



ST. CLOUD STATE UNIVERSITY

DEPARTMENT OF SOCIAL WORK

The Catalyst

MEET OUR NEWEST FACULTY

Eunsun Kwon is an Assistant Professor of Social Work in the School of Health and Human Services. Before coming to the Department of Social Work at St. Cloud State University in August 2018, Kwon received her B.S.W. from Loyola University Chicago, M.S.W. from Columbia University, and Ph.D. in Social Work from Seoul National University. Her research focuses on detecting, understanding, and reducing socioeconomic disparities in health and health care. Kwon has published findings pertaining to the heterogeneous patterns of health changes in relation to socioeconomic status; the associations between early disadvantages and health outcomes in later years; and the role of health insurance coverage in reducing the financial burden of healthcare costs among low-income populations. Kwon has teaching experiences in diverse fields and practice experiences that include working in agencies providing support to low income children and families.

TITLE IV-E CHILD WELFARE PROGRAM

The Title IV-E Child Welfare Program allows students to become well prepared and exceptional social work professionals focused on child safety, permanency, and well-being. In addition students are provided a stipend and graduates must work in rural public child welfare for 4.5 months per semester of stipend support.

For more information, contact Dr. Mary Pfohl, PhD, MSW, LISW
(320) 308-3139



ST. CLOUD STATE UNIVERSITY SCHOOL OF HEALTH AND HUMAN SERVICES

3rd Annual Law Enforcement and Social Services Conference

"Strengthening Communities: The Intersectionality between the Community, Law Enforcement and Mental Health Interventions"
Thursday, October 4th 2018 (8:00 AM - 5:00 PM)
Best Western Plus Kelly Inn 1001 4th Avenue South St. Cloud MN 56301

KEYNOTE SPEAKER



Sue Abderhalden
Executive Director
NAMI Minnesota

Sue Abderhalden has devoted her career to changing laws and attitudes that affect people with disabilities and their families. For the past 19 years she has served as the executive director for NAMI Minnesota (National Alliance on Mental Illness) where she has grown the organization to be the largest provider of family and public education and support in the state and the state's strongest advocacy organization. She has held leadership positions with Arc of Minnesota, U.S. Senator Paul D. Wellstone and PACER Center.



Steve Paraja, Catholic Charities: Lincum
Keynote Speaker

Who Should Attend? Law Enforcement of all levels, departments and agencies individuals who work for Health and Human Service agencies. Students are highly encouraged to attend. Conference Fees: \$79 (800 after September 15, \$29 for students and seniors).

POST Credits (7) and Social Work CEUs: 3.0 Available.

For more information, please contact Dr. Sylvester Amara Lamin at samara@stcloudstate.edu or Dr. Conoder Teboh at cteboh@stcloudstate.edu.
Sponsored by the Department of Social Work, Department of Criminal Justice, SCSU Public Safety, Center for Continuing Education and the MINNESOTA STATE School of Health and Human Services

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Health Insurance and Poverty in
Trajectories of Out-of-Pocket
Expenditure among Low-Income
Middle-Aged AdultsEunsun Kwon , Sojung Park, and Timothy D. McBride

Objective. To assess the effects of longitudinal patterns of health insurance and poverty on out-of-pocket expenditures among low-income late middle-aged adults.
Data Sources/Study Setting. Six waves (2002–2012) of the Health and Retirement Study, in combination with RAND Center for the Study of Aging data, were used.
Study Design. A random coefficient regression analysis was conducted in a multilevel growth curve framework to estimate the impact of health insurance and poverty on out-of-pocket expenditures.

Principal Findings. At baseline, individuals with private insurance or unstable coverage were more likely to have out-of-pocket expenditures and financial burdens than public insurance holders. Over time, the poor who had no insurance, unstable coverage, or insurance type change had higher out-of-pocket expenditures; private coverage holders had higher odds of financial burden.

Conclusions. Unstable insurance coverage had a discernible effect on the long-term, out-of-pocket expenditures among low-income adults. Findings have an important policy implication to protect poor late middle-aged population, as this population enters old age, the high financial burden it faces may exacerbate persistent socioeconomic health disparity among older people with unstable insurance coverage.

Key Words. Health insurance coverage change, poverty, out-of-pocket expenditure change, out-of-pocket burden, late middle age

Along with rising health care costs and sustained disparities in health care access and health outcomes, out-of-pocket expenditure (OOPE), the amount typically spent for health care service use (Chen et al. 2014), has been a key concern among researchers and policy makers. High health care OOPE often contributes to families' financial difficulties (Cunningham 2009). High OOPE has also been linked to reduced use of health care and has the potential to aggravate socioeconomic inequality in health care access and health outcomes

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DR. KWON'S RECENT PUBLICATION

Eunsun Kwon, an Assistant Professor of Social Work, has published a research article in *Health Services Research* in December in collaboration. She and her co-authors, Dr. Sojung Park who is an assistant professor of George Warren Brown School at the Washington University in St. Louis and Dr. Timothy McBride who is a professor of the Washington University and

is an influential health policy analyst and health economist assessed the effects of longitudinal patterns of health insurance and poverty on out-of-pocket expenditures among low income late middle-aged adults.

“These findings confirm that low-income late middle-aged adults’ health care spending will continue to increase as they age,”

ADDITIONAL PUBLICATION INFORMATION WANTED

If you would like your research or publication information presented in our next issue of *The Catalyst*, feel free to contact Dr. Teboh with your information.

Dr. Teboh can be reached during his office hours in SH 237 or via email

cteboh@stcloudstate.edu

Eunsun analyzed data from adults aged 51–64 in the 2002–2012 Health and Retirement Study conducted by the University of Michigan, in combination with RAND Center for the Study of Aging data. She and her co-authors found that low-income, late middle-aged Americans with private insurance or unstable coverage were more likely to have higher out-of-pocket expenditures and financial burdens than those with public insurance. Especially, unstable insurance coverage had an effect on long-term health spending. These findings confirm that low-income late middle-aged adults’ health care spending will continue to increase as they age, but the rate of change will vary depending on insurance types and poverty level and have implications for people who may face coverage gaps as they enter old age.

As policy makers debate the future of the Affordable Care Act and states consider whether to expand Medicaid, her research has provided a foundation for future research to focus on understanding of the benefits associated with Medicaid expansion for low-income adults.

Journal Information:

Kwon, E. Park, S., & McBride, T. D. (2018). Health insurance and poverty in trajectories of out-of-pocket expenditure among low-income middle-aged adults. *Health Services Research* 53(6): 4332–4352. <https://doi.org/10.1111/1475-6773.12974>



Images from 2018 LESSC

LAW ENFORCEMENT AND SOCIAL SERVICES CONFERENCE

On Thursday, October 4th 2018, we held the 3rd annual Law Enforcement and Social Services Conference (LESSC) at Kelly Inn – 100 4th Avenue South, Saint Cloud, MN 56301. It was our goal to provide a forum for professionals within Criminal Justice and different Social Service Disciplines and backgrounds to engage in a dialogue about the intersection between law enforcement versus service provision, as well as explore the impact of combining tenets of the criminal justice system and Social Service Interventions during Community Responses and Mental Health Engagements.

Save the date for LESSC 2019:

October 17, 2019

We are thus inviting abstracts for next year’s conference themed:

“Law Enforcement and Mental Health: Expanding Possibilities for Biopsychosocial and Community Inclusion.”

DEPARTMENT OF SOCIAL WORK— SOCIAL MEDIA

The Department of Social Work is currently working to revamp their social media presence. Be on the look out for new social media pages including Facebook and Twitter.



STUDENT STORY

An article was published in the St. Cloud State TODAY, which highlighted the great work being done by a St. Cloud State social work student, Alex Martinez.

Alex has begun to reach people in his community, working with St. Cloud State's Admissions office to bring his daughter, Kim, and her fifth grade class from Melrose to tour St. Cloud State.

Alex has also formed a business, which provides bilingual Spanish and English remedial classes on domestic violence using the Duluth Model. Alex will be teaching the course to men who have been ordered to take the class following a domestic violence conviction.

The full article can be found at <https://today.stcloudstate.edu/a-life-transformed-alex-martinez/>



To have your work included in our next issue, contact Dr. Teboh who can be reached during his office hours in SH 237 or via email cteboh@stcloudstate.edu

PROJECT HOMELESS CONNECT

Project Homeless Connect was held on Tuesday, October 23, 2018 at the River's Edge Convention Center.

This event consisted of helping connect people who are experiencing homelessness or extreme poverty with services and resources to help their current life situation.

At this year's event, 300 bags of items such as mini LED flashlights, a pop up towel, a rain poncho, hand warmers, basic need items, a \$10 gift certificate to Cashwise, and four bus tokens, were handed out to those in need.

Also, 3,000 diapers, thousands

of feminine hygiene products, almost 70 pairs of socks, close to 100 blankets, and many more items of clothing and cold weather gear were given to those who attended the event.

Project Homeless Connect also served as a location for the 2018 Minnesota Wilder Homeless Study, where social work students surveyed individuals who were experiencing homelessness.

Project Homeless Connect will be held again in Fall of 2019.



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The mission of the department is to use an anti-oppression lens, with a focus on race, class and gender, to inform both its educational environment and educational programs. Faculty, staff and students commit to an experiential and transformative educational process that will challenge them to think critically and analyze systemic inequalities in the United States and the world. This process will prepare professional social workers to work as change agents in a diverse world.

St. Cloud State University
Department of social Work

226 Stewart Hall
St Cloud State University
720 Fourth Avenue South
St. Cloud, Minnesota 56301-
4498

Phone: (320) 308-3139
Fax: (320) 308-3285
Email:
socialwork@stcloudstate.edu

Visit us on the web at
[www.stcloudstate.edu/
socialwork/](http://www.stcloudstate.edu/socialwork/)



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IMPORTANT DATES

- Enrollment for summer 2019 courses:
 - SW 421: Child Welfare: Public and Private
 - SW 517: Adolescent Mental Health and SW Practice
 - SW 610: Social Work Frameworks
 - SW 682: Social Work Ethics and Values
 - SW 683: SW Mental Health Diagnosis Treatment
 - SW 684: SW Assessment and Treatment of Trauma
- BSW Intended Major Interviews
March 11-15, 2019
- MSSA's 126th Annual Training Conference & Expo
March 20-22, 2019
- Fall semester 2019 registration begins
March 25, 2019
- Advance Standing Comprehensive Exam (1st Attempt)
April 3, 2019 (1:00pm-4:00pm)
- Social Work Day at the Capitol (SWDAC)
April 8, 2019
- Advance Standing Comprehensive Exam (2nd Attempt)
April 24, 2019 (1:00pm-4:00pm)

