

Intro/Context

Domestic violence can greatly impact survivors' safety and financial stability. Some people think of domestic violence as physical and/or emotional abuse, but often do not recognize the prevalence of financial abuse either on its own or when other forms of domestic violence are occurring. In the context of working with survivors of domestic violence, economic justice means supporting survivors in their efforts to achieve safety and financial stability. This can include many options, including applying for public benefits that may be available, such as cash assistance (TANF or SNAP) to immediately increase income; supporting survivors through one-on-one or group facilitation of the Allstate Moving Ahead Financial Empowerment Curriculum; and/or organizing around living wage and affordable housing issues in your local communities. Violence Free Colorado is eager to support member programs looking to deepen their economic justice programming and infuse more economic justice components in their day-to-day work with survivors.

For advocates to effectively support survivors' overall safety and stability, they must support survivors' financial empowerment needs. However, having in-depth conversations about finances and financial stability with individuals is difficult, especially with folks who have experienced domestic violence and other forms of oppression that have impacted their financial circumstances. This pocket guide is meant to enhance existing financial literacy resources and incorporate the psychological, behavioral, and systemic aspects of financial empowerment through social justice and survivor-centered lenses. This is a tool for advocates to use in their daily work with survivors seeking safety and financial stability. The different sections of the guide will enhance advocates' abilities to work with survivors to identify experiences of financial abuse, establish and support work towards survivor-driven financial goals, connect survivors with appropriate resources in your community, and identify other intersections of economic justice and domestic violence that impact survivors' financial stability. In the appendix you will find links to additional tools, such as a Financial Abuse Screening Tool, Economic Needs Assessment, and other resources, like the Allstate Moving Ahead Curriculum that can assist in deepening your organization's economic justice work.

Throughout this pocket guide we use the terms 'financial stability' and 'financial empowerment' and each of these will look different for every survivor. It is important that programs and advocates work alongside survivors to determine what this means for each survivor, rather than advocates determining what is stable and what is not. For this pocket guide's purposes, remember that financial stability may be a survivor's goal, while economic empowerment resources can help advocates support survivors achieve these goals.

Trauma and Spending

Anyone utilizing services at community-based domestic and sexual violence support organizations has likely experienced some form of trauma in their lifetime and we know trauma, like domestic violence, can have long term impacts on survivors' lives. Experiencing trauma impacts how a person interacts with and perceives their finances. Trauma impacts how and where people spend their money, their ability to budget effectively, and make short- and long-term financial goals. When people experience trauma, like domestic violence, they are may does not make plans or decisions with the rational or logical part of their brain, rather they are typically in a heightened state of arousal in which they are trying to keep themselves safe. From the outside, it may look like a survivor is choosing to make poor financial decisions, but survivors' brains are only focused on physical and emotional safety. It's important to not pass judgement around survivors' spending habits. From an advocate's perspective it may appear that a survivor is choosing not to make informed decisions about their finances, but survivors' brains are focused on physical and emotional safety, not necessarily sound financial decision making. Instead, try to work with survivors to identify when their spending habits are misaligned with their values. It can also be helpful to take a closer look at your own financial circumstances and goals to increase your comfort and familiarity with financial information, resources and options for survivors.

Knowing The Signs and Meeting Survivors Where They Are At

The first step in working with survivors of domestic violence who have experienced financial abuse is identifying their experiences as a form of abuse. Ninety-nine percent of survivors of domestic violence experience some form of financial abuse, in which the person causing them harm controls their finances (<https://nnedv.org/content/about-financial-abuse/>). As mentioned in the introduction, not everyone – including survivors – recognizes financial or economic abuse as an element of domestic violence. This can also be impacted by cultural or societal messages that survivors have heard about how to manage their money. Because of this, a survivor may think it is typical for one partner to oversee finances and may not see the connection to other forms of power and control their abuser is using.

Regardless of where a survivor is in their journey when they enter your doors, it can be helpful to include some financial abuse screening questions in your organization's intake process and continue that conversation later when survivors meet one-on-one with an advocate. The following are some examples of questions from the financial abuse screening tool that can begin the conversation of economic abuse with survivors. (see appendix). It is up to your organization to determine how these additional tools may fit into your approach to service delivery and how to use them. The goal of these questions is to identify if the survivor has power and control over their own finances. Are they able to access their funds if they want to or have a specific need, or does their partner maintain access to money? By starting with these questions, survivors may begin to identify experiences of financial abuse and areas that they need support with, and advocates can have a better understanding of what support and resources survivors might need. From this point, organizations may continue to work deeply on these goals if there are advocates doing housing and/or economic justice work within your organization and/or refer to community partners for additional financial goal setting and safety planning.

- Do you have access to money when you need it (including your earned income, benefits, EBT card, ATM card, credit cards, cash)
- How has domestic violence and other life experiences impacted your financial stability?

Factors Beyond Survivors Control

Survivors accessing services can have many intersecting identities, which impact and shape their experiences of the world. Survivors with one or more marginalized identities have more significant barriers and obstacles to overcome around economic empowerment and financial stability. Long-term systemic oppression has created inequalities among survivors that are beyond their control, and greatly impacts how survivors show up in community-based programs and services. It is critical to recognize and understand the systemic and institutional oppression that affects different identities, and how that can impact someone's financial opportunity and stability. Even if there is not something that you can do in the moment to address inequity and survivors' experiences, validating their experiences can be a start. At that point, your organization can consider ways to get involved in larger community conversations about equity and access.

Section 2 Understanding Barriers:

Context for Social Justice Advocacy

Survivors face barriers to financial stability and safety that are beyond their control. While there may not be immediate or direct action to take against these systemic barriers, it is important that advocates learn about the ways in which these barriers intersect and inform survivors' current housing and/or financial status. Building upon the housing work started in 2016 by the coalition, we have found that housing, economic justice, and anti-oppression advocacy are intrinsically connected. Financial stability is needed to attain safe housing; however, racist housing and hiring practices have created inequities for survivors in BIPOC communities. These policies and practices limit access and opportunity for BIPOC survivors and this is a piece of a survivors' experiences that cannot be overlooked. Survivors with disabilities and those that identify as LGBTQ have also faced discriminatory housing practices and historically have not had the same level of access to housing as individuals that do not identify as having a marginalized identity. The Fair Housing Act was created to limit discrimination based on certain factors, like race, but discrimination continues and can be difficult for survivors or advocates to prove if they do experience this. These inequities and their lasting effects are what we call the racial wealth gap ([citation here](#)). By looking at race and wealth disparities in communities, advocates and programs can better assess how funding is used to support and uplift the most vulnerable communities. If we serve those most vulnerable and support those folks with what they identify as needed, other survivors will be served too.

Access to Resources

Because some survivors face significant barriers to financial stability, it is important that advocates not only learn to recognize, understand, and support survivors in navigating systemic barriers, but ensure organizational programming does not continue to replicate or create new barriers for survivors. Organizations will need to assess barriers to services and resources that might be created by policies, practices, or even work habits. Funding can be a barrier to both programs and survivors, which makes it important that programs work with local partners to support survivors' various needs, and to identify flexible funding sources that meet unique needs. Flexible funding provides more funds to go directly to survivors, to meet their self-determined needs.

In addition to organizational policy, advocates should also work to understand how economic justice can be integrated throughout programs and services. Identifying economic barriers survivors are facing within your community can assist organizations in the search for the right community partnerships or funding opportunities to pursue. Providing survivors with the resources they have identified themselves-effectively shifts economic justice work from financial stability toward financial empowerment.

Section 3 Goals and Safety Planning/Shifting How We Work:

While this guide is designed to increase advocates' skills to support survivors, our hope is that community-based organizations serving survivors use this information to incorporate more economic justice elements into their services. This work will require a shift in how services and case management are delivered moving forward. Traditionally, advocates' economic empowerment and financial stability work with survivors has focused on the need for budgeting and increasing income. These are still important components to financial goal setting, but they cannot be the primary focus. As mentioned, survivors in crisis may not be able to make informed or rational financial decisions to focus on what they need to survive in the moment. Shifting support for survivors means hearing from survivors what their immediate needs are and working to address those first, whether an advocate sees a connection to financial stability or not.

Budgets are meant to be used as a tool to achieve a financial goal, but the goal should not be to develop a budget. This can also mean looking at survivors' finances differently. Rather than focusing just on money or other forms of income in the household, consider a survivor's entire support system. There may be supports that do not increase income but do provide some form of financial benefit. For example, a survivor may have an agreement with a neighbor who watches their child for no charge. This is not household income but still frees up funding the survivor would otherwise spend for childcare.

Creating and maintaining community relationships can be critical to advancing economic empowerment and stability for survivors. Survivors can provide valuable input based on their needs and help assess gaps in your programs, which can then help you identify partners in this work. From there, there are many kinds of organizations that you can partner with to advance your economic justice work, such as financial institutions workforce centers, community colleges, housing and financial counseling centers, etc.

Finding common ground and shared values with prospective partners can help you build new relationships and give you a chance to share information on how domestic violence can impact financial stability. For example, you may reach out to financial counselors to support survivors in repairing credit because of financial abuse.

It is also important to be cognizant of patterns or themes that you hear from survivors, so it can be helpful to keep track of themes and unmet needs related to financial stability. If an undocumented survivor's documentation status is keeping them from finding a job, how can organizations work with partners – like an immigration resource – to support the survivor if they want to start the documentation process? Incorporating survivor feedback and experiences in programming and services is critical in making this shift to incorporate more economic justice components.

Section 4 Community Advocacy:

Community Partnerships

There may be times that survivors have financial empowerment goals and needs that require additional support from community partners beyond what you can offer. As advocates there are certain financial aspects or needs that advocates may not be equipped to support with; likewise, it may be uncomfortable assisting survivors through certain aspects financial empowerment. Seeking out the additional community supports survivors may need is critical. It is important that the relationships and network programs build for survivors are things they have identified. Examples of economic justice advocacy and relationship building can include food security, housing, rent, homelessness prevention, school access, or transportation. These examples are starting points for identifying community partners to collaborate with.

Local Impact

In addition to identifying what supports are available in a survivor's community, it is equally important we cultivate relationships that are based on our values as non-violent, anti-oppressive organizations. Partners who will be working with survivors should be informed of best practices (including survivor centered, asset based, and trauma informed/responsive). These practices are not limited to how and when partners will be working directly with survivors but should also impact institutional practices.

Shifting our perspective toward economic empowerment will take practice. Just as there are many ways to support survivors toward financial stability and empowerment, there are numerous partners you could engage with in this work. We know banking access is a barrier many survivors face for many reasons; minimum deposits, high fees and rates, confidentiality, or financial abuse awareness can impact a survivor's ability to safely access and store their money. Working with local financial institutions such as banks or credit unions to eliminate these barriers can have large impacts and drastic effects for the communities we are working with. Another example is perhaps a program is working with many survivors who are immigrants. Documentation status can affect both employments, especially if employers are not aware of rights and protections folks may have. Working with other community partners that serve communities with experiences of immigration and documentation needs provides more resources and support for survivors facing these barriers. It is important that as we teach community partners about abuse and domestic violence we learn and deepen our understanding of how to better support and assist survivors with other unique needs in navigating these systems.

Closing Paragraph:

Supporting survivors to meet their financial goals may be a lengthy process as advocates learn to identify and navigate barriers to financial empowerment. Intersecting identities and discrimination add more stress and furthers survivors' inability to access resources. There are many entry points to this work and different ways to do EJ work as expressed in this pocket guide. In addition to this handbook, please reference the resources in the following appendix, they will provide additional context and tools for advocates looking to deepen their understanding and work toward economic empowerment.

Appendix and Resources

Section 1 Considerations and Questions:

- How might your organization incorporate some of this information into current processes?
- What happens after financial abuse is identified (i.e. resources, referrals within or outside organization)
- How can you incorporate the full Economic Needs Assessment into additional case planning sessions?
- What partners or resources can you create/maintain to support survivors' needs, especially those who may hold vulnerable or marginalized identities?
- How might your organization begin implementing all or portions of the Moving Ahead Curriculum with survivors?

Section 3 Considerations:

- How can your organization work to minimize or eliminate that barrier for this survivor and others in the future?

Section 4 Considerations

- Who in the community is already doing this work and how can you add or enhance their work domestic violence lens or through the lens of survivors?

Works Cited, Resources, and Additional Information

- *About Financial Abuse*. National Network to End Domestic Violence.
<https://nnev.org/content/about-financial-abuse/>

Link for info Prosperity Now

- Racial Wealth Gap / Economic Equity definitions
- https://prosperitynow.org/sites/default/files/resources/Prosperity%20Now_%20Communicating%20Race%20and%20Racial%20Economic%20Equity_%202.3.20_Final1.pdf

Allstate - Download and View Moving Ahead Curriculum Here

<https://allstatefoundation.org/what-we-do/end-domestic-violence/resources/>

Financial Abuse Screening Form

Longer Financial Needs Assessment

ADA Laws, Protections, Regulations Here

https://www.ada.gov/2010_regs.htm

FHA History and Protections

https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_act_overview

Freeform Financial Security Policy Map

- <https://mapandscorecard.freefrom.org/states/colorado>