

Building the Capacity of Human Service Providers to Deliver Financial Literacy to Domestic Violence Survivors

By Kameri Christy-McMullin, University of Arkansas Fayetteville School of Social Work

Domestic Violence & Personal Financial Capability

Practitioners are all too aware that women experience many different types of domestic violence, including physical, psychological, sexual, and economic abuse. For survivors, domestic violence often starts in one's teenage years and continues through the life span. Social workers learn about domestic violence survivors' experiences by listening to their stories, co-creating safety plans, and reviewing the Power and Control Wheel (PCW). Ultimately, a major reason why survivors feel hopeless, as well as why they believe they lack good options, is also consequently the reason they cannot escape an abusive relationship—*economics*.

The PCW is a valuable tool for helping survivors identify, understand, and assess behaviors that are controlling, oppressive, and abusive. The PCW lists common forms of abuse and violence (e.g., emotional abuse, coercion and threats, isolation), including a section on economic abuse. One goal of the PCW is to help survivors break through their denial of and minimizations about abusive behavior. The PCW also emphasizes that all types of abuse are rooted in the abusive person's desire to exert control and power over the survivor. Nonetheless, the PCW's examples of economic abuse deal primarily with education and employment. The PCW does not describe abusive behaviors that prevent women from building financial capability or literacy—outcomes that may

ultimately lead to asset/wealth access and ownership. Similar to the PCW, the Coordinated Community Action Wheel suggests community-level strategies for helping survivors of domestic violence. Unfortunately, it does not include any recommendations regarding economic capacity-building or economic empowerment.

In light of these omissions, it is perhaps not surprising that practice often ignores the critical issues of economic access and security for survivors. Even when practitioners, policymakers, and researchers examine economics, they usually limit their conceptualizations to women's income, educational attainment, and employment status. Although practitioners advocate for the empowerment of survivors, economic empowerment needs to be explicitly included under this umbrella. At best, when working with survivors, economic literacy is viewed as the final stage of "education" provided to women, as opposed to being immediately integrated into traditional advocacy that begins with mental/emotional health and "life skills" (e.g., cooking, cleaning, and parenting skills). However, if shelters were full of men, economic well-being and self-sufficiency would be the first items addressed (supporting notions of men as "providers" and "breadwinners").

Because domestic violence typically targets females, services generally focus on such things as "appropriate" mental health,

parenting skills, and various domestic skills. This tendency stems from patriarchy and traditional gender role assignment and is deeply embedded in society. Therefore, it is critical that practitioners bring the interrelated areas of *economic and emotional abuse, economic literacy, and wealth or asset building* to the forefront of their direct, policy, and research practice agendas.

Practice Implications

Because survivors have a multitude of needs, strategies to assist them require multi-pronged preventative and intervening approaches. **Practice** includes (1) **direct practice**, (2) **policy practice**, and (3) **research practice**. Thus, practice is all-encompassing, with each type influencing and informing the others. Practice must be grounded in a strong theoretical foundation. Potential theories and perspectives include feminist theory, empowerment theory, resource/exchange theory, the multi-systems life course perspective, and the strengths perspective.

Practitioners also need to be cognizant that for far too long, survivors of domestic violence have sought refuge in shelters or assistance from social service agencies that have failed to listen to their stories, fully assess their needs, and create appropriate interventions based upon this information. Service providers may unknowingly assume that domestic violence survivors are unable to make “wise choices” in multiple areas of their lives. This assumption creates an environment that closely mirrors the lack of power evident in the abusive relationships they are attempting to escape. Practitioners may intend to empower survivors by offering a range of services that they believe will benefit survivors, and survivors’ participation in services such as advocacy, support groups, or parenting classes is often mandated. Importantly, giving survivors a choice over which services and programs

they participate in is crucial to ending the cycle of disempowerment. Services that increase economic literacy and financial capability are essential; however, survivors must retain the ability to choose whether they participate. Programs and services that are based in empowerment, choice, and dignity are proving to be more successful than mandated programs. When survivors participate in voluntary programs, financial capability may continue long after they have left the programs; literacy increases, self-efficacy increases, and women gain control over their lives.

Enabling survivors to become financially independent must involve direct communication about and validation of the economic injustices evident in society. Just as Human Service Providers need to assess a survivor’s experience with a justice system that has often revictimized them (e.g., treating them as liars, children, overly emotional), practitioners must conduct the same assessment with respect to financial issues and institutions. A strategy of simply offering “economic empowerment” classes without first exploring women’s experiences and addressing policy issues pertaining to financial institutions will most likely fail. Why would women trust that economic independence is attainable if they have been repeatedly denied access to economic resources and opportunities or have been stuck in low paying jobs that fail to keep them out of poverty? Likewise, how can women who have had no input over which program content is most relevant to their lives find economic empowerment classes helpful?

Research is necessary to inform direct practitioners, policymakers, and researchers about the extent to which programs and policies are achieving their desired outcomes. At the same time, direct practice should drive the research agenda (practice-informed research). As new questions arise

from direct practice, evaluations need to be carried out in an attempt to answer those questions and to increase practitioners' knowledge about what works, when, how, why, and with whom. Not only do survivors deserve to receive research-informed practice, but policymakers also look to research for guidance on policy development. Without policies, there can be no programs or direct practice due to a lack of funding; policy creates the parameters of what programs are offered, to whom, and for how long. Above all, involvement and input from survivors are necessary if direct practice, policy practice, and research practice are to be relevant, meaningful, and feasible.

Life Course Theory & Empowerment Perspective

(applicable to both domestic violence and financial literacy)

Before considering implications for practice, one must be mindful that domestic violence is non-discriminatory—it occurs across socioeconomic, gender, racial, ethnic, and age groups. Consequently, it is crucial that practitioners consider the intersection of all of these factors when devising economic empowerment practice strategies. These strategies must reflect the diversity evident in the lives and experiences of the women being served. Life course theory provides some guidance and perspective when addressing the intersection of domestic violence and financial access/literacy. It also highlights the importance of prevention, as well as intervention, in designing practice strategies that address domestic violence. Furthermore, the empowerment perspective requires that practitioners consider all strategies through an empowerment lens.

Strategies

Increasing economic access and financial literacy for girls and women requires the adaptation of many different approaches, goals, and strategies. It also requires the inclusion of stakeholders from such diverse backgrounds and fields as women and girls, direct practitioners, economists, legislators, researchers, financial institutions, educational system personnel, and social service providers. The following suggestions are intended to start this discussion:

- 1.** Conduct focus groups with girls and women from a variety of backgrounds and life experiences to better understand their needs and wants regarding economic access, resources, and financial literacy. (Research practice)
- 2.** Develop an assortment of curricula for training Human Service Providers in a variety of settings. (Policy practice)
- 3.** Work with stakeholders to develop financial capability policies and programs that are empowerment-based. (Policy practice)
- 4.** Conduct training and workshops to build Human Service Providers' capacity to deliver economic access, financial literacy education, services, and resources. (Direct practice)
- 5.** Develop age and culturally appropriate curricula for K-12 students. (Policy practice)
- 6.** Require and provide economic content, information, and skills in K-12 classrooms. (Policy and direct practice)
- 7.** Develop age and culturally appropriate curricula for women as they move through the life course. (Policy practice)
- 8.** Create internet-based resources to provide free access to age and culturally appropriate curricula for girls and women as they move through the life course. (Policy practice)

9. Develop, fund, and provide asset-building programs for low-income girls and women. (Research, policy, and direct practice)
10. Evaluate these new direct and policy practice strategies. (Research practice)
11. Use research and evaluation findings to modify and develop new policies, programs, and services. (Policy practice)

Potential Challenges for this Practice Agenda

Developing, implementing, and evaluating services, programs, and policies that address the intersection of domestic violence and economic capability over the life course represents a comprehensive approach to domestic violence. This will require a broad, inclusive, and wide-ranging agenda to be successful. Most importantly, **domestic violence survivors' participation must be voluntary**. Given that financial access and capability have been largely ignored in the three areas of practice, increasing awareness of the intersection between financial capability and domestic violence must be viewed as both an initial and an ongoing strategy. To facilitate the practice agenda, political will must be established and mobilized.

Potential Challenges to Building Human Service Providers' Capacity

One barrier to economic empowerment is that women have generally not been adequately socialized or educated to understand the realities, possibilities, resources, strategies, and complexities of financial planning and financial security. This dynamic creates enormous obstacles for women who are survivors of domestic violence. Additionally, given that many advocates who work with survivors are women, advocates are often ill-equipped and

uncomfortable in assisting survivors in the area of economic literacy, financial access and planning, and wealth/asset building. This results in a lack of confidence and a reluctance to tackle an area that is perceived as mystical and overly complex. Therefore, practitioners need to start by building Human Service Providers' capacity to engage in economic empowerment.

Just as crucial as knowing how to co-create safety plans, Human Service Providers need to add economic literacy to their skill sets. Then, direct, policy, and research practice strategies can be developed with other stakeholders (including survivors) to assist survivors in obtaining knowledge, skills, and resources.

Another potential challenge is that economic empowerment may be a fairly new concept for many Human Service Providers. Consequently, providers may not initially view economic access, skills, or literacy as relevant to their practice. Similarly, Human Service Providers are often taught to narrowly understand the concept of practice as direct practice. Embracing practice as direct, policy, and research practice may require a paradigm shift for some Human Service Providers. Lastly, Human Service Providers may make assumptions about the level of their clients' financial literacy. These assumptions may prevent them from exploring economic literacy issues with women, which is a tendency practitioners must strive to change.

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1. Measurement - how to measure financial security and literacy
2. Targeting - who should be the focus of interventions
3. Testing - which interventions work and for whom

Contacting the Center

Center for Financial Security
School of Human Ecology
Sterling Hall Mailroom B605
475 N Charter St.
Madison, WI 53706

Email: ntruog@wisc.edu
Phone: 608.262.6766
Web: cfs.wisc.edu

This document was prepared for the ***Exploring the Intersection between Financial Capability and Domestic Violence*** workshop, which took place May 17, 2011 at the U.S. Department of the Treasury. The workshop was co-hosted by the U.S. Department of the Treasury, the Social Security Administration (SSA), and the University of Wisconsin-Madison Center for Financial Security. The workshop was funded through a grant (#5FLRC 09010203-02-00) from the Social Security Administration's Financial Literacy Research Consortium.

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