

Advising Beyond Finances:

How Social Work and Counseling Techniques Can Set Advice Apart

Both social work and psychology emphasize the importance of language and questions to enable deeper conversations, build trust, and disclose client intentions, feelings, and motivations. Here are three techniques to consider to help clients navigate emotionally charged situations that go beyond their finances.

Social work and social psychology rely heavily on narrative and specific questioning techniques to facilitate meaningful and transformative conversations with clients and patients. In social work, open-ended questions are commonly used to encourage clients to explore their feelings and experiences more deeply. For example, rather than asking a closed question like, "Do you feel stressed?" a social worker might ask, "Can you tell me more about what has been overwhelming for you lately?" This approach invites the client to narrate their emotional state, providing the social worker insight into underlying issues. Such questioning helps build rapport and trust, allowing clients to express themselves in a non-judgmental space, which is crucial to addressing sensitive matters such as trauma, abuse, or family conflict^{1,2}.

Social psychologists often use what is described as reflective questioning to promote self-awareness and challenge cognitive distortions. In cognitive-behavioral therapy (CBT), for instance, practitioners might ask clients to reflect on the connection between their thoughts, emotions, and behaviors. A therapist may prompt, "What were you telling yourself in that moment, and how did it make you feel?" This encourages the client to identify negative thought patterns and how they shape emotional responses. By doing so, psychologists guide clients through a process of cognitive restructuring, fostering more adaptive ways of thinking and emotional regulation³.

1. I Hear You: Active Listening and Empathy

- Learn to practice active listening, or pay attention to emotional cues that may signal deeper issues around aging, family dynamics, or health concerns.
- Empathy: Acknowledge clients' concerns and validate their emotions to foster trust and openness.
- By using these tools, advisors can identify concerns their clients may not feel comfortable expressing initially, leading to more personalized and effective planning.



Example scenario: An advisor is meeting with a client, Carol, a 67-year-old woman who has recently retired from full-time work. Carol shares her concerns about managing her finances, but the advisor senses an underlying tension when Carol mentions her adult children. The advisor says, "It sounds like you're feeling a bit uncertain about what comes next. Can you tell me more about what's on your mind regarding your children and your financial future?" The advisor uses reflective language to acknowledge Carol's emotional state. Carol then shares that she's worried her children will not support her caregiving preferences if her health declines. "I hear you're concerned about making sure your wishes are respected. That's an important conversation to have. Let's work through that together." In validating Carol's feelings, the advisor demonstrates sincere care, instills trust and invites Carol to continue to the conversation.

¹ Kadushin, A., & Kadushin, G. (2013). The Social Work Interview. Columbia University Press.

² Reith-Hall, E., & Montgomery, P. (2023). Communication skills training for improving the communicative abilities of student social workers: A systematic review. Campbell systematic reviews, 19(1), e1309.

³ Beck, A. T. (2011). Cognitive Therapy: Basics and Beyond. Guilford Press.

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2. Guiding Clients Through Life's Transitions: Providing a Framework for Discussion

- Borrowing from life-stage planning used in social work, advisors can help clients anticipate and prepare for some of life's biggest transitions—like caregiving, downsizing, or changes in health.
- Help clients create a “vision statement” for their next stages of life, similarly to how social workers guide clients through critical life transitions.
- This can open up discussions about end-of-life plans, living arrangements, and caregiving preferences, making the advisor a key resource during major life decisions.



Example scenario: An advisor is working with Steve, a 72-year-old client, who is entering a new phase of life as he considers downsizing his home and preparing for possible long-term care. His wife recently passed away, and he feels uncertain about his next steps. The advisor asks, “Have you thought about what your ideal living situation looks like if things change for you over the next few years?” The question gently guides Steve to think about possible future transitions—downsizing, potential caregiving, or even assisted living. By creating a “vision statement,” Steve can map out what success in this phase looks like beyond his finances. If he still isn’t sure, or doesn’t share a holistic idea, the advisor may go on to nudge him to think outside of the box: “Let’s talk about the next five years. Where do you see yourself living? What’s important to you—proximity to family, access to healthcare, or just enjoying your lifestyle?”

3. Facilitating Family Discussions: Navigating Difficult Discussions

- Taking a cue from family therapy, advisors can facilitate conversations about sensitive topics like inheritance, caregiving, and end-of-life plans. Structuring these discussions in a way that reduces tension and emotional discomfort helps clients plan more effectively.
- These conversations are especially important when there are complex family dynamics or when clients are aging alone without clear family support.



Example scenario: Sandra, a 75-year-old client, has been hesitant to talk about her estate plans with her two adult children and avoids the topic with her advisor. The advisor opens the door in a non-threatening way, asking, “Have you had a chance to discuss your plans or care preferences with your children? How do you feel about having that discussion?” Sandra shares that the conversation will spark tension due to longstanding sibling rivalries. The advisor offers to facilitate the conversation in a structured, neutral environment: “These conversations can certainly be tough. One thing we can do is bring everyone together in a way that makes it easier to talk openly. I can help guide the conversation so that everyone’s voice is being heard. How does that sound?”