal of Community Practice >

Volume 17, 2009 - [Issue 3](#)

1,808 48

Views | CrossRef citations to date | 7

Altmetric

Articles

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

Julie Birkenmaier & Jami Curley

Pages 251-268 | Published online: 04 Sep 2009

Cite this article <https://doi.org/10.1080/10705420903117973>

Sample our  
Health and Social Care  
Journals



>> [Sign in here](#) to start your access  
to the latest two volumes for 14 days

Full Article

Figures & data

References

Citations

Metrics

Reprints & Permissions

Read this article

Share

## 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](#)

Source: Federal Reserve Bulletin

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

Source: Journal of Policy Analysis and Management

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

## Related research

People also read

Recommended articles

Cited by  
48

## Information for

Authors

R&D professionals

Editors

Librarians

Societies

## Opportunities

Reprints and e-prints

Advertising solutions

Accelerated publication

Corporate access solutions

## Open access

Overview

Open journals

Open Select

Dove Medical Press

F1000Research

## Help and information

Help and contact

Newsroom

All journals

Books

## Keep up to date

Register to receive personalised research and resources by email



Sign me up



Copyright © 2025 Informa UK Limited [Privacy policy](#) [Cookies](#) [Terms & conditions](#)

[Accessibility](#)

 Taylor and Francis Group

Registered in England & Wales No. 01072954  
5 Howick Place | London | SW1P 1WG