



Economic Abuse and its Role in Domestic Violence



YWCA USA & Women's Policy, Inc.
Lunch Briefing – October 20, 2009

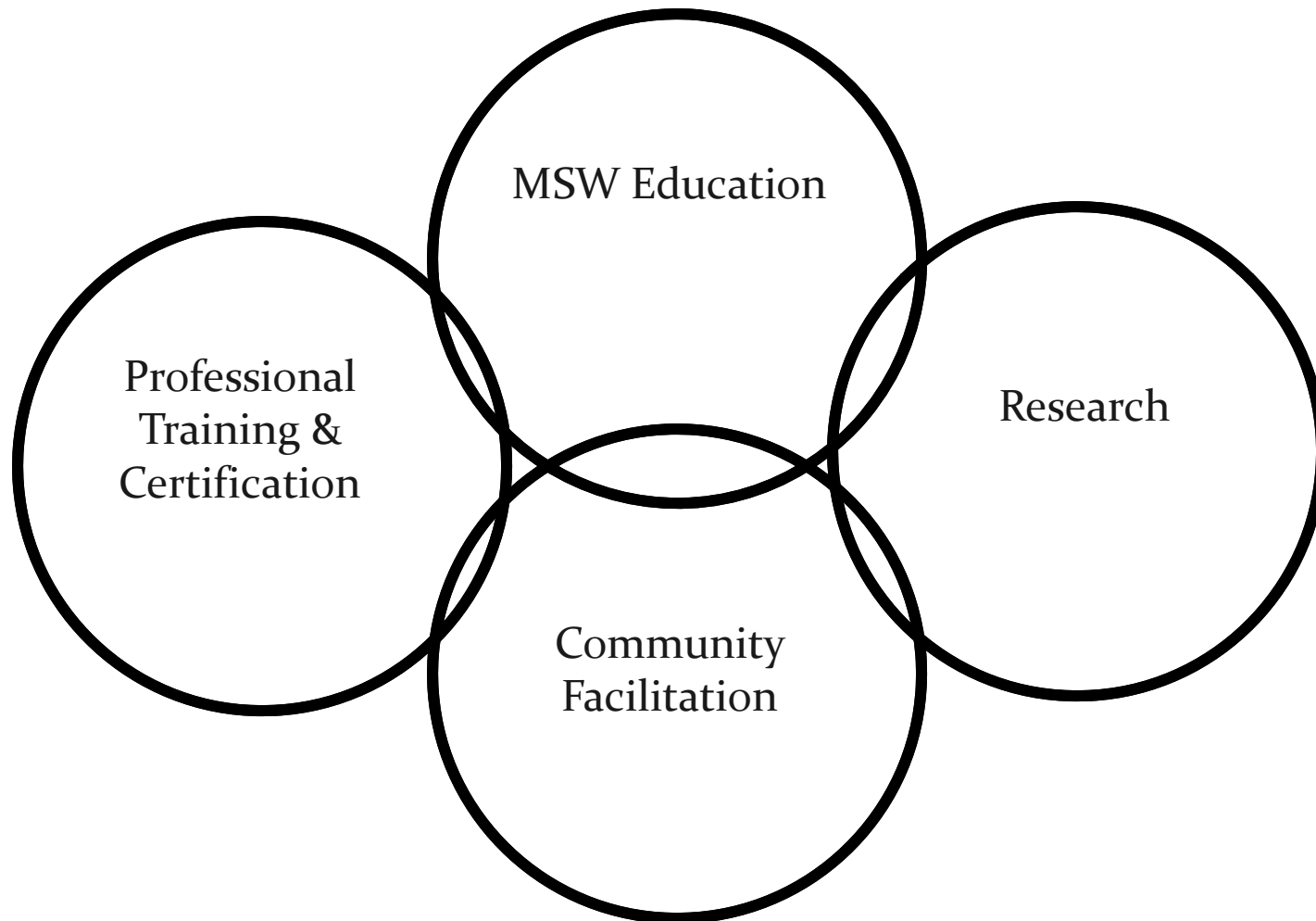
Overview

- Acknowledgement of Sponsors and Caucus Leaders
- Introduction to the Center on Violence Against Women & Children (VAWC) at the Rutgers University, School of Social Work
- Discussion on economic abuse
 - Definitions
 - Consequences & impact
- Review of recent research in partnership with The Allstate Foundation and the National Network to End Domestic Violence
- Future Directions for Research & Advocacy

VAWC Mission

- ▶ Our mission at the Center on Violence Against Women & Children is to strive to eliminate physical, sexual, and other forms of violence against women and children and the power imbalances that permit them. This mission will be accomplished through the use of a collaborative approach that focuses on multidisciplinary research, education, and training that impacts communities and policy in New Jersey, the U.S., and throughout the world.

Components of VAWC



MSW Education

- Started with endowment from Verizon Wireless (from Hopeline project)
 - Provided 3 scholarships per year
- 3 scholars in each academic year (2007-2008 & 2008-2009 &)
 - Participate with research at Center
 - Participate in a colloquium in May
 - Audience representing academic, government, nonprofit, & corporate sectors

Colloquium Topics:

- ▶ May 2008:
 - ▶ **Kristin Dunne**: Why Groups Are A Good Intervention for Abused Women
 - ▶ **Amanda Mathisen**: Achieving Economic Self-Sufficiency
 - ▶ **Rupa Khetarpal**: "Carrying the Burden of Shame": Rape, A Weapon of War
- ▶ May 2009:
 - ▶ **Audrey Allred**: Rape as a Weapon of War: Sexual and Gender-Based Violence in the Congo
 - ▶ **Melissa Fogg**: Engendering the Refugee Experience: Female Perspectives on Forced Migration and Refugee Resettlement
 - ▶ **Sauna Simmons**: Women Who Kill: The Battered Woman Syndrome as a Legal Defense

MSW Certificate Program

- ▶ **Certificate program started this past year (2008-2009)**
 - ▶ 21 students (full & part-time) participated; 14 graduated in May
 - ▶ 10 students signed up for 2009-2010
- ▶ **Includes specialized field placements such as:**
 - ▶ Women Aware, JBWS, Women Space
 - ▶ Women's Health & Counseling Center
 - ▶ International Institute of New Jersey
- ▶ **Requires particular courses (open to ALL students)**
 - ▶ SWPS II: Violence against Women & Children
 - ▶ Violence & Abuse in Adulthood OR Childhood
 - ▶ 2 electives with vawc emphasis such as:
 - ▶ International Social Work
 - ▶ Victimology (Graduate School of Criminal Justice, Camden)
 - ▶ Women' Issues

Professional Training

- ▶ 886 people trained representing a wide array of professionals
- ▶ Provided 38 workshops
 - ▶ 16 requested workshops
 - ▶ 22 workshops for VAW Continuing Education Program
 - ▶ 24 more workshops scheduled for 2009-2010
- ▶ Future directions
 - ▶ More online workshops
 - ▶ More customized training & use of website

Research Projects in Progress:

- The Allstate Foundation & Economic Empowerment Project
- DOW: Finalized evaluation tool; currently implemented
- Rape Myth Study: Conducted in Fall 07 (n=951) & again in Fall 08 (n=2,500 with 950 3 weeks later)
- Joint project with Puerto Rican Action Board & Women Aware to evaluate their Orquedia project and efforts to link battered Latinas with services
- AMAR-DV & evaluation of art camp for adolescents
- NJCASA & development of gender norms survey

Community Facilitation

- U-Hopeline Project with Verizon Wireless
 - Collected 500 phones in inaugural year (08-09)
 - Expanding to Newark & Camden campuses
- Website development
 - Revised along with SSW website & “branding” (<http://vawc.rutgers.edu>)
 - New sections including:
 - For faculty (curriculum modules; bibliographies, class resources, discussion boards)
 - For students (career resources, licensing info, class info, discussion boards)
 - For those interested in training & workshops (topics available; listing of trainers & biographies)
 - For those interested in research (summaries; resources)

Understanding Economic Abuse

- ▶ Has always been one of many tactics abusers use to control their partners
- ▶ Misunderstood concept by most Americans
- ▶ Key to determining centers on the lack of cooperation and discussion around financial decisions in a relationship
- ▶ Examples include:
 - ▶ Discouraging or preventing employment or furthering their education (16-59%)
 - ▶ Monitor work activities by tracking pay or disrupting her day (35-56%)
 - ▶ Insisting on accounting for all expenditures
 - ▶ Running up credit or debt, excessive gambling, purposefully ruining credit scores

Consequences of Economic Abuse

- ▶ Poverty
- ▶ Stressful home environment
- ▶ Greater economic dependence on abuser
- ▶ Greater uncertain economic future
- ▶ Greater risk for depression, anxiety, or physical health problems
- ▶ Vulnerable to poor educational & employment success
- ▶ Damaged self-esteem and self-efficacy
- ▶ Forces women to choose between staying in abusive relationship or face poverty and/or homelessness

Financial Literacy

- ▶ Economic empowerment, higher educational levels, & stronger financial contribution may less economic & physical abuse
- ▶ Greater financial literacy and knowledge are essential survival tools to escape effects of abuse & poverty
- ▶ Defined as the knowledge of & skills with personal financial concepts (i.e. earning, spending, saving, & investing)

Example of a Financial Literacy Program

- ▶ The Allstate Foundation with the National Network to End Domestic Violence (NNEDV) created: *Moving Ahead Through Money Management*, a curriculum specifically created for victims of domestic violence.
- ▶ Collaborated with VAWC to conduct nationwide longitudinal study
 - ▶ How well the program is working
 - ▶ Impact of program on women's lives

Details of Study:

- ▶ Collected data from May 2008 through September 2009
- ▶ Face-to-face or phone interviews with survivors from 15 domestic violence programs from 10 states
- ▶ Interviewed participants 3 times (last summer, 5 months later, then 6 months later)
- ▶ In round one, interviewed 121 survivors (120 women & 1 man)
 - ▶ Round two, interviewed 101 from original group
 - ▶ Round three, interviewed 93 from original group
 - ▶ Left with a 77% response rate

Preliminary Results

▶ From Round One:

- ▶ 94% of participants experienced some form of economic abuse, reporting that their partner:
 - ▶ Made all the financial decisions (88%)
 - ▶ Did things to keep from having money of their own (87%)
 - ▶ Made important financial decisions without any discussion (83%)
 - ▶ Hid money (77%)
 - ▶ Borrowed money without paying it back (73%)
 - ▶ Paid bills late or not at all (71%)
- ▶ Those who experienced economic abuse also experienced physical and psychological domestic violence

Preliminary Results (cont...)

▶ From Round Two

- ▶ Asked participants on whether they had completed specific financial tasks since the curriculum
 - ▶ 91% identified signs of financial abuse in current or past relationships
 - ▶ 86% set financial goals
 - ▶ 77% created a budget
 - ▶ 71% opened a bank account
 - ▶ 61% began paying off their debt
 - ▶ 57% developed a financial safety plan
- ▶ Compared with Round One:
 - ▶ Increases in their economic self-sufficiency and economic empowerment
 - ▶ Decreases in economic, physical, & psychological abuse, depression, and PTSD

Future Directions

- ▶ Need to better define & identify impact of economic abuse
- ▶ Need to understand how economic literacy helps survivors
- ▶ Need national discussion bringing scholars together from different fields
- ▶ Need to include economic abuse in our prevention & intervention efforts
- ▶ Need to utilize current literacy programs such as The Allstate Foundation's program
 - ▶ Can be found at www.clicktoempower.org

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