



Louder Than Words

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Table of Contents

About the Journal.....	i
Journal Aims.....	i
Acknowledgements.....	ii
Editorial Advisory Board.....	iii
Letter from the Editor in Chief.....	vi

Scholarly Literature Review

<i>The Importance of Financial Social Work</i>	1-11
Billy Streu	

Creative Works

<i>Torn</i>	12-17
Keyla Holt	
<i>Give Up Your Idea That Life is Linear</i>	18-20
Diana Treviño	

About the Journal

Louder Than Words (LTW) is the official Texas State University School of Social Work Student Journal that illuminates peer-reviewed academic written and creative works. LTW will become an annual forum that incorporates students' diverse social work-related pieces.

Journal Aims

- This journal serves as a platform to illuminate Texas State University's School of Social Work students' written works. We encourage diverse academic and illustrative writing and creative pieces from undergraduate and graduate students. We are seeking works that relate to and encompass the diverse spectrum of social work values, competencies, ideas, and experiences. To promote inclusivity and diversity our journal accepts submissions in multiple languages.
- This journal's structure emphasizes the integration of undergraduate and graduate students and alumni into the peer-review process. We believe research, professional development, and constructive feedback are integral aspects of the Social Work Profession. To advance professionalism and disseminate social work professionals' voices, we want current students and alumni to engage in this process.
- This journal serves as an opportunity for student growth in professional written and creative communication—necessary skills in the Social Work Profession. We hope student involvement in this endeavor will prepare and enhance communication skills, receptiveness to constructive feedback, and further prepare them for graduate school and beyond.

Acknowledgements

We would like to express our sincere gratitude to Dr. Angela Ausbrooks (Director, School of Social Work) for supporting our efforts to launch the *Louder Than Words* Journal! We are forever grateful for the trust she had in the vision and the Editorial Advisory Board. We also thank the School of Social Work faculty and staff for the encouragement they extended to the authors and student peer reviewers for the *Louder Than Words* Inaugural Issue. We greatly appreciate everyone sharing this opportunity and encouraging students to participate as an author or a student peer reviewer. We hope you continue to do so for future issues. We extend endless thanks to our student authors who have enthralled themselves in the peer review process and have made the *Louder Than Words* journal come alive.

We cannot say thank you enough for the efforts and leadership put forth by the *Louder Than Words* student peer reviewers. They submitted materials to be considered for the position, participated in a mandatory peer review training, reviewed submitted materials, and provided supportive, constructive recommendations to student authors— amidst the Texas Winter Storm and Global Pandemic! A job well done.

We extend additional thanks to Mr. Ross Wood (Career Advisor/Liaison, Career Services) for attending and assisting with our informational sessions. We extend endless appreciation to Dr. Deb Balzhiser (Director, Writing Center) and Dr. Joanna Collins (Assistant Director, Writing Center) for leading two enthusiastic trainings on peer review and constructive feedback. Also, thank you to Ms. Laura Waugh (Digital Collections Librarian, University Libraries) and Ms. Arlene Salazar (Research, Instruction, & Outreach Librarian, University Libraries) for assisting with the Online Journal System (OJS). They were both instrumental in initially establishing the platform, answering endless questions, and offering unwavering support.

Lastly, thank you to everyone who trusted in the Editorial Advisory Board to lead this initiative.

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Letter from the Editor in Chief

Dear Reader,

I am honored and delighted to introduce you to the Texas State University, School of Social Work, *Louder Than Words* (LTW) Inaugural Issue (Volume 1, Issue 1). This initiative is a collaboration among School of Social Work faculty and staff, current undergraduate and graduate students, and alumni. As a first-year faculty member in the School of Social Work, I had a vision to bring current students and alumni together to advance and illuminate diverse written works, while also demystifying research and the peer review process. I am forever grateful to Dr. Ausbrooks for believing in my vision and trusting in my leadership.

Our first issue includes three submissions: two creative works and one literature review. These range in topics from financial literacy in social work, to the beauty of intersecting identities, and the process of healing through trauma and grief. All three pieces are eloquently, creatively, and thoughtfully written supporting and illuminating social work values.

Moving forward, we invite all current Texas State University School of Social Work undergraduate and graduate students to consider submitting a written submission to the *Louder Than Words* upcoming issue, which we plan to publish in Fall of 2022. We encourage and accept an array of written expressions, such as, but not limited to a research article or presentation, literature review, policy analysis, theoretical paper, critical analysis of a current event, reflective essay, book review, or an artistic/creative expression such as a written song, slam poetry, blog post, drawing, or image. We also invite current students to consider applying to become a student peer reviewer. In this role, students will participate in a mandatory peer review training and offer constructive, support feedback in an identity withheld process to student authors. If you are moving on from the Texas State University School of Social Work and would like to still be involved, we would be thrilled to bring you on as an alumni editor or copy editor.

I will never be able to say it enough, but **thank you**, *thank you*, thank you, to all the Student Authors who submitted written works, the Student Peer Reviewers who exemplified leadership, the Editorial Advisory Board who provided supportive and creative ideas, and all those who shared this endeavor with their students, and further supported the launch of *Louder Than Words*.

I hope that as you read through the first issue you immerse yourself in the authors' creativity, critical thinking, and commitment to advancing the Social Work Profession. We look forward to receiving and publishing an array of submissions which exemplify social work values, diversity, and inclusivity for the years to come.

Sincerely,

Kelly Lynn Clary, PhD, MSW
Editor in Chief, *Louder Than Words*
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The Importance of Financial Social Work
By: Billy Streu

Abstract

The social work profession uses many approaches to fulfill its mission of enhancing human well-being for all people (NASW, 2017). Financial social work is one approach that deserves greater attention in the field. It promotes the economic well-being of everyone through financial capability (Sherraden & Huang, 2019). Economic injustices, such as extreme income inequality, poverty, homelessness, unaffordable housing, and predatory financial practices, reveal a tremendous need for financial social work today. Despite these realities, many social workers find themselves unprepared to assist their clients with their financial circumstances and difficulties. This paper makes a case for increasing the inclusion of this approach in social work practice and education through analyzing its implications on social work theory and ethical principles.

Introduction

Social workers are committed to promoting human well-being and advocating for the basic needs of all people (NASW, 2017). There are many approaches that social workers can take to accomplish this mission, such as criminal justice, school social work, and mental health practice. Financial social work is one approach that is gaining more attention over the last twenty years. It is a discipline that is committed to building financial well-being and financial capability for everyone, particularly those within vulnerable and marginalized populations (Sherraden & Huang, 2019). Economic factors impact every individual and family in their lives, and the financial health of everyone in society is a significant part of human well-being. Many professionals in the social work field are not prepared to engage their clients regarding their financial problems, and merely refer them to financial practitioners. Part of this outsourcing is due to a lack of financial coursework within social work education. Financial social work is often excluded from the common discourse among social work professionals (Engelbrecht & Ornellas, 2019). Yet, social workers are in front of people facing financial difficulties almost daily, and this position presents a tremendous opportunity to help clients build financial capability (Despard

& Chowa, 2010). The social work profession can gain from more practitioners being aware of the importance of financial social work.

The Theory Behind the Financial Social Work Approach

According to Sherraden et al. (2019), the goal of financial social work is financial well-being for all, and the means to that goal is financial capability. These concepts of financial well-being and capability make up a theoretical framework for financial social work practice. A unified theory for financial social work will potentially provide fruitful guidance for this approach to gain more speed in social work education (Sherraden et al., 2019).

An individual achieves financial capability through having the ability and opportunity to attain financial well-being and security (Sherraden et al., 2015). Financial capability can be broken down into the concepts of financial literacy and financial inclusion.

Financial counselors and planners often help clients increase their ability to act through financial literacy and education. Financial literacy is a person's ability to understand financial concepts, which leads them to make sound financial decisions for themselves and their families (Despard et al., 2010). Financial social workers have the skills to focus on increasing financial literacy among vulnerable and diverse populations in a culturally competent manner.

However, financial literacy only carries an individual so far until they encounter barriers to their economic opportunity. Financial inclusion addresses how much particular groups and individuals in society have access to financial systems, such as traditional financial services through banks and credit companies (McGarity & Caplan, 2018). Marginalized groups and individuals often face barriers to financial inclusion (McGarity & Caplan, 2018). Financial social workers are trained to create solutions that can increase their clients' opportunity to act towards

their financial well-being. They can also advocate for marginalized populations by combating predatory financial policies and practices that reduce financial inclusion.

As individuals and families grow their financial capability, they can hopefully discover a path towards greater financial well-being. Sherraden et al. (2019) describe financial well-being as a combination of financial stability and development. Economic stability is an individual's capacity to make sound financial decisions and be better prepared to meet obligations and financial challenges (Sherraden et al., 2019). Financial development, then, is the work to build assets and achieve long-range goals. As more individuals attain financial capability and well-being, we can hope to see economic justice for all be realized.

Implications of Financial Social Work Theory on Social Work Practice

Humans are complex and cannot be fully understood from a single perspective, so social work practice requires multiple disciplines to strive for the well-being of all. Financial social work is one of these disciplines. One of the values of the financial social work theoretical framework is its eclecticism to adapt to other social work theories.

Systems/Ecological Theory

Financial capability leans on the systems theory and person-in-environment principle (Sherraden et al., 2019). Bronfenbrenner (1979) theorized that human behavior and development could be understood through a person's relationship with various systems in their environment. Individuals and families interact with and are impacted by the economy and financial systems daily.

Everyone has a relationship with money and financial systems, which can positively or negatively impact their lives. According to the Center for Financial Social Work (2020), understanding this relationship requires social workers to assess how finances affect emotions,

values, thoughts, and other human behavior. Through financial capability, social workers can help their clients build a healthy relationship with their money by increasing their ability and opportunity to make sound financial decisions.

Many direct service organizations and community centers work with financially vulnerable populations. Financial literacy is a valuable resource of social capital for individuals and families from these populations to help alleviate poverty and other financial difficulties. Due to a lack of financial knowledge, millions of taxpayers do not utilize the earned income tax credit and child tax credit that entitle them to a possible refund (Drumbl, 2013). Missing these financial opportunities continues to put financially vulnerable individuals and families at a disadvantage economically. Therefore, financial capability programs and interventions can add considerable value to direct service agencies and community centers.

Development Theory

Social workers use developmental theory to evaluate human behavior over age-based life cycles through the biological, psychological, social, and spiritual dimensions (Hutchinson, 2019). In addition to the biopsychosocial aspects, it is crucial to consider an individual's life stage as social workers formulate financial well-being and financial capability interventions.

Financial social work practice focuses on the economic needs of individuals and families across life stages (Sherraden et al., 2019). Examples of this are helping people achieve childcare, employment and higher education in young adulthood, homeownership in adulthood, and retirement in older adulthood. Within the financial social work theoretical framework, one aspect of financial well-being is financial development (Sherraden et al., 2019). Individuals have more potential to thrive when they have the opportunities to set long-term goals and build assets, such as education, homeownership, and retirement.

One solution is to see every state implement a Child Development Account (CDA) to be available immediately for every newborn so that every individual in the United States has the chance to accumulate assets and future financial resources (Sherraden et al., 2015). Many states already have versions of a CDA in place. It presents an effective solution for financial inclusion among economically vulnerable populations. It provides individuals with an entry into traditional financial services and a pathway out of the fringe economy.

Social Learning Theory

Albert Bandura's social learning theory teaches that individuals learn behavior through active cognitive processes, such as observing through direct experience (Bandura, 1971). Individuals can develop cognitive beliefs about money learned from childhood and passed down from generation to generation (Archuleta et al., 2016). For example, parents who are financially illiterate pass on behaviors about money that can turn into financial disorders, like compulsive spending and financial anxiety (Archuleta et al., 2016). Financial therapy is a specific intervention that financial social work practitioners can use to assess a client's beliefs about money and help formulate new cognitive patterns and financial practices in hopes of creating positive financial behaviors.

Economic Justice

At the heart of the social work profession are human rights, social justice, and economic justice (Davis & Reber, 2016). Yet, considering the lack of financial education in social work curriculum, aspects of economic justice are possibly overlooked generally. A quick search for articles regarding this topic on its own does not yield much. The pursuit of economic justice is one area that makes financial social work unique. Through practice and policy, financial social work seeks specific ways to take up the cause for economic justice.

More people in society continue to fall into the fringe economy where they are pressed to use alternative financial services. Low-income neighborhoods see an increasing number of pawn shops, payday advances, check cashers, car title loans, and rent-to-own stores (Karger, 2015). These services tend to participate in predatory financial practices towards vulnerable populations such as excessive charges and interest rates. Social work practitioners can help their clients understand the workings of alternative financial services and find ways to increase their financial inclusion. They work with clients daily within the fringe economy that face financial discrimination and predatory practices. Financial social work practice increases their effectiveness to help their clients move further towards economic justice.

Today, an extraordinary number of Americans are facing the financial crisis that has accompanied the COVID-19 pandemic. Social workers serve individuals and families dealing with the adverse effects of this crisis, such as mental health problems and financial stress. The United States' unemployment rate climbed to its highest since the Great Depression, and the world faced the risk of a global economic recession (Jackson et al., 2020). Disadvantaged populations, such as those experiencing homelessness, have been hit the hardest. Those social workers who are prepared to offer financial interventions have a tremendous opportunity to advance economic justice for individuals and families within vulnerable populations significantly impacted by the pandemic.

Financial social work practice also advances economic justice in the development of financial empowerment programs. A study by Okech et al. (2018) revealed that financial capability intervention for human trafficking survivors could be a critical factor in preventing the recurrence of trafficking and offering a resource that can lead to greater well-being and stability. Intimate partner violence programs have adopted financial empowerment interventions to help

domestic abuse survivors achieve the ability and opportunity to find financial well-being out of their abusive relationships (Sherraden et al., 2019).

The financial social work approach can help develop programs and policies to alleviate widespread economic injustices. Lein et al. (2016) have presented policy strategies that are designed to reverse economic inequality through the Grand Challenges for Social Work initiative. Their strategies to reduce poverty and income inequality include expanding the Earned Income Tax Credit to workers who are non-custodial parents, extending support for childcare to be available for all working families, and progressively reforming tax rates that favor capital earnings over income and labor (Lein et al., 2016).

Financial Social Work Education

Studies reveal that social work students receive little or no education in financial literacy and generally feel unprepared to offer financial interventions to their clients (Gillen & Loeffler, 2012; Despard et al., 2012). These findings show a gap in social work education that potentially reduces overall effectiveness in social work practice. Schools of social work could add considerable value to their programs if financial literacy coursework could be included in their core curriculum.

Within the last 15 years, there have been efforts from schools of social work to incorporate financial content in their education program, including a team of schools in New York City, Columbia University, and the University of Maryland (Sherraden et al., 2017). Additionally, financial educational resources are already available for schools of social work to implement into their core curriculum at the undergraduate and graduate levels (Smith et al., 2018; Sherraden et al., 2017). There is incredible potential in the advancement of economic

justice within the profession if more social work students were also educated in financial literacy.

Conclusion

Economic factors impact everyone in society, especially those who are financially vulnerable. Income and wealth inequality are at their highest levels after over 100 years (Lein et al., 2016). Individuals and families experience reduced mental and physical health considering financial stress and strain (Sweet et al., 2013). Neoliberalism and globalization continue to prioritize competition and financial gain over the value of human individuals and communities for the sake of “economic advancement” (Engelbrecht & Ornellas, 2019, p.1234). It is evident that financial social work deserves to be a more mainstream approach within the social work profession and taught within its core curriculum. Social workers advocate for vulnerable populations that encounter financial challenges and economic injustice every day. They have the responsibility to provide more assistance in these matters than merely referring clients to financial practitioners (Gillen & Loeffler, 2012). In a profession that extensively utilizes a multidimensional framework, it makes sense that the financial dimension could also be more closely considered while serving clients and advancing economic justice for all people.

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Torn
By: Keyla Holt

Abstract

This is a self-reflection painting that depicts one ‘torn’; a woman pulling them to be more feminine while a man is pulling them towards masculinity. The green ribbon around their neck represents mental health awareness. The anklet worn is the semi-colon because they tried to take their life the day after Christmas, 2017. The semi-colon is the adopted symbol for suicide awareness, “my story is not over yet”. I identify as Black, homosexual, and gender nonbinary and have struggled with my gender identity since the age of five. I am 40 years old and still battle with Gender Dysphoria. Who am I? Fearing rejection, I have successfully hidden my various mental illnesses from the public eye. Considering my culture, the stigma behind mental illness adding to the stressors of not being accepted for my skin color, or the person I love, or who I identify as is often too much to bear. With this painting, I hope to bring awareness not only to Gender Dysphoria, mental health, and suicide, but to intersectionality as well; they all affect everyone, including social workers. It is often said that people fear what they do not know. We as a people are extremely diverse and from that diversity blossoms fear and intersectionality. As social workers, it is our duty to challenge the injustices of intersectionality that have plagued our society for centuries. So, we must continuously promote awareness and arm ourselves with the necessary knowledge needed to create more inclusive, equitable societies.

Torn



Torn

I identify as gender nonbinary and have suffered with my gender identity since the age of five. At the age of five, when most children are fascinated with dinosaurs and unicorns, I remember asking my mother why I was not born a boy. She tried to explain that this is the way God wanted me to be, but it never felt right. It was not about the type of toys because I had every toy made from My Little Pony to G.I. Joe. It was not about the color of my clothes because I wore every color of the rainbow. I do admit though, I despised dresses! It was for this reason I had mixed emotions about Easter. I loved the egg hunts and candy but not the Easter dresses. My sister and I were always made up to look like little dolls. Still, it was not about how we dressed. It was deeper than that. I never understood why I always thought girls were pretty and boys were, well boys.

I remember having my first crush in kindergarten but did not know it. I would always give her my snacks and treats. I made sure she was first on the slide at recess as that was her favorite. I would always let her cut in line when we had to line-up for things. At the young age of five, I was already a “gentleman”. I did for her everything I saw my older brother do for the girls he had crushes on. She told everyone I was her best friend. I loved that but was extremely confused as I felt weird around her. I wanted to hold her hand and give her a kiss on the cheek. But no, girls do not do that with other girls I thought. That is why I wanted to be a boy.

For years, I did things to make me “feel” like a boy. I rode BMX bikes and did tricks, I skateboarded, I played the drums, I climbed trees, played in the mud, played backyard football. I would even tease girls when my friends who were boys would tease them. I did everything I could to make them think I was one of them; everything that girls did not do back then. It was

never enough. To them, I was simply a tomboy. That is when I decided I had to be a boy, I was 11 years old. One bright and sunny summer day, my mother, brother, and I went to the mall. The mood was light, so I decided to go for it. I asked for a gender change... My brother instantly broke out into a hysterical laughter while my mother stood there dazed wondering whether to take me seriously or not. Once she realized my facial expression did not change, she knew I was serious! I was publicly shamed as she embarrassed me in the middle of a mall food court. I never mentioned it again. That one moment changed our relationship forever.

The next seven years were extremely hard. I had no-one to talk to about how I was feeling inside and did not know how to make sense of it all. I continued to be attracted to girls but had boyfriends because it was socially acceptable. In fact, it was a rite of passage in middle school. At the middle school I went to, if you did not have a mate by the seventh grade, you were nothing. So, I had boyfriends. My problem was, I hated being touched by a boy. Whenever they would try and hold my hand, I would get this instant feeling of utter nausea. Therefore, whenever it would get to that point in the relationship, I would break-up with them. That continued through high school. I had so many boyfriends by the time I graduated, I lost count. There was one that made me question who I thought I was.

At one point, I was completely infatuated with someone. He was older than I and went to another school. I was 15 when we met; he was one year and seven months older than me. He treated me like gold, like a delicate flower. I still felt awkward being touched but I did not feel sick. I was okay when he held my hand or put his arm around me. In fact, I enjoyed it. We were perfect for 14 months. He accepted my quirks and was okay with me not wanting to go further. At least that is what he told me. It ended a week later when I met his other girlfriend by chance. Back to the drawing board...

I came out as Lesbian when I was 18 years old. I had always been physically attracted to women and decided that I was done trying to live a life that everyone else wanted me to live. I went away to college and entered a whole new world. Homosexuality was a thing, it did exist. There were women who dated women, who knew?! I was attracted to many different types of women, so I decided to get to know many different people before settling on one. I found the woman of my dreams in the Fall semester of my sophomore year. Finally, life made sense. However, I still struggled with my gender identity. I am 40 years old, and still battle with that same issue. Who am I?

Along with Gender Dysphoria, I have several mental illnesses to worry about, to try and keep hidden. Among other things, I was diagnosed with Bipolar I Disorder when I was 20 years old. It has been a rollercoaster trying to keep it “contained”. I have good days then bad weeks then bad months then back to good days. Society still has this misconception of what it means to be Bipolar, so I do not tell people. Along with Bipolar Disorder and several others, I suffer with one other major mental illness. It can be quite debilitating at times, but I have learned to cope and not let it hold me back. Being a Black, homosexual, genderqueer person, I have tried hiding my mental illnesses from the public eye since diagnoses. The stigma behind mental illness adding to the stressors of not being accepted for my skin color, or the person I love, or who I identify as, is too much to bear.

The painting depicts a woman pulling me to be more feminine while a man is pulling me towards masculinity. From birth, boys and girls are groomed to be societally acceptable. They are dressed a certain way, talked to a certain way, given specific toys to play with, and even told what they can and cannot do based solely on their gender. We are all put in a box, either pink or blue. I stepped out of my box and am standing in limbo, unsure where to go from here.

I have a green ribbon around my neck for mental health awareness. Mental illness is more prevalent than people realize. It is time to bring awareness to its existence to help the millions of sufferers from generalized anxiety to comorbid severe mental illnesses. People should not be afraid of being denounced for what they have no control over. By putting one foot in front of the other going in the right direction, we can make a difference.

The anklet I am wearing is the semi-colon because I tried to take my life the day after Christmas, 2017. The semi-colon is the adopted symbol for suicide awareness, “my story is not over yet”. Like many others, I thought this was my only option. Life had gotten to the point where it was almost unbearable. I did not want to feel any worse, so I decided to end it. I had lost my great-grandmother, my best-friend, the Christmas before and thus had no-one to call on. I was lost, dazed, confused, and above all else... I was alone.

In conclusion, I hope to bring awareness to Gender Dysphoria, mental health, and suicide as they affect everyone, including social workers. We should not suffer alone; no-one should ever suffer alone.

Give Up Your Idea That Life is Linear
By: Diana Treviño

Abstract

This poem is an invitation for social workers to consider personal development as a practice. It also frames recovery as personal growth; something that is universal to all. The main goal of this poem is to normalize the process of recovery. The social work core value of dignity and worth of a person calls social workers to meet their clients where they are and enhance their self-determination. Progress is not often linear. Personal growth can wax and wane, double back, and pause. There are many opportunities throughout a person's life course to refine their practices. Often, people in recovery from substance abuse, trauma, and grief, lament about failure and having to start over. However, revisiting developmental milestones does not negate the therapeutic and personal work that has been done previously. This poem also suggests that people should honor their previous lifespan steps by viewing their past choices and behaviors as an integral part of their ongoing journey. When current steps follow paths people have crossed before, they can review milestones with deeper, wiser introspection. This poem acknowledges, with gratitude, that people are given many opportunities to strengthen their practices.

Give Up Your Idea That Life is Linear

(For all those who share my path, with gratitude.)

Give up our idea that life is linear.

Where you are

Where you will go

And where you have been

Have crossed each other

More than once

And will again.

Stop trying to get there from here.

Drop your belief you've reversed

And need to start again

Or have come to an end.

Every dark, cold, hard, winding road

You've ever trudged and bled upon,

Passes every birth place of hope

Where you've recovered.

Every silver lined, star-laden,

Glitter filled path you ever flit across,

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Bares memorial to both victory and loss.

Give up our idea that life is linear.

Not the ebb and flow of great ocean tides

Nor the seasons that mark the ageless passage of time

Nor the heavenly flow of the universe's eternal celestial glow

Adhere to linear design.

You are no less natural or divine.