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Researcher Profile: Jeffrey Anvari-Clark

Jeffrey Anvari-Clark
University of North Dakota

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RESEARCHER PROFILE

An Interview with

Jeffrey Anvari-Clark

Jeffrey Anvari-Clark, PhD, MA, LMSW, is currently an Assistant Professor in the Department of Social Work at the University of North Dakota. His research focuses on the financial domains of behavioral health, racism and financial interdependence, evaluation of financial wellness measures, and behavioral interventions in developing financial efficacy. He has formal training and several years of experience as a social worker and is licensed in Maryland and North Dakota. Before becoming a professor, Jeffrey worked as a financial coach and financial planner (Northwestern Mutual) and provided eviction prevention case management. He has over a decade of experience in training design and organizing multi-week training institutes, including the Money Habitudes® Certified Facilitator certificate training. In 2023, he launched the Financial Interdependence Project and hosted their colloquium, in which the relationship between the financial and social domains of behavioral health was explored in greater depth. He has experience teaching continuing education courses on finance and wellness and holds certifications in case management, problem gambling, and substance use disorders and treatment. His forthcoming book “Financial and Behavioral Health for Helping Professionals” (Springer) will be coming out in early 2026.

Q. Define what you do professionally.

- A. After about 20 years of community training, financial social work, advising, and coaching (and lots of degrees in between!), I’m FINALLY a university professor on the tenure track. I teach, I do research, and I have all kinds of fun doing neat projects.

Q. What activities encompass your professional responsibilities?

- A. I teach social work courses (lifespan development, family and community social work, and financial social work) at the BSSW and MSW levels. I also teach several continuing education courses for UND and other schools. I also do a lot of research and publishing and a little university service work. It’s a good balance for the moment!



Q. How long have you been engaged in your professional activity?

- A. It was suggested that, after I got my MSW, I get two years' worth of experience doing social work (needed to teach practice-related courses as a professor). Two years turned into seven! Adding on four years to crank out my PhD, I've only just started as a full-time professor in 2022. However, the benefit of all the experience makes for some GREAT stories to tell my students!

Q. What led you to your professional calling?

- A. In 1999, I did a study abroad in Bolivia and researched the impact of microlending on entrepreneurs. Since then, I've been passionate about the intersection of people, money, and social justice. Then, when I entered my MSW program, thinking I would study community organizing, I was introduced to financial social work, had field placements in the VITA program (Volunteer Income Tax Assistance, on behalf of the IRS), and fell in love with this field. As I learned more, I became aware of the financial therapy field and discovered how much they have to contribute at the clinical level.

Q. Do you work alone, or do you have a team?

- A. Both! At many universities, there are usually only a small handful of folks interested in the same topics as I am. On a day-to-day basis in my own department, I'm usually flying solo. But there's such a wonderful network of scholars here in the U.S. and internationally that I collaborate on just about every project I undertake.

Q. What theoretical framework guides your work?

- A. In social work, we borrow from almost every discipline! Financial therapy, family stress and resilience, behavioral economics and psychology, systems and ecological theories, feminist and critical race theories, and many others. Each lends important insights into how to view and understand the world.

Q. Are you working on any projects right now that you are really excited about related to financial therapy?

- A. Three, in fact! Axton Betz-Hamilton and I have a new study evaluating Money Habitudes that should be coming out soon. This is an important tool that helps individuals, couples, and families understand how they feel about their money situations and why, and then to be able to start talking about it. Also, the Financial Interdependence Project recently launched, and the second colloquium, which takes place in April 2024, to better understand how financial and relationship considerations are intertwined. Finally, I'm deep into writing my book *Financial and Behavioral Health for Helping Professionals*, which features financial therapy themes and money disorders throughout.

Q. What needs to happen so that in 10 years from now, we can say that financial therapy is a respected field of study?

A. I think strengthening relationships and understanding what financial therapy has to contribute will be crucial. In social work, we have A LOT of therapists, but many don't appreciate the implications of financial matters on clients' lives (or don't know what to do about it). Financial therapy has a lot of perspectives to offer, so presenting, publishing, marketing, and collaborating with others in different fields should help increase respect for the financial therapy field.

Q. What benefits can the Financial Therapy Association provide to others who perform work similar to your professional activities?

A. I've seen many money disorders firsthand, but most are not featured in the DSM-5. Providing an understanding of these issues and how to code for them to get paid by insurance is important. Also, in my circle, we share a lot of syllabi and curricula materials (down to the PowerPoints) to help others teach financial social work. This helps professors integrate the content into their classes when (a) they're short on time to prepare and (b) they aren't quite sure what content to deliver. If there were teaching resources for professors and guides for integrating content into classes on family therapy or addictions, for example, it would go a long way toward educating educators and students alike.

Q. If others are interested in finding out more about you personally and professionally, where can they obtain this information?

A. You can learn more via my UND bio page at:
<https://campus.und.edu/directory/jeffrey.anvariclark>
and can email me at:
jeffrey.anvariclark@und.edu.

Q. If you had unlimited resources, what would your dream financial therapy research project look like?

- A. I would LOVE to get ahold of a data set in which measures of financial anxiety and other money disorders were tracked over time (say, every three months for three years) alongside other standard financial state items and general behavioral health measures for stress, physical wellness, coping ability, and relationships, with the suite of covariates (age, gender, racial and cultural identity, working status, etc.). This would go a long way to helping us understand how money disorders relate to the overall aims of a healthier society and highlight the broader implications of financial therapy interventions.

Q. What advice would you give to practitioners wanting to get involved in doing their own research or writing on financial therapy?

- A. Just start. Be thoughtful about what you know (and mindful of confidentiality) and share it in blogs and articles. Chances are, what you see as a practitioner is about 10 years ahead of any research findings. Insights you can share can help others understand the latest issues and thereby help guide future research designs or interpretations. If you're interested in more rigorous research, reach out to folks like me and other published academics and see if there's anything they are or will be working on that could use your insight.