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We would like to thank SAMHSA along with all of today's participants.

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Economic Empowerment for Survivors of Domestic Violence

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What we'll cover:

- Defining Economic Abuse
- Deanna's Story
- Money and Power
- Economic Empowerment
- Safety considerations for survivors
- Questions



What is domestic violence?

- Domestic violence is a pattern of coercive behaviors that can include physical, psychological, sexual, economic, and emotional abuse, perpetrated by one person against an intimate partner to establish and maintain power and control.
- Domestic violence occurs every **15 to 18 seconds** in the United States.



What does financial abuse look like?

- Controlling access to money
- Identity theft
- Damaging credit, savings, checking accounts
- Stealing money
- Sabotaging job or school



Deanna's Story

Deanna lived with her abusive boyfriend, Martin, for two years. She has no family to call for help and Martin does not allow her to have a job, friends or money. She plans to leave him.

The last time she left, she ate at a soup kitchen three nights a week. The women running the program gave her clothing and let her use the bathroom in the staff office to freshen up. Although they offered to help her find additional resources, Deanna refused. She was ashamed. They also encouraged Deanna to get her GED, but she was afraid to start something she might fail.

So she lived in her car and worked for a day-labor program, earning enough money to buy gas, food and personal items from time to time.

Moving Ahead Through Financial Management, Allstate and NNEDV curriculum



Deanna's Story

This time she wants to find a job that's stable and pays better. Before she met Martin, Deanna dreamed of opening her own childcare center, but that dream seems out of reach now.

Deanna's story is one of many domestic violence survivors. However, remember, there is hope and there are people, programs and organizations willing and ready to help Deanna.

Moving Ahead Through Financial Management, Allstate and NNEDV curriculum



Deanna's Story

Deanna gained financial independence by securing a part-time job at a daycare that also had a tuition reimbursement program that paid for her schooling. She not only got her GED but also attended a community college and received an Associate's Degree in Early Childhood Education. She has since pursued her dream and has opened her own childcare center. Although this took over five years to accomplish, she could not be more proud, happy or secure. Deanna gained independence by working hard, staying focused, and never giving up despite the challenges that continued to cross her path.

Moving Ahead Through Financial Management, Allstate and NNEDV curriculum



Why focus on finances?

- Finances are a MAJOR issue in the lives of survivors of domestic violence
 - Main barrier to leaving an unsafe relationship
 - Working to increase economic stability can help alleviate barriers to leaving, safety plan!
 - Economic self-sufficiency leads to asset-building, long term financial stability
 - Financial Education classes can help eliminate feelings of isolation, hopelessness and fear associated with finances



What is oppression?

- The ability of some groups of people to have power and control over other groups of people



Money and Power

What's the connection?

- 1% of the U.S. population controls 80% of the wealth in this country
- 99% of us scramble to control the remaining 20% of the wealth
 - What does this mean for those that are marginalized or have experienced oppression?



Impact of Oppression

- ❑ Denied access to community resources
- ❑ Denied access to employment or exploitation through employment
- ❑ Financial exploitation
- ❑ Unequal treatment or disrespect as a consumer and human being



Considerations for survivors of economic abuse

- Traditional money management's emphasis on individual behavior and personal responsibility may result in further victimization
 - Acknowledge the impact of abuse on your financial situation
- It's okay to have fear, worry, and shame that may come with discussing your finances. But remember, **YOU ARE NOT ALONE.**



Counteracting oppression

□ Economic Empowerment

- the ability to make decisions about your money

Examples:

- Choosing the type of work we do
- What kinds of products we can buy in our neighborhoods



Keys to Economic Empowerment

- Increased ability to take control over the events in your life
- Develop a shared understanding-recognizing you are not alone
- Reduce self-blame-problems arise because of existing power arrangements/imbbalances in society
- Take responsibility for what is under your control



Money Values

- Shape how we think about money
- Stem from messages we received from a very young age
- Abusive relationships alter money values
- Impacts our current spending habits
 - Spend it if you have it!
 - Save, save, save!

What are your money values?



Steps to increasing your economic empowerment!

- Take control of your finances
 - Create a budget
 - Print your free annual credit report
 - Set a savings goal

- Talk about money
 - Take a financial education class
 - Meet with an advocate



Take control of your finances

□ Budget/Spending Plans

- What do you bring in each month?
- What goes out each month?
- Occasional expenses?
 - Expenses that do not occur on a monthly basis (birthdays, holidays, etc)
 - It's important to plan for these!

■ Spending Leaks



Safety consideration

- An increase in personal power & resources may seem threatening to a participants' partner



What's a spending leak?

□ Spending leak

- Spending habits that can slowly, or quickly, drain our money without even knowing!
- Example:
 - Buy a \$3 cup of coffee 3 times per week
 - \$12/week or \$52/month or \$624/year

Do you have a spending leak?



Plug that leak!

□ Alternative:

- buy a pound of coffee and make it at home!
- A \$12 pound of coffee can last 2 weeks.
- That's \$26/month or \$312/year!

That's half the expense! Now you're saving at least \$312/year.



How's your credit?

- You can find out for free!
 - Print your credit report for free, once a year with all 3 credit bureaus
 - www.annualcreditreport.com

- Review the report for errors
- Dispute errors that find by writing a letter or disputing online
- Document ALL communications
- Consult with a non-profit community development financial institution for support



Safety Consideration

- Assess safety in pulling credit report
 - Is it safe to have your credit report in your possession?
 - Disputing inaccuracies may result in phone calls or mail



What are you saving for?

- ❑ A dollar here and a dollar there can really add up
- ❑ Plugging spending leaks can free up a few dollars a week
- ❑ Using a budget can help you live within your means and achieve savings goals
- ❑ Asset-building increases personal wealth and builds strong communities



Safety Consideration

- Assess safety of having a savings
 - Is it better to have a bank account or save it in your sock drawer?

- Sometimes saving money can be threatening to an abusive person
 - Are you saving to me leave me??



Asset building assistance

□ Individual Development Accounts

- Matched-savings accounts that help you save for homebuying, small business development, adaptive equipment, and post-secondary education
- For every \$1 you save, they match you with \$3
- $\$1000 + \$3000 = \$4000$ towards your asset goal! Look it up in your community.



Talk about Money

- ❑ Challenge money values that tell you there is shame and embarrassment in discussing money matters
- ❑ Get support in improving your financial situation; there's hope!
- ❑ Gain or regain control over your finances; learn from mistakes and move forward



Take a class, it's fun!

□ Goals for Financial Education

- Hands-on educational experience
- Improve your credit
- Budget, savings goals, increase self-sufficiency
- Learn how financial systems work and terminology
- Process the difficult memories and get support



Safety considerations

- ❑ Is attending a class safe for you at this time
- ❑ If you're budgeting online, is your computer use being monitored
- ❑ Handouts and information from class may not be safe



Not only financial planning is important...

- ❑ Create a Safety Plan
- ❑ Pay attention to documentation, legal ramifications of financial actions
- ❑ Utilize community resources
- ❑ Know your options and rights as a survivor, privacy, confidentiality, accessibility, etc
- ❑ Revisit your Personalized Safety Plan frequently!



Thank you!

□ Questions or Comments?

□ How to contact us:

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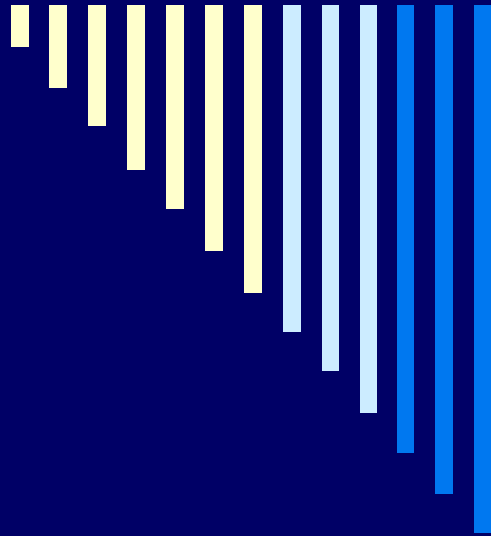
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