



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

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**Exploring the Intersection between Financial
Capability and Domestic Violence Workshop**



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Agenda

- Domestic Violence (DV), Economics & Life Course
- Practice Implications
- Life Course & Empowerment
- Strategies
- Potential Challenges for Practice Agenda
- Potential Challenges to Capacity Building for Human Service Providers (HSP)

DV, Economics & Life Course

- Women experience many types of DV:
 - **physical, psychological, sexual & economic**
- Often starts in teenage years & continues through life.
- We learn about DV survivors' experiences by listening to their stories, co-creating safety plans & reviewing the Power and Control Wheel (PCW).

- Major reason DV survivors feel hopeless & that they cannot escape abusive relationship: **economics**



Links between DV & Personal Financial Capability

- The PCW helps survivors identify, understand, & assess behaviors that are controlling, oppressive, & abusive.
 - **Lists common forms of abuse & violence, including economic abuse.**
 - **Overarching message: all types of abuse are rooted in the desire to exert control & power over the survivor.**
- Coordinated Community Action Wheel (CCAW) suggests community-level strategies for helping survivors.
- Neither includes recommendations regarding **economic capacity-building** or **economic empowerment**.
- Practice also often ignores critical issues of economic access & security for survivors.
 - **Patriarchy & traditional gender role assignment are deeply embedded in society.**

Links between DV & PFC

- When economics are addressed, usually income, educational & employment are the focus.
 - **Economic literacy is viewed as final stage of “education” provided to women; after mental/emotional health & “life skills” (e.g., cooking, cleaning & parenting skills).**
 - **What would be provided first if men filled shelters?**
- While we advocate for empowerment of survivors, **economic empowerment** needs to be explicitly included under this umbrella.
- Therefore, we need to bring the interrelated areas of **economic/emotional abuse, economic literacy** and **wealth/asset building** to the forefront of direct, policy & research practice agendas.

Practice Implications

- Survivors have a multitude of needs, so strategies to assist them require multi-pronged preventative & intervening approaches.
- **Practice** includes:
 - *Direct practice*
 - *Policy practice*
 - *Research practice*
- Potential theories/perspectives include: feminist theory, empowerment theory, resource/exchange theory, multi-systems life course perspective & strengths perspective.

Practice Implications (cont'd)

- Service providers may unknowingly assume that survivors are unable to make “wise choices” in multiple areas of their lives.
- Survivors’ participation in services such as advocacy, support groups or parenting classes is often mandated.
- Services that increase economic literacy & financial capability are essential (***economic empowerment***).
- When survivors participate in **voluntary** programs, financial capability may continue long after they have left the programs; literacy increases, ***economic self-efficacy*** increases & women gain control over their financial lives (***economic self-determination***).

Practice Implications (cont'd)

- HSP currently assess a survivor's experience with a justice system that often revictimizes them (e.g., treating them as liars, children, overly emotional, etc.).
- Enable survivors to become financially independent with direct communication about & validation of the economic injustices evident in society.
 - **HSP must conduct the same assessment with respect to financial issues & institutions.**
 - **Offering “economic empowerment” without first exploring women's experiences & addressing issues pertaining to financial discrimination/ oppression will most likely fail.**

Practice Implications (cont'd)

- Direct practice should drive the research agenda (practice-informed research).
 - **Questions arise from direct practice, to increase the knowledge base of what works, when, how & with whom.**
- Survivors deserve to receive research-informed practice & policymakers look to research for guidance on policy development.
 - **Research informs direct practitioners, policymakers & researchers about whether programs & policies are achieving their desired outcomes.**
- Without policies, there can be no programs or direct practice.
 - **Policy creates the parameters of what programs are offered, to whom, for how much & for how long.**
- Above all, involvement & input from survivors in all 3 areas of practice are necessary.

Life Course Theory & Empowerment Perspective

- DV is non-discriminatory— occurs across racial, socioeconomic, ethnic, ability & age groups.
- Crucial that practitioners consider the intersection of all of these factors when devising any economic empowerment practice strategy.
- Life course theory provides some guidance when addressing issues of DV & financial access/literacy.
 - **Cultural & age appropriateness of programs, etc.**
 - **Prevention as well as intervention programs critical in designing practice strategies**
- Empowerment perspective requires practitioners to consider all strategies through an empowerment lens.

Strategies about Strategies

- Increasing economic access and financial literacy for girls & women via adaptation of many different approaches, goals & strategies.
- Inclusion of stakeholders from diverse fields & backgrounds: women & girls, direct practitioners, economists, legislators, researchers, financial institutions, educational system personnel & social service providers.



Strategies

Keeping in mind the previous slide, suggestions include:

1. Conduct focus groups with girls & women from a variety of backgrounds & life experiences to better understand their needs & wants. (Research practice)
2. Develop an assortment of empowerment-based curricula for training HSP in a variety of settings. (Policy practice)
3. Work with stakeholders to develop financial capability policies & programs that are empowerment-based. (Policy practice)
4. Conduct training & workshops to build HSP capacity to deliver economic access (e.g., financial literacy education, services & resources). (Direct practice)
5. Develop age & culturally appropriate empowerment-based curricula for K-12 students. (Policy practice)

Strategies (cont'd)

6. Provide economic content, information, & skills in K-12 classrooms. (Policy and direct practice)
7. Develop age & culturally appropriate curricula for girls & women as they move through the life course. (Policy practice)
8. Create internet-based resources to provide free access to age & culturally appropriate curricula for girls & women as they move through the life course. (Policy practice)
9. Develop, fund & provide asset-building programs for low-income girls & women. (Research, policy, and direct practice)
10. Evaluate outcomes & effectiveness of these new direct & policy practice strategies. (Research practice)
11. Use research & evaluation findings to modify & develop new policies, programs & services. (Policy practice)

Potential Challenges for this Practice Agenda

- Developing, implementing & evaluating services, programs & policies that address the intersection of DV & economic capability over the life course represents a comprehensive, broad & inclusive approach to DV.
- Survivors' **participation must be voluntary.**
- Increasing awareness of the intersection between financial capability & DV must be viewed as both an initial & an ongoing strategy.
- Public/political will must be established & mobilized.

Potential Challenges to Capacity Building of HSP

- One barrier to economic empowerment is that women have generally not been socialized or educated enough in this area.
- Advocates often feel ill-equipped & uncomfortable in assisting survivors in the areas of economic literacy, access & planning, and wealth/asset building.
- Practitioners need to start by building the capacity of HSP to engage in economic empowerment & adding economic literacy to their skill sets:
 - **Assist survivors in obtaining necessary economic knowledge, skills & resources**
 - **Increase survivors' access to economic resources**

Potential Challenges to Capacity Building of HSP (cont'd)

- **Economic empowerment** may be a fairly new concept for many HSP who then may not view economic factors as relevant to their practice.
- Embracing **practice** as **direct, policy & research** may require a paradigm shift for some HSP.
- HSP must be careful when making assumptions (especially across the life course) about the level of their clients' financial literacy.
- Practitioners must strive to change any practice that may prevent them from exploring economic literacy issues with women.

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