

Supplemental Resources:

Sample Client Interviews
& Discussion Questions
for Unit Twenty: Assessment –
Individuals and Families

20A

1. Case Example One: Assessing Impact of Income Loss on the Family
 - a. Preliminary Discussion of Ms. Amanda Q.
2. Exercise One: Mock Process Recoding
 - Excerpt from Intake Interview
 - Excerpt from Interview: Session One
 - Excerpt from Interview: Session Two
3. Case Example Two: Aging on a Fixed Income
4. Case Example Three: The Impact of Credit Card Debt
5. Case Example Four: Divorce and Loss of Income – Impact on the Family
6. Case Example Five: Compounding Financial Concerns – Unemployed and Uninsured

Case Example One: Assessing Impact of Income Loss on the Family

Amanda Q. is a 34-year-old Haitian American, who is raising two children, Bobby, age 8, and Charisse, age 6. Amanda came to the Urban Counseling Center after learning that Bobby has been acting out in class and that his schoolwork has fallen sharply in the last two months. Amanda states that she needs help raising Bobby because “everything that used to work with him doesn’t anymore.” She thinks her son “needs professional help.” In the intake interview, Amanda said that she has lived in her two-bedroom apartment since Charisse’s birth. Her husband, Donald Q., the father of both children, left the household two years ago but maintains twice-a-month contact with the kids, usually on weekends. According to Amanda, her husband thinks that Bobby’s problem is that she is “too soft” with the boy—an opinion with which Amanda “sort of” agrees. She states that Charisse’s behavior is perfect both at home and at school. Both children attend an after school program until 6 p.m. when Amanda picks them up and brings them home after working all day at a real estate agency.

Preliminary Discussion: Amanda Q.

Amanda Q.’s presentation of her family functioning is not unusual for parents who seek services from family counseling agencies. She identifies the presenting issue or problem as her concerns about her son’s behaviors in home and in the school. She offers a possible cause for his behavior (“she is too soft”). She provides rather limited additional information about her family.

For example, Amanda does not discuss their health, describe how the children interact with one another, provide information about Bobby’s behavior in the after-school program, or indicate if he’s had similar or other behavior problems in the past. These are a few issues that a more comprehensive interview will explore.

In this vignette, Amanda reveals something else that would require follow-up—she works full time at a real estate office. Given the collapse of the housing market, and knowing that the real estate business has suffered hard times, it is not much of a leap to wonder if, and how, the status of the real estate market has affected Amanda Q.’s income, job security, or morale at work.

We know that she is separated from her husband and that he visits the children. We don’t know what if anything he contributes to their support, nor do we know the circumstances of his separation from the family and the emotional and financial impact this has had on the children.

A social worker might reasonably speculate about the status of Amanda's financial difficulties or worries. Does she feel tense about money? Has she had to cut back on some activities with the children (movies, trips)? She may want Bobby's behavior to improve because it has become just one more "brick on her shoulders" but may believe that it would be simpler to address his behavior than think about her perilous financial status. This speculation could be completely wrong or partially correct. Only a social worker that felt comfortable exploring finances could determine if this was relevant to Amanda's presenting problem.

Exercise One: Mock Process Recoding

Review the enhanced bio-psycho-social assessment outline, paying special attention to information that should be obtained in the intake process.

Consider what problems you might face in obtaining this information.

Prepare a mock process recoding that would indicate how the process of obtaining financial information from Ms. Amanda Q. might proceed in this early stage of the helping process.

The following excerpts provide a possible way the first interview could have occurred.

Excerpt from Intake Interview:

SW: *OK, I think I have a basic understanding of how you view things and I'm wondering if I can ask some background questions.*

Amanda: *OK. Will this take too long?*

SW: *We can stop whenever you need. Let me ask about how you're managing with the expenses of raising two children by yourself.*

Amanda: *Well, I work but my salary doesn't cover my expenses, but I'm good at what I do, so the commissions I earn cover things.*

SW: *How has business been lately?*

Amanda: *Well, you read the papers, you know, fewer sales equals smaller prices and then I get the short end of the stick.*

SW: *Sounds like things have been stressful for you beyond Bobby.*

Amanda: *Yeah, but let's get back to Bobby. He's the reason I'm here. I can take care of the other stuff myself.*

SW: *Fair enough. Let's schedule an appointment for next week.*

The social worker advises Amanda that the next two interviews would include gathering more information about her family and its functioning. The social worker also asks her to keep a diary of incidents when Bobby misbehaved and other stressors that might be occurring.

For Discussion:

1. Notice that the social worker in the above excerpt pulled back from exploring Amanda's finances. Discuss your understanding of this strategy and whether it might have reflected the worker's comfort with the topic.
2. Based on the excerpt provided, what would your strategy be with Amanda over the next few interviews?

Here's an example of how the work with Amanda might proceed over the following three weeks.

Excerpt from Interview Session One:

SW: *Amanda, I'm wondering if I could speak to you alone for a few minutes to get additional background information.*

Amanda: *Sure. Kids, wait outside for a few minutes.*

SW: *Thanks. Remember in our first interview, you said you could "take care of the other stuff" yourself. I'm wondering if the other stuff includes financial issues.*

Amanda: *Hey, raising kids is expensive!*

SW: *True and that's why I want to focus on how you're managing those expenses.*

Amanda: *It would be helpful if their father pitched in a little more. Not to blame him, but the amount we agreed to just doesn't cut it anymore.*

SW: *What changed?*

Amanda: *The world! Look, I'm not looking to cry on any shoulders, but the fact is, it's getting tough.*

SW: *Help me to understand.*

Amanda: *Look, three, four months ago, I could pay the bills, keep the kids in new clothes, me too. I could even save a bit for a trip in summer. Now . . .*

SW: *Now?*

Amanda: *You're really catching me on a bad day that I'm talking about this, but as it turns out the agency owner says he may have to cut back on health insurance. Less commissions—that's not his fault, though he could be more aggressive. Now, no insurance!*

SW: *Sounds like you're getting swamped.*

Amanda: *Yeah, it's causing some sleepless nights, that's for sure. But listen, this isn't about me and my miserable bank account; it's about Bobby. Oh, look at the time. I've got to get the kids home for dinner and to bed, school day tomorrow.*

SW: *OK, Amanda. But, though I hear you that this is about Bobby, I'm wondering if some of Bobby's behavior somehow is connected to all the other changes in the home. So let's talk about this next week.*

During the fourth session, the social worker provided Amanda with a week-by-week budget calculator to help her determine to what extent her income is meeting her expenses.

Excerpt from Interview Session Two:

Amanda: *No, I didn't do anything with that budget chart. Guess why!*

SW: *OK, you thought it wasn't relevant to Bobby?*

Amanda: *Well, it's not relevant, but that's not why. No. I had a great week! Two commissions! What a relief! Everything was better.*

SW: *How was Bobby's behavior at home and school last week?*

Amanda: *Aw, I've been thinking, he's a kid. Maybe the school and his father are being too hard on him.*

SW: *Meaning?*

Amanda: *Bobby had a good week, too. Or, maybe it just felt different, didn't bother me as much. I guess I have my moods, too.*

SW: *You feel less stress financially?*

Amanda: *Definitely. Listen, I didn't tell you, but I was actually dipping into my savings to make ends meet. As it stands, I still don't think I have enough for a vacation this summer, but who knows? I may get lucky again with another commission soon.*

SW: *I certainly hope you get lucky, too. For now though, just notice how your mood—understandably—is affected by your financial situation. So, I'd like to talk more about your finances and how if maybe they are more manageable, you'll have more energy and focus to deal with anything your children present to you. Is that okay?*

Amanda: *I didn't know you were an accountant.*

SW: *I'm not. I'm wondering though if you could use some help in that area. I can assist by helping you to identify the kind of help you need and where to get it.*

For Discussion:

What is your assessment at this point of Amanda's understanding of the relevance of financial issues to her family's well-being? In the highlighted passage, the social worker is attempting to summarize her assessment of how finances impacts the well-being of this family as well as contract to work further on this issue. Assuming Amanda agreed to this offer, how would you proceed with her in later interviews? An important financial issue not introduced in this case situation is asset building.

Here are some questions to explore about this topic:

What is your understanding of what financial asset building entails (see Part C: Asset Building)?

How relevant do you believe asset building to be for the type of problems presented by clients such as Amanda Q.?

Discuss the extent to which you believe that the age and socio-economic status of the client is relevant to raising the issue of asset building.

How comfortable are you addressing this topic? Explain.

Case Example Two: Aging on a Fixed Income

Mr. J. is an 87-year-old Caucasian man who was widowed three years ago. He had six children, one of who died at a young age. He maintains contact with his remaining five children, but his children mostly just periodically check in with Mr. J. at his request. He has verbalized "not wanting to interfere with his children's' lives". Another family dynamic is that one of his sons suspects that his sister has stolen from their father.

Mr. J. currently has some financial issues to address. Although he worked as an assistant pharmacist in a neighborhood drug store for most of his life, it was part-time, and he depended on his wife's income. He is currently only living on small pensions, SSI, and some savings. Most of his money is tucked in a small box that he keeps in his china cabinet. He and his wife have been saving money using this method since WWII.

Mr. J. now needs to make some decisions about his health care and he cannot afford the help that he needs. He may qualify for home- and community-based services from the Area Agency on Aging but states that he would rather not apply for the benefits.

For Discussion:

1. What might explain a cultural bias against applying for benefits that, if received, might make one's life somewhat easier? What, if any, are your cultural biases about asking for help? How would you work with Mr. J. to explore, in a way that respects diversity and self-determination, his service options?
2. What reasons support keeping at least some of one's savings in a small box in the living room? What are the disadvantages of this behavior?
3. How would you go about addressing the son's concern about his sister stealing from Mr. J.?

Case Example Three: The Impact of Credit Card Debt

Sandra B. is a 24-year-old undergraduate student from Honduras in her junior year at a public college. She actually has been taking college classes each semester since her graduation from high school six years ago. However, she has been unable to go to school full time for more than two semesters because of her need to work. She is the sole financial support for herself and her five-year-old son, Enrique. Sandra generally has performed well in school but is frustrated by the slow pace of her progress towards a degree. She wants a job that only a college degree can qualify her for and has dreams of a Master's degree that will further empower her vocational goals. When her grades took a sharp decline in the last semester, she sought out a social worker in the college counseling center.

During her intake interview, Sandra appeared lethargic and unfocused. Her son was with her. She explained that his babysitter, a neighbor across the hall, could not provide care today and so she had to bring him to school. Worse, the babysitter was unavailable in the late afternoon and evening when Sandra worked at a clothing store. She finally acknowledged that the babysitter was refusing to watch Enrique anymore because Sandra was so far behind in her payments to her. Further in the

interview, Sandra acknowledged a lot of financial problems, but stated, “I don’t think I’m in money trouble, just trying to juggle things.”

Sandra’s job doesn’t give her a salary that covers her expenses, and her support payments from Enrique’s father are erratic. Sandra has been using credit cards “to bridge the gap,” as she put it. She states that when she graduated, she signed up for her first card at a table set up outside of the high school. She rarely used it then, except for an occasional special purchase. She was surprised at how long it was taking to pay off those purchases, however, and adds that she’s not quite sure how interest works or payments are determined.

After Enrique was born and Sandra moved into her own apartment (with the help of her mother, who has since moved back to Tegucigalpa), she took out another card and yet another. When she maxed-out on these three, she found another. Sandra says that sometimes she borrows on the cards to pay the babysitter, to pay her tuition, and for day-to-day items.

Once, she borrowed money from two cards to pay rent, and is fearful she may have to do that again—if she can find another credit card to open. She has no idea how much combined money she owes on the cards but is certain that if she can just get her bachelor’s degree, she’ll be able to get a job that will enable her to pay off the bills. Her mother taught her that “only the dishonorable declare bankruptcy,” so that’s not an option; although she admits she doesn’t really understand what that means.

For Discussion:

Often times, a financial crisis in a person’s life begins with the smallest step and the best of motives. In this scenario, Sandra has been demonstrating responsibility for self and family even as she adjusts to the culture and expectations of a new land; the ubiquity of credit cards seemed an obvious choice for her.

1. What are your views about the use of credit cards in your own life?
2. As you read the scenario, how soon did the “red flags” arise for you as she described her increasing reliance on credit cards?
3. What’s your understanding of bankruptcy, both from a legal and a cultural perspective? What are your personal views about this legal remedy?
4. What other professional options are you aware of that Sandra could utilize?
5. How would you help Sandra understand the probable connections between her financial stress and both her school performance and vocational aspirations?

Case Example Four: Divorce and Loss of Income - Impact on the Family

Martha W. came to her employer's EAP program presenting with symptoms of depression. She was strongly urged by her supervisor to get help as it was noted that the quality of Martha's work in the municipal agency sharply declined (reports submitted incompletely or late; missed meetings) in recent months after eight years of stellar evaluations. Martha said she would talk about her situation but refuses any referral that may involve medication.

Martha W. is a 41-year-old African American with two children. She is recently divorced but insists that her mood has nothing to do with this change because "the divorce was my idea and I accept full responsibility for it." Her ex-husband, Samuel, did not challenge the divorce nor did he contest the court-ordered child-care payments. Against the advice of counsel, Martha refused alimony, as she believed her job was secure and paid a living wage.

Unfortunately, Samuel subsequently lost his civil service job. Unlike Martha, his position was provisional and was susceptible to the first budget cuts. Martha knows that Samuel works in off-the-books jobs that apparently allow him to meet his needs but not to continue child-care payments. In fact, Martha has not received payments from Samuel in over a year. She raises the issue with Samuel when he visits the children, but now his visits are less frequent and she figures he's either with another woman or is just shirking his responsibility. The two boys (ages 8 and 6) are beginning to get "moody and misbehaving." Sandra says she has considered going back to court but feels guilty about the divorce, feels guilty that her sons don't see their father, and worries that she might get Samuel in trouble with the law because of his untaxed income.

But, Martha adds, her performance at work has much more to do with her boss (suddenly demanding), the boring repetition of a bureaucratic job (same forms, same questions, same answers), and now the semi-annual threat from the mayor that if the economy doesn't pick up, even civil servants may be at risk of layoff. Despite Martha's eight years on the job, she's actually the third lowest in seniority in her title; so the layoff threat is real to her. She says that she and the kids will weather this storm. She just needs to focus on the day-to-day and not let outside distractions get to her.

For Discussion:

Among other things, Ms. Martha W.'s case situation illustrates the importance of understanding the client's values and perception of what is important in her life. On one level, it is tempting to urge Martha to seek legal redress for the money that is due her and her sons, and let her former husband deal with any ramifications that may ensue. Clearly Martha's motivations are much more complicated than simply resolving that one aspect of her life. Helping clients to resolve or even address financial problems is rarely a straight road.

1. Reflect on how personal relationships have impacted your resolution of financial matters. For example, did you ever loan money to a friend who never paid you back?
2. How did you prioritize your values in terms of deciding on a plan of action?

Case Example Five: Compounding Financial Concerns - Unemployed & Uninsured

Samuel W. is a 43-year-old divorced African American. He was brought to a local hospital after he complained of chest pains and shortness of breath. He acknowledged to the doctor and nurse that he no longer smokes, but that he was a heavy smoker for almost twenty years. His father died of heart congestion at age 56. He asked to speak with a social worker because he needs someone to help him think clearly about "the mess I'm in—and I don't simply mean I don't have insurance."

Now officially unemployed, he has been supporting himself these past two years by doing various odd jobs, such as carpentry, small home-repair work, and the like. He had lost his provisional civil service job almost two years ago when the government enacted cutbacks because of the economic crisis. He said then that the layoff (firing, really, since he has no claim to the job) was a blessing in disguise.

While he admits that no one likes being told you don't have a job and the loss of steady income was important, he decided to see his change in job status as an opportunity to return to what he likes best: working with his hands. He also thought that not being tethered to a nine-to-five job might allow him to complete another goal. He wants to get a master's degree, maybe in education, so he can teach shop in high school.

Unfortunately, he is not a member of a construction workers' union, and does not

know friends or family who can help him join the union. He thinks that ongoing discrimination against African Americans in construction continues to impact the industry, and he has limited access to steady employment. Further, the loss of the municipal job meant he lost health insurance.

Off-the-books employment barely provides him with enough to meet food, clothing, shelter, and entertainment needs but definitely not the ability to manage COBRA payments. He's happy that President Obama and the United States Congress passed health-care reform, but he can't count on that to help him get coverage. He moved into a spare bedroom in his brother's house. While this gives him a place to sleep, he feels like an imposition to his brother and sister-in-law and their school aged-girl. Though he worked all his life, he never was able to have a savings account that would get him through tough times of more than a month or so.

But Samuel says that the worst aspect of his transition has to do with his kids. He did not contest the divorce because he knew his infidelity was difficult for his wife. He now thinks he got married too young. And, he did not contest the child-care payments he was asked to make, since he could afford them and definitely felt it was his obligation. But he can't meet those payments now, and feels awkward visiting his sons since he knows their mother is wondering when she will get paid. He doesn't know the answer. In shame about his financial circumstances, he stays away, and his sense of shame increases. He notes that he can't afford a lawyer or any other professional help.

For Discussion:

As you probably have figured out, Samuel is Martha's ex-husband. His situation illustrates how important having a steady job is and how fragile one's life becomes when it disappears. That the job loss was due to economic circumstances, and not questions about the client's performance, may add to the stress for it emphasizes loss of control.

1. Imagine what would happen if tomorrow you lost your job (or primary source of income). How would you view this change in status? A challenge? Devastation? What support systems, financial and social, would help you address this challenge?
2. What concrete services might a hospital social worker offer Samuel?
3. What might be the services referred for Samuel upon his discharge?