Domestic Violence, Economic Abuse, and Implications of a Program for Building Economic Resources for Low-Income Women

Findings from Interviews with Participants in a Women's Economic Action Program

April 2007

Center for Social Development
George Warren Brown School of Social Work
Washington University in St. Louis

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Preface and Acknowledgements

Redevelopment Opportunities for Women Economic Action Program (REAP) is a policy, practice, and research initiative that arose from a collaborative of 13 domestic violence and 3 homeless service agencies who began working in 2000 to develop economic services for low-income battered women in the St. Louis, Missouri region. This consortium of agencies works through Redevelopment Opportunities for Women (ROW), a non-profit agency whose mission is to empower women and their families to build safety, skills, economic security and hope for the future. The collaboration culminated in formalized economic service provisions including economic education and credit counseling; women's Individual Development Accounts (IDAs); and economic advocacy and support services. Meg Schnabel, MSW and current Executive Director of ROW was instrumental in forming the REAP collaborative which consists of the following 16 partner agencies.

Barnes Jewish Hospital Assisting Women with Advocacy, Resources, and Education (AWARE)
Lydia's House
Life Source Consultants
Legal Advocates for Abused Women
Our Ladies Inn
Women's Support and Community Services
Redevelopment Opportunities for Women
Room at the Inn
Salvation Army: Community in Partnership
St. Louis City Circuit Attorney's Office
St. Martha's Hall
Kathy J. Weinman Shelter
Woman's Place
The Women's Center
Women's Safe House
YWCA Women's Resource Center

The study discussed in this report involves in-depth interviews with 30 low-income women with current or a recent history of domestic violence, who were participating in REAP's IDA initiative and had completed REAP's economic education curriculum. Women were interviewed early on in their program participation and willingly shared their early savings and program participation experiences and perceptions.

Dr. Cynthia Sanders, currently at Boise State University School of Social Work, and a Faculty Associate with the Center for Social Development at Washington University in St. Louis is the lead researcher for this study. She led development of the study and conducted the majority of qualitative interviews with women. Acknowledgement is also given to Dr. Shannon Collier-Tennison, who was involved in the early stages of the study, contributed to the interview guide development, and conducted five of the thirty interviews. Others also assisted in development of the interview guide including Dr. Margaret Sherraden of the University of Missouri St. Louis and the Center for Social Development (CSD) at Washington University, and REAP staff including Meg Schnabel and Lisa Shelbe. Margaret Sherraden and Michael Sherraden provided helpful comments on an earlier draft of this report. Jason Wead, an MSW graduate student at the

University of Missouri St. Louis at the time interviews were conducted, assisted in data processing and qualitative coding. Other REAP program staff including Sheila Fazio and Katie VonDeLinde were also instrumental in facilitating the study.

Financial support to complete qualitative interviews was provided in part by the Fahs Beck Fund for Research and Experimentation and the Center for Social Development at Washington University in St. Louis. The National Endowment for Financial Education (NEFE) provided financial support for initial development of REAP's economic education curriculum.

We are especially grateful to the 30 women who made this study possible by sharing their stories and experiences. They enlightened us about the role of financial issues in domestic violence, their experiences with the REAP program and perceived program outcomes. They also taught us much about perseverance, determination and the strengths of women impacted by intimate partner violence.

1. Introduction and Overview

Redevelopment Opportunities for Women's Economic Action Program (REAP) focuses on promoting economic development and increasing economic security for women who have experienced intimate partner violence (IPV). Services include a 12 hour comprehensive economic education and credit counseling program to create awareness of and control over financial opportunities and choices; an Individual Development Account (IDA) matched savings program designed to help low-income battered women purchase assets (e.g. a home, a small business, an education, a vehicle); and economic advocacy and support services.

Few women who experience IPV, especially those who are poor, have the economic resources necessary to live independently. An important reason for remaining with or returning to an abusive partner is economic dependence. Additionally, battered women are commonly isolated from financial resources lacking ready access to cash, checking accounts, or charge accounts. Understanding and creating strategies that address financial well-being is essential to addressing the issue of domestic violence.

Building Economic Resources for Women Impacted by Intimate Partner Violence

Individual Development Accounts are matched savings accounts that enable low-income families to save, build assets, and enter the financial mainstream. IDAs reward the monthly savings of working-poor families who are building towards purchasing an asset - most commonly buying their first home, paying for post-secondary education, or starting a small business (microenterprise). A match incentive is provided through a variety of government and private sector sources and typically ranges in match rates of one to one dollar saved to four to one dollar saved. Organizations that operate IDA programs often couple the match incentive with financial literacy education, training to purchase their asset, and case management. IDAs have gained national recognition as a social and economic development tool designed to help low-income households accumulate assets (Sherraden, 2001).

The philosophy behind IDAs is that, when institutional structures are in place, low-income families can save and accumulate financial assets, thereby improving economic status and future financial security. Income and consumption is not enough to build the financial capacity of poor households. Assets and wealth accumulation also matter. Additionally, Sherraden (1991) posits that when people accumulate assets their thinking and behavior may change. Social and psychological effects might be expected as well. These include such things as increasing personal efficacy and sense of well-being, greater future orientation, hope for one's future and long-term planning (Sherraden, et. al, 2005).
Individual development accounts, and economic education, for battered women may be an important economic development strategy for a number of reasons. Greater financial literacy is likely to translate in a greater capacity for managing one's own finances. Acquiring assets may allow women to begin the process of becoming more economically secure, and ultimately allow for more independent decision making about their future and their relationships. Purchasing a home may result in greater residential stability (Scanlon, 1998). Accessing education, job training or starting a small business may result in greater job stability and earning potential.

Purchasing a car may contribute to a woman's safety, enabling her to flee an abusive relationship. A reliable car also enables a woman to get to and from work or school (Brabo, Kilde, Peske-Herriges, Quinn, & Sanderud-Nordquest, 2003).

Redevelopment Opportunities for Women (ROW) is a St. Louis, Missouri based non-profit agency whose mission is to empower women and their families to build safety, skills, economic security and hope for the future. ROW's Economic Action Program (REAP) was specifically developed for the purpose of facilitating economic development and security among low-income battered women and includes an economic education and IDA program designed especially for low-income women impacted by IPV. While there are hundreds of IDA programs nationally (CFED, 2007), REAP is the only IDA program to date that we are aware of specifically targeted toward this population. REAP's IDA program was established in 2001. REAP savings accounts can be used to purchase a home, acquire education or job skills training, finance a microenterprise, purchase a car, or save for retirement. Additionally, participants may access their own funds (not the match) for emergency needs. This unique provision may enable battered women to survive through a crisis without feeling forced to return to an abuser for financial help. Prior to participation in the IDA program women complete a 12 hour economic education program designed with the needs of battered women in mind (e.g. safety; Redevelopment Opportunities for Women, Inc., 2006) and receive ongoing economic advocacy and support one on one with an advocate during their time in the IDA program.

REAP is unique in its design and focus on low-income battered women. This report discusses findings of a qualitative study of 30 women who participated in REAP. In-depth interviews were conducted in order to provide a richer understanding of women's backgrounds, savings experiences, and perceived effects of program participation including the relationship with intimate partner violence.

Research Methods

Sample Selection

Women came to participate in REAP's IDA program through a variety of means. They frequently learned about the IDA program through participation in REAP's economic education classes which take place in a variety of settings including emergency shelters, transitional housing programs, and non-residential domestic violence service provider agencies. They may also have learned of the IDA program through counselors and domestic violence advocates and word of mouth. Prior to enrolling in the IDA program however, all women must meet income eligibility requirements and complete REAP's 12 hours economic education curriculum. Interviews for this study were conducted with the first 30 women to open IDA accounts who agreed to participate in the study. IDA participants were informed about the study by REAP's IDA program coordinator and asked for their permission to provide contact information to the researcher. Those who agreed were contacted by phone by the researcher, informed about the study, and an interview time and place was scheduled.

Interview Protocol

Conducting in-depth interviews requires a skilled interviewer who clearly understands the research questions, is able to engage respondents, listen and ask questions appropriately,

interpret answers and respond to issues raised by respondents. With the exception of five interviews, (conducted by Dr. Shannon Collier-Tennison), all interviews were conducted by lead researcher, Dr. Cynthia Sanders who has significant experience in conducting qualitative research. Additionally, she is familiar with domestic violence service provision and research and participated as a working member of the REAP collaborative from its inception (Sanders & Schnabel, 2006).

Interviews were completed between June 2002 and May 2004. Interviews took place during the early stages of program participation, generally within six months of initial enrollment in the IDA program. The majority of interviews took place in the home of respondents. However, for women with safety issues, who were residing with an abuser, or who preferred to be interviewed outside their residence, a public location such as private room at a local public library was used. Informed consent forms were obtained from all respondents and each woman received $40 to thank her for the time it took to participate in the study. Prior to beginning the in-depth interview a simple survey to gather basic demographic information was completed. All interviews were taped with the consent of the respondent and lasted between 90 and 120 minutes.

Interview Topics and Format

Creation of the in-depth interview guide was informed by three key sources of information: (1) previous in-depth work conducted within the IDA field by the Center for Social Development (Sherraden, et al, 2005); (2) input and feedback from REAP staff, domestic violence advocates, and collaborative partner agency members; (3) research literature concerning the role that economic and financial factors play in intimate partner violence.

An interview guide was developed that concentrated on four main topic areas: (1) background and family financial matters; (2) financial dynamics, intimate partner violence, and safety; (3) economic education experiences and outcomes; (4) IDA/savings goals, program experience and outcomes, and relationship to intimate partner violence. The interview guide included several questions in each topic area, however the process allowed for latitude to deviate from the guide when it would enhance the quality or depth of the conversation. Specific follow-up questions and probes were unique to each interview in the tradition of qualitative inquiry. The interview was designed to be relaxed and build trust in order to elicit forthright responses about potentially sensitive issues.

Data Analysis

To manage and analyze the voluminous data generated through in-depth interviews, the qualitative software package ATLAS.ti was used to assist with data analysis. Following transcription of the audio taped interviews, the data was entered into ATLAS.ti. The use of software facilitated data organization and analysis while maintaining the integrity of the original data and keeping it readily accessible (Lewis, 1998).

Qualitative data were coded by themes. Using research questions and hypotheses, interview content, savings and asset effects theory, domestic violence theory, and findings from earlier case studies of matched savings programs (Sherraden, Moore, & Hong, 2000) an initial code list was generated. Interviews were then coded line by line using an open coding technique (Strauss

& Corbin, 1998) to develop additional codes. This process transformed the original code list in an iterative manner.

Early in the process the lead researcher, Cynthia Sanders, worked with Dr. Shannon Collier-Tennison and MSW graduate student, Jason Wead, to simultaneously code several interviews to assess inter-rater reliability until codes and coding patterns were substantially similar. Both Cynthia Sanders and Jason Wead, coded all the interviews. Throughout data analysis, the researchers worked together to assess reliability in their identification of themes, coding, and interpretations. The lead researcher completed the final analysis, cleaned the coded data, eliminating codes that were not applied to any narrative data and merging duplicative codes.

"Families" of codes that addressed key questions, concepts and themes were extracted. These were exported into a word processing program and reviewed for major categories and ideas. Matrices were then constructed based on major substantive or conceptual categories by respondent case number (Miles and Huberman, 1994). The matrices allow for ideas to be developed inductively and to help organize explanatory frameworks. At other points, theoretical frameworks, such as Sherraden's (1991) theory of asset effects, helped to guide the analysis. Thus, this report reflects understanding derived deductively from theoretical concepts as well as understanding derived inductively from narrative data that did not fit existing theoretical frameworks. Findings of the study are reported descriptively in this report.

To protect the identity of study participants each woman is given a pseudonym. Additionally, without compromising the integrity of the data some details may be slightly changed in the discussion of findings to maintain anonymity. All respondents had male abusive partners except one who had a female partner. To protect the identity of this respondent all references to partners are referred to as male.

Organization of Report

Following this introductory chapter, *chapter two* of this report provides information about the 30 women who took part in in-depth interviews including age, race/ethnicity, family structure, education, income level, employment status etc. Distributions and frequencies of this demographic information are summarized in the text and in tables. Qualitative data about the respondents' families of origin and current family financial situation are also included. *Chapter three* focuses on the role that financial issues play in intimate partner violence, household financial dynamics and safety. *Chapter four* of this report examines respondents' experiences with and perceived outcomes of REAP's economic education classes. *Chapter five* is concerned with the experiences of women in the IDA matched savings program including savings goals, facilitators and barriers to savings, perceived outcomes of program participation, and the relationship between acquiring assets and partner violence. *Chapter six* summarizes key findings of the report and discusses policy, practice and research implications.

2. The Women

This section describes characteristics and background information of the women who participated in this study. Demographic characteristics, relationship status and asset holdings are provided. Additionally, qualitative data concerning family of origin financial influences and current family financial circumstances are reported.

Respondents' Demographic Characteristics

Table 2.1 provides an overview of demographic characteristics of the 30 women interviewed in this study. Women ranged in age from 23 to 45 with a mean age of 38. The majority of women completed high school and many had post high school education in the form of vocational training or at least some college. The majority of women were African American or White with just one Latina and one woman of Asian decent. On average, women had two children with the majority having at least one child living at home. Two-thirds of women worked at least part-time and all were low-income. Most women were currently living in their own home/apartment but approximately one third of women were in transitional housing, living with family or friends or residing in a women's shelter.

At the time of the interviews only two respondents were currently married and living with their husbands. The majority of women were single, separated, or divorced. However, almost half of the women reported being currently involved with a partner/spouse. Over half (56%) of respondents reported their most recent incident of physical abuse was within the past year, a quarter of whom were physically abused within the previous three months. Others reported their most recent incident was over one year ago and one respondent indicated that she was never physically abused but experienced substantial verbal and emotional abuse.

Table 2.1 Women's Demographic Characteristics (n=30)

Age	
18-22	2 (7%)
26-35	11 (37%)
36-50	15 (50%)
51+	2 (7%)
Mean Age	38
Minimum - Maximum	23 - 54
Education	
Some High School	3 (10%)
High School Graduate/GED	9 (30%)
Vocational/Technical School	10 (33%)
Some College	3 (10%)
Completed College	5 (17%)
Race	
African American	16 (53%)
White Caucasian	12 (40%)
Latino/Hispanic	1 (3%)
Asian	1 (3%)

Monthly Income	
0-$250	2 (7%)
$251-$500	7 (23%)
$501-$1,000	9 (30%)
$1001-$1,500	7 (23%)
$1,500-$2,000	5 (17%)
Number of Children	
Mean	2
Minimum – Maximum	0 – 4
Children Living at Home	
Yes	23 (77%)
No	6 (20%)
NA	1 (3%)
Employment Status	
At Least Full-time	11 (37%)
Part-time	5 (17%)
Working and in School	3 (10%)
School Only	2 (7%)
Seeking Employment	2 (7%)
Disabled	7 (23%)
Housing Status	
Home/Apartment	20 (67%)
Living with Relative/Friend	5 (17%)
Transitional Housing	3 (10%)
Woman's Shelter	2 (7%)
Relationship Status	
Single	9 (30%)
Married, living together	2 (7%)
Married, separated	5 (17%)
Divorced	14 (47%)
Current Partner/Spouse	
Yes	14 (47%)
No	16 (53%)
Most Recent Incident of Physical Abuse	
Within Past Month	3 (10%)
2-3 Months Ago	4 (13%)
4-6 Months Ago	1 (3%)
6 Months – One Year Ago	9 (30%)
More than One Year Ago	12 (40%)
No physical abuse	1 (3%)

Table 2.2 provides information on asset holdings of women at the time of the study. As noted earlier, women were interviewed early in the process of their program participation. Thus while some financial holdings, such as a checking account, may have come about as a result of participating in economic education classes for example, other assets such as home ownership are not a result of IDA program participation. Most women held a checking account and most owned a vehicle. Very few women currently owned a home, property or investments. Women were also asked to approximate their current level of debt, not including mortgages. All but two women provided their approximate debt. Women ranged in debt from no debt to $40,000 with a mean debt of $9,132. Most respondents were covered by health insurance, largely through Medicaid (76%) and employers (24%).

Table 2.2 Asset Holdings of Women (n=30)

Household Assets	
Home	3 (10%)
Rental Property	4 (13%)
Car	24 (80%)
Business	0 (0%)
Investment	6 (20%)
Checking	18 (60%)
Savings (other than IDA)	11 (37%)
Health Insurance	25 (83%)
Approximated Debt (n=28)	
0-$2,000	7 (25%)
$2001-$6,000	7 (25%)
$6,001-$10,000	7 (25%)
$10,001- $40,000	7 (25%)
Mean Debt	$9,132
Minimum - Maximum	0-$40,000

Family of Origin

To gain a better understanding of the women participating in REAP's IDA program they were asked a series of questions about their family of origin. Women's recollections of financial well-being, financial decision making, savings, and history of domestic violence were explored. Additionally, women were asked what financial lessons they believe they learned from their family of origin. Women revealed a variety of circumstances ranging from growing up with wealth to severe poverty and recalling no family violence to ongoing domestic violence and experiences of physical and sexual abuse themselves. Most women recalled learning about the importance of saving money as a child, although a few believed the lessons they learned about money growing up were contrary to saving.

Financial well-being

Over half of the women described the financial circumstances of their family of origin as low-income or poor (n=16). Many used the word "struggled" to describe their financial situation growing up, like Evelyn who stated:

> To make a long story short, my mother raised us in a tightly guarded financial situation. She was the sole breadwinner and she worked two jobs and went to school for years until she finally got the job that she was aiming for. But we weren't what you might call "poor," but we struggled at different times…where there were only like cans of beans and just bread and enough to eat something…

A few women grew up in severe poverty where basic needs went unmet. Darlene described the deprivation she grew up in:

> Initially we lived in a 2-water flat. Initially when we moved in, we had hot water, but something happened with the landlord and the water company. So no more hot water. We had cold water only. So we had to heat our water on the stove and that. Well then, the gas got turned off. So all we had was electric. We lived there for years. I know we moved when I graduated from high school. When we moved there I was in the 3rd grade. And so we ended up living there with no water and no gas. Well, my grandmother stayed down the street. So we'd get like milk carts…the gallons…or 2-liter soda bottles, 3-liter…anything that could hold water. And we'd transport it down to our house and use it for the toilet, to cook. We had a very huge thing we'd put water in and heat it up on the kerosene heater on the stove and [my mom would] pour it over in the tub to make it warm.

Several women who grew up in low-income and poor families mentioned growing up with a single parent (usually mom) or within a large family with many siblings like Tonya:

> Mainly the financial circumstances with our family was, really a struggle because there was 6 of us…6 children, and I was the youngest. It was like a really hard time with us as far as, you know, the food, the clothing.

Other women (n=8) described the financial circumstances of their family of origin as "middle class" or "moderate." Such descriptions were characterized by having "needs met" or "never going without." Kara described her childhood as:

> Growing up…I guess a middle class family. I didn't have any financial problems or anything. I always had plenty of food, plenty of clothes. Money was not that much of an issue.

Finally, a few women (n=6) described their circumstances as "very stable" or "well off." Nellie recalled her childhood fondly stating:

> I grew up in [prestigious neighborhood] in a very nice home. My dad was very stable, my mom was a stay-at-home mom. I had a great childhood. I was in gymnastics. I had a perfect life growing up.

Women were also asked to comment, to the best of their recollection, about whether or not money was talked about openly in their families of origin, who made financial decisions or handled money matters, and whether or not savings took place.

<u>Money matters</u>. Most women did not recall money matters being talked about openly in their families of origin. Eleven women stated they did not recall any discussion of financial matters. However, many women (n=11) recalled overhearing discussions about financial matters. For example Yolanda recalled:

> I just knew there were always bills. I know my mother was always paying the bills. I knew…not specifics, but I just knew that they were always paying bills. That's all I know. They always talked about having to pay bills all the time.

Additionally several women recalled discussions of money simply being a matter of not having it (n=5), like Michele who said:

> We all knew that there wasn't money. That was talked about. If it was talked about, it was talked about from a place of being lacking.

Also, five women recalled that discussions of money were in the context of conflict and arguments. Amber demonstrates such a scenario:

> [Money] sort of made my mom walk on egg shells around him…for money…buying groceries…to help her out with bills. If she didn't say the right thing or do the right thing…."That's what you get…nothing." My father always tried to make my mom feel like she didn't know how to balance the checkbook and like she didn't know how to manage the money. But he was just out blowing things right and left. So she couldn't really balance the checkbook. And we all knew that, he wasn't fooling anybody. They had a joint account, but when they couldn't balance the checkbook because he was out blowing money like crazy..it was because *she* couldn't manage their money.

Financial decisions and control

With regard to financial decision making and the handling of finances, women responded in one of four ways. First, seven women noted they grew up with one parent who was thus in control of financial decisions and paying the bills. Second, four women indicated that both of their parents handled and controlled money, two in which their fathers paid the bills and their mother controlled her own earned income like Lynn who said:

> My mother's 76 years old and I don't think she really knows how to grocery shop to this day because my father took care of everything. The money that she worked with, she could basically do what she wanted. He wanted her to contribute, but she could basically do what she wanted to do with her money.

Third, nine women noted that although their father or step-father was present in the home, their mother handled all the money and kept track of the bills. Like Karen who noted:

> They were both employed. He brought the money home and what she did with it, he was okay. It was ok with him, she paid all the bills and everything.

Or Yolanda who laughingly said:

> He always made jokes. He just came home and gave the paycheck to her and she would give him an allowance and that's it.

Fourth, seven women stated they lived in two parent households where their father paid the bills and primarily dealt with financial decisions. In fact five of seven women stated their mother had little or no access to household money. While two women noted their mother had money to grocery shop, others like Darlene's mother had no access:

> He was controlling, very controlling. He did not allow my mother to work or have any access or control over money. We would all go to the grocery store.

Parental and caregiver messages about savings

Most women reported receiving messages about the importance of saving from a parent or caregiver as a child through overt communication (n=11), observation (n=9) or both (n=2). Four examples where the importance of savings was clearly communicated by a parent or caregiver came from Liz, Evelyn, Nellie, and Janice respectively:

> Yeah. My mother taught me…she taught me and my sister how to do that. Always put some money to the side, 'cause you never know when an emergency will come up, and don't touch it. Just put it in the corner of your purse or a corner of your dresser drawer or somewhere…wrapped in handkerchief of whatever…and don't let nobody know it's there and don't touch it and you don't have to worry about it.

> My grandmother used to always talk to us about rainy days and saving money and put aside. I wasn't ever able to do that….but we were taught to save for a rainy day or something, and always have "mad money" she would call it.

> [My mother] was always stressing about us saving money. Different ones would give us money for birthdays…just give us money…instead of going to the store, spending all that money, put something aside.

> I did chores as a child and my step-mom would mark in a book how much money…like five cents for each chore or whatever. And so I remember I saved up enough money and then one day we went shopping and I got to buy like, you know, what I wanted with that money.

Others learned the importance of saving through observation like Karen who recalled:

> My mom saved money, and well [she] still do today…I admired that about her, her independence. She'd put it in the bank. She had little jars around the house. She just did. I don't know how she did it, we don't talk about things like that. We never got close and sit down and talk about stuff like that. But I watched her and I observed certain things she did.

Over half of the women interviewed (n=17) recalled that one or both or their parents or caregivers actively saved when they were growing up either formally in a savings account or through investments, informally by setting aside money in the home, or both. Additionally, three women stated that their mothers secretly saved money in case of an emergency or in anticipation or leaving an abusive partner. The following statements demonstrate examples of each:

> My father had different accounts. I couldn't even tell you to this day. I know he invested money and he always had a savings and checking account. And I think he invested money…different money in accounts and different things like that.

> My father always kept money in drawers…some cash on hand…sort of thing. He did always have money in a drawer. He just always had money. Even to this day he still has money in a drawer.
>
> …[my father] didn't really use a bank per say, for his self. He kept money like in the deep freezer or the refrigerator or the side-by-side. And he kept money all around the house.
>
> I know my mom really put aside money. She was good at like… I know that he was giving her an allowance, so she would put aside money here and there in like little pouches and hide them underneath clothing. So she would put aside money just for save…just to have…because she saved that. And then I found out the reason why she was doing it, because she was trying to get away.

Reinforcing the direct and observed messages received about saving from caregivers, most women recalled saving themselves as children in a savings account (n=6), piggy bank (n=15) or both (n=3). Five women reported they did not save as a child in any capacity. It is interesting to note that several women at first response stated they did not recall saving as a child but then later went on to mention saving in a piggy bank, jar or other informal means.

Nellie remembered opening her first savings account:

> I guess I had a savings account. And I gave [my money] to my dad because he'd go to the bank weekly and he'd just deposit my money for me. I remember going to the bank and doing it.

Jane, who repeatedly acknowledged the influence her grandmother had on her, recalled both informal and formal saving as a child:

> Yeah, like I had a piggy bank. And my grandma, we even went and opened up a little savings account for me…I was pretty young when I would have money from different…like birthdays and stuff I would get money as gifts and I would put in my savings account, I remember.

Robyn, who came by one source of savings a little less than honestly, recalled with a laugh in her voice:

> I was nine…my brother [who was significantly older] would come home drunk…he was an alcoholic. He'd get off work and he'd go to the bar and then he'd come home drunk. And he'd take out all of his change and money and lay it on his dresser and he'd go in to take a shower. We'll, I'd sneak into his room and scoop up his change and put it in different jars…quarter, dime, nickel, penny…in baby food jars…and put it up on the boards of my room under the bed. I did that for a while…and in larger jars…until one day he went into the shower and I snuck in there and scooped up the change and walked back down the hall to my room and he said, "Ah-ha! I caught ya!"

Robyn also recalled her yearly Christmas club account:

> I used to [save]--yeah, we used to do like the Kool-Aid stand and stuff. But we used to do those Christmas clubs. You know those Christmas clubs where you put $1.00 a week. They have them in all the banks. And they start right after Christmas, like in January, and you open a Christmas club. I should open one in [my son's] name every year. I used to do those for years. When I was little, that's how I found out about them. My mom used to…so we'd have money at Christmas time. We always had money at Christmas time. Well, she opened up Christmas clubs in our three names [referring to herself and two siblings] and she had one. And we'd take $1.00 a week and we'd put it in the Christmas club so you'd have like $52 at the end of the year to spend on Christmas.

While only a few women recalled having a formal savings account as a child half recalled having a piggy bank or other method of informally saving. Amber for example recalled keeping a "cigar box" well into adulthood until her most recent partner destroyed it:

> Yeah, I had a cigar box full of change and I was saving for college. Well, I still had the box up until…I sort of went through various different boxes…and finally I got a wooden box that my aunt had given me. I had it for a really long-time. When [name of partner] and I broke up, he broke it into a million pieces.

Claire recalled saving in a piggy bank stating:

> I would save my allowance, I'd just put it in my piggy bank.

Or Paula, who recalled her savings didn't last long as child, noted:

> I had piggy banks…yeah just long enough for it to go in there (laugh). But yeah we had piggy banks and saved a little bit.

A smaller group of women reported they were unsure if their parent or caregiver saved (n=5) and nine women believed their caregiver did not save. Additionally, a number of women indicated they received mixed messages about saving as demonstrated in the following quotes:

> I got so many mixed messages about money because…I think it could be that my dad had maybe something like a poor man's message about money because his parents were immigrants from Austria and they had come over and they had this…or at least it gave me that feeling like "work and save." And maybe I would have picked up this thing but you know working and saving your money was bad…because maybe I picked up from my mother though it was bad to work and save. You know like, I'm thinking my mother …working and saving your money was bad. But then at the same time I know my mother was like crazy about money because all she did was like run and spend her money over at the wherever…it was like run and try to get something on sale or get a necklace. She was crazy about money.

> That you can save money. But I also learned how that you can spend money really fast…cause my dad…he's always been the one to save money and being just really conservative when it comes to money. And my mom…she's always been one to spend it.

Still others felt the message they received as a child was contrary to saving. Tami for example said her family went "shopping" when they had extra money. The goal was to "get it out of your hands as fast as possible. I wasn't taught to save money at all, even though my mom was struggling with bills and everything, she didn't teach us stuff like that." She explained how the poor lessons she learned about spending money translated later into poor coping skills:

> I spent everything I got. Go shopping if I'm not feeling well. If I'm depressed…go treat myself with going to the store and buy something--some lotion, anything to get the money out of my hands. Probably that [mom's example] and with my husband. I tried to pamper myself by buying myself something….but now I'm really trying to save money.

Other childhood financial lessons learned

We asked women to comment on what they believed to be the most important lessons they learned about money as a child. Four key themes arose. Some lessons were directly communicated but most were learned through observation. First, many comments underscored the importance of saving. For example, Beth said she learned to save:

> As I look back, there was certain things that I realize that different other family members stressed...savings and savings bonds. It had to be something there in regards to savings, because it's just sticking to me now…like save, save, save. So I've heard it…but you know some things you remember and some things you do not remember. I'm paying attention to it now, the older I get. I realize I'm taking on more of mom's ways, my aunt's ways and they believe in saving. I realize it now, but back then I didn't.

Second, women noted lessons about fiscal prudence. For example, comments from Kara and Yolanda respectively, demonstrate:

> Always pay your bills. You always pay your bills on time…dad did. And I always learned you pay your debts. You don't leave them hanging and borrow money. He never had credit cards, so that was never an issue of living on credit like people do now. And you save for the rainy day kind of thing.
>
> When I started working it was definitely to pay bills with. I always remember you have bills you have to pay and that you have to work for a living and have to work to get the money and work hard.

In contrast to Kara and Yolanda who learned to pay bills on time, pay debts, and work hard for a living, Darlene learned by watching what "not" to do:

> I learned it's important to pay your bills, because of the conditions we lived in. My parents used to fight over money a lot. My step-daddy messed up money all the time. So that was a problem. I just learned to pay my bills.

Third, a number of women said they learned from their family that money is not happiness and there is more to life. Evelyn for example reflected:

> The main thing is that money is not, should not be your major source of living. I mean, emotionally and spiritually…stuff like that. Financially, yeah, you need it. Realistically, yeah, you need it. But don't let that be your sole motivator. You know, because money comes and money goes, but when you are concerned about that and that only, then you forget about people and morals and that should come first…what's more important in life, period. So, I guess…God I can be so long-winded I get off track (laugh). I learned from my mom, yeah, that money ain't the, can be a motivator of evil…the love of money. Not money, but the love of it.

Flora echoed this sentiment:

> I saw that money was, to me, it was like a struggle with not having it. To me, it was like a hardship if I didn't go out to make it and earn it honestly and to do what I had to do to survive…with doing all the necessity things, that I had to do to get ahead. So…but I knew it didn't make me feel loved. It didn't make me feel confident or make me feel like I was of worth, because money is just something that we use to do things with….but not to make us feel good about ourselves.

The fourth theme women talked about had to do with lessons that associated money with negative outcomes such as conflict or poor money management.

Tonya, noting the conflict between her mother and male partners, grew up believing money was often the source of contention in relationships:

> I mean you need money. Money is evil, money is good. It makes you turn on people and people turn on you. I learned that I would never let money be the reason why I'd turn against somebody or they'd turn against me…because I would pay back…or if I loan you something, I would not expect it back…I mean, really, if I give it to you, then it's a gift from me. If you say you're going to pay it back and pay it back, I'll be glad to get it, but I'm not going to pressure you for it.

And Leah believed that she could have avoided some of her current financial struggles if she had been taught more about money matters growing up:

> I don't think I really thought about money as a child or that [any lesson] made an impression on me…like you know saving is a good thing. I wish my dad would have talked to me about budgeting or saving money or what credit is all about. I wish we would have talked about that. I think I made a lot of mistakes because I didn't really think ahead.

Family of origin domestic violence

Not surprisingly, given the often inter-generational nature of domestic violence (Kantor & Jasinski, 1998), a majority of women (n=18) reported a history of domestic violence in their family of origin. For example, when asked if she recalled domestic violence in her family of origin, Robyn stated:

> Oh, yeah [my dad] hit my mom. Us three kids…me and my sister and my younger brother…we all slept in one room. But my mom would sleep with us a lot of nights because he would always come home from work and start bitchin' and yelling. And he would hit her. And we would end up..she would get us all…we'd be in our pajamas and have to run out of the house to go to a car to go to a hotel. He would come out and chase her down, tackle her right on the street in front of the neighbors.

Tonya had memories of severe episodes of domestic violence perpetrated against her mother by a male partner:

> A lot, real bad, a lot of blood. You know it was a lot, beating, bashing, blood poisoning. When I was a kid growing up, it seemed like it was all the time.

Not all abuse was perpetrated by male partners. Two women stated their mother was abusive toward their father. Four women recalled a lot of conflict in their homes but were unsure whether or not domestic violence occurred and six women felt certain there was no history of domestic violence in their family of origin.

Among the 18 women who reported domestic violence in their homes growing up, ten also reported that they or at least one of their siblings experienced physical and/or sexual abuse. Kate, who continues to explore her experiences of abuse with a counselor said:

> My dad, my dad abused my mama. My dad abused us, mainly me because I look like her….I guess as a kid when you were overwhelmed, as my therapist said, I went through some kind of traumatic experience. I didn't know. To me it was just life and very abusive.

A number of women, unsolicited, also commented on recognizing the pattern of domestic violence from their family of origin to their own adult life and relationship experiences. After acknowledging her mother was domestically abused, Janice noted:

> Then you find yourself getting a bruise too…where you find a similar pattern and it all, it all really is a pattern.

Jane, after witnessing her mother's abuse, believed she would steer clear of intimate partner violence stating:

> I mean, ever since I was a little kid, I knew my birth mother was in that kind of relationship. But I've know since I was wee-high that there's no way, I'm letting myself get to that point or being in that position. And when it did happen with him (referring to ex-husband), you know it just blew me away because it was something that I've always been on the lookout for, knowing not to. So, 'cause I was like, "that's never going to happen to me. I know that."

Women who noted domestic violence in their family of origin were asked whether or not they believed financial issues played a role. Some women felt it had not played a role, others were unsure. Other women however believed it played an important role. Tonya explained how financial struggles prevented her mother from leaving an abusive situation:

> I think that's why she kept going back, because she had five kids and she really couldn't make it with five kids without him. And so it was like she needed him…not being able to keep up the lifestyle that we were living and her trying to do it by herself with five kids, was frustrating. She would have to leave us at home by ourselves while she worked.

She recalled her mother saying "I can't do it by myself. I just can't do it by myself."

Tami echoed the sentiment stating:

> Yes, I think it did because…okay, my mom was going through abuse and everything. So that had a lot to do with not having any money, because she had like…one of our dads around and was able to pay the bills and then they would leave, so she wasn't able to pay [the bills] and it was struggling again for a while. So it played a big role.

And for Lynn, her mother's economic dependence had dire consequences for Lynn and her siblings:

> I know my mother…she didn't leave… My father was very abusive with the children…very abusive. I can only remember him being patient 2 or 3 times in my whole childhood. And she had to know it was wrong, you know? And she didn't leave because she couldn't do anything for herself…not with 8 children.

While some women believed financial issues played a central role in domestic violence in their families of origin, other women believed conflict around financial issues or financial stress contributed but may not have been central. Karen for example noted:

> [My father] was just mean and he had a temper. So any little things would set him off. It didn't necessarily have to be about money, but I have heard them argue about money…so I'm sure it did play a role in it.

Current Family Financial Climate

Following a discussion of women's family of origin women were asked to comment on their current family financial well-being, how they would define economic security, and what lessons about money they believed were important to teach their own children.

Current financial well-being

REAP's IDA program by nature is designed to facilitate savings and asset accumulation among low-income battered women. While all women in the study were low-income, some struggled more than others. A few women (n=4) felt they were financially stable and in some cases even had a small amount of money left over after paying their bills. For example, Evelyn had recently reunited with her husband who had been abusive in the past. She believed they were currently financially stable because her husband had a stable and reasonably well paying job. She only worked a few hours per week in her own business, due to her pregnancy, but noted she was careful to maintain financial boundaries since returning to the marriage:

> He's made the situation where I don't have to feel completely vulnerable to him and his earnings, because I kept my business functional. We keep it separate, because I feel so vulnerable when I'm not…yeah. And so does he…and we found that out early and it was part of some of the things we argued about because we felt at first we supposed to have a joint checking account and joint…no, we don't.

But although Evelyn indicated she felt financially stable, she acknowledged she had substantial personal debt that she was currently unable to address.

Karen also felt financially stable, not because she had a generous income, but because she was currently living in a domestic violence transitional housing program. She was also working actively with REAP staff on money management, debt reduction, and credit repair. Thanks to low living costs, she was able to meet basic needs, make significant strides toward reducing her debt, and save for the time when she exited the program and would live independently:

> Well, I'm paying off a lot of debts. But I have almost $2,000 saved in my checking account. So that's a good thing for me. It's a major thing for me. I'm so proud of myself 'cause I've never had that much money saved. And then I have my IDA too.

Kara juggled her bills but in general felt good about her current situation, describing it as:

> Good. I have a good job. I'm not really able to save a lot, but I'm paying my bills. I have a budget that I keep and there's enough there that I can juggle to the next paycheck…like when I had to put out money on my car yesterday. I'll do the juggling so that it should work out.

While a few women did feel financially stable, most did not. The majority of women (n=26) struggled in varying degree. Words like "poor," "tough," "pretty bad," "terrible," and "hard" are some of the words women used to describe their current financial situation. Several common themes stood out in women's financial circumstances including: 1) changes in standard of living since leaving an abusive relationship; 2) inability to pay basic monthly expenses; 3) turning to family, friends, or other means to make ends meet; 4) the impact of child support, child care and transportation; 5) feeling badly they could not provide more for their children; and 6) debt.

<u>Change in standard of living</u>. Several women referred to a reduction in their standard of living upon leaving an abusive relationship and starting over. Several said they were "left with nothing." Jane for example said:

> I feel terrible in the situation that we're in now, just because we're so crammed, we don't have any money. Just wondering how I'm going to pay my bills from month to month. Just not being able to, just the time that we do have off, just being able to go to a movie or, you know, things that…we've always been able to do things. I've always been financially, pretty okay, where we could pay our bills and still had money to do things. And this is probably the first time it's been this bad. So we're not, we're still trying to adjust to that. And [my daughter is], of course, a child, so doesn't understand.

Yolanda moved from another state to escape her abuser. She was currently working for a temporary agency until she found a permanent job and was struggling to get back on her feet. She recalled:

> Like when I left, we had no money. I was out on the street begging. Literally. I think it's pretty bad. I'm just keeping above where…like the last 2 weeks I didn't have a job at all and I didn't have any money. I mean, it was like none. And the Lord… For me, I'm a very…I don't want to say "religious" person, but I have a close relationship with the Lord and try to do that. So I feel as if the Lord has really helped me make it through and has really taken care of me. So I've gotten behind in my bills…like right now in rent…it was due on the first and I haven't paid it yet. So I'm hoping to pay it after this next check or so…to be able to pay it…because I get paid weekly. So I'm hoping that within the next two weeks I can pay my rent. My landlord hasn't come by yet, so.

Louise lost everything due to the traumatic impact of being raped by an ex-partner. While downplaying the effect of being sexually assaulted, she explained the life changing impact it had on her:

> …well, I lost everything because I had to… The guy that raped me kind of took more than just…the rape wasn't that big of a deal, to be honest with you. But I mean, emotionally, it really drained me, but it was financially…because I just didn't work for 8 months. I just, I went bankrupt. Or I didn't technically go bankrupt, but I just couldn't make any payments because I was already living at the very edge. I lost, you know, my car was reposed…all that stuff…everything was gone. I lost the condo, I lost… So what you see here is what's left of what I had.

Interestingly, four women indicated they felt their financial situation was better after leaving their abuser. Tami for example, who had substantial debt following her divorce stated:

> Okay, well believe it or not…when I was with my husband, he was paying the bills. But I guess since I didn't have money, I felt that I was struggling because I wasn't really able to get the things that I wanted. But I feel that we're doing…from this transition, from that to this…we're doing better, 'cause I have cheap rent and I'm able to pay rent and my bills. I don't feel like I'm struggling. I feel like we were struggling with him. It doesn't feel that way now. I feel that I'm able to do better without him. I don't make that much money on my job, but it seems that I'm getting everything done.

<u>Inability to pay monthly expenses</u>. A second theme in the financial circumstances of women was their inability to pay basic monthly expenses. Women frequently juggled bills or made partial payments, resulting in getting further and further behind. As one woman put it they "rob Peter to pay Paul."

Tonya explained how she routinely assessed which bills seemed essential to pay as she tried to stay one step ahead:

> I mean, the things I got now like my washer and dryer…I need that. So that's a must-pay bill. My rent is a must-pay bill, because I need it for my kids. My gas, electric…is not a must-pay bill to me. It should be, but it's not…basically because…my car is a must-pay

> bill because I need it for transportation. So if I pay my rent, my car and my washer and dryer…then the gas and the lights come in place. But those are not a must to me, which…light is. But right now…summertime…gas…isn't. But it's a needed deal…don't get me wrong. But I feel if I got a microwave and I got a barbecue grill, then my kids will still eat every day and this and that. I mean, for a minute… I mean, I won't pay that unless it's getting ready to get cut off (laugh). That's like, "Okay. That ain't in our plan now, so, it's time for me to pay it." It's like; it has to absolutely be necessary for me to have to pay the gas bill or light bill. I've never had my lights or gas turned off, so it works for me…to wait for the disconnection notices. 'Cause if I pay these bills every month, then I wouldn't have no money. I wouldn't even have enough money to pay all the bills.

Similarly Paula who relies on a monthly fixed income stated:

> I don't have enough so then I just pay what I can on them and then I catch up when I can. If they get too far behind, I can ask my son and daughter. But I try not to do that.

Making ends meet. Women were very resourceful in juggling their financial commitments. However, at times they turned to a variety of strategies in order to make ends meet or pay for an unexpected expense. Turning to family, friends or other means such as odd jobs, going to food pantries or pawning items was not uncommon. In general however women appeared quite judicious about turning to others for help. But when faced with having their utilities turned off or losing housing, for example, they turned to others as a last resort. Women often felt badly asking for help and understood the limits of what others could offer. Leah for example knew she could count on her father in a financial crisis:

> Yeah, 'cause if I call him and I'll tell him what the situation is and how much I need and he'll send it to me and he doesn't expect me to pay him back. I feel bad though, I don't like to do it too much.

Similarly, Tonya relied on an extended family member:

> That's were family come in at, 'cause there's no way that I can do it. I mean, like my car broke down. I called my auntie up, she gave me the money. But I had to pay her back starting the following month, which was like $100 a month. And that then made me like stressed. But when situations come up that can't be avoided, then I have to call them and maybe she'd gone down on it [monthly payment]. But if she take out a loan for me, then there's no way that she can down on it, you know?

In addition to turning to family and friends women made ends meet and dealt with financial shortfalls through a variety of means. Among these were pawning personal items, odd jobs, going to food pantries and relying on social assistance programs such as food stamps, housing assistance, and energy assistance. Two women reported having a small amount of savings put aside in case of an emergency and two women counted on their yearly tax return to "catch up." The following quotes help demonstrate some of the strategies used by women.

Jill for example pawned her jewelry when necessary:

> Just like this month…I'm scrambling around. I have a couple pieces of jewelry…I take my jewelry to the pawnshop. That just made me feel like crap. You know what I'm saying? It's just certain things I don't like to do because I don't like the way it makes me feel.

Ella who received SSI, reported babysitting for extra money, relying on her adult daughter to help with groceries, and an occasional trip to the food pantry. Additionally, she shopped at yard sales and still managed to keep $100 in savings in the event of an emergency:

> It's something I don't touch, because I know that there are emergencies and you can't rely on too many people. I can't rely on too many people. It's from the babysitting. It's been there for years. I always made sure the $100 was always there.

While most women indicated they had strategies for getting by, a few women felt they had nowhere to turn, like Jane who simply stated:

> It just doesn't get covered.

Impact of child support, child care, and transportation. A fourth theme impacting financial circumstances of women was the role of child support, child care, and transportation in women's ability to make ends meet or maintain stable employment.

Lack of or inconsistent child support made it difficult for some women to make ends meet. Quotes from Beth and Nellie respectively demonstrate this:

> It's just hard, being a single parent…especially when you don't get child support. That plays a big part. It's hard.

> Right now it's a little tough because I haven't had child support since…Every time he quits his jobs, it changes… his job. He knows that buys him six weeks. It's six weeks before it catches up, to being garnished.

Other women noted how important receiving child support was in their monthly finances, like Darlene who stated:

> I can't do what I don't have the resources to do. The only thing I do is hope that child support will come. And I will take that and put it where it's needed.

Robyn, who recently began receiving child support consistently, noted the financial relief it provided:

> Well, it's good now that I get my child support. That's good. That helps, because I can get [my son's] school stuff and not have to worry about it, 'cause I used to…you know, I would get him his stuff anyways, but I would really worry about the money.

Transportation and childcare issues also played important roles in women's financial lives. Sonya, for example is a well educated woman who previously held a prestigious university teaching job in her country of origin. Nonetheless, without legal immigrant status,

transportation, and child care, she was unable to accept a contractual evening job with a local university. Instead, Sonya was forced to take a low-paying job working for a local child care provider where she could also attend to her own children.

Similarly, Darlene was prevented from taking better paying jobs due to a lack of child care, stating:

> The things that are not going well, is the financial security. I don't make enough money on my job to pay my bills and that's really irking me because I have had job offers that would pay more money. I can't work the hours because I take a business proposal class on Saturday and it's hard enough for me to bounce [my son] from grandma to grandma on Saturday, opposed to working evenings from 2:00 till 10:00, where I have nobody to watch him. I thought about working a second job, but that puts me back where I started from…no babysitter.

Although the majority of women reported having a vehicle, many like Jill struggled with an unreliable vehicle that frequently broke down:

> A few months ago I went through this with my other car. So I just wait till the beginning of the month…junking my other car, and getting the little money I could from that…taking the majority of …I took almost the majority of my check and went and bought another car and then tried to stretch…for the rest of the month with gas, food, everything else…and then here I go and this dam car broke down. I have to have a car. [My daughter] can't even go back and forth to school without a car. And like I said…And the other kids, you know, what happens if something happens to them at school? You know, I can't keep calling people, "this is an emergency." I can get on the bus to go somewhere, but that's just not feasible with three kids. If everybody's in three different places. You know, and trying to transport one person here…And then the thing is that I need to do for myself, you now because I attend [AA] meetings and stuff regularly, and that's what I feel I need to do.

<u>Financial impact on children</u>. Throughout discussions with women about their financial circumstances, many made mention of feeling sadness or guilt with regard to the impact they believed their financial situation had on their children. For example, Marla previously lived with extended family but was now living independently with her children. She felt badly that she had to work such long hours and could not spend more time with her children:

> I lived with [my mom] in the beginning of my motherhood and then after that I lived with a friend of hers with both of my children. So I wasn't responsible for rent or utilities. And life is a lot different. It's not that I don't feel that I was responsible then. I still went to school and took care of the children, prepared meals and everything. But definetly not having the stress of financial responsibility…it really changes the quality of life and your focus. I was able to focus more on raising the children, teaching them nurturing them…just parenting. And now on my own…being a single parent…plus having full responsibility on myself…I feel like a lot of times it takes away from pretty much parenting…reaching my goals as a parent.

Jane felt guilty she couldn't keep up with other children's parents stating:

> Yeah, yeah, because everything, somehow it's involved you know, everything [my daughter] needs or asks for. You know, even if it could only be a couple dollars here and there, it's "well mom…" Like every day at her daycare, they take them to like the zoo or Grant's Farm or somewhere. But then all their parents give their kids spending money, also. Not only you know, you have to pay $90 a week…but you also have to pay, or I feel bad as a parent if I can't give my kid spending money like everybody else does. So then, "so-and-so's got it. And they got it." And I've got to hear that. You know, it's rough.

Debt. A final theme that arose in the financial circumstances of women was that of debt. Most women mentioned the issue of debt. This included debt above and beyond backed up household bills such as rent or utilities and above and beyond money owed to friends and family. It largely included credit card debt, student loans, and medical bills. In several cases the debt followed women from a previous relationship, like Michele who said:

> I work my butt off for $15 an hour and just have no money left over. I took quite a credit card debt out of the marriage…took half of it…which in hindsight doesn't make a whole lot of sense because I wasn't working those years. But I took half of it. I took half the debt.

While some women felt they were bit by bit chipping away at their debt others simply could not address their outstanding debt and also pay their monthly bills. Evelyn for example who spoke earlier about feeling financially stable from the standpoint of paying monthly bills and meeting basic needs when asked how she was dealing with debt replied:

> Not yet…I just think about it.

Economic Security

Women were asked to comment on how they would define economic security and whether they believed themselves to be economically secure. The overwhelming answer to the latter part of the question was no. For most women "economic security" was a simple concept. They defined it quite modestly as having enough money to pay monthly bills, meet basic needs, and have a little left over for entertainment and savings.

Janice demonstrates this sentiment:

> I just want a nice, clean place for me and my daughter…where food is in the house and she could watch her cable. She could go to school and come home, I don't want much…in a comfortable house, in a steady job with benefits and money in the bank. Not no millions or nothing, just you know, I just want to be in the mainstream of life. You know what I'm saying? I want to be halfway stable.

Kate echoed the sentiment noting the importance of a living wage:

> To obtain a job where I'm making at least…I know it might not sound like much…$50 or $60,000 or more a year…even $40,000…I don't even make $10,000. $40,000 would

> suffice for me to be able to make enough money to be financially…not make me rich, but able to afford my bills, adequate housing, nice transportation for my kids, money to put aside for a scholarship for my kids education if they choose to…bank accounts at a plus, instead of a minus and a savings account that has at least $5,000 in a bank to cover emergency expenses.

Louise stated her idea of economic security in simple terms:

> Having enough money to cover expenses for housing and food, entertainment, and help.

She went on to give an example of what she meant by "help", explaining that the tire on her car had a leak that would have cost $7.50 to get fixed at Wal-Mart.

> I really didn't have that money and I had to keep putting air in my tire for a week until I had the, you know, the money to get it. And I would just be praying that every day that I had enough [air] until I could get that money to fix that tire. Now that is….that's not economic security…but that's a different type of life than the person that has security, economic security.

When defining economic security many women mentioned that savings was part of the package. Tonya cut to the point by saying:

> I'm just gonna tell you what I think about security…period…as far as financial. Savings. Having back up money.

Savings for some women included not only "money for a rainy" day but retirement. For example, Michele stated:

> Economic security would be enough money to pay the bills, enough money to save, enough money to accommodate a retirement plan. I don't really want a lot, I just want to be able to breathe (laugh).

Non-monetary factors also contributed to feeling economically secure. Flora for example believed money was secondary to how she felt about herself:

> I think I'd rather be secure with loving and having peace with myself. And I think the security would come with that. I think security with money is not a big deal to me. I know I need it to survive and I know I will get there. I really feel that. I think the main thing now in my life; I need the peace and that serenity of knowing that I can be okay. I think once I feel that peace and that love with me, I think I don't worry about money, because I know I'm gonna get it.

Leah wished she made more money, but stressed the importance of work she enjoyed:

> Maybe a better paying job…but right now I'm just going to try to hold onto the one I got and be happy with it, because it's got good benefits. So I guess I'm afraid of making a move to something new and unknown. Like I could probably find a better paying job, but would I really have the same leniency with you know, when I get to work…I have

> flex time now and that's nice. There's a lot more than money that's important as far as where you work. Like relationships with co-workers and the feeling of job security, time benefits…especially with my kids you know. And the feeling of being trusted and people trusting in your ability to do your job and that kind of thing. I've had jobs where I didn't have any of those things.

Marla echoed this sentiment. She believed economic security was more than just money and emphasized the importance of a job she enjoyed. However, she was also concerned about making enough money to care for her children without relying on their father for help. She also stressed that making enough money should not be at the expense of her children:

> My goal is to…I want to get a job, definitely one I would want to go to everyday. I don't want to ever have to depend on their father for child support, because I don't think I ever will be able to. I want to be able to provide everything. I want like one and a half incomes (laugh) and definitely don't count on needing somebody and having two incomes. I want to not ever count on that. And I would like to have the kind of quality of life…not that the children can have whatever they want….but things that they need and have a little room to breathe…room for a little more. Not ever have to tell my kids "We're poor. We can't do that." But I still want the time to spend with them. I certainly don't want to be out day and night and never see them, 'cause that's not worth it either. That takes…even if there's financial security, it takes away from everything else.

Other components of economic security mentioned by women included well paying jobs, more education, getting out of debt, and owning their home.

Robyn explained how owning her own home would make her feel economically secure:

> Well, getting my house would be making me feel like that, 'cause I wouldn't feel like I have to keep paying money on stuff, you know. Buy a house and have our own place to call home that's not throwing the rent money away every month. Just our own place, yeah, that would be safe and [my son] could play outside. And we could have a pet if we wanted. Sit kick our feet up, you know. Having our own place to live would be very nice. That would be financially secure.

Financial lessons taught to children

We asked women what lessons they considered important for their children to learn about money. These lessons fell within four general areas; 1) the importance of saving; 2) financial responsibility and consumer decision making; 3) earning your own money, and; 4) planning for the future-- particularly obtaining a college education. Similar to how women learned financial lessons as children, they taught their children both through direct communication and through positive role modeling. Indeed, many women seemed to find enjoyment and sometimes humor in teaching their children lessons about money. One could posit that women's efforts to teach their children about finances is also a result of their participation in REAP's economic education classes and knowledge they personally gained.

Importance of saving. The most common lesson noted by women was the importance of teaching their children to save. It is possible that due to discussions early in the interview

process about their own childhood savings and lessons learned, that women were influenced to indicate the importance of teaching their own children to save. Nonetheless, women demonstrated numerous ways they taught their children to save. Some women provided an allowance and encouraged their children to save at least part of the money, some opened savings accounts for their children, and others encouraged informal savings in a piggy bank. Women also seemed to encourage age appropriate savings. For example, while young children were encouraged to save, they were also encouraged to have fun in deciding how to spend their money. Several quotes demonstrate the importance women placed on teaching their children the lesson of saving:

Leah explained that even though her daughter didn't have any current savings, she had structured the opportunity:

> Well, saving is definitely an important thing for them to learn. Like my daughter does have a piggy bank and she does have a savings account. I don't have any money in it right now, but (laugh). But definitely just the saving. As they get older I want to explain to them what I do. You know, I want to explain to them what it means to make a budget and taxes and credit and all that. I mean when she gets to be in like middle school or whatever….start talking about that.

Lynn tried to balance lessons about saving and spending:

> Well, I'm trying to teach them how, "You need to…" I mean, it's okay to treat yourself, you know, and when they're doing what they need to do, I try to give them an allowance and try to get them to maybe spend a little bit and save a little bit…you know, because once it runs out, that's it. I'm trying to teach them the value of you know, save a little for a rainy day, spend a little…save a little. And I'm going to try to get them to open a savings account. It's going to be totally different with my children (laugh). It is. I'm just trying to… I'm even teaching them about credit and how important it is to have good credit and to do things. And so all the things that I feel like I didn't grasp, I'm making sure my children do.

And Yolanda, who had adult children, tried to teach her children the importance of savings by pointing out her own situation:

> To save it. To save it…for one thing ...is really important. And to put some away for your retirement. Just to save as much as they can…for unexpected expenses and retirement and just to have for a safety net…because I haven't been able to do it myself. I talk to them about it and tell them take me as an example…at my age and what I should be having and what I don't have…and hopefully they won't go that route.

Some women felt their children were more successful at savings than others did but were not discouraged. Jane for example stated:

> I'm trying to teach her to save what she's got. If she's got it, she spends it. Yeah, we're struggling with that all the time these days. Because she gets little things. I'll give her a couple of dollars here and there for things and, "Okay, now you need to save it." And in

> the past she did do good for a while…at times she's able to save. But she's not really good at holding onto it. She likes to spend it as soon as she gets it (laugh).

Financial decision making. The second most common financial lesson mentioned by women was teaching their children to think about how they were spending their money, making a conscious thoughtful choice. For example, Darlene said this about her efforts to teach her eleven year old son:

> It's important to me to teach him now, financial responsibility…how to bank your money, what your savings options are, scholarships and grants as opposed to student loans, saving for college. Those are the things that I was not taught. And so 30 years later I'm trying to play catch up. So It's important that he knows those things now and can apply them now so it won't be an issue later…and to spend wisely. To spend wisely.

She explained how she used activities to teach him these lessons:

> Well, we talk about it and we'll apply them accordingly. For example, if I give him money I'll run that parallel to a grant. "I'm giving you this money, so you don't have to give it back. But if you come to me and ask me to borrow $1.00 or $2.00, you'll have to pay that back, but you'll have to pay me a little more. You'll have to give me $2.25 back, as opposed to $2.00." And he's like "mom." I say, "hey, this is the way it goes in the real world." And so that's how I sort of imply those. And I always tell him, "Okay. If you take your money and if I give you $5.00 this week and $5.00 next week, you'll have how much money by the end of the month if we do that every week?" And he'll go, "Well, I'll have $20.00." "Okay. But if you spend ten of these dollars, you're only gonna have $10. So you need to decide if you're gonna spend or save, if what you want to buy is important or not, can it wait, you know, what are your options?" Sometimes he does well and sometimes it's just hilarious (laugh).

Earning your own money. The third most common theme expressed by women was the importance of teaching their children that money was something to be earned. Again, women seemed to facilitate this in an age appropriate manner and without rigidity.

Nellie for example felt strongly her children needed to earn an allowance but was also happy to contribute to their activities:

> If they don't do their chores they don't get any. My daughter…she's pretty good with money. But she knows she's got to earn it. They don't…unless it's like the pool, you know, "Can I have money to go to the pool?" or something like that. That's fine, if it's like entertainment or something like that. But just to go in the store and have them hound me, you know, "I want this…" They can't do that. You know, I'm not mean. I give them money to go to the pool and things like that. But if they do their work. If they haven't done their work, no, they don't get any [allowance].

Michele talked about rewarding her children's productivity with an allowance and then supporting them in the decision making process of how to spend or save their money:

> My seven year old has a piggy bank and I do things like if they earn $1.00 around the house for something that they've done or for a book they've read and I know that they really want to go spend it at the dollar store, I encourage that. And I really….I mean, I support them in that. I support them in making their own decisions about what toys they want from the dollar store and I support…And I talk about the good feelings they have for purchasing something on their own. And I'm also trying to pull in the dynamic that it's personal choices. Yeah, I'm trying to bring in…because I'm trying to teach them everything's about choices. But I try to do every other time they earn a dollar from me…every other time they get to spend it and the other time they save it. So at their ages…5 and 7…I don't hammer them a whole lot about savings. But I also don't let them spend every single thing they get.

Planning for the future. Finally, several women incorporated discussions of their children's future with regard to financial lessons. Of particular note was a focus on education. Flora, for example, wanted her children to understand that getting an education would help them earn a living and reach their goals:

> To be able to save and to work hard to earn it honestly and to be able to know you have to make a living out there, but make sure that you learn…to get your education so you can be able to pursue every goal and every obstacle in your life to do anything. I would like them to save for college…because I would like them to have that opportunity to go.

Ella recently completed her own college degree. She stressed to her children how income impacts daily choices in life and the important role that education plays:

> You always need to save. There will always be something coming up that you don't count on…so you…I just want them to know to save. Be frugal with their money…not going out to eat all the time…use their imaginations and creativities for meals, because that's really easy to do if they think about it. But the saving is terrible important, because that will control the way they live. Well, they're either going to walk or they're going to have a car to get to work or they're going to have to pay for a bus…have to put up with all the things you have to on a bus. And the way they dress…they'll have to have money for clothes…for nice clothes. They'll have to be responsible for the way they care for everything…you know, their furniture. You can get nice furniture at a yard sale and live with that until you can make better money. And education is really important, too. Because you can always get a better job and you can always learn more. There's never a stop to learning…never an end to what you can learn.

When asked how she taught these lessons, she went on to say that she taught by example:

> My youngest daughter seen me graduate from school. My oldest daughter has seen my going to school…I mean, finishing my degree. And she's started to go to college. My youngest daughter is in college. She just didn't see not going to…she didn't see it as an option at all…not going to college…no matter how little she made or what she had to do to get there.

A few women noted that financial lessons were important for their children, but believed they had not taught them to their children. Some women felt their children were simply too young for

such lessons. Others acknowledged the importance of monetary lessons but simply had not provided them. For example, when we asked Robyn what she considered to be important lessons to teach her son she said:

> Nothing that I'm teaching this one now. That's for sure. He gets… I don't know why he gets whatever he wants, but he seems to. He knows just how to do it. I'm like, "How does he do it?" I don't know. He maneuvers me just right…just how to get all my money. I would like for them to know how to save money.

Tonya felt she was a poor role model and that she might even be teaching her children poor lessons about money:

> I think I kind of messed them up, because I give it to them and …I mean, I don't know, like give them an allowance and stuff like that. And I don't make them save. They just spend it right as they get it and they don't ever know how to save and I can't make them save because it's hard for me to save. So I'm like, "whatever you want, just go get it." It's definitely important, I wish somebody had taught me how to save, because that's like a skill that I'm lacking in.

Conclusion

The women in this study come from a variety of family backgrounds. However, many women grew up in families of origin that struggled financially. Some women recalled their parents discussing money matters but most did not. In some cases women recalled their parents shared financial decisions and the handling of money matters, in other cases one parent had the responsibility of paying bills and tracking finances. In a handful of cases women recalled their mother lacked access to finances at all. The majority of women reported a history of family violence in their family of origin and a few women recalled money matters playing a role in the violence.

Most, but not all, women recalled learning as a child, directly or indirectly, that saving money was important. Many women remembered saving money, at least informally, as a child. Indeed these recollections of the importance of saving may have predisposed these women in some way to enrolling in REAP's IDA program when provided the opportunity.

Women's current financial circumstances are well represented by words like "struggling," "juggling," and "starting over." Most women struggled to make ends meet and frequently lacked consistent child support payments or adequate child care and transportation. On average women were encumbered with a substantial amount of personal debt, in many cases carried with them from a previous relationship.

Many women worried about the impact their current financial situation had on their children and were quite modest in defining what it would take to have a sense of economic security. In many cases women noted that savings was an important ingredient for economic security. Most women reported teaching their children a variety of financial lessons, including the importance of saving, responsible spending, earning money and planning for the future. Interestingly, many lessons women taught to their children seem to parallel topics covered in REAP's economic education classes. Thus, it is suggestive that participation in REAP's economic education

classes may have resulted in more lessons being actively taught to children. This will be discussed further in chapter four which discusses the experiences of women and perceived outcomes of REAP's economic education classes.

3. Intimate Partner Violence and Household Financial Dynamics

This chapter examines the role that financial issues and economic circumstances play in women's experiences of intimate partner violence. We asked women to discuss issues such as financial decision making, access to household income, and how financial issues affected their safety and decision to stay with or leave an abusive relationship. Women also discussed behaviors and tactics on the part of abusive partners that affected their economic well-being and ability to become economically independent. Taken together women's discussions clearly support an "economic abuse" dimension of intimate partner violence.

Eight themes emerged in discussions with women about the ways in which money and economic issues played a role in their experiences of abuse. These include: 1) monetary control and lack of access to financial resources; 2) economic dependence and the role in staying or leaving; 3) economic or financial issues as an impetus to verbal, physical, and/or sexual abuse; 4) impact on employment or education; 5) impact on debt and credit,; 6) stealing and destruction of property; 7) dealing with the aftermath; and 8) economic coping strategies. To clarify, while many women made comments supporting the eight themes, not all women experienced each. Indeed some women controlled their own finances or shared financial responsibility and decision making in previous relationships, and a few women (n=5) did not believe financial issues or economic circumstances had anything to do with their experiences of intimate partner violence. Most women however believed that money matters, in one way or another, had a significant role in their experiences of intimate partner violence. Robyn, for example, believed it has a larger role than most people realize:

> It probably plays more of like a major role…more of a major role…than everyone thinks, because everyone thinks it's probably just alcohol, drugs, or… But I think if more women…like in schools…like if they were taught in schools about finances…give them more opportunities on finances and how to save for a home…that they would be more independent and not have to depend on a man to do it for them. Because when they depend on a man to do it for them…if he turns out to be an abuser…that's double trouble. So I think it plays a major role in how we assess our life. You know. It's like it makes up a part of us.

Clair agreed and was articulate in discussing "economic abuse" as an important dimension of domestic violence. As we will learn in the next chapter of this report, which discusses outcomes of REAP's economic education classes, Clair's comments are reminiscent of curriculum content. Thus, her comments may suggest learning outcomes (i.e. what constitutes economic abuse) as well as life experiences:

> Well, I think they play a much bigger role than people think…because all you here about is the sexual, physical, emotional abuse. You never hear about the economic abuse. And economic abuse is just as big as the other forms of abuse, because like my ex-husband, he took money from me. He made it to where none of the bills were getting paid, but yet I had to rely on him to pay them. And it's just like…I felt like I was on a rollercoaster ride

> with finances. You know, when I wanted to work he wouldn't let me work. It's just…that played a big role…the economic issues. And I don't think very many people realize it, because people don't hear about that form of abuse. And…well, yeah. There needs to be support programs for that form of abuse, too…for the economic abuse, because people can be economically abused and not realize that that's actually occurring. They can get the…I don't know if it's looking through rose colored glasses, or getting the wool pulled over their eyes or what…but it happens and the abuser, I think, really knows what he's doing…but a lot of times the female doesn't realize it at the time. It's really hard. I mean, as a female, I think it's really hard to…hind sight is 20/20 and when you're actually going through the abuse, it's…you don't realize all the abuse that's going on.

Monique noted how the role of financial matters in domestic violence goes beyond the relationship itself and is reinforced by society:

> I think it's perpetuated in our society. Women are material…they're things. They have been. It's written in marriage vows. We're like property and a lot of times the highest bidder gets the property. We're paid less than our male counterparts on every level of employment. The higher the level, I think, the…of the job…the more inequitable the pay is. They have the upper hand.

Evelyn agreed financial issues can play a role in intimate partner violence and explained that she is careful to maintain control over her own money:

> Oh, no, I wouldn't tolerate that. My mother didn't raise me like that (laugh). What's mine is mine and you keep your stinking money… I had too much pride to say, "But, you know I needed it." No, keep your stinking money… That's how my mother raised me; even though I would not have a penny in my pocket…I still knew where to get whatever it was I needed. I could go to my mom. I could go to my sister. I could go to resources…other resources that the city offered. But, no, I just had too much pride to let that be an issue. As far as him taking from me…I'll chop his hand off (laugh)…or at least threaten to. But you know what I mean? That was not an option. That's why I've always been able…I can hide something anywhere.

<u>Monetary control</u>. The first theme, and probably the strongest, to emerge when discussing the role of monetary matters in women's experiences of intimate partner violence was a lack of access, or limited access to household financial resources and conversely the often complete control of money and financial decisions held by abusers. Examples include control of household income earned by an abuser, requiring a woman to hand over her earnings, not putting or removing women's names from bank accounts, and monitoring all expenditures by accompanying women to the store or requiring receipts for all purchases made. Several quotes demonstrate the nature of monetary control. When we asked Louise who made financial decisions and dealt with money matters in her previous relationship, she said:

> He did, I didn't have a savings account with him. My name couldn't be on anything.

Jane explained that when she wasn't working and relied on her partner financially he controlled all the household money:

> I've never had control over, basically, he never… You know, he would leave and I mean, he wouldn't leave me with no gas in the car, no money...all the time. I mean, I was,…which was very hard for me because I've always been the one in control of all the finances and everything else. Just allowing him to do that was…Yeah, he totally controlled the whole money thing. Like to go to the grocery store, I had to wait and go with him. He couldn't just give me $20 or $60 or whatever it was, just to go get something. You know, he'd always have to be there and be doing that. I couldn't do nothing.

She went on to say that when she was working she had some sense of control:

> I mean, every time I wasn't working, things got more out of hand. Which, I guess because when I was working, I had still control over some money and my part of the finances and he knew he didn't have total control, I guess. So but when I was under his mercy, basically it was terrible.

On the contrary, Leah felt that she couldn't win whether she worked or not:

> I really felt I had no say as far as anything, you know, as how that money was spent or whatever. And when I was working, I didn't get any credit for that. When I say that, I mean it was like it wasn't valued or anything like that. He would say…the thing that he would say that would bother me is that "you don't contribute."

Darlene lacked access to household money and told this story about when she asked her husband for money to buy shoes for their child and his three children:

> So he came home one Sunday night and he said "Well I've decided I've gone back to work," and he's making $21.16 an hour, getting paid every Friday. And he's decided…he told me, "I've decided that this is my money. I'll do what I want to do with my money. I don't have to give you any money, spend the money on you, I don't have to pay bills 'cause I don't live here (they resided together but only her name was on the lease). And by the way, I took your name off the checking account and the savings account. So that's it. If you want some money…if you think you need some money, then you need to ask me for some money. And if I have it I'll give you half of what you ask for."

Nellie worked but her partner retained control of her money:

> There was no money period….even when I worked, he would take my money too. I had absolutely no control over anything.

Kara explained how even though she worked and wanted to take care of financial matters her ability to do so was limited:

> I would try to take care of it or want to do a budget and pay the bills, but it was in his pocket. He controlled it all, basically. Even when I was working, my paycheck went to him when I cashed it. So he controlled it all.

Tami believed her ex-partner controlled the money and demanded receipts to prevent her from leaving:

> He probably thought if he gave me money that I would be smart enough to set some aside to build up enough money to leave or something.

Tonya also talked about how her partner monitored her access to money through receipts:

> He wanted to see the receipt. He wanted to see receipts. He wanted to see…if they didn't give a receipt…[he would] call them and he'd be on the other end…how much the bill is now or… you know? [I would] put the money on the account then [he would] call them to see if they got the money or something. You know, just very controlling.

Jill echoed the experience of being monitored through receipts:

> Receipts…I mean it went to extremes. It would get to the point where he no longer gave me money…he would buy me whatever I needed. If I need gas in my car, then we would switch cars. I would go to this job at lunchtime or before…whenever…and then I would take his car and he would take my car. And then he'd put gas in my car. And if I needed cigarettes, and I would go to his job and he would buy me cigarettes. And I need lunch, then we'd go to lunch together.

<u>Economic dependence and the role in leaving or staying</u>. The second theme to emerge was the role that financial dynamics and economic dependence played in a woman's decision about staying or leaving an abusive relationship:

Nellie had this to say about how people don't understand why women don't just leave an abusive relationship:

> I didn't talk to my mom for 10 years because of this. My sisters and I…I come from 7 people and…7 brothers and sisters, and no one would help me get out of that situation. They used to ask me, "Well, why are you still with him?" Well, "No one will help me get out." "Well, you must like it. You must like it. You must get off on him beating the shit out of you. That's why you don't leave." That's bullshit. I lost total respect for my whole family. I do not communicate with any of them because of this. But all of them rely on their husbands. You know? Not one of them could walk away from their husbands and survive. They just don't have to experience the abuse because of it.

Paula explained that if she had a well paying job or was able to save some money when she was with her partner, she would have left him sooner:

> If I had stability in a job, yeah and money put aside, you know, saved up where I could leave and not have to depend on other people and stuff and do it myself. I would have left sooner.

Several women were concerned about how they would care for their children if they left their relationship. Kara explained how her financial ability to care for her children was a major consideration in leaving:

> I would always want to take the kids, but I knew how…or, at that time,"How could I manage on my own with the kids?"…how could I provide for them? I knew that there were states…you know, or funding available, but I would stay there because he was the source of income and I guess I felt I was dependent on him.

Kate echoed the role that children play in decisions about staying or leaving:

> A lot of times it's [economic dependence] why we stay is because there's no way out. With four kids…I love my kids, so in order…where would I take them? I'm not gonna live in a car. Where am I gonna go? They got to be in a good school district. They got to be able to go to school and get their education and all that.

In addition to feeling economically dependent and unable to leave, some women were afraid that what little bit of economic stability they did have would be compromised. Dora for example became involved with a co-worker who was abusive. Although she did not live with him, she felt trapped in the relationship because she feared losing employment stability and a decent living wage:

> Financial issues played a major role in me deciding to free myself from a domestic violence situation. And it was because… I was working and I was gainfully employed. I wasn't making enough to live in a mansion on the hill, but I had a decent amount. And I was afraid to leave my place of employment because I did not know if I would get another job making the money that I was making. So I stayed in the situation for a very long time. I kept it as quiet as I could. I didn't tell anybody about it, because of fear. I stayed there because… One of the major reasons for staying there was because of finances.
>
> Yeah. [My ex-boyfriend] worked in the same place. We worked on the same team. We were like partners. We worked together, practically side by side…every day…even when we didn't have to work together…he made it so that [we would work together]. And I didn't want to leave and he wasn't… I was the supervisor, but still yet, it was kind of like he was controlling. And I didn't want to reveal to anybody that I had gotten entangled in a situation like that.
>
> Working was…it was kind of like a marriage. You know, where some people, they come home to their spouse. It was like I went to work to a spouse. And leaving a job was like a divorce, so to speak. So I decided that I had to make a decision. So I finally decided that I would leave. And I had to leave, because I knew that either I was going to die in that situation or I was going to murder somebody in that situation. So I had to make a decision. And I decided to get out of it. And I can remember when I left that situation, that I said, "God, you're going to have to take care of me, because if you don't take care of me, I won't be taken care of."

Yolanda avoided leaving her abusive husband for years because she feared losing the only wealth she had, her property and home:

> I thought about our property…the house we were living in…if I left I would lose the property because he would give me such a hassle about this property that I wouldn't want to keep any of it. I would turn it totally over to him and I would lose out on that. That's the only thing, because I was the one working and doing all the financial stuff. It was, because I always thought as long as I was in the house and stayed with him, that I would have half the property…that I would still…and if he died, I would still get the property and that sort of thing. And I always wanted it for my kids, so they could have it. And he didn't want to give it to the kids, you know. He always thought, "Well, they left. They don't do what he says anymore, so they don't deserve the property." So I thought as long as I stay with him, that part would still be in play. But if I left him, he would hassle me so bad about it that I'll eventually just turn it over to him. So I was worried about that. I thought at least I would have that for retirement.

Impetus to abuse. The severity and type of domestic violence that women experienced varied in nature. Conflict about financial issues however often escalated into abusive acts, whether verbal, physical, sexual, or emotional.
Amber, for example, talked about how her ex-partner used money to control her and was often a factor in verbal abuse:

> He always sort of used money as a way to control me. He knew he made a lot more money than me. He always threw it in my face. He'd say I couldn't make it on my own, just sort of nasty digs like that. Always called me names like I was taking advantage of him. I said "okay well, let's just get separate accounts and you can pay for whatever crap is yours and I'll pay for whatever crap is mine." He didn't want to do that. I was always wanting to get a separate account from him, because we had so many fights about money. He never wanted to do that. He would apologize and say he was sorry.

Paula also demonstrates the role finances had for her and the verbal abuse she endured:

> Well, it'd be verbal abuse if he knew I had [money] and wouldn't give it to him. You know, until it's just like, "Go ahead. Take it and go on." You know? But, yeah, it would be abusive to get it back. But, thinking about it, the money…that was a big thing.

Jill believed the physical abuse inflicted upon her was closely tied to money matters:

> How do I want to say this? I think he felt inferior and wanted to beat the hell out of me because of the way he felt about himself because he wasn't doing what he was supposed to be doing. He wasn't pulling his weight. You know, he worked little temporarily assignments here and there, but whenever he got his money he went and did what he wanted. He felt as if I was supposed to give him…I don't know…whatever he said I was supposed to be giving him.

And Kara noted that when times were difficult financially, conflict increased and physical abuse escalated:

> [Money] was a big role, because there wasn't any money. He was out of work or we were struggling. It seemed to cause the physical abuse more, you know, his worrying and his blaming me or…because not only…he didn't want me working. He worried too

> much, he was very jealous, so he missed his work or would be checking on me 90 times a day. So it was all a big important thing.

Tami, who was separated from her husband, talked about being sexually exploited in order to have access to money:

> If I wanted some type of money, then I would have to have sex with him. So that's how he was. Yeah. He held that against me. Like, he knew payday…that I didn't really want to have sex with him…so payday, he kind of figured he was going to get some. Yeah, I felt like a prostitute. But he said I wasn't a prostitute because I was his wife.

Tonya indicated she was expected to provide sex in exchange for money with her previous partner on a regular basis:

> Like for intercourse or something like that…yeah, all time. Yeah and so I would be like "so, what am I a whore now? I got to do this for money?" So, yeah, that was basically all the time.

A number of women also discussed incidents where their partner withheld money and prevented them from paying rent, buying food or other necessities for themselves and their children. In Regina's case her husband withheld money to obtain dental care she desperately needed:

> I told [my husband] "I need money for my mouth…for my crown." His response, "You can save toward your crowns" (she received a small monthly disability payment). But what about my pain right now? You know, I'm telling you…a toothache…I felt it. That is no playing thing. It makes you wish you was dead. I mean I had pain that ached. It had my…it was my lower tooth that was hurting, okay? But it made my top teeth feel like everything up there was hurting, the bottom…everything down there was hurting. It made my ear feel like something was wrong with my ear. It gave me headaches. And the pain was so painful. I wouldn't wish that on nobody.

<u>Employment and education.</u> The fourth theme to emerge was the prevention or disruption of employment and education by partners. In some cases partners simply prohibited and threatened violence if women expressed a desire to work or gain further education. In other cases partners used tactics to disrupt employment or education. Tactics included initiating conflict just before women were leaving for a job interview or class, calling and harassing women at work or showing up at school or place of employment and causing a scene; in some cases causing women to lose their jobs. Such tactics interfered with women's efforts to advance their economic well-being and stability.

Jane talked about how her husband would interfere with her ability to follow through with jobs leads, preventing employment:

> I would try to go on some different interviews and temp agencies and things and he would make something happen horrible where on my way there you know…just to screw me up…make the morning terrible. He would just make things hard for me to be able to get a job again.

Janice, a reliable employee with an understanding boss, felt fortunate she didn't lose her job as a result of actions taken by her partner:

> He used to come on my job and try to curse me out. He used to try to embarrass me. He used to come into the main office. When you work home health care, you have people's house you go to. He came over to this one lady's house …this lady had to call the police. You know? And, but the lady who ran the place, she liked me. That's the only reason she didn't fire me.

Robyn on the other hand was not so lucky and reported losing several jobs because of her partner:

> I lost a few jobs because he would start shit and they don't want to mess with no domestic stuff you know? He would come to my work, yeah, and start trouble. Cussing and screaming and throwing a hissy fit like a little girl. A couple of places didn't want to have to worry about him messing with the customers. He'd be drunk or something and he'd come up and mess with customers.

And Kara's husband only allowed her to work when it suited him:

> Well, when I was working he'd call and harass me and I lost jobs. To prevent me….well, he just never did want me to. The only times I . . . was definitely allowed was if he was in between jobs and we needed money, then I could go out and get a job. But it was where he'd help pick and choose the job and usually drive me to work….pick me up.

Monique was also only allowed to work when it suited her husband. She also wanted to complete her GED in order to get a better paying job but her husband would not allow it:

> He wouldn't allow me to go to school. My ex-husband didn't allow me to go to high school and then didn't allow me to go to my GED classes by myself. And he allowed me to work at certain times and then wouldn't allow me to work after I was gaining some kind of stability.

In addition to more overt tactics used to interfere with work efforts, a number of women reported they were prevented from working because their partner refused to help with child care. Louise for example, believed her husband intentionally avoiding child care in order to prevent her from returning to work following the birth of their child:

> Our first baby was born, you know, like I would say "okay I'm going back to work like a couple nights every month." You know, they make nurses so easy to be able to go back to work…even like a few years ago…it was like a little bit harder to go back, as far as it wasn't quite so flexible. But they were coming up with all these plans…like I'd go back. And I'd say "well, you know, like I would go back, just go back so many shifts a month." And I loved to work nights, but I would just go back two nights a month, just at first. And he'd said, "okay, I'll watch the baby two nights." And he couldn't do that.

Darlene explained how her husband had interfered with her efforts to complete school and also caused scenes at her place of employment:

> He was very verbally abusive…mentally abusive. I was going to school trying to get my license. He'd want to argue so I can't go to class, can't study, can't do my homework…just can't do anything. And so he would come up on my job. I'm like, "What are you doing here? And what do you want?" And he'd start an argument. He'd take the car keys, the car, make me really late, argue so I wouldn't feel like going to school…stuff like that. He didn't want me to advance…period. He did not want me to advance in life.

And Karen described how she was able to acquire her GED without her husband finding out:

> I had to be sneaky to go and take my GED. And when I took the test for my GED and they told me I passed it me and my boys were so proud of me, you know, and everything. And they made me a little cake and put a candle in and stuff like that. And he came home and just destroyed the whole thing and tore up my certificate. You know, destroyed my certificate. It's okay. I got copies of it. I sent for other copies of it after I got here. Because he didn't finish school and he didn't like it. He didn't like that I went… And he couldn't figure out how did I do it behind his back.

She went on to explain how she did it. Karen was not the only respondent who noted a sympathetic employer:

> My boss got me a tutor that would come to the job and help me. That's how I did it. My boss was my rock through the whole thing. He would tell me like that, "You just need to leave." But I didn't' have the strength and he understood that I didn't have the strength.

Amber's partner actively tried to interfere with her efforts to complete her education:

> He did everything he could possible to make it so that I would fail and have these big, huge fights and I wouldn't get may homework done…give me these guilt trips that I spent too much time studying for exams and doing papers. I didn't devote enough time to our relationship. Whenever I had some big project I had to do he knew about it, he would start fights with me and they would just go on into the wee hours of the night. And it was also always whenever I was walking out the door to go to class…he'd be upset about something and start this huge argument. A lot of times when we would fight and I was trying to leave the house, he would try to keep me in the house….take my phone.

<u>Impact on debt and credit</u>. A fifth theme that arose in discussions with women about the relationship between financial issues and intimate partner violence was how partners negatively affected women's credit and accumulation of debt. In some cases financial dynamics were intentionally structured so that irresponsible spending or neglect of household bills would fall on the shoulders of women. In other cases the results of financial impropriety appeared less intentionally structured, but the results for women were real nonetheless. Women often felt powerless over an abuser's financial behavior due to the fear and threat of reprisal.

Robyn explained that her partner refused to have his name on any of the household bills including rent or utilities:

> I paid the bills. Everything was in my name, so it was my credit that got ruined…not his. Yeah, and when we got thrown out, I got the eviction thing on my credit. So. Yeah, he never had his name on anything.

Kara noted the impact on her credit ultimately resulted in bankruptcy:

> He ruined my credit and everything and lost my job, lost the credit cards, had to file bankruptcy.

Louise agreed to add her partner's name to the home she owned. The unfortunate outcome was losing her house:

> I owned a home in [name of city]. And he even took that over and …putting a second mortgage on that home. . . .He lost my house.

A final example is provided by Regina, who still resides with her husband and has no control of or access to household money:

> He pay the bills, but he don't pay them on time. Always late charges or either they got…some bill collector got to come in and take him to court. 'Cause like I know the sewer people, they took him to court at least two times that I know of. Okay. And I didn't know that they had done that and my name was on that bill also. And until one day I was doing some cleaning around the house and I ran across the summons and I saw my name on the summons. That's when I knew that the sewer people had filed a suit against us.

<u>Stealing and destruction of property.</u> Closely related to issues of credit and debt, a number of women reported their partners stole money from them. Additionally, several partners destroyed property, leaving them to pay for replacement or go without:

Robyn's boyfriend stole her ATM card and drained her bank account:

> Well, I had the same savings account that I have now…that he would take my card and steal money out of my account . . . Yeah, while I'm sleeping. And I called that bank and they said I'd have to take it up with each individual branch, because he went so many different places with the card. So I never got the money back again.

Nellie's husband stole her money in an effort to prevent her from leaving:

> When I decided I was going to leave him and he knew I was going to leave him, he went and drained my bank account. But he drained my bank account three times and I should have left him the first time.

Janice explained how her boyfriend not only physically abused her but destroyed much of her personal property:

> And then he got where he started breaking things in the house. Yeah, things that I paid for…lamps and, you know, you put stuff into will call and get it out and then… You

> know?. . . He took me down. You know what I'm saying. Look where I'm at…I ain't got nothing. And then he cut up a lot of stuff. He cut up the couch. He cut up a lot of things. You know what I'm saying? And he broke my baby's TV.

Kara's husband stalked her and destroyed her only means of transportation:

> I was still in the shelter in [state] and I was in that shelter for about two months before I decided to come to Missouri, where I really needed to get away from him . . . And so he knew where [the shelter] was. He could follow me and everything. And a pastor at a church sold me a car for like $99…just…so I had that car and was going to work. And I went shopping to a store one day…parked it in the parking lot…and came out and it was gone. We couldn't prove that he did it…couldn't charge him with anything…because at the time we were still married, so, "What's mine is yours, and what's yours is mine." But he has since laughed about it and told me how he did it. So I knew he did it. Yeah, he destroyed it. When we found it, it was not drivable.

Aftermath. As a result of the economic abuse most women experienced, they were often left to deal with the aftermath. This largely included being left with nothing, except perhaps debt. When women decided to leave many had to start over financially:

Janice put it simply:

> It's hard because I'm starting over with nothing, you know?

Nellie explained that any financial security she may have had was destroyed when she left her husband:

> We had $35,000 in our 401(k)…which he hid. He hid. Because he had that one, and then he had opened another one so that when it came down to the paperwork in court…he showed the one that he'd just opened and it showed no money, of course. But there's $35,000 out there somewhere that he took. I got screwed on the house. I didn't even have the money for a lawyer, so I went into court without a lawyer and asked for a continuance and I didn't get it. So I got royally screwed…$125,000 home…he said it was worth $74,000…something like that. I got $4,000 out of the house.

Economic coping strategies. The final theme to emerge in discussing the role of financial matters in women's experience of intimate partner violence speaks to the strengths and resourcefulness of women despite circumstances in which they often had little control. Women responded to their circumstances through strategies such as setting limits, hiding money, seeking help from others without the knowledge of their abuser, and keeping important financial documents out of sight. While resourceful, strategies may have also placed women in greater danger of violence if their partner where to find out what they were doing.

Evelyn, who had left her husband on more that one occasion, reported how she learned to set limits with him--limits that help insure her safety:

> That's a part of my well-being…that car. Even if I leave everything in that freaking house…if I had to go again…my car is going with me (laugh) because that's going to

> help me get back and forth to work or to whatever it is I need to do…the baby, me and the baby…wherever. If I need to get up out of there and get in a hurry, I've got my car. I've even set boundaries where my car keys are concerned. He had this thing about us having each other's car keys. I don't drive his truck. I don't want to. I gave him back his truck keys and took back my car keys. He made a big issue about it…a big one. I didn't care. I said, "(Husband's name), you don't need my car keys. That's my car. You don't need my car keys. If you need them, I'll hand you these and you get what you need or whatever and give me back my car keys. You don't need them." It was another matter of control and I really felt I was doing the right thing when he started making a big stink about it. I knew I was doing the right thing then. It was just another thing he wanted to be in control of. No. So I took my other set of keys.

Karen spoke about how she hid money in order to meet the basic needs of herself and children. Additionally, she talked about how her employer worked with her to make sure she had some access to money:

> I had to hide the money in the lining of the curtains, pull the carpet back…for money to pay the bills? Cause if not, I was constantly...We might have lived for three months and then BAM…we lived somewhere else and somewhere else and somewhere else and somewhere else. And I got tired of it . . . I had to do that. I had to do that in order for me and my boys to survive.

She continued stating:

> I would cash my paycheck sometimes, that way I could give my boss…if I brought home $400, I would give my boss $200, $250 to keep. And I had to pinch off of that. The rest I would take home. "This is all you worked this week?" "Ugh, huh." I know I would be lying. And he knew that I was lying. But I had to...because I had to buy food with the little money…that, if he didn't blow it all…to make it stretch from paycheck to paycheck.

Tami explained how she had her bank statement mailed to her mother's house in an effort to prevent conflict with her abuser:

> Well, I would try to keep my money to myself. And I really didn't like him knowing that I was working, because I knew that would cause problems... He would've tried to get a hold of my money. And I didn't let him know that I had accounts, like a bank account and stuff like that…because he would try to get a hold of that stuff…. Ugh, hmm. I would have the, my statements mailed to my mom's house instead of my house. And if I did work and he knew that I was working, I tried to play like I was working less hours than I was working and that I was just out.

Flora also talked about how she hid important financial documents. Her actions proved helpful in getting child support when she filed for a divorce:

> I used to hide everything just to get by. So I used to hide… I used to have bags and bags and bags of information on him and myself, because I knew that I was

> going to go pursue and file for divorce. So I kept receipts for everything.. Oh, yeah. I hid it all the time in the trunk of my car. And he would always come out, "Let me go out to help you get the groceries." And I would never let him do that because I had everything in there. I had bags galore of everything. That's what helped me with my divorce, to be able to pursue and did what I got, because I was able to just pack up everything . . . I think the information I was basically keeping was all his paycheck receipts and all his deposits and all his checking account information.

Regina even resorted to sleeping with her purse under her pillow so that her husband would not steal what little money she had control over:

> He know he can't get to my money, because like, my checks…he don't know where my checks are. And as far as my credit card's concerned, I keep it in my purse. When I go to sleep, my purse is under my pillow. So he can't get to that . . .When I'm sleeping, my purse is close to me…under my pillow, because see, sometime the medication that I take…it might put me in a deep sleep. And if I just got it by the bed where I sleep at and he tips in or something…I might not even hear him. So that's why I put it…so if he reached under my pillow…that would wake me up.

Conclusion

This chapter has discussed the many ways in which financial issues and money play a role in the intimate partner violence experienced by women in this study. Women's access to financial resources were often restricted, monitored, or completely controlled by an abusive partner. Financial issues were routinely an impetus to other forms of abuse including physical, sexual, and verbal. Women often felt unable to leave abusive partners due to economic dependence, especially when they had children to care for. When women did leave abusive partners they often left with substantial debt, sometimes as a result of their abuser's financial impropriety, and many left with few material or financial resources to establish a new household for themselves and their children. Many women felt their standard of living was substantially reduced upon leaving, although a few women believed their standard of living went up because they had more access and control of their own finances once they left. Despite women's experiences of economic abuse they often devised resourceful ways of coping including hiding money and relying on trusted others to help.

While the presence of economic abuse is clearly demonstrated through the stories of women in this study, it is important to note that a number of women (n=11) mentioned substance abuse issues in the course of their interviews. Seven reported a history of substance abuse themselves, with sobriety ranging from six months to seven years. Among those who reported a history of substance abuse four also reported their partner had a substance abuse problem. Additionally, four other women stated that a previous partner had substance abuse issues, while they themselves did not. Understanding the economic abuse dynamics in such cases is certainly confounded by the chaotic nature of the life of someone abusing substances. Thus, it is impossible to distinguish between abuse as a function of financial matters as opposed to the role of substance abuse in such cases. However, even in cases where a woman noted her own history of substance abuse, there were often power dynamics between herself and her partner that placed

her at a disadvantage in terms of economic power. Abusive partners clearly interfered with women's efforts to become more financially stable and secure. Most women did not report a history of substance abuse and the stories shared clearly indicate that financial issues play an important role in domestic violence and that "economic abuse" should be considered an important dimension. Efforts to assist women dealing with issues associated with intimate partner violence should include discussions and approaches to addressing economic abuse.

4. REAP's Economic Education Classes: Experiences and Perceived Outcomes

As evidenced and discussed in the previous chapter, women who experience intimate partner violence are commonly isolated from financial resources and may lack knowledge of financial matters or ready access to cash, checking accounts or charge accounts. Women's financial status can be negatively impacted by abusive partners, their work and educational opportunities restricted, and when leaving a relationship are often left with few economic resources.

"Realizing Your Economic Action Plan," REAP's economic education curriculum for women experiencing intimate partner violence (Redevelopment Opportunities for Women, Inc., 2006) aims to increase women's financial literacy with the unique needs of battered women in mind. Increasing access to and knowledge of financial resources, increasing women's self-confidence in independently managing and coping with financial issues, and identifying feasible short and long-term financial goals are key components of REAP's program. Small positive steps toward budgeting, paying off debt and future planning are viewed as successful outcomes. While the REAP curriculum includes core financial information, concern for safety is a primary feature and an emphasis on safety issues in included throughout the curriculum. The curriculum is taught in four sections. While the curriculum was created as a comprehensive package and IDA participants are required to complete all four sections, each section can also stand on its own. Classes are offered on an ongoing basis at REAP collaborative agencies.

The four sections of REAP include "understanding money," "developing a budget," "understanding credit," and "banks and investment alternatives." Addressed in section one are issues of self-determination, oppression, and economic abuse. This section allows women to discuss and share feelings about finances and money and provides women an opportunity to explore their feelings about money honestly and begin looking at how multiple factors may have impacted their current financial situation, including economic abuse. Advancing women's sense of empowerment and financial self-determination are underlying aims of the first section.

Section two focuses on learning about and developing a budget. Women in abusive situations may lack control over certain or all aspects of their economic situation. This section helps women develop a budget to meet immediate expenses as well as enable them to reach long-term goals. Organizing personal documents, identifying resources, and documenting assets and liabilities all contribute to the construction of a budget that accounts for monthly expenses and occasional expenses with long-term goals in mind.

Section three of the REAP curriculum focuses on understanding credit. Income and credit issues often influence a woman's decision to stay with an abusive partner. And as demonstrated in chapters two and three, women often leave relationships with substantial debt. This section focuses on helping women formulate a specific plan to address their personal credit situation. Increasing women's knowledge about how to deal with creditors, how to read their credit report and how to repair their credit in order to move toward personal goals are examined.

Finally, section four of REAP's economic education curriculum focuses on banking and investment alternatives. For many low-income women who have experienced intimate partner violence, safety and other immediate needs takes priority over long-term savings and investments. Nonetheless, in focus groups conducted by ROW (Redevelopment Opportunities for Women, Inc., 2006), women identified wanting to learn more about investment strategies and indicated saving for their family's future was important to them. This section of the curriculum examines the importance of saving and the different types of financial institutions and investment strategies available. This section also focuses on issues of predatory lending and other financial scams that may take advantage of and be further detrimental to the economic circumstances of women who are already economically vulnerable.

This chapter examines women's experiences and perceived outcomes associated with participating in REAP's economic education classes. The women in this study reported taking REAP courses for a variety of reasons. Some women enrolled as a requirement of participating in the IDA program, other women learned about the classes from a counselor or advocate, while others attended classes while residing in an emergency shelter. Comments about the classes were overwhelmingly positive. Experiences and perceived outcomes reported by women are indeed reflective of the four curriculum sections discussed above. Of course not all women reported outcomes associated with each section but rather seemed to comment on what stood out for them based on their experiences with classes and the current tools they utilized as a result. The following quote from Robyn captures the sentiment of how many women felt about the classes offered by REAP:

> What a fantastic opportunity…to bring it to women who need it most. Because if anyone needs it, it's us women who are in the shelters that are like…it's not like we're kept safe from finances…we're kept away from finances. It's like…so all we know how to do is mismanage them. And so they're gonna show us a new way to manage our finances and to do other things too.

While it is essential to understand the basic content areas of REAP's curriculum and thus, how women's qualitative comments may support experiences and outcomes associated with each, it is important to recall the findings discussed here are based on qualitative discussions with women about experiences and perceived outcomes. Interviews were not intended to "test" the curriculum itself. Indeed, women were simply asked to talk about the economic education classes offered by REAP, what they gained and learned, and what if anything they did differently because of the classes. Additionally, women were asked if their feelings of "control" had changed in any way with regard to their financial future since taking the economic education classes. Finally, women were asked to comment on anything negative or stressful about REAP's economic education classes.

Economic Education Outcomes

Findings, based on discussions with women about their economic education experiences, can be grouped into three general areas--cognitive and affective impacts, behavioral changes, and learning outcomes.

Table 4.1 denotes the number of women who made mention of key cognitive/affective, behavioral, and learning outcomes. Bearing in mind that each woman was not asked to report

the presence or absence of specific outcomes, the number mentioned may be an under-representation of how many women actually experienced such outcomes.

Table 4.1 REAP Economic Education Outcomes

Outcome	Number of mentions
Cognitive/Affective	
Greater sense of control	25
Self-confidence	22
Sense of support/impact of peers	19
Focused on goals	15
Affirmation/reinforcement of previous knowledge	12
Desire to remain financially independent	13
Hopeful future orientation	12
Self-esteem/worth	9
Behavioral	
Consumes differently	20
Budgets	18
Actively working on credit repair	17
Logs spending	14
Saving/Investing (excluding IDA)	13
Pays bills consistently and/or working on debt reduction	11
Teaching children financial lessons	6
Learning	
How to create a budget	19
Knowledge of credit report and credit rating	18
Importance of saving	14
Knowledge about banking and investment options	13
Knowledge about credit cards (interest, fees etc.)	10
Ways to cut spending/consume differently	9
Importance of addressing personal debt and have good credit	9
Greater knowledge of community resources	5
Power dynamics	4
Predatory Lending	2

Cognitive/Affective Impacts

In discussions with women, many made comments indicating their thought process about their finances had changed as a result of participating in REAP's economic curriculum. These included changes in thinking about the importance of finances, the way they made financial decisions, how they handled their money, and a more positive outlook on their financial future and ability to attain financial goals. Karen for example initially believed that keeping track of her finances, writing things down, and calling creditors to make payment arrangements was going to be more work than it was worth. However, her thinking changed:

> All this writing this stuff and on the phone… "I ain't got time for this." And then when I sat down and started doing it, it became important to me. I saw it in a whole different way. It became important. [REAP] gave me a new beginning, a new start in life. And it's something I can never forget.

In addition to cognitive shifts in the way women thought about their monetary lives, they also expressed changes in their feelings of self-confidence, self-esteem, and feelings of control.

Several women left classes determined to retain financial independence. Women often expressed feeling more positive and empowered to address their finances head on. While categorized here for the purpose of distinguishing outcomes, indeed cognitive/affective outcomes more commonly overlap. That is, most women generally experienced multiple effects simultaneously (e.g. self-confidence and sense of control).

Sense of control. Unlike the discussion of other outcomes women attributed to REAP's economic education classes, women were explicitly asked if their sense of control about their finances and financial future had changed since taking the classes. The vast majority stated they felt a greater sense of control. Two women did not believe their sense of control had changed and three women were not asked the question in the course of the interview. Darlene had this to say when asked if her sense of control had changed:

> I feel that I'm more in control now, not because I was a wild (laugh) spender, but because I have more perspective on financial options and that gives me more to be in control of. And when you don't know, you only do better when you know better. And now that I know better and I know more, I'm more versatile and it gives me more education to do better with my money.

Monique also talked about how greater knowledge translated into a greater sense of control and an active desire to manage her finances:

> Well, I feel like I have a little more control, because I know a little more about finances. I used to be totally devastated by it. I couldn't even stand to balance my checkbook. Even though I did, I hated it. I was in a terrible mood. Well, I want to balance my checkbook now, to make sure that everything is going okay. I didn't really realize how the credit would impact my life…my future finances. So I don't feel like I just want to hide it and not even look at it. I know what's on there after taking the classes. I really didn't know before. And I know kind of how to deal with it when I have money, too…..When you learn about finances you know how to make better decisions than when you don't know about them. And I think that knowledge of how to make decisions offers you more choices.

Robyn, with an eye toward the future, reflected on a time she did not feel in control. She reported a greater sense of control after taking classes, knowing no one else was controlling her finances:

> That I'm in control of my destiny. You know, my financial future is in my hands and I control it. No one controls it. And if I just take it one step at a time, it will be okay. I didn't [feel that way before]. No. I was just falling apart before. I was like a cat on a hot tin roof…I guess I call it. I was like, "Hmm." You know, and I was very independent before, but I just was…when everything would get too much I'd say, "Screw it." But now I don't do that. I'm really, you know, I know I've got to take responsibility…

And Yolanda, noting an appreciation for ROW's services, reported feeling more in control, confident and hopeful about her future:

> What ROW has done, is given me the belief that I can take control of my resources and things that I owe…that even though it may take a while…2 or 3 years, maybe…that I can do it. And I can little bit by little bit. Where before it seemed so overwhelming…it seemed almost impossible. But after taking the class, I feel like there is a chance, you know, that I have a better chance to do that.

Self-confidence. Many women noted feeling more self-confident. Feelings of confidence transcended confidence in dealing with financial matters to self-confidence in daily life and moving toward the future. Amber, after completing REAP courses, realized she was no longer under the control of her previous partner and expressed greater confidence in her ability to accomplish goals:

> I know that I…I don't feel so limited in my life anymore. I feel like I can do whatever I want to do. I guess both financially and it makes you independent in so many other ways. The way that you think about your life and things you thought you couldn't do before...when you've got somebody else telling you, "You can't do this. You can't do that. I don't want you to do this. I don't want you to do that." It really makes a big difference.

Ella, believed attending economic education classes resulted in greater self-confidence, a sense of control and that the actual process of getting out and going to classes helped her through a period of depression:

> They made me feel more in control, because I knew how to ask…investigate…to see what else is out there. That was the first time I had ever seen or knew anything about my credit before, 'cause I had no idea. The classes made me feel much more confident…actually just getting out of the house, with going through depression at the same time. The classes made me feel tremendously confident, 'cause of the weakness I lived through, which is what came back to haunt me, by the way…the weaknesses of being under control of another person. But I knew that…it's just myself and my daughter in the household and I have control over what I can say. I can have control over what I can spend. And I'm not so self-indulgent.

Sense of support/Impact of peers. Another theme that emerged, as perhaps one of the strongest, was women's mention of the peer support they received in classes. Learning that they were not alone in their experiences and feeling validated in what they were dealing with as they moved forward with their lives was clearly very valuable. This is demonstrated by Jane who realized she wasn't alone in her experiences of abuse:

> And you know, basically, in our relationship, I mean, he made me feel like I was crazy and I was, and I had all these problems and this and that and that it was all me. So, basically, I ended up believing it and that. I think when I found out about the support group thing, it was kind of comforting, I guess in a way, that there was other people that you know, "Wow." I mean, it makes you see that you're not the only one and that, "Okay. I'm not crazy. I'm not stupid. I'm not all these things that I thought…he was making me think that I was." It goes on everywhere, every day, all the time to a lot of people.

Encouraging women to feel safe, interact, learn from each other, and gain a sense of fellowship is a facet of REAP's program design, especially in section one, which emphasizes sharing experiences and building a process of empowerment. Darlene's comments endorse this approach:

> The positive thing was the feedback, it was the women, the education that we got out of the class…for sure...we left class feeling empowered. We even had a certificate to prove it (laugh). We helped each other in our class. And I think that [the class instructor] set the tone for that. Initially, up front, she let us know that we were all in this together, you know, and she encouraged us to be supportive to one another. So when questions came across the table, they were addressed and it just really felt like a support group. And we didn't feel like if we said something or asked a question it'd be on the 5:00 news. We really felt good about what we were doing…helping each other and trying to move on. It was very empowering…very.

Regina was pleasantly surprised by the interaction with her peers and experiential nature of the classes:

> But then when you got the whole group coming together and then you interact with the whole group…that makes you feel special. And that's the way I felt, 'cause like I was communicating; which I was just going there thinking I'm gonna go there and just be writing down some stuff that [the instructor is] gonna be teaching. But we was into acting and that made me feel good. And not only that, that got all of us to get to know each other and we felt comfortable being with each other.

Kate talked about how women also shared information and lessons with one another:

> It made me believe in myself, too. You know, the fellowship with the other women. But again, going back to what I was telling you….just support. Now, we were women from all over that had been through or were going through some of the same issues. Now, I didn't look at no woman in there and say, "Umm. She messed." It made me feel comfortable, 'cause I was around people that was struggling the same way I was. And where I was weak, I seen strength in them. And where they was weak, I found strength in myself. You know, like I said…that one girl said, "You know everything." "No, I'm just a little older than you and I experienced some because you learn from failure. I don't want you to learn like I learned. You don't have to fail to succeed. You can learn before you mess." And if somebody would have told me, I probably wouldn't have messed up…if I would have had that told to me earlier.

<u>Focus on goals</u>. Many women reported thinking about and being more focused on accomplishing goals, especially goals of reducing debt, improving credit, saving, and being more economically independent and stable in the future. Tami for example realized she wanted to begin efforts to reach goals now rather than when she was older when goals might be more difficult to achieve:

> [I'm] opening my eyes and realizing what I have to do and the younger that I start doing it, the more that I'm going to accomplish. Instead of waiting until I'm older, I can still accomplish when I'm older, but not as much. And basically, I learned that.

And Kara realized that when she was with her partner she lived day to day with no goals in mind:

> Before [when] I was with him….I don't think I ever actually had goals set. It was just kind of…you just kind of existed or you know, you get a job and live from day to day. Well, now you need those goals…whether they're short-term or long-term or both.

For Michele not only did it help her to focus more on goals but helped her realize her goals were achievable:

> It's reinforced what I thought I knew. It helped me reestablish goals and it's given me hope that my choices really can affect my financial outlook for the rest of my life. I mean, it's like a whole life picture I have now. I was afraid to look at it before, I think.

Affirmation/reinforcement. A few women indicated they felt they already knew much of what the classes had to offer and may have already been doing some of the things taught in classes such as budgeting. Nonetheless, they felt the classes were affirming and reinforced their understanding or behavior. Jill for example believed in general she had always managed her money well:

> I don't know. I think I've always tried to be aware of what I had and tried to make it stretch when I don't have a lot to deal with anyway…when I don't have a lot to work with. So. I don't know. There were things that I had been thinking about anyway…things that had been on my mind before the class. It just kind of brought back.

And Paula valued being reminded what in the back of her mind she already knew:

> ….kind of knowing, maybe, in the back of your head and but kind of had forgot. Yeah, because you know, I know garage sales and everybody know…But to think about it and be able to do them again. You know, something to think about and build on what I already knew.

And Kara believed she got off track when she was involved with a controlling partner. The classes made her realize she could get back on track:

> Well, even though I kind of knew it from before, because I did pretty good in all that and then got mixed up with him and he had control of [all the money]. But it reinforced, again, like I said, budget and you got to stick to it.

Michele was fairly educated about financial management and options before taking the REAP classes. Nonetheless, the classes helped reinforce her knowledge and putting it into practice:

> It was really good to have…just how the things that I thought I knew, solidified about secured and unsecured debt and the order of money markets, CD's and how that goes up…the different categories of savings plans. I think everything else I knew. But it was just a good…it just solidified the things that I thought I knew that I'd never taken an economic education course in. This program with ROW just pulled all of the strands

> together and it made sense to me. I mean, I don't think I learned anything from [the class instructor] that I didn't already know, but it put it all together in one package and all of the lines connected.

Financial Independence. Taking REAP's economic education classes made many women realize how being economically dependent on an abuser could make them more vulnerable. Thus, as a result of participating in REAP classes, several women expressed a desire to gain and maintain financial independence.

When Amber was asked what she gained from the classes she replied:

> "I don't let anyone make decisions for me anymore. I make my own decisions."

She went on to explain that even though her current finances were difficult she was hopeful about getting out of debt and being financially independent:

> I guess that it is possible for people to have a certain amount of debt and they don't have enough money to pay it…it's not a lost cause. They can become financially independent. It's not an unforeseeable thing. It's something you can strive for and be…financially independent. That was a big thing.

Ella was very clear about taking charge of her finances following the classes:

> Oh. Yeah. After taking the classes, I knew it was up to me. I couldn't…and I definitely don't want to lean on a man. I knew it's upon me to make myself feel financially okay.

Claire, talked about how her greater sense of control translated into a sense of financial independence:

> It's probably a combination of [the class] and my ex-husband not bothering me…because I feel like I have a lot more control now. Now I'm in charge and not somebody else in charge of everything…finances and the whole nine yards. So I feel like I'm in control now and I make decisions and I'm the one who deals with the consequences of decisions…but they're my decisions I'm making. So…I feel a lot more independent. I don't feel like I'm dependent on somebody.

And Kara talked about how in future relationships she will retain control of her own money:

> Hopefully, if there was someone else…or definitely…you know, I'm not going to hand over the paychecks like I had to before…whether it be 50/50 or… I know I can take care of money and let someone else be part of a decision too, but I've got to keep some sort of control over my money and stuff. I'm not going to work for it and not have it.

Hopeful future orientation. With new knowledge, a greater sense of confidence, and control many women noted feeling more positive and hopeful about their futures. Despite her current difficult financial situation, Sonya felt more hopeful about her future and dealing with her financial matters stating:

> So a lot of people say…with your situation…having bills to pay… "I'd be depressed." I'm depressed. I'm also happy. But I have to think that tomorrow will be different. Or the day after tomorrow…will be different. So I have to keep my face high. And that's what I learned from the IDA [REAP] classes…so I can…even if you are a single person…single mother…or person with disabilities…if you decide to do things…you can do it step by step. Maybe it can take a little time…more than you imagined before…but if you decide it, you can get your goals. That's what I learned.

Regina currently resided with her husband and revealed it was a daily struggle. She was working on a plan to leave and noted a sense of hope about her future by taking things one day at a time. She also noted her appreciation for what REAP staff had done for her:

> After taking the classes, I feel that there is hope for me. To me, I don't know, it seems like I'm going pretty slow…but although it seems like I'm going pretty slow to get there…in the back of my head I feel that I am going to get there. It might be slow, but I am going to get there. Because before I thought I was just all alone. And when I started reaching out, and I guess reaching out…I guess I was just so broken and I started talking to [the class instructor] and then so for some reason she took an interest in me and then with her helping me…If she can take her time to help me, then I feel that I need to help myself.

Self-worth/self-esteem. Women also reported feeling better about themselves personally--having a greater sense of self-worth and self-esteem. Evelyn, who had recently reunited with her husband, talked about how the REAP classes gave her a sense of self-worth and an ability to set boundaries and feel good about herself in the context of her relationship:

> Basically, since I've been in the REAP program….that sense of self-worth didn't just carry into my financial frame of mind. It carried into how I dealt with all situations where my spouse is concerned…where decisions are concerned and whether I would let myself be dragged down …even be in my thoughts and all that. And the fact that I had regained so much self confidence in the months that have passed by being able to say, "No. I've got boundaries. "No mister." And saying… "No, I don't feel that way. You're not listening to me. Okay, since you won't listen…bye. You're not ready yet." And another month or two would go by and he finally…he wouldn't call anymore…things like that. But I kept right on that path…that goal that they instilled in me to do. "You stay focused." So that was part of it…my decision in getting into the REAP program.

She went on to state how her sense of self had been restored:

> …..for me, I took away a strong sense of becoming whole again…becoming a person again…becoming independent again…all these things before I was before I met this man. You know? I never thought I'd be that vulnerable to anybody, but now I know realistically, we're not infallible. I guess I could just basically say that, I don't want to use the word "control," but, "in charge of…" Yeah. It's still my decision. I can still sit and say, "Hmm, you know," instead of sitting back and watch somebody else do it for me. It gives me a sense of self-worth. So, yep. Yeah…since I've taken the class, yeah.

Kate noted that along with personal counseling, REAP classes had helped her feel good about herself and the goals she has set:

> I tell you what…since I went to ROW and since I been back in my counseling…I really feel good about myself…better than I ever did. I really believe in me. I feel like I can, when I do little things…like I said, I write them goals down…and I accomplish them and it makes me feel just so…like I hit the lottery. It really do.

Financial self-efficacy. While not stated in "name" and thus not listed in Table 4.1**,** several women made comments that suggest increases in financial self-efficacy as a result of participating in economic education classes. Literature suggests improving one's sense of their ability to make financial decisions and reach goals is an important area of potential impact of financial literacy programs (Sanders, Weaver & Schnabel, forthcoming; Vitt et al., 2000; Danes et al, 1999). Higher levels of self-efficacy produce benefits to individual well-being by influencing an individuals' behavior as well as attitudes and a belief that actions will result in desired outcomes (Bandura, 1986). Financial self-efficacy as conceptualized here refers specifically to a woman's confidence in dealing with financial issues and achieving her financial goals, the belief she can competently handle her own finances. Increased confidence, self-esteem, a sense of empowerment and independence may all intersect to support greater financial self-efficacy. Greater financial self-efficacy is likely to positively impact behaviors that move women toward their financial goals. For example, Leah's change in thinking and feelings translated into steps to address financial matters. She indicated a certain sense of enthusiasm about handling her finances:

> Well, I guess the biggest thing I got from it was that, a sense that I was going to take care of myself. You know, just the feeling of working towards being independent and it did give a lot of information out in handout form that was informative and helpful. And I read through those things. They did give like a little budget thing to help you budget your money and had all the, like the rent and how much this and how much that you spend on…to kind of help you budget. And that was the first time I really took it seriously, because before I had been so depressed about my money (laugh) that it was like, "Well…" I knew what I had and I knew what I had to pay, but I didn't really…wasn't really excited about sitting down and writing it out (laugh). And then that was the first time that I really started taking it, that approach to it.

She went on to talk about her credit report and her sense of being ready to addressing it:

> I looked at my credit report in the class. I kind of was able to face up to that (laugh). So that was good. You know? And it brought about a sense of…I don't know…I guess just a sense of responsibility that I was gonna pay what I owed and better my credit. So it was good. I mean, it just… It was something that… I made decisions as I was taking the class…I made decisions that I was gonna start doing what I needed to do to get things on track as far as my money and my life. So.

And Louise recognized her ability to sit down and deal with her finances differently than she had in the past when with her partner:

> It made me just stop and go…"Okay. You're not this person anymore. You're not that. You can sit down and you can do this for your own self. You don't have to worry about what is the annual income of this and that. You can just sit down and just figure this out."

Behavioral Changes

When women were asked what, if anything, they did differently after taking REAP's economic education classes several key behavior changes were noted. Most commonly, women noted they consumed differently, had and followed a budget, kept a daily log of their spending and were actively working on credit repair. Women were also actively working on debt reduction and consistency in paying monthly bills, saving more money, and taking active steps to achieve identified short and long-term goals. Less frequently women also indicated they were teaching their children financial lessons, and had taken steps to keep all their important documents in one place. The majority of women mentioned multiple changes.

Michele talked about multiple behavioral changes she had implemented since taking classes:

> Well, I didn't have a safe place for all of my documents, and that was an easy one to do, but I did that. I have a safety deposit box now. I am careful to budget. I am…you know, I'm saving in this IDA account, which I wouldn't be doing if I hadn't taken the class. Again, I think the class really affected my outlook in what I teach my kids about not saying I don't have enough…but saying it's not the way I choose to spend it. I know the class was part of that. But I think that that's terrifically valuable. I think that's it.

<u>Consumption/spending changes</u>. The most commonly noted behavioral change as a result of taking REAP classes was changes in consumption and spending habits. Darlene noted that even though sometimes it's less convenient to cook and eat at home, she and her son rarely eat out any more in order to save money:

> We talked [in class] about eating out opposed to cooking at home. I don't care if I got to do it in the oven (laugh)….it's gonna be a quick meal…opposed to giving [my money] to McDonalds or Pizza Hut. So I'm very cautious of that. I try not to hardly ever eat out and I think I'm doing a real good job at it, 'cause my son's complaining (laugh). Even with chips and sodas and things. You will munch up money at work, you know, not even thinking of it. And so I've really been cautious in those areas, 'cause sometimes when you have a full scheduled life, it's just so easy to pull up and say, "Give me some hamburgers and let's go home," opposed to coming and slaving over the stove. So [in class] we made suggestions to cook enough for two days, microwave, and keep on going.

Likewise, Yolanda noted being more thoughtful about how she spends her money and the implications of doing so since taking economic education classes:

> I tend not to… I've been lately not purchasing things I really…even if I see something I really, really, want…I think, "Okay. Can I really afford this? No. If I buy this this week, how's it gonna affect me next week? Or how's it gonna affect me being able to pay my rent? How's it going to affect me being able to pay this bill?" Today I started to… I need to get bus tickets for riding the bus and it saves me money just to go ahead and buy the bus tickets…to buy a monthly pass. And so I started just to go to the store and get a

> candy bar and get change to ride the bus. And I thought, "Wait a minute. I need the bus tickets. Why don't you just go ahead and put that money into a bus ticket, rather than spending money to get change to ride the bus? I'm gonna ride the bus anyway, why don't I just go over here and…" I ended up buying a $7.50 bus ticket…no, it ended up being $12.00. Anyway, I ended up buying a ticket book for 2 weeks, 'cause I'm gonna need it anyway. And so… If I had spent that money on a candy bar and then spent money riding the bus, then I would be spending money the next day to ride the bus…and so I'm really wasting money when I don't go ahead and get the tickets ahead of time. So I'm trying to think longer range or down the line a little bit…even if it's just a week down the line (laugh). Before I would have bought the candy bar, bought the bus…and just kept on riding the bus and think, "Oh, I can't buy this ticket right now." You know, when really it's more economical for me to go ahead and buy the ticket…and not buy the candy bar…I don't need the candy bar anyway (laugh).

And Kate learned to pace her spending to more effectively meet basic needs:

> And I buy…I learned this, too…I buy in stages. I got four kids. Everybody don't need shoes at the same time. They all ain't got holes in them. So whoever needs shoes the most, get it first.

Although Lynn believed she was budgeting well before taking REAP's classes she learned there were even more efficient ways to spend her money:

> I just spend differently. I budget. I thought I was budgeting (laugh), but I wasn't budgeting. I spend different. I shop different. I, you know, I usually… You know, people say, "You need to go there…" I kind of shop around instead of just saying, "Well, I want that and I'm gonna buy it." I shop around for the most decent price. I just do everything different as far as my spending is concerned.

<u>Uses a budget</u>. A key component of REAP's curriculum is helping women formulate a budget and encouraging them to use it. Indeed for many women learning budgeting skills translated into actually using a budget. Take for example Karen who at first wasn't convinced "budgeting" was feasible:

> I think the budget thing is what really caught my attention, 'cause I was saving money. But like I was saying, I was spending, too. 'Cause I didn't know how to do a budget. What's a budget? You know, budget…we don't budget. We live from paycheck to paycheck. How do you do this thing? So I think that's what really caught my attention, was to know how to budget my money and to have somebody to come actually look at my credit report and explain it to me how it works and everything. I got excited with that…and then the excitement of the IDA program. You save so much and they match so much…and the things I can do with this money. So I think that's what caught my…the budget thing was the main thing 'cause I couldn't understand how people live on a budget, 'cause I could never do that. And for me to actually, for [a REAP staff member]…honestly, to sit down with me over several sessions and explain it to me and to work it out with me and with what I'm making and what I need to do. I started practicing it. And the more I practiced it…it's like a common knowledge to me now. It's like a daily, it's like me getting up and taking a bath every day…to me…my budget. [The

> REAP staff member] stuck with me through the whole process and now it's just like washing dishes or taking a bath.

Kara appreciated class reinforcement about the importance of budgeting which she was unable to do when she was with her previous partner:

> Well, even though I kind of knew it from before, because I did pretty good in all that and then got mixed up with him and he had control of it. But it reinforced, again, like I said, budget and you got to stick to it.

And Yolanda talked about how she manages her money throughout the month in order to stick to her budget:

> I make more of a budget now. I've been making a budget, and I try to make a budget and stick to it. 'Cause I …like for my rent…instead of trying to pay it all at one time, I like put away a little bit each week and then at the end of the month I would have the whole thing…which I wouldn't have done before.

Actively working on credit repair. Another component of REAP's curriculum involves learning to read and interpret individual credit reports. Additionally, steps that can be taken to repair (e.g. contact credit bureaus) and improve women's individual credit ratings (e.g. debt management) are outlined. Clair learned how to read her credit report, understand her credit score and was actively taking steps to make corrections and improve her credit rating:

> But the consumer…the one about the credit cards…that really helped me, because I didn't even think about getting a copy of my credit report before then. I thought my credit report was probably fine and come to find out from all 3 credit bureaus, I had like 5 things on there that shouldn't have been on there because we had claimed bankruptcy…but yet it was on there that I owed like $7,000 here and $2,000 there and all that…even though it was supposed to be claimed under bankruptcy. So I had to get that… And I learned how to write a letter to the credit bureaus. So I was able to get that taken care of. So that's been the most beneficial for me.

And after seeing her credit report Marla reported:

> Right now I'm definitely working on my credit. I mean…really taking apart my credit report.

Logs spending. Often going hand in hand with budgeting and consumption changes, several women talked about recording their daily spending in a written log. At the encouragement of her class instructor, Kate began logging her daily spending and keeping track of her goals:

> [The class instructor] had us start journaling and writing out your expenses every day...write down what you spend. So…i'm putting it down on paper, taking that step writing [expenses] down. I number my goals. The most important will go first and I go down the line. And basically, once I accomplish it, I underline and put a star…done that…go on to the next, done that….and instead of stressing on what I can't do, focus on what I can do.

When Tami asked if there was anything she did differently after taking REAP classes she replied:

> Yeah, I write down what I spend…what I'm actually doing, how much I actually spend.

And while Beth was employed in a job where she itemized government spending all day long, she didn't itemize her own spending until after completing REAP classes:

> I itemize now. I work with numbers all day long. I can itemize bills for the government, but I couldn't do it to my own paycheck. So I realized I was doing something wrong. So now I itemize.

Saving/Investing. The importance of savings and strategies to do so is another important element of the REAP curriculum. Several women noted they had increased their efforts to save, above and beyond their IDA savings account. Lynn for example had a desire to save before she had knowledge of the REAP program. But after taking classes she set a goal and took steps to begin saving money:

> But when I took the classes it was definite. I knew [saving] was something I just had to do. I have to make a sacrifice. We don't eat out or we don't do this or we don't do that. It was something I definitely had to do, you know, to see some type of progress.

Evelyn noted that by budgeting she had more change left over to save:

> For one thing I budget. And [the class instructor] had this thing about telling us to…when you keep your change, when you have a pocket full of change and people using that…I take my change and I put all my silver change in one thing and I put all the pennies in another thing. But when I need it…. I actually have like $10 or something in that thing.

When Clair was asked if she did anything different after taking REAP classes she said:

> Well, I saved up $50 in a savings account. I didn't do that beforehand.

And Ella went as far as taking on extra babysitting jobs in order to save up enough money to open a certificate of deposit:

> That's what helped me to the…CD…the certificate of deposit….you know. I didn't believe that I ever had…I mean, it only took $500, but $500 is like a huge chunk for me. But I was determined in the class…just…it helps you become determined to do that, because you know it's possible.

Pay bills consistently and actively working on debt reduction. While women in this study struggled to make ends meet month to month, they were also determined to stay on top of their monthly bills. Additionally, most women had substantial amounts of debt. Several women noted that taking REAP classes helped them feel able to begin working on debt reduction, even

though in many cases it felt somewhat overwhelming. Kate was actively working on reducing her current debt and trying to stay out of debt in the future:

> I been trying to pay…when I can pay in full, I pay in full. Whatever they tell me is due on that bill, I been paying in full…like $197 on the electric, $67 on the gas…in full. Instead of paying half, I pay in full. When I can't pay in full, I call and make arrangements and I pay half. But I'm consistent.

When Liz was asked if she did anything different since taking REAP classes she noted her efforts to make payments on her bills even when she couldn't pay in full:

> I'm paying my bills more. [The class instructor] said whether you got $10, $15…whatever…to send what you can, try to send so much if you can't send it all. So I've been doing that on all my bills.

Tonya indicated behavioral changes she made, including budgeting and paying her bills consistently, were partly in an effort to remain financially independent:

> Okay, yeah. Yeah, that class was helpful, because that's what got me here….. because if it wasn't for that class, I probably wouldn't be doing no budgeting or nothing like that. That got me prepared for… It got me to sit down and get my bills that… You know, like I sit down and I put down my house, my car…. "I paid that today. I paid this today." So, I mean, I'm able to do that. That's what I learned from that class, being able to check off what I paid. And I have my receipts and I put them in this little plastic thing and it shows that I've paid it. I mean, that feels good doing that…… Yeah, I definitely pay more attention to paying bills….because I don't want to depend on anyone else. And my kids depend on me, so, that's a good thing and I don't ever want to let them down. So I make it my business to provide for them. I ain't' gonna let nobody else to provide for me. So I make sure… I don't ever want to put them in the position where they have to watch me depend on somebody else again.

<u>Teaching children lessons</u>. A few women stated they were actively teaching their children financial lessons as a result of REAP classes. It is important to note that this may be underreported in reference to economic education classes because women were asked earlier in the interview what they believed to be important financial lessons to teach their children. Thus, they may have been less likely to bring up this topic again. Indeed the lessons noted earlier in the interview process and discussed in chapter two often mirror curriculum content, suggesting women may be forming lessons for their children based on what they took away from REAP classes.

Flora talked about how she was working to rebuild her relationship with her children, acknowledging the impact her previous abusive relationship had on them. She had recently opened savings accounts for her children. When asked if she believed that had anything to do with the REAP classes, she replied:

> "Oh, I know it does. I know it's a definite…it's being able to anticipate my vision of seeing things a lot clearer and really being able to be more responsible with the children and knowing they need things….It was positive, I'm able now to teach my children more.

> I'm able now to teach my children more. I'm able to enhance the ability of their lives as well as my life, 'cause it's taken a lot of just building on a relationship and a foundation for my family. And it's making us even closer. And that's only the thing that I will strive for, to have closeness with my children to be able to talk about everything and not feel like we have to hide or not feel like you're walking on eggshells or anything.

She went on to discuss other lessons they were learning about budgeting and spending habits:

> I even have my children…which is so funny, but it's smart…how I just send them in the store…my son…which is 11 and my daughter's 15…I send them in the store and say, "Well I need this and this." And they go in there and we have money left because they go in there looking at the prices and writing it down and say, "Mom, we got generic brand because that other brand was too high." But not only that, they come out with money in return with a receipt and knowing how to not overspend. So I teach them that.

Michele believed that, although teaching children financial lessons was not directly taught in REAP classes, it had an important influence on her efforts to actively do so:

> It may have come through [the classes]. I don't think that's something that was said in class directly. "here's a great thing to teach our kids." I think because my thoughts about money started changing with that…I think it was about the same time I came up with that. And the whole idea about how much power there is in our choices. So that's what I'm trying to teach my kids.

Learning Outcomes

Clearly, changes in behavior, as discussed in the previous section, indicate women learned from the topics taught in REAP. However, learning may or may not translate into behavioral changes. Many women mentioned things they learned and knowledge gained from their participation in REAP classes. In many cases this knowledge did translate into behavioral changes, in other cases women noted they learned about certain topics (e.g. how to budget) but did not implement what they learned. And in still other cases women spoke about what they learned for the sake and importance of the knowledge itself (e.g. understanding their credit score).

With the exception of two women, all women indicated they learned important lessons about financial matters from the REAP courses. Two women indicated they did not gain from the REAP classes. One woman, stated she was court ordered to participate in REAP services and said she got "nothing" from the classes. Another woman felt she already knew the information but nonetheless felt it was a good program for other women, stating:

> Umm, well, a lot of it…actually, a lot of it I already did know just because from my accounting stuff. So a lot of it I had already known and so sometimes it was just frustrating, actually, just being in the class, a little bit just because for me, I knew these things and I knew better and it still happened. So it was actually, I think I was more harder on myself at times in those classes, than some of the women, because I mean, I could tell it really did help a lot of the women that had it worse off or didn't know as much of that stuff. So, I really think it is a good program.

The majority of women stated they learned valuable information through REAP's curriculum. Dora for example stated multiple learning outcomes:

> I learned the value in budgeting money, saving money…the true value of how your credit score affects the finance…the interest on bills. Take for instance, if I buy a car. My interest rate is higher if my credit score is low. So the better my credit score, the better interest. So it helps me to understand one of the reasons why you hear commercials and advertisement, "You can buy this car at 0% finance." If your credit is lousy, they're not going to give you 0% finance. So I have learned that. I learned a little bit more about the different saving options…not that I've gotten involved in many extra ones…but the mutual funds, different money market accounts, CD's, stocks…a little bit more about that…the different types of banks and savings institutions out there. We looked at those kind of things. Different ways to generate money.

How to Budget. A few women stated that while they learned about budgeting and felt they could formulate one, they did not have one. Jill for example acknowledged learning about budgeting but believed she was unable to follow-through with a written budget:

> But you know…I'm not good at budgeting on paper. I'm not good at budgeting anyway, because I think… I mean, that's not necessarily true. I just think some people are better at following a budget than others. I was going to say, I think you should have to have more money to budget, but that's not necessarily true because sometimes the more you have, the harder it is. So. It's, it just has not been working and maybe I haven't really tried to make it work too much. I don't know.

And while Monique felt more capable in thinking about important components of a budget she was not actively using one:

> I learned a little bit about budgeting…how to identify leaks in spending. That's my biggest problem, because I don't put anything in the budget for, say, clothes…and then that's all a big leak…and then you're short at the end of the month when you're paying your bills and you haven't accounted for that leak, which actually should be in the budget. But.. no, I don't [budget], because my budget is negative.

Credit report and rating. A number of women noted they learned about credit reports and their personal credit rating. While some women initially felt somewhat reluctant to examine their credit report they were generally glad to learn where they stood. Robyn somewhat dreaded learning about her credit report because historically she had struggled with credit issues. She was surprised to learn her current report wasn't as bad as she anticipated which made her hopeful about buying a home in the future:

> We learned about all the points on your credit report. But my credit report came back…And see, I'm like really bad in debt. I'm telling [the class instructor], "It's gonna be bad." Well, I didn't know everything got kicked off after ten years. Ten years ago my account credit was really bad. Well, now it's not. There's only these two bills on it and I

> thought that might not be so bad then….so my credit wasn't that bad. I'm so surprised. I might be able to get a loan for a house then.

Jill also initially had some trepidation about finding out about her credit report and rating, stating:

> Because [the class instructor] did do the credit report and went over that, because that was something I didn't want to look at. I just really didn't care what was in there. I just preferred to not know. So that was, I guess, the big thing. That was like another one of those fears that I had to finally face. And I guess it is better to know than just to leave stuff hanging out there and not know.

She went on to say she was actively trying to address and make improvements:

> Well, kind of knowing what's there, because I found out something that was on there…back to back twice, which is the same exact thing with those two different companies. I've been working to try and get one of those taken off. Knowing what people are looking at when I'm trying to get something small, 'cause I have tried to get like, little used cars on credit and people don't want to give it to me and I'm wondering why, because I know that it's really nothing major on there. So I guess, you know, it would be best for me to kind of know what these people are seeing as well.

Importance of saving. The importance of saving is stressed in REAP's curriculum. Structuring one's finances in order to successfully and consistently save upon opening an IDA is clearly critical. However, the value of saving and strategies for doing so is emphasized above and beyond participation in the IDA program. Paula learned about the importance of savings and ability to save, even with a low-income:

> But recently, especially after the class…that economic class…I really enjoyed that. You know, some things I hadn't even thought about, 'cause you know, on welfare…which growing up we were on…my mother was on and I was on…raising my kids on it and working back and forth. But even in the program, I learned that even with welfare, you can save. You think you can't save, but you can save. Yeah. So I guess now I'm learning the most about it.

Bank accounts and investments. Women reported they learned about different types of checking and savings accounts as well as a variety of investment options. While most women were not yet in a financial position to invest their own money in many of the investment options discussed, they nonetheless valued the knowledge. And a few women were able to utilize this knowledge immediately. Lynn for example was able to make informed choices about the 401(k) offered through her employer:

> Oh, so much. I learned that even when I go to open this checking account that I need to learn about different types of interest that my money will be earning and just different accounts that I could look into as far as investing in different money. I learned quite a bit. I learned how to budget, you know, more, and how I needed to budget…how I go about budgeting. It was just very informative. It was just great. I looked forward to going to

> them (laugh). They taught you about the different certificates of deposit and mutual funds. And yeah, it was just wonderful.
>
> Even after going to the class, I changed… You know, with [name of her employer], they had my money put in a certain 401(k). And after [the class instructor] taught the class and was teaching about a lot of different things, I was able to tell them to put my money in different accounts that I thought would earn me more money in interest. So, yeah. It was great.

Ella felt more prepared to determine what type of accounts were most beneficial and least costly:

> It shows you how by… Oh, it talks about the different banks and it's like some people don't even know that there's banks that you don't have to pay a monthly service fee to…which is a huge help. And then there are the ones that will pay, even if it's a little bit, of interest…on your accounts. That's…every penny counts.

Credit cards. Women also reported learning about credit card issues. Among these were considering interest rates, fees, and potential hidden costs. Darlene demonstrated her knowledge about credit cards and the potential costs associated with them:

> That credit cards can be a rip-off (laugh). A lot of times when people get the credit cards, they just get them for the amount that's on the credit limit. But they're not considering the annual rate, the interest rate, the late fees, the cash advance fees, and how all those rates add up and how much you're really paying for so little money…was really important.

She finds herself scrutinizing financial "opportunities" when she receives offers through the mail:

> Every time I get one of those credit cards in the mail (laugh). I'm under it with a magnifying glass going, "Ugh, huh." (Laugh)…I'm like, "Oh, my gosh." Yeah. It was amazing. I had to start looking at that box. I was, "No, that isn't' what that means." I knew exactly what it means. And then they had it itemized according to the state…who paid what. It's like, "Yeah. They're trying to kill us." (Laugh) I just rip them up now. I don't even look at them with a magnifying glass. I just start rippin.' Oh. And they taught us, too, about transferring a balance from one credit card to the other. I knew that was a no-no, but that's really a definite no-no. Like, "Oh, my goodness." So I get a lot of that in the mail, too. "I don't want you." (Laugh)

Ways to cut spending/consume differently. As noted earlier, many women had changed consumer habits upon completing REAP classes. They learned from the class instructor as well as from other women various ways to consume differently and save money. Paula noted what she learned:

> Well, some of the things that you can cut on…cut down on money. Well, I knew about garage sales and things…but more about that and more about certain stores…waiting for sales, buying in bulk. Sometimes you kind of know it, but not involved with knowing it

> for real and hearing it and hearing other ladies talk about different ways they save money and sharing. And that was good. I learned some things.

Likewise, Tami recalled class discussions:

> I learned in that program that okay, basically, if you start putting away money as soon as possible….sooner, rather than later, you'll have more money. We were doing things on the board like, ways to save money like shopping at thrift stores, shopping with coupons, and buying in bulk and stuff like that.

Importance of good credit and addressing debt. As a result of taking REAP classes many women reported learning about the importance of good credit and addressing their debt. Women were often unaware of the full implications of poor credit and some had never heard of a credit score prior to taking REAP's classes. Like Yolanda for example:

> To really start…that I really need to take care of my debt, first of all…get out of debt. I really do need to do that and to make every effort to not get back in debt again, you know. I learned about the credit rating on your credit that I never knew about. I never knew that they have those…your scores…I mean, I knew about credit rating, but I didn't know that they had actually a score. And it determines your interest rates and stuff like that, and even getting a job and things like that. Because I'm a little concerned about a permanent job when they do a check…do a background check…if that will affect me getting a job, you know. I never had that. I've never worried about that before. But I am worried about that now.

Community resources. A handful of women noted they learned about community financial and social support resources that they previously were unaware of. They appreciated knowing help was available. Kate believed if she had previously known about community resources she would have left an abusive relationship earlier:

> Oh, yes. I had no way out…nobody to go to. I tell you, if I would know what I know now…the resources…I would have left.

Learning about community resources left Evelyn feeling more hopeful and less alone:

> What I did take from those classes was a sense of hope…because every time I learned something from [the class instructor] about the resources that were available or what have you…I would be like, "Oh, wow. I didn't know that. That could help me so much." Things like that. So I took away a strong sense of hope that I really could make something happen for me with somebody else's help who really, really, really, cared. You know, you don't have to necessarily know anybody face-to-face to know that they care.

Power dynamics. REAP's curriculum includes exercises that examine issues of societal power, capitalism, differences in opportunity structures and how women may come to blame themselves for their current situation. The goal is to assist women in understanding how issues of oppression and capitalism, along with the abuse they have experienced, have impacted their own economic self-determination. Increasing economic self-determination, reducing self-blame and

examining ways women can empower themselves through greater control over the events in their lives are also explored.

Michele recalled how powerful this portion of REAP's curriculum was for her:

> I think I had a pretty good idea…understanding…of how money grew and how to save and I knew pretty well how that works. So I had in my mind that I wasn't going to learn a whole lot from the class, but I would take it…it was something easy to do. And in the first class I have to tell you, where she puts the necklaces around you and talks about your role and how much money you get…that visual about power…was fabulous. The light went on in my mind about how related money was to power. It's not my personal belief that that's the only thing that we have to have access to for power. But I did see…I saw it a lot.
>
> Well, I think the correlation is between the idea that a woman might have in her mind that she has no power. Because that reigned in my life and I didn't know it either. So I would say the education of that is the only thing that's going to eradicate it, because I didn't know that I deserved a say. I didn't know… I knew I wanted it. I didn't know it was inherently mine. And I had that validated with the IDA classes.

Darlene discussed how her eyes were opened by learning about discrimination, inequality and stereotypes through REAP and the financial impact they could have:

> And we also talked about stereotypes. We did role-playing with stereotypes…in the class. And that was important because I think it was an eye opener. It was a mixed group. Because a lot of times… I did not know that Latino women were discriminated against as much as they are. A lot of times when you see a male, Caucasian, attorney working at a firm…how a black female attorney would not be making the same money as he's making. Age plays a fact in that, along with gender. All these different things. Sexuality plays a part in that. So we role-played a lot. And so we got to pick in class who went up under what financial category. And so that was really fun. Again, it was an eye opener. It was almost like a reality check again. It made us feel as if, "Well, if this is how society is judging us, then it's important…especially as women…no matter what your race or what your racial profile is or what your sexuality is…you need to educate yourself." Bottom line.

<u>Predatory lending</u>. Many low-income groups and women who lack access to financial resources are vulnerable to predatory lending practices. Thus, REAP's economic education course includes a discussion of predatory lending practices and how to avoid them. Two women explicating noted learning about predatory lending as a result of completing REAP classes. Leah reported she understood the concept first hand:

> Well, we talked about predatory lending, and I did have an experience with that and I knew that that wasn't a good thing, even prior to taking the classes (laugh). But it just kind of reaffirmed that. And then like those rent-a-center things and we talked about how much more you pay with those, as opposed to just saving your money up to buy something. That was a good thing. So all the information was just reaffirming and good information. So. And the discussions that we had…I think those were probably the most

> important things about the classes…were the discussions that we had, and hearing the other women talk about their situations and stuff.

Negatives. Women were asked if there was anything negative or stressful about REAP's economic education classes. Overwhelming, the majority of women stated "no" that the classes were positive and helpful. However, a few women did experience stressful feelings as a result of taking classes. Three women noted feeling stressed or overwhelmed by the REAP classes, largely because of a perceived inability to apply what they learned given their current circumstances. Kate for example did not feel emotionally ready to focus on classes:

> I was real frustrated, just overwhelmed. And I was loving the class, but I just needed to talk. I just needed to talk. And what you're gonna teach me right now is going to bounce off one ear and go out the other, 'cause I can't focus.

And Jane felt frustrated with herself for being in a difficult financial situation following an abusive relationship:

> I think so, probably…just 'cause I think I just got more hard on myself when I went because knowing that this is stuff that I already knew, kind of, that, yet, I'm still here…yet, I'm still at this point. Yeah, it was a little frustrating for me at times. Yeah.

Darlene reported feeling some stress after learning about investment options. Because while she learned how to manage and invest her money, she lacked sufficient income to take advantage of many of the investment options she learned about:

> Stress… Because now I know what to do with my money and I can't do it (laugh). So, that can be stressful. But I guess it's kind of a good stress.

Five other women offered critical feedback. One woman had difficulty attending classes during the week and wished they had been taught on the weekend. One woman felt she already knew much of the class content and wished for more advanced classes. And another woman felt the opposite and believed the classes were too "fast-paced." Two women simply stated they wished there were "more" classes. That is, once they completed the four sessions offered they were eager to continue learning.

Conclusion

Women's comments about their experiences with REAP's economic education classes were overwhelmingly positive. Women reported a variety of outcomes including important cognitive/affective, behavioral, and learning outcomes. As a result, most women were actively working to improve their financial lives and working toward short and long-term financial goals. In addition to important tools and knowledge, women also spoke very positively about the class experiences themselves, particularly feeling supported by other women in the class and course instructors. They left feeling less alone and more empowered to move forward in their financial lives. Importantly, based on their experiences of intimate partner violence (including economic abuse) and participation in REAP classes many women realized the importance of economic stability and independence as it relates to their future safety and relationships. Thus, they were taking steps to become and remain financially independent.

5. Women's Savings Accounts

Women were clearly excited and grateful for the opportunity to participate in REAP's IDA program. They looked forward with anticipation to the day when they could use their savings to purchase a home, a car, go back to school, or open their own business. In order to make a matched withdrawal women must participate in the program for at least six months. Women may save a maximum of $2,000 and receive up to $4,000 in matched funds, depending on the source of matching funds and savings to match ratio. Monthly savings deposits are required for ongoing participation in the program with as little as $10.00 per month. This chapter examines women's decision to participate in the IDA program, savings goals, how women save--that is, challenges and strategies for making deposits, and finally the perceived effects and outcomes of IDA program participation.

Deciding to Open an IDA Account

Women came to participate in REAP's IDA program through a variety of means. Some women were staying in shelters or living in transitional housing and participated in REAP's economic education classes on site. Others learned about the IDA program from domestic violence service providers, caseworkers, social workers, and advocates. Still others found out about the program through REAP brochures and flyers distributed by REAP collaborative members including Redevelopment Opportunities for Women. All women participating in the IDA program were required to complete REAP's 12 hour economic education curriculum.

Some women believed the program was "too good to be true," "incredible" and rushed to apply. Other women waited several months until they felt more stable in their living and financial circumstances and believed themselves ready to begin saving. Three women reported they applied after finding out about the program but due to matching fund limitations, waited over a year before actually opening their account.

We asked women what motivated them to open an IDA. Some women indicated a single key factor convinced them to apply, others mentioned several reasons for pursuing the program. Table 5.1 presents the motivating factors stated by women in deciding to open their IDA.

Table 5.1 Motivating Factors in Opening an IDA

Motivating Factor	Number of mentions
Matching funds/opportunity	17
Own something/asset accumulation	12
Ability to save	6
Self and life improvement	6
Accomplish a goal	4
Encouragement by domestic violence social worker, caseworker or advocate	4

Matching funds. REAP offers two types of IDA accounts. Women who have household incomes at or below 200 percent of the poverty line qualify for a two to one match account. That is, for every dollar contributed by the woman she receives two dollars in matched funds. Women

with household incomes exceeding 200 percent of the poverty line but not exceeding 80 percent of the federal median income, based on household size, qualify for a one to one match account.

When asked what motivated them to open an IDA, over half the women identified matching funds and the opportunity to build savings. Evelyn explained her decision, stating:

> Well, honestly…in all honesty, it is because of the fact that somebody out there put together a program, to add to as an incentive for me. Part of it was the fact that somebody's helping me save and they want to help me save so bad that they're going to add to it. How wonderful is that! You don't get opportunities that just really knock…they came to us. We didn't go out and say, "Hey, is there a program to help me save some money?"

Darlene implied it would be foolish to let the opportunity to save money and have it matched go by:

> It needed to be done (laugh). Needed to be done. I was not going to let that opportunity pass me up. You match me two for one and I let it slide? I don't think so. And I can sign up for four years? Oh, no (laugh). If my money just have to sit there and I just don't ever do nothing with it, I'm not passing up that opportunity.

This sentiment was echoed by Nellie who stated:

> They double my money. (Laugh) C'mon. Call me stupid. I mean really. It's free money. It's better than any CD or money market, anything that you can do out there.

<u>Ownership</u>. The second most commonly mentioned reason for opening an IDA was in order to own something and accumulate assets. Leah for example talked about her desire to own a home as a motivating factor:

> Well I wanted the security of having a home. And whereas like, with renting, the person you can rent for…like this home…he can just say, "Well, I'm gonna sell the home in 30 days," and you'd be out in 30 days. I don't like that feeling. I want to be able to have a home that I can improve upon and where we can live and my kids can have lasting friendships with the kids down the street and not be pulled from their school and have to go to a different school. So that's the biggest thing, you know. I wanted to have a secure home where we could live. And I thought the IDA was a good way of working towards that.

And Monique emphasized asset accumulation stating:

> Well, I think it's a good idea to set aside money for assets. Because you'll always have it. You know, in the future…if I want to buy a house, I may not have money for the closing costs. And maybe I want to use the money that I've been saving for that so that it's not tagged on to my 30 year mortgage and make that monthly bill higher. Or like if I need a car and I don't…I can't get a loan for a low interest rate because of my credit…so I could pay cash.

And Karen felt owning something was a way of taking care of herself:

> I honestly want the IDA to be something special for me. That's something that I want to be for me. Well, see, my checking account…I have to live off that…to survive off that. I want my IDA to be something that….this is just mine. And that's the way I look at it. It's mine. Whatever I do with the money from the IDA…it has nothing to do with nobody but me.

Ability to save. Several women noted they were motivated by a desire to have a savings account. Many believed the structured savings approach afforded by an IDA would facilitate savings. They also felt the restricted nature of an IDA account which limited their access, placed parameters on allowable purchases, and required monthly deposits was a positive thing and a motivator for opening their account. The following quotes by Tonya and Yolanda demonstrate these sentiments:

> [Savings] was always, always, always, always, on my mind. It was something that I always wanted to do. And I finally did it. And when I did it, it was good. I mean, I'm glad I did it. It's like one choice of mine that I wouldn't regret that I made. It was a good choice.

> Because the incentive was that they were going to match what I save and that was a great incentive for me to start. And then plus, it's gonna be for….I can't really get to the money…I mean, not just go in and take it out without having permission. And it's a long-term thing. And mostly that I just can't go get it.

Self and life improvement. A number of women were motivated by their belief that opening an IDA, and thus saving and reaching a goal, would result in personal growth and life improvements for themselves and their children. They felt they were being given as Janice put it, "It seems like I was given another chance."

This was echoed by Jane who said:

> Because I want to get back on my feet. I know, for the longest time I've been wanting to open up a savings account. Now it just gave me that, this was the start for it, I guess. I just never had that where I actually went and had that little extra money to put aside.

Flora believed her IDA would make a big difference in her life and the life of her children:

> This is the best thing that could ever happen to me. It was like, "This is what I truly always needed in my life." So I was like, I was really excited about it. I think just because I have never, ever, heard that that could ever happen…where you put money and somebody matches it. It was a so exciting and knowing that this is something I can now benefit with my children and myself. Yeah, it was like, this is the best thing. I cannot go wrong. I want to do it!

And Lynn put it simply when she said:

> I think it's wonderful. It will be a stepping-stone, I think for a better life for me and my children.

Accomplish a goal. Women stated another reason for opening an IDA account was to accomplish a goal or show themselves they were capable of saving each month. For example Kara talked about how having an IDA with its required monthly deposit helped move her toward goal achievement:

> Well, setting that goal and now I know that it's an account opened where I've got to put it over here in this account every month. So I'll be able to save. And also knowing that the advantage of the benefit of this one is …if I meet my goal, they're gonna match it, which will enable me to get maybe a little bit better car than just my portion of it.

And Yolanda wanted to prove something to herself stating:

> It's a disciplinary thing that would allow me to show myself some self-discipline.

Encouragement of domestic violence advocate. A few women, while interested in an IDA, were motivated to actually open their account through the encouragement of a social worker, caseworker, or advocate. Sometimes the encouragement was received through participation in REAP's economic education classes, other times from a relationship they had with a domestic violence agency service provider. Liz for example went ahead and opened an IDA at the encouragement of her caseworker:

> Well, I was going to [name of program] and she was telling me to come one Monday and meet the lady that had the program in ROW. And she said I would be good in getting into that…that it would be helpful for me since I was down….down and depressed at the time. I just didn't feel like getting into nothing or doing anything at the time. And I signed up for it and got into it. So I've been, she said, "You can do it." And I said "Okay."

Marla was encouraged to open her IDA by information she received while taking REAP's economic education classes:

> Well, I heard them talking and they mentioned it throughout the class. I was interested. It's been a long time since I've had any kind of savings. I know that's really important to stay sort of secure and independent financially.

Savings Goals

When entering the IDA program women are asked to identify their saving goals—how they intend to use their savings at the end of the savings period. Matched savings accounts such as REAP have limited uses. In the case of REAP, savings accounts can be used to purchase a home, acquire education or job skills, finance a small business, save for retirement, or purchase a car. Although most IDA programs do not include the provision of allowing the purchase of a vehicle, this provision was added because having reliable transportation impacts women's safety by allowing them to flee an abusive situation and advances their economic opportunity by having transportation to work or to attend school. Another special provision of REAP's program allows

women access to their own funds (not the match) for emergency needs. This provision may enable women to survive through a crisis without feeling forced to return to an abuser for financial help.

Women reported a variety of saving goals. These included but were not limited to allowable purchases as noted above. Table 5.2 presents what women reported as their primary and secondary goals. Most women had secondary goals and a couple women mentioned a third goal. In addition to structured goals, women mentioned goals such as saving for emergencies, their children's future, car repair, and saving for a vacation. Some women indicated difficulty committing to a savings goal, largely because they were excited by the prospects and believed all the allowable purchase options were beneficial. Michele for example had a stated goal of purchasing a new car because she believed her current car wouldn't last more than a couple more years. She had recently bought a fixer-up house, following her divorce settlement, and also talked about investing her savings in home repair/improvement. At the same time, she was working on her college degree:

> I may spend it on education. I'm re-adjusting the issue of what to do with the IDA…I really think the other place I'm going to put it is in education. I really struggled with that decision to name what it was going to be for because I think all the things are valuable.

Table 5.2 Primary and Secondary Savings Goals (n=30)

Goal	Primary Goal	Secondary Goal
Auto Purchase	15 (50%)	7 (23%)
Home Purchase	14 (47%)	7 (23%)
Education	1 (3%)	2 (7%)
Home Repair/Improvement	0	2 (7%)
Children's Education	0	2 (7%)
Business	0	4 (13%)
Retirement	0	1 (3%)
Total	30	25

When discussing their saving goals many women talked about short-term goals (within 2 years) and longer-term goals. Primary savings goals often represent more immediate or short-term goals and secondary savings goals tended to be longer-term goals. The maximum allowable time for program participation is four years and most women planned on taking part for the full four years. This short and long-term perspective helps to explain in part why half of the women reported their primary goal was to purchase a reliable automobile. Lynn chose to purchase a car but also intended to save for a home. When asked why she decided to purchase a car first versus just save for a down payment on a house she said:

> Well, right now I'm saving for a car and that will enable me to …a dependable car where I could go to school, get a better job that will make better money, you know what I mean? I think a dependable car would allow me to get this thing in an upswing motion, you know, as far as changing my life for me and my children. And a home is just…I need a home.

She continued stating:

> [The IDA] will definitely play a role in me furthering my education, because it will help me to obtain a car. So that would be a great feeling every day…I would know that I'm going to class, going to school…with the program that the IDA helped me obtain.

Kara also had a primary goal of purchasing a car. Having a reliable vehicle was a safety issue for her:

> Since my goal is a car, you know, and now I've changed my name and social security number…he hopefully can't trace it or anything…but I can get if I had to get away or if he did find me or anything. I would be afraid whether [my current vehicle] could make it across country if I had to relocate.

Kara further explained that purchasing a new car would help her save because she frequently spends money to keep her current car running:

> It will enable me to get a more reliable car, then there's gonna be more money in my budget to save.

The second most common goal for women was to purchase a home. Almost half of the women stated purchasing a home was their primary savings goal. Dora talked about intergenerational reasons for wanting to own a home, stating:

> Well, when you own your own home, you can make some decisions about your home. When you're renting your home, it's as if you're actually taking your finances…when I think about money…I'm taking my finances to give to someone else to pay a mortgage or a piece of property that I'll never own. I'll never own it. I can rent property from a landlord for 30 years and in 30 years his house is probably paid for and has been paid for and I'm still paying on it. Whereas if I buy it myself, I can pass it on to my children or my children's children. So owning a home is an investment. It's an investment. It can stay in the family. Renting…once I go, it's gone.

Yolanda felt sickened by having left her home in another state to escape her abusive husband and was eager to stop paying rent and purchase another home of her own:

> I hate paying rent. I hate….i feel like it's a waste of money, you're throwing it down the drain. You don't get any return for it. So I hate paying rent. And you know, I give it to somebody else and they put it in their checking account or savings account…but if I had a house I could earn…I'd be earning equity and then eventually hope to pay it off where I can have some…it just gives me more security, that I have some place…when I get older. Because I am…shoot…I'm really up to retirement age now, you know, so it's a little scary.

Several women mentioned their children when talking about their savings goals. Beth realized the importance of owning a home for the sake of her children and laughed at how her 13 year old daughter frequently reminded her about her savings goal:

> Well, a nice apartment…it won't be my own. I want my own. I want to have something that I can say that actually belongs to me. It gives me a sense of security, a sense of

> control. It's mine. I want a home. And looking at my children made me realize, "What are you doing? Why?" My daughter, she's just…and she'll make statements like that, to the point where you just want to holler or scream (laugh), "Mom, why are you spending money on that when you know we're trying to get our house?"

And Leah also thought about her children when choosing between her education, a car, or buying a house:

> Well, because of my kids. If I was single, I may have chosen education, you know? Or a car, you know? Since I have a car, I just thought the smartest thing would be to choose a home. I thought that'd be the wisest thing to spend it towards. And I still feel that way. And I figure…as far as the car situation, that's important, too. Like I have a car and I've been keeping it running you know, by the grace of God…keeping it running. But you know, that's just what I felt like the best thing was for me and my family.

One woman, Amber, stated completing her education was her primary goal. She believed that a college degree would make her more marketable:

> I've always had a hard time coming up with the chunks [of money] at the beginning of the semester. And if you have skills for the market, people are going to want to pay for them. So…as opposed to if I quit my job today or got fired or whatever…I'd probably be working as a cashier. I mean, I don't have a degree. I have a lot of credits, but no degree.

Other women identified education for themselves or their children as a secondary goal. Claire talked about her short-term goal of buying a car but had her sights on an education for her children in the future:

> Short term within the next couple of years I'll have a car. Ever since [name of ex-abuser] totaled my car….i was like, "oh, I need a car and I can't afford one." So it would take me twice as long to save up for a car [without the IDA], I'm sure. And long-term…well I'll be saving for my kids' education.

Four women talked about their secondary and somewhat longer-term goal of owning their own business. Kate for example had a primary goal of buying a home but secondarily hoped to open her own business:

> I want to start my own business. I really want a beauty shop. A beauty shop/food/barber shop combo. 'Cause see, I notice that when I go to the beauty shop and barber shop…is all people do is drink and eat. So if I got a shop there for them to eat, I get that money.

Facilitators and Challenges to Saving

After signing up for accounts, and establishing savings goals, women began the process of saving through depositing money into their accounts. We asked women how they were able to save, what made it easier and what made it challenging. In general, strategies and facilitators for saving can be categorized as institutional factors and individual factors.

Institutional Facilitators

Four institutional factors emerged as aiding women to make their IDA savings deposits. These include 1) matching deposits; 2) the inaccessibility of savings and restricted use of withdrawals; 3) direct deposits; and 4) REAP program support.

Matching deposits. The fact that matching deposits emerged as a facilitator is not surprising given that many women indicated matching funds were a motivator for opening their IDA in the first place. Clearly, women's motivation continued after opening their account and matching funds acted as an ongoing facilitator for saving month to month. Several women, when asked what things made it easier to save, simply stated "matching funds." Describing her experience with the REAP economic education classes and subsequently the IDA program Paula said:

> I just think the IDA program…the REAP…the first economic program is good. I think it was good that we had to take it before starting the IDA. It gives you kind of sense of the economic world out there. And then the IDA program…just being able to, I don't know if it's feeling like I'm not in this alone by myself…I save $500, then they'll match it with $1,000. With being on a fixed income, that's a lot of help. That's a lot of help. And it makes it easier for me, anyway, to save…to know that if I get this $500 together, whatever…this is going to be matched to make getting a new car real. Because I've been praying on my car (Laugh), because I don't have the money. I haven't had it to save or if it was to break down before then, I don't know what I would do, having to get back and forth to the doctor. So it's some security to me, in a sense. Plus, like I said…it makes me feel like I'm not in it alone. Less stressful trying to save. And I think it's a big help.

Restricted account. A second institutional factor that women perceived as helpful was the restricted nature of IDA funds. Again, this was also a factor that motivated women to open their IDA in the first place and it continued to help. A number of women felt unsure about whether or not they would be able to save without the restrictions and inaccessibility of the money. For example, Liz compared how having an IDA helped her save as compared to a traditional savings account:

> It helps, 'cause when you have other savings accounts, you can go get that and the next thing you know you ain't got no more in there. So…this is better 'cause you can't touch it.

Nellie felt similarly stating:

> It's set up to where it cannot be blown. It is set up to where it has got to be applied to something of an investment, either a car or house. And it's gonna mature right around the time that I'm getting my degree, which I'll get a good job and then I can do my house payment. It'll all fall into place about the same time.

Automatic deposit. The third institutional factor to emerge was the way in which automatic deposits made saving easier. Women noted how using automatic deposit facilitated saving because they did not have to remember to go to the bank each month and make the deposit. Having the money automatically deducted from their check and deposited in their IDA required women to include IDA deposits in their monthly budgets--that is they could not use the money

for consumption. While automatic deposit as a facilitating factor is included here as an institutional facilitator, it is worth noting that automatic deposit is not a requirement of REAP's IDA program. Thus, it can also be considered an individual facilitator in the sense that women made a decision to have their deposits automatically transferred each month. When Yolanda was asked how she was able to save she noted her automatic deposit:

> They take it out of my check and they put it into my savings for me…the bank does. And so I thought if they did that I would just forget it was there (laugh).

Similarly, Darlene said:

> My checking and my savings account came as a pair. So when I went to the credit union, I automatically got both of them…that was the option that they had. It's designed where every time my paycheck goes into the bank, to put $10 into my savings account.

REAP program support. Finally, the last institutional factor to emerge was support and encouragement received through the REAP program. This primarily included women's relationships with REAP staff. However a couple of women indicated they had formed relationships with their peers in the program and that they encouraged each other to make their monthly IDA deposits. Marla talked about how her relationship with a REAP staff member helped her stay focused on her savings goals:

> Well….meeting with [name of staff member] every now and then to keep myself on track helps.

Karen talked about how she encouraged and was encouraged by other women in the REAP program:

> We [other women in REAP's IDA program] talk about it. We get together and we talk about it, you know, "God, I spent that?" And we question each other. "Why did you go and do that if you didn't have to spend it?" "I was feeling down." "Well get the phone and call somebody instead of doing something stupid." Because we already know what we have to do. "So why would you do that?" So we support each other like that.

Individual Facilitators

Women devised a variety of individual ways to make their monthly IDA savings deposit. These included both behavioral and psychological strategies to facilitate saving (Beverly, McBride, & Schreiner, 2003). .

Behavioral strategies. A number of behavioral strategies were used by women. These included: 1) setting money aside either informally or in another savings account for unexpected or emergency needs so they wouldn't be tempted to withdraw money from their IDA; 2) treating their deposit as a regular monthly expense and a "must pay" bill; 3) making more than one monthly deposit if they had extra money; 4) making larger deposits when receiving bulk income like unexpected child support or a tax return; 5) depositing something even if they were unable to deposit their goal amount each month; 6) doing odd jobs such as babysitting to make extra money; and 7) on occasion borrowing money from others. Indeed one woman reported

borrowing money from an estranged abuser stating "This is going to contradict everything I've said, but [name of abuser] gave me $100 last month."

The following quotes demonstrate some of the strategies noted above:

> Evelyn: With the IDA I made a point of no matter how desperate I may be….that's why I was saving money in the other account. If I needed to spend some money, I'm getting it out of there. That wasn't a monthly priority to put any in and not touch it. But the REAP account, I wanted to show myself that I can save some money and not touch it…because I still could have.
>
> Tonya: I make myself do it. I just make myself do it. I just have to scrape up the rest of the money. So it's a must pay bill, a bill yeah.
>
> Flora: I'd like to at least put $25 or more. I've been lucky to put $20 in there. Sometimes I put $10. I just like to put….I was telling [REAP staff member] I just like to put something instead of nothing.
>
> Leah: Well, I was hoping to put my tax return money in it, but actually I had to spend that on my car and bills and stuff. My goal is to put $40 a month in it and I've been putting like $10. I'm going to be getting some child support here soon. You know, just having that alone will enable me to catch up and save my goal money, you know, with the child support.

Psychological strategies. In addition to behavioral strategies, a few women noted they psychologically strategize to save by putting the money in their IDA and then "pretend it's not there." Karen for example stated:

> So in order for me do these things [save money and purchase assets], I have to look at money like it's not there anymore. It's like it's not there, because it's only there for certain things.

Challenges to Saving

When women were asked what made it difficult to save, they primarily identified their limited incomes. Additionally, they noted unstable or unreliable income, costs of living and outstanding debt, poor paying jobs, struggling against previous spending patterns, and putting their children's needs first. These challenges largely represent the financial struggles women discussed when describing their current financial climate as documented in chapter two. The following quotes demonstrate how financial circumstances impact women's ability to save month to month.

> Tonya: I'm kind of like discouraged because when I first heard about it I was like, "oh, I'm going to put $100 in it every month." You know? Because you know it doubles. So I be like, "Oh, I be getting $300 a month…" But see, when you paying bills and stuff now, you can't do it like that. It's like, first I put $10 and then I put $20, then I put $30. So my next goal this next month is to put $40 and go up at least $10 a month until I get…I'm not going to go over $50. I don't think I'll be able to.

Darlene: My child support doesn't come on a regular basis. That is a hindrance. In my court order, initially it was for $188. I did a modification and it's $367.00. It would be nice. I could see my way. That's a hindrance for me. And a job with more money…big hindrance. If I had one job that paid well, I'd be fine. So saving is not the problem. Having something to save is the problem.

Yolanda: I think, "How can I save money when I owe money? But…I feel like I have to do it. I have to do it you know. And if I maybe don't eat lunch for a couple of days or whatever I have to do. I have to save some money.

Karen: What makes it hard for me to save is when my life is stressed out or depressed and feeling down about myself…I want to go spend.

Jill: Lack of. Especially, I mean my kids are still growing. My oldest one….her feet are probably through growing. She's 11. She wears a size 10 like I do. I've been wearing a 10 since I was 10. But the other two…you know…just basic things that they need from day to day.

Paula: Something comes up, with my fixed income, I would try to help [my adult children]. So, that would hinder my savings, cause' they would come first. But, now, thank God…they are on their own feet and now they can help me sometimes.

Women's Saving Account Effects

A number of key themes about the perceived effects of participating in REAP's IDA program arose in discussions with women. These include behavioral changes, cognitive and psychological effects, and the role that savings, and ultimately greater economic well-being, play in women's safety.

Many outcomes that emerge are similar or the same as outcomes associated with economic education classes. Women were asked separate questions about both their experiences and perceived outcomes associated with REAP classes as well as the IDA program. However, given that women's experience as a whole includes both, it is somewhat difficult to differentiate outcomes and apply them to one or the other. It is likely that some outcomes come as a result of either and/or both programs taken together. This suggests there are important implications for further research to tease out differences between program outcomes in controlled studies. Conceptually, outcomes of economic education, including knowledge and behavioral changes, are perhaps reinforced by participation in the IDA program. That is, in the absence of the IDA program, sustained outcomes of REAP classes may be diminished. This conceptual thinking will be discussed further in chapter six.

Behavioral Changes

Women report a number of behavioral changes as a result of their participation in the IDA program and desire to reach their savings goals. These included 1) greater fiscal prudence and financial management; 2) starting and sticking to a budget; 3) consistent savings behavior; 4) changes in consumer habits; and 5) actively teaching their children lessons about saving.

Fiscal prudence. Many women noted that they are much more thoughtful about how they spent their money. They conscientiously would forgo purchasing items that were not a necessity, like Clair who stated:

> Yeah. I don't spend my money on things that I think I need now. I spend my money on things I do need. And then extra money I spend on things I think I need or I want. But I've figured out what's necessity and what isn't now. I don't have to have, you know, this certain pair of shoes or whatever…but I have to have food. And I stopped using my credit card so much. I mean, I still owe money, that I've already spent, but I've stopped using it for things like gas and things like, "Oh, I need gas and I need some food…so here's my credit card." I stopped doing that. If I don't have the cash, and if I'm in a dire emergency…then I use it…for gas only. But other than that, I don't use it.

Yolanda explained her thought process about spending money:

> So now I'm trying to think,"Okay, what do I really need to do? What can I do without and what do I really need to do?" And every little bit helps. And that two weeks being off from work has helped me, too, in that vain…because I think, "Okay, even though when I get some money I still have to think in terms of what I actually need…not what I want…what I actually need to take care of me now and how it's gonna affect me, even if it's a week down the line. And that's making a difference.

Sticking to a budget. Women indicated they were more consistent in sticking to a budget in order to make sure they had the necessary funds to put into their IDA each month. Nellie noted that money for her IDA was an important line item and she was willing to forgo the purchase of items if necessary:

> It's a good program. I mean you know? When you think about the long run, you just have to come up with that money. You just have to. If you want the benefits, you have to budget that along with your bills. You know? Forget about the pair of jeans this month or whatever.

Savings behavior. Though an obvious outcome of participation in the IDA program several women made note that their savings was an important outcome that would not have occurred in the absence of the IDA program. Additionally, a few women reported they had increased their overall amount of savings through methods above and beyond their IDA account.

Nellie noted without an IDA she would not have a savings account:

> Had it not been for the IDA, I would not have a savings account. To be honest with you…I would not.

And Tonya noted that without the savings restrictions of the IDA account she would have no savings:

> If they told me I could take money out…it was not going to be a *savings* account (laugh). I'm glad with the IDA that I can't take money out.

When Ella was asked about her IDA she immediately noted her savings and the measures she had taken to ensure she saves each month:

> Well, I've been able to save money. It gave me the "oomph" to save. Even though I've been real tight with myself on it…I cut my own hair (laugh). That's a good $20 saved. And I can do without the perms. I can use a curling iron on my hair if I have to.

Kara, who was on a waiting list for some time before she was able to open her IDA, realized while she was waiting that she did not save any money. Once she opened her IDA she also took the step to open up an independent IRA:

> See in this waiting period that I've been waiting on the waiting list…no, I don't have…I haven't been able to save anything. And I'm hoping now that you know, well, I kind of know I have to. I think if I miss so many payments you're taken off of it. So it's a definite set thing now. Just like this IRA I have opened. It's only $25.00 a month taken out of my account, but to say, "I'll put $25.00 away" Where now it's taken out of my account, so it's gonna be there.

Changes in consumer habits. Women also talked about ways in which their consumption patterns and spending habits had changed, like Regina:

> I save my receipts more so I can see how much I'm spending, so I can know if I'm spending on stuff that I really don't need. And so that was important to me, 'cause like all that stuff adds up. And like for example…let's say you're going out buying a cup of coffee every day…and if you take that money that you spending on that cup of coffee and try to save it on something that you need…really important…that adds up. Like see, if you go to a coffee shop…a cup of coffee is about a dollar and some cents, you know? And if your spending that much very day, it might not be that much, but it's enough to save towards what you really, really need to save it on.

Kara, intending to spend her money more efficiently, has switched to buying many things at thrift stores:

> I don't need that dress that's $10.00 at Wal-Mart or $50.00, $60.00 at Dillard's, when I can find a dress at this particular thrift store for $1.00 or $2.00. They have sales when it's even cheaper than that. Yeah. I don't need that name brand stuff.

Tonya used to love to shop at Wal-Mart. Even though it was difficult to give up, she has limited her shopping trips in order to reduce spending and save more money:

> I'm recognizing that there's other things that I need besides….I don't know. I haven't been to Wal-Mart and shopped for so long, and that's my store (laugh).

Teaching children to save. Women also mentioned how they've come to realize the importance of teaching their children about money and saving. Ella talked about how she is being a role model for her daughter, and provided an example of it's effect on her daughter:

> Actually, it's real positive not just on me, but on my girls seeing me save. See, the youngest one has seen me more that the oldest one. The oldest one is moved out of the house. The younger one is better…I mean, she's never missed a day of school or work. And she saves. In fact (laughs), she took me down to the gas station and I was showing her how to get the gas one time..how to put gas in the car. And she gave me the money for her gas and I took it in there and paid for it. I gave her everything except for a dime that I guess was still in my pocket and see said "Where's the dime mom?"

Karen seemed to model teaching her sons about saving after the IDA matching program stating:

> I taught my boys that, don't spend everything you have. If they wanted something, they could earn it. You see something for $1 and you have 50 cents, then I will give you the other 50 cents. So I taught them that.

Psychological and Cognitive Effects

Women report a variety of psychological and cognitive effects. Among these are 1) a greater focus on setting goals and motivation to achieve goals; 2) greater self-confidence and self-esteem; and 3) future orientation and hope. Overall, saving in their IDA seemed to make women feel better about themselves. Positive psychological well-being and feeling good about oneself clearly has important implications for women who have experienced intimate partner violence. The negative psychological impacts, including posttraumatic stress disorder, depression, and lowered self-esteem, of domestic violence is well documented (Johnson and Ferraro, 2000, p. 957). Thus, positive cognitive and psychological changes noted by women as a result of participation in REAP's IDA program is encouraging.

Goal oriented. Many, if not most, women noted a greater focus on goals and their ability to achieve them. For example Paula stated:

> I'm doing something for myself to better myself. And I look forward to putting [money in my IDA] every month…seeing if I can do that and meet a goal. I've set a goal to do this and to…it's a challenge sometimes. But I'm doing something positive for myself.

Lynn indicated she had a new found ability to save and focus on her goals:

> The IDA program pushed me..not so much pushed me…it has really helped me realize that, you know, you can save. And it has taught me that even if it's a couple of dollars, it's something I need to do. I need to save. So. And like I said, it's going to help me reach a goal faster, but eventually I know if I save, I will reach that goal if I just keep saving.

Nellie noted that saving money can be a struggle. Nonetheless she believed with her goals in mind she could do it:

> It's very hard for me to save money. But with a goal in mind..with knowing that if I just save the money over there…it's gonna be money towards the house. Even if it's just for the down payment…to make payments lower. You know?

Self-confidence and self-esteem. The following quotes demonstrate how women felt more confident, in control and good about themselves. For example Yolanda recognized her increase in self confidence stating:

> I think for one thing, just getting that IDA account is giving me more confidence in that I think, "Oh. I'm gonna have a little nest egg." You know, I'm finally gonna have a little nest egg. And then I think…."okay, if I can save that, then I can maybe save in this other account maybe. And I've been thinking more in terms of "okay, if I don't spend here, maybe I can put that money over there."

And Robyn echoed the feeling of self-confidence she had gained since opening her IDA:

> A lot of women don't…I don't know, they don't think they can do it without…on their own. I guess I would say most women don't think they can do it on their own. You know? I would never think I could do it on my own. But I do now. Well, monthly I get that little statement and it shows me how much [my savings is] going up. And it's like "wow."

Michele thinks differently about herself and also feels much more hopeful about the future:

> The IDA…because of the matching funds is a huge boost to mentality…the way I think about myself. And then to experience that, is the motivation to keep saving to keep earning. It's an experience that takes place, with the acceleration of the funds, I have that I haven't experienced before. I'm going to walk away with a significant amount of cash…more than I've ever had. And I mean…there's hope in that. There's hope attached to that and hope affects people's behaviors. It affects my behavior with my kids and so I think that's how it helps.

Michele went on to explain how she felt the IDA program made her feel compensated in some way for the abuse she had endured and the financial consequences suffered. This sense of compensation or "justice" helped her have a more positive future orientation:

> It clicked with me that so many people haven't cared about the abuse, because well, I'll have to tell you this…when I did have the guts to share [the abuse] with some people that were in my family and in my church…there was a general discounting about that. So the people close to me discounted my experiences and then these people [at REAP] who don't know me are giving it credence and that is significant. I mean, it's part of the healing that makes me able to go on and leave it. I mean, you can't leave it completely, but you can surely walk away from it further than I had. A little bit of justice in the world.

Hopefulness and future orientation. Similar to Michele, several women indicated a sense of hopefulness and thought positively about their future. Leah, for example, felt more hopeful and realized how her actions would affect her future:

> I feel like I have control of…I feel a sense of like it matters now…like what I do matters; whereas before I didn't think what I did mattered. So that's the biggest

> thing. My thinking…before like it wouldn't matter if I spent $20 or $10….we were still going to have a negative bank account. It didn't matter you know? So…I was to the point where I didn't care, you know before. I wouldn't go out and buy things on myself, but like if I needed to get something…I was going to just write the check and buy it, because it didn't matter what I did…things were going to be crazy. So now I know. I know what I have and I know what I can do and I have a good job and I have the ability to take care of myself and my family.

Jane talked about how just a small amount of saving made her more hopeful:

> I just never had that…where I actually went and had that little extra money to put aside. I just never went and did that. Now of all times…being in the situation I was in, when [REAP] offered that [IDA]…I was just thrilled, actually, just because I'm able to actually now, I know that I'm keeping a certain amount out each month. And saving for maybe some down for a new car, when my car doesn't make it. So that's what I'm…I'm just being hopeful that now at least I'm able to …I'm making money, I need to have that little amount each month that I can put in there and just forget about it and when the time comes, then it will be there. It's kind of a nice thought. Well it gives me hope at least, that knowing "wow, I actually have a savings account now." Well, plus too, it kind of gives you a goal. I mean, I still have my goals but it kind of helps it seem that it can be more realistic than just thinking about them…it definitely gives me a better outlook too.

Savings and Safety

A number of women believed that financial stability would contribute to their ability to stay safe and free from intimate partner violence. We asked women to comment specifically on if and how savings and asset accumulation would affect their safety. Many women believed that, while savings and asset accumulation may not play a direct role in their safety, they played important indirect roles. Through other program outcomes including improved self-confidence and self-esteem, hope about their future and focus on goals, and a desire to function financially independent of a partner, savings and assets could play an important role in positively impacting future incidents of intimate partner violence. Several quotes help to demonstrate:

Liz reported the shift in her mindset that resulted from IDA program participation would help her future safety:

> It plays kind of a role, yeah. I think the IDA would help women feel that they can make it on their own without a partner…they don't…wouldn't have to depend on that partner and they can make it without being in an abusive relationship.

When Ella was asked about the role her IDA might play in her ability to stay safe she said:

> Oh yeah. Because the man can't touch it. He is not even allowed to know it's there. So I'm definitely…I feel really safe about it. It can't be stolen. It can't be taken away from me. It's something that's going to be there that nobody can take away from you. It makes you really confident. It makes me feel strong enough to have something that somebody cannot take away from me…where I can stand up and walk away.

Regina, who lived with her husband, echoed the fact he could not gain access to her IDA:

> Now you want to get away from the abusive partner and you're saving your money…and since the way it's set up…that partner can't take your money. You know? He can't get access to that money because you can't get it…even if he finds your statement and everything…he can't go and get nothing out. Okay? And not only that, since you're saving for whatever it is…like you'd be more independent and secure that you can get what you want…what you're saving for, and you won't depend on this abusive person to give you something to get it.

Janice implied savings and assets would help bring stability to her life, something she didn't have while with her partner or immediately after leaving him:

> But see, I wanted this. I think, 'cause I want something again. I don't want to just be living from shelter to shelter and transition to transition. I don't want to live like that.

Evelyn commented on the important role having a reliable car had in her well-being and safety:

> I mean that [car is] a necessity. That's a part of my independence that I've regained. That car went with me when I went to that program. It was rackety. The brakes…you could hear them squeaking three blocks away. It was unsafe. That's part of my well-being….that car. Even if I leave everything in the freaking house…if I had to go again…my car is going with me because that's going to help me to get back and forth to work or to wherever it is I need to do…the baby, me and the baby…wherever. If I need to get up and out of there and get in a hurry, I've got my car.

And Louise noted the role that owning a car could have in her ability to maintain economic stability in her life and help prevent her from falling back into an abusive relationship:

> Well, it would keep me out of a run of bad luck. Well, first of all, like if I have a car, then I would be working, you know, or I would still have a car. I mean, like I don't have a car now. It would just keep me running with the car…with a job….it just seems like it would keep me in the idea that I would be emotionally stable working in a good job.

Monique made the connection between safety and owning her own home due to a decrease in economic dependence:

> Well, because I wouldn't have to live with a guy to make it. I wouldn't have to rely on his paycheck and his financial status to make it in the world. [The house] would be mine. It wouldn't be his. I wouldn't have to say, "what do you like honey? Okay honey," because I was afraid I would be out of a place to live.

Darlene believed her increase in self-esteem as result of her savings would help her stay safe:

> Well, one thing is for sure, I wouldn't have to ask a man for [money]. Just the knowledge itself…empowers you. It's just up to you what you do with it. For me, I've chosen to take what I've learned and when I have the money to do what I need to do.

> That will assist me in not entering into another abusive relationship because I won't have those financial issues. I'll be stable in that area.

This was echoed by Michele:

> Well, indirectly, it affects my ability to feel good about myself and that, again that generates the kind of people that I allow to be in my life. So I think more indirectly than directly.

And finally, Kate summed up her thoughts about the role of her IDA in her future safety stating:

> Yea, stability would help anyone, 'cause a woman that's stable and able to obtain and take care of and financially support her family…that's all she needs. If she got that, she ain't got to rely on no man. She don't have to take Tom, Dick, and Harry…because she needs support. Or she don't have to put up with her ex-husband or an abuser or an issue because she tried to get child support or whatever little crumbs he put out on the table. Because this economy is expensive and with four kids…even one…but four, it ain't easy. I think that would make a big difference. I think that would have helped me five or six years ago.

While many women believed participation in the IDA program could potentially have a positive impact on their safety, a few women did not believe it would play a role.

Lynn felt that ultimately staying safe was not about money stating:

> No. That's pretty much up to me and what I need to do to stay away from [abuser]. No I don't think it will help me remain safe.

Nellie was quite adamant that it would not help. She believed this was largely due to the limited length of program participation:

> No, not at all. Well, for one it takes …you can't touch it for 4 years. Now, "HELLO"…yeah it does not contribute to the safety no way. Not at all. I guess if a woman could tough it out four more years with their abuser and hide that money, which nine times out of ten you can't hide. It's impossible for a woman to save $50 a month without you know, when you are kept on such tight strings, no way.

And unlike several women who believed owning a reliable car was a key to their safety, Clair did not believe owning a car would affect her safety, even though that was her savings goal:

> Well, I don't think it's going to impact my safety, because I had a car. The car that my ex-husband totaled and then after it was totaled he decided to give it back to me. The one that he took from me all the time….that was actually my car before the marriage. So I don't think that will really impact it there. Of course, I'm going to have a reliable car….whatever car I get. But, you know you can be in a abusive relationship with or without your own car.

Conclusion

The women in this study were grateful for the opportunity to open an IDA and begin saving money toward the purchase of assets. Despite financial struggles to make ends meet, women were motivated to save and devised strategies to increase their saving success both behaviorally and psychologically. Additionally, several institutional factors helped facilitate saving including matched deposits, restricted access and use of savings, direct deposit, and program support of REAP.

Half of the women reported their primary savings goal was to purchase a reliable vehicle. Several women noted the important role an automobile could play in their safety and in their economic well-being by facilitating access to education and employment opportunities. Almost half of the women reported saving for homeownership as their primary goal. All women also noted secondary goals. Secondary goals were often associated with longer-term goals such as opening a microenterprise or purchasing a home.

Women revealed many positive outcomes associated with participation in REAP's IDA program. These include behavioral changes largely related to financial management, budgeting and consumption changes; and psychological/cognitive changes including greater focus on goals, hope for the future, and greater self-confidence and self-esteem. Women were also asked about the relationship between savings, assets, and safety. Several indicated they believed improvement in economic stability and well-being would translate into greater safety because women would be able to function financially independent from an abusive partner. A few women noted a direct relationship between having a reliable car and safety. Other women suggested that an indirect relationship existed between program outcomes, such as improved self-confidence, and future safety. It is worth noting that the strength of a relationship between having an IDA and domestic violence appears somewhat limited, as viewed by women. In part this may be because women were interviewed early in their IDA experience, had not acquired any assets, and while making important strides, were financially insecure. Direct and indirect effects of savings and asset ownership on safety and future incidence of violence will be an important area to examine in future research.

6. Discussion and Implications

This study has examined the experiences of women and the perceived outcomes of a program aimed at building economic resources and well-being of low-income women who have been impacted by intimate partner violence. Specifically, women's experiences and outcomes associated with participation in REAP's economic education curriculum and IDA matched savings program were examined. To the researcher's knowledge REAP is unique and the first to design and provide IDA accounts and economic education to low-income battered women in particular. Thus, this is the first study to examine such an initiative. In that regard, there are many questions left to answer in future research, some of which will be discussed here. Additionally, this study explored the role of financial and economic factors in domestic violence, resulting in a better understanding of "economic abuse" as a dimension of intimate partner violence. This knowledge of economic abuse calls on practitioners and domestic violence advocates to integrate assessment and intervention strategies to address issues associated with economic abuse as they would issues associated with physical, sexual, verbal, and emotional abuse.

This concluding chapter will highlight some of the key findings from in-depth interviews with 30 women who participated in Redevelopment Opportunities for Women's Economic Action Program. While this initial analysis of REAP is qualitative in nature, findings are noteworthy and suggest directions for policy and practice. Additionally, findings point us toward further research.

Women in this Study

Chapter Two provides an overview of the demographic characteristics of the 30 women who participated in this study as well as qualitative findings about their families of origin and current financial circumstances. Most, but not all, women grew up in families that struggled financially in varying degrees. Most women also recalled domestic violence in their family of origin. The majority of women indicated that a parent or caregiver encouraged them to save as a child and they learned that saving was important. Thus, many of the women in this study may have had a predisposition to saving and when offered the opportunity were more likely to act and perhaps save more successfully. Indeed, women selected for participation in REAP's IDA program can not be viewed as representative of low-income women impacted by intimate partner violence in general. While over half of the women in this study reported being in some form of current relationship, abusive or not, most were not currently residing with an abusive partner and many had been distanced from domestic violence for some time. Thus, implications of this study may be less applicable to women who currently experience more severe and ongoing abuse. Indeed, since beginning the REAP initiative staff have made efforts to increase the number of program participants who currently reside with an abusive partner. To date approximately 100 women have participated in REAP's IDA program; many of whom currently reside with an abusive partner. Thus, there will be important differences to examine in future research between women who presently experience abuse compared to women who have a history but some distance from abuse.

Women participating in REAP's IDA program were by definition low-income. While a couple women reported feeling stable in their financial lives, most struggled to make ends meet and were encumbered with substantial amounts of debt. Women with children were keenly aware of and concerned about the impact their financial struggles had on their children. Nonetheless, most women seemed conscientious in their efforts to teach their children lessons about money. Top among such lessons was the importance of saving, either formally or informally. Since most women learned about saving as a child themselves, this suggests an intergenerational effect of teaching savings behavior to children. Alternatively, saving and other lessons taught to children including responsible spending, earning money, and planning for the future appear to mirror many of the topics covered in REAP's economic education classes. This suggests an outcome of the curriculum is actively teaching one's children about money matters.

The tenuous nature of women's financial circumstances has clear implications for providing financial/economic skills, support services (especially child care and transportation as noted by women), and jobs that pay a living wage to increase economic stability and improve the likelihood of successful saving and asset purchases. Additionally, given the limited income and substantial debt carried by women, often from a previous relationship, debt reduction, credit repair, and money management are implicated. With so much debt one might ask whether saving money, as opposed to paying off debt, is the most sensible approach. However, substantial debt and limited income means it will take an extended period of time to pay off that debt. Postponing the opportunity to save, receive matching funds, and purchase assets would result in women missing out on both economic development opportunities and other positive outcomes associated with program participation, including hope, greater self-confidence, and a desire to be financially independent…outcomes that may translate into a reduced likelihood of intimate partner violence in the future.

Economic Abuse

Chapter Three examined the role that financial issues and economic circumstances play in women's experiences of intimate partner violence. Women readily reported examples of tactics used by abusive partners that negatively impacted their economic well-being. Financial issues were also an impetus to other forms of abuse including sexual exploitation, physical, verbal, and emotional abuse. Additionally, many women indicated they were unable to leave or chose to stay with a partner due to economic dependence. Some women found resourceful ways to maintain some sense of financial control, while others simply tried to stay safe and deal with the financial consequences of a partner's financial improprieties.

Chapter Three provides important evidence of the role that financial matters play in domestic violence and supports efforts such as REAP directly aimed at facilitating economic development among low-income battered women. Time and time again women reported they had little, if any, control over or access to financial resources. Women's comments clearly indicate that many women stay in abusive relationships because they are economically dependent on an abuser and lack access to financial knowledge and sustainable economic resources in order to independently care for themselves and their children. Thus, creating *safe* access to financial knowledge and resources is imperative.

While women's physical safety must always take precedence in dealing with issues of intimate partner violence, the presence of economic abuse is a dimension of intimate partner violence that

should be recognized, assessed, and addressed along with physical, sexual, and verbal dimensions. At the micro level for example, assessment of type and severity of abuse experienced by women should include assessing the severity of economic abuse. Commonly used measurement instruments (e.g. Conflict Tactics Scale) may need to be modified to include a dimension of economic abuse. Alternatively, unique measurement instruments that exclusively measure economic abuse and financial issues should be developed and utilized (see for example, Weaver, Sanders, Schnabel, and Campbell, under review). Community initiatives to raise awareness, form economic advocacy coalitions, and educate domestic violence advocates on the role of economic abuse and financial issues in intimate partner violence are warranted. Indeed, initiatives and awareness in this area is on the rise (for example, see Sanders and Schnabel, 2006, for a discussion of the community initiative that resulted in the formation of REAP). Finally, state and federal policy measures are needed that specifically address building economic stability among women experiencing IPV. Historically, policy supports to address domestic violence have focused on crisis shelter and services, legal assistance, and individual counseling (Farmer and Tiefenthaler, 2003; Davis, Hagen, and Early, 1994). While critical, similar emphasis has not been placed on policy and funding to support economic security initiatives for battered women.

The concept of economic abuse and how it relates to the provision of economic services (i.e. economic education, IDA/asset development) as well as economic well-being outcomes raises important implications for research and theory development. While the relationship between types and levels of all dimensions of abuse (physical, sexual, verbal, emotional) and economic well-being should be examined in future research, for the sake of brevity, the discussion here will focus on economic abuse in particular.

First, the concept of economic abuse should be clearly specified and measured. Based on findings of this study, economic abuse clearly includes indicators such as financial control of money by a partner and women's lack of access to financial resources due to that control, other abuse that stems from financial issues such as sexual exploitation by a partner in exchange for money, damage to credit, debt accumulation, and inadequate material resources due to actions on the part on an abusive partner.

Second, several research questions arise about the relationship between economic abuse and economic outcomes. These include but are not limited to the following:

1. How is economic abuse related to economic well-being? While perhaps tautological at first glance, there is little if any research that has explicitly examined this question. It will be equally as important to conceptualize what is meant by "economic well-being." From the researcher's standpoint, economic well-being would include income, assets, and meeting basic need indicators as well as women's level of economic independence and access to economic resources such as social welfare programs and financial services such as banking services as well as a means to financial support such as free will to work or go to school for example. One could hypothesize that as economic abuse increases, economic well-being decreases and vice versa.
2. How is economic abuse related to economic literacy? Economic literacy is defined here as knowledge of personal money management and skills like those taught in REAP's economic education program. One could hypothesize that greater levels of economic abuse are associated with lower economic literacy. Alternatively, greater economic literacy is associated with lower levels of economic abuse.

3. How is economic abuse related to the capacity to act on economic literacy? One could posit that even if women are equipped with financial literacy, the capacity to act on that knowledge may be moderated by economic abuse.
4. How is economic abuse related to economic capability? Financial capability moves beyond individual knowledge, skills, and behavior. Individuals acquire financial capability when they actually gain access to financial policies, instruments, and services (Johnson and Sherraden, forthcoming)…that is, when institutional structures are in place that provide an opportunity to act, not just the will to act.
5. How is economic literacy, controlling for economic abuse, related to economic well-being?
6. How is economic capability, controlling for economic abuse, related to economic well-being?

Stated somewhat simply the researcher posits that economic abuse affects women's individual economic literacy/capacity, and economic well-being. Additionally, institutional capability, that is the extent to which economic opportunity structures are institutionalized and available, impacts economic well-being. Finally, it is posited that as women's economic well-being increases, economic abuse will decline.

Economic Education

Chapter Four focused on women's experiences and perceived outcomes associated with participation in REAP's economic education classes. Outcomes and experiences as reported by women were remarkably positive. Women reported feeling more in control of their financial lives and reported important outcomes that correspond with the four sections of REAP's curriculum. Additionally, women found tremendous value in the fellowship of other program participants which resulted in feeling less alone in their experiences and more supported in moving forward with their lives.

Women in this study noted the ways in which they have commonly been isolated from economic knowledge and resources and experienced economic abuse as documented in chapter three. Thus, providing knowledge and skills to help women move forward in their efforts to function more independently is crucial. However, given that financial issues can be an impetus to all forms of abuse it is clearly crucial to incorporate measures to insure the safety of women within economic education programs aimed at battered women as REAP has done. While economic education initiatives are on the rise in the United States (U.S. Department of the Treasury, 2006), programs specifically for women experiencing intimate partner violence are crucial due to safety issues.

Women reported a variety of outcomes including cognitive/affective, behavioral, and learning outcomes. Overall, women reported thinking differently about their financial lives, feeling more self-confident in dealing with finances and financial goals, greater self-esteem, feeling more hopeful about their futures and having a greater desire to remain financially independent in current or future relationships.

While not explicitly stated in name it appears many women developed a greater sense of financial self-efficacy. Literature suggests improving one's sense of their ability to make financial decisions and reach goals is an important area of potential impact of financial literacy

programs (Sanders, Weaver & Schnabel, forthcoming; Vitt et al., 2000; Danes et al, 1999). Higher levels of self-efficacy produce benefits to individual well-being by influencing an individuals' behavior as well as attitudes and a belief that actions will result in desired outcomes (Bandura, 1986). Financial self-efficacy in this study then can viewed as a woman's belief she can competently handle her own finances. Increased confidence, self-esteem, a sense of empowerment and independence may all intersect to support greater financial self-efficacy. Greater financial self-efficacy is likely to positively impact behaviors that move women toward their financial goals. Differentiating the concept of financial self-efficacy from related concepts of empowerment, confidence, self-esteem and future orientation will be an important area for future empirical inquiry.

Women also reported a variety of important behavioral changes. A few women noted feeling a bit overwhelmed by the amount of information offered in classes and given their current life circumstance felt unable to act on that information. Most women however believed the material presented in classes allowed them to break down their financial lives into doable steps. Most commonly, women noted they consumed differently, kept daily logs of their spending and followed a budget. Many women were also actively working to consistently pay bills even when they couldn't pay them in full, reduce their debt, and repair their credit. These actions have important implications for women's future safety in the sense that as women's financial lives become more stable and secure they become more financially independent and one would posit less likely to depend financially on an abusive partner in the future. Several women also mentioned actively teaching their children lessons about money as a result of the REAP classes.

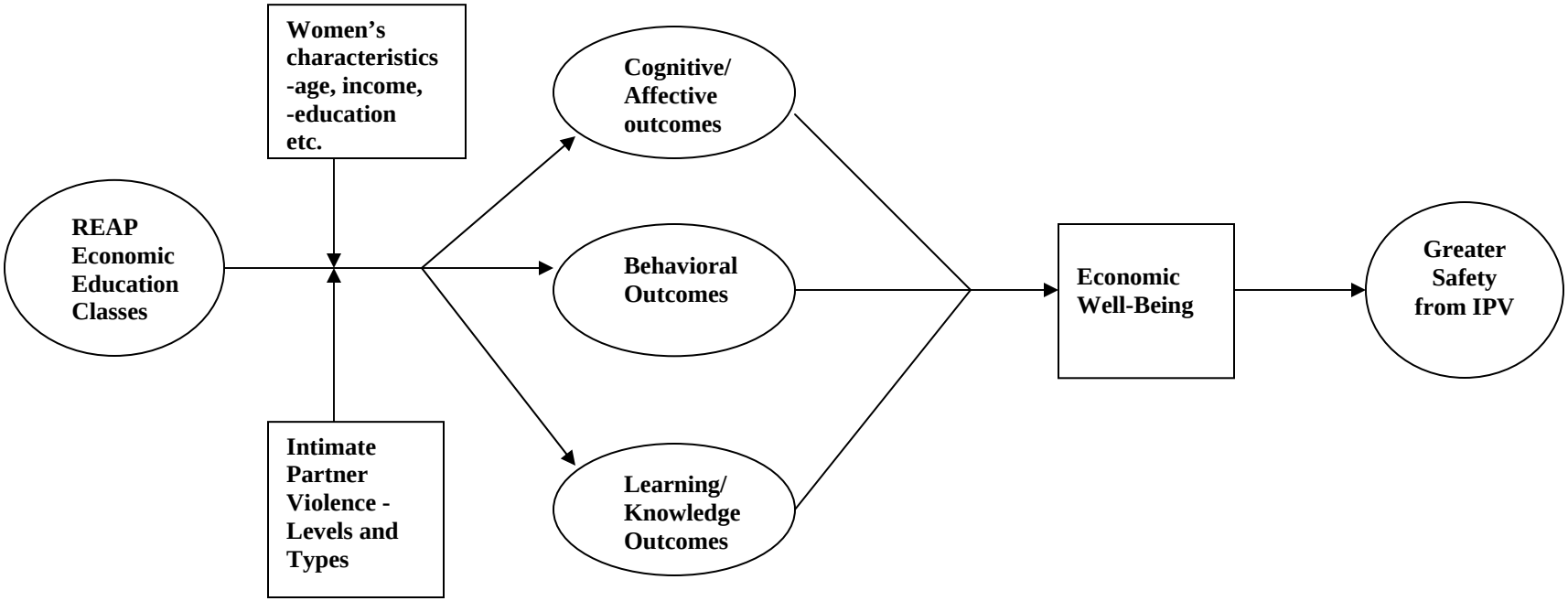
In addition to cognitive/affective and behavioral changes, women reported several learning outcomes that may or may not have translated into behavioral changes. Some knowledge was useful for the sake of knowledge itself (e.g. understanding one's credit report and score). With the exception of two respondents all the women in this study reported learning important lessons about financial matters from REAP classes. Among these were how to budget (whether they did so or not), learning to interpret their credit report and rating, the importance of saving money, understanding various types of bank accounts and investment options, and understanding credit card options including interest rates and fees and the potential dangers of the many mail offers they might receive. Additionally, women reported learning ways to spend and consume differently both from class content and from other class participants, the importance of good credit and addressing debt, and greater knowledge of community resources that were available to them. Finally, a few women noted greater knowledge of societal power dynamics. That is, they learned about oppression, the realities of a capitalist economy and the job market that ensues, and how these issues may have impacted their own economic self-determination. Interestingly, while issues of predatory lending are an important piece of REAP's curriculum only two women explicitly mentioned greater understanding in this area. However, several women did note they pay greater attention to the ins and outs of credit cards…avoiding high cost options.

An intersection clearly exists between increased knowledge (learning), positive cognitive/affective changes and behavioral outcomes. However, one could posit that as these outcomes move in a positive direction, economic well-being will improve and safety from future incidents of abuse will be greater. This of course will vary depending on women's individual characteristics and circumstances including history, level, and types of abuse. Figure one provides a visual depiction of this conceptual model and calls for further empirical inquiry to test such relationships.

Additional research implications arise from REAP's economic education program. For example, many women receive one on one support and advocacy following completion of group classes. The extent to which these one on one advocacy services affect outcomes was not assessed in this study and will be important to examine in future research. Additionally, while the qualitative data in this study has provided tremendous insight, quantitative and controlled studies are called for to assess the impact of economic education classes on well-being outcomes as well as to examine how women's individual characteristics and circumstances impact well-being outcomes. For example, most women in this study were not currently residing with a partner and many were not currently experiencing intimate partner violence. Some had recently left an abusive relationship, while others were still involved with abusive partners and routinely enduring intimate partner violence. Thus, the extent to which types and levels of abuse moderate cognitive/affective, behavioral, and knowledge outcomes will need to be examined in future research.

Also, it is unclear the extent to which outcomes are a function of economic education, participation in REAP's IDA program or both. To date well over a thousand women have participated in one or more of REAP's four economic class sessions at various REAP collaborative partner agency locations in the St. Louis area (Sanders and Schnabel, 2006). Most have not gone on to participate in an IDA program. Thus, there are important differences to examine.

Figure 1. Conceptual Model of Economic Education Outcomes



Women's Savings Accounts

Chapter Four explored women's motivations for opening an IDA, facilitators and barriers to saving, and program outcomes. Women learned about and came to participate in REAP's IDA program through shelter services, non-residential domestic violence service providers, REAP fliers, and economic education classes. Most were motivated to open their IDA by the opportunity to save money and the incentive of matching funds. Many were also motivated by their desire to own something, improve their lives, and accomplish a goal.

Half of the women in this study indicated their primary savings goal was to acquire a reliable automobile. While most women entered the program with a vehicle, they indicated their vehicles were unreliable and they often spent significant amounts of money to keep them running. Several women indicated their desire to have a reliable automobile was related to wanting greater access to education and stable employment and/or for safety reasons. Most IDA programs do not allow automobiles as an allowable asset purchase. Based on women's comments it appears this special provision in REAP's IDA program is valued and has important implications specifically for women who have been impacted by intimate partner violence. With the exception of one woman, whose primary savings goal was to advance her education, the remainder of women identified homeownership as their savings goal. Owning a home was a dream for many women and several spoke about how stable housing would positively impact their children. Additionally, a few women noted that owning a home would make them less vulnerable to depending on a partner for their housing needs.

Most women also reported having secondary saving goals that, in addition to vehicle ownership and homeownership, included education for themselves or children, home repair or improvement, business ownership, and retirement. Women seemed to view their primary saving goals in the short-term and secondary saving goals as longer-term.

Women's ability to make their monthly savings deposit was facilitated through both institutional mechanisms and individual factors. Institutional facilitators included matching deposits, the inaccessibility and restricted use of funds, direct deposits, and support and encouragement of the REAP program. This support included working one on with REAP advocates. While the inaccessibility of funds was viewed as a savings facilitator it is worth noting that women did have access to their own funds in the case of an emergency. This provision was included in REAP's IDA program to help women stay safe. For example, a woman might access her own funds to maintain stable housing in order to avoid returning to an abusive relationship. This special provision will need to be explored in future research to determine whether women access funds for emergencies, the extent to which this helps maintain safety, and whether women are able to continue to save successfully in their IDA after withdrawing funds. In addition to institutional facilitators to savings, women indicated individual strategies, both behavioral and psychological, that helped them save consistently.

Challenges to savings were largely a function of the financial struggles women dealt with on a daily basis including unstable and insufficient income, substantial debt and the necessity of meeting their children's basic needs first. In order to further facilitate successful saving and asset accumulation, these tenuous financial circumstances have important implications for structuring supportive services through collaboration with other social service providers, including among others, living wage jobs, affordable housing, child care, and debt reduction. It

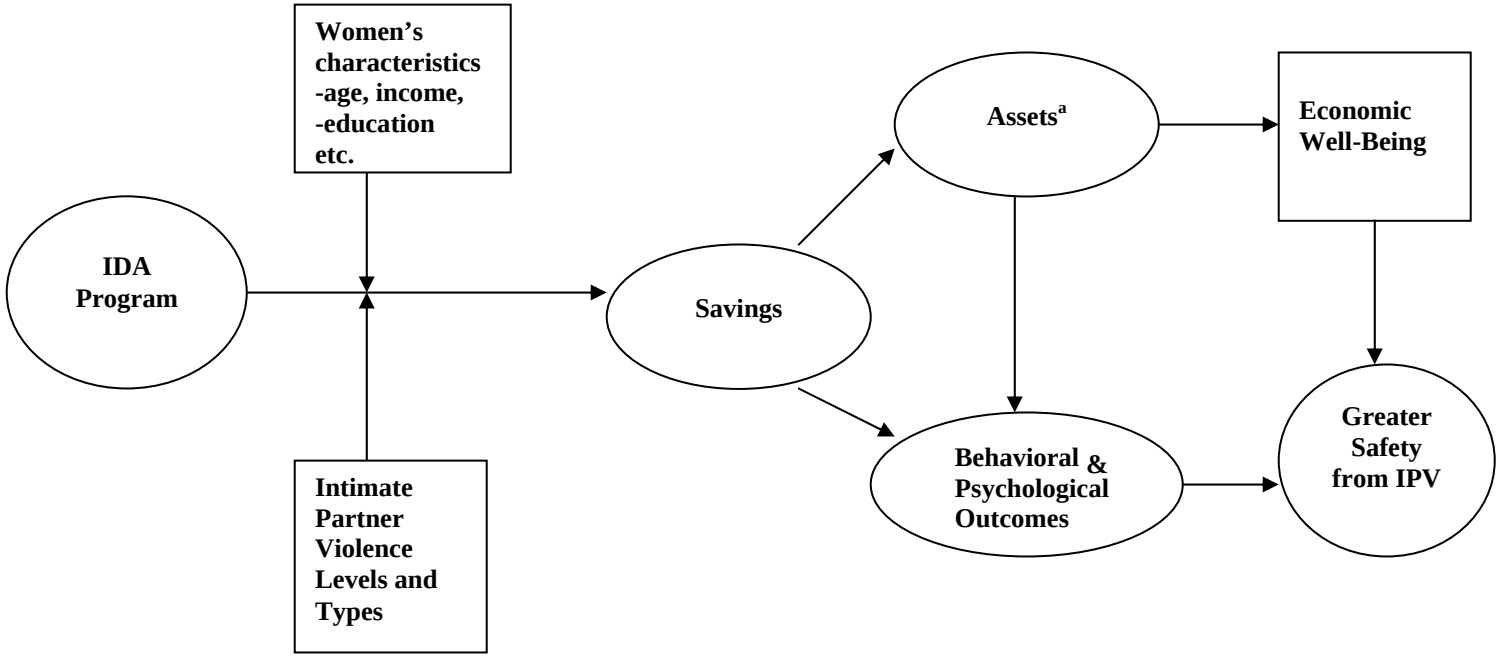
is noteworthy that women did not mention abuse as a challenge to savings. It may be that because the majority of women in this study were not living with a partner is was less of an issue. One would posit that abuse, especially economic abuse, could impact women's ability to save money in their IDA.

While women discussed the ways in which they are able to save, qualitative data does not demonstrate the extent to which women actually did save. An important next step in this research will be to examine the saving patterns, predictors of saving, and asset purchases of women. To date over one hundred women have enrolled in REAP's IDA program. Data collected with the Management Information Systems for Individual Development Accounts (MIS-IDA) by REAP will permit such an analysis.

Women reported a variety of outcomes they associated with their participation in REAP's IDA program. These included positive behavioral and psychological changes. Since women were interviewed in the early stages of their program participation they had not yet met their savings goals nor made asset purchases. Women speculated about how asset ownership might contribute to their future safety. Most women indicated that assets would not play a direct role in their safety but would have important indirect roles on safety as a result of other outcomes such as improvements in self-esteem and self-confidence, hope for the future, and greater economic independence and security (See Figure 2). Alternatively, a few women suggested there may be important direct effects of assets on safety, specifically owning a reliable automobile and homeownership (Figure 3). These direct and indirect relationships will be areas for future empirical inquiry. Importantly, REAP has recently added "safety accounts" as a dimension of their IDA program. These accounts allow women to save and receive matched funds up to $1,500 for purposes directly related to their safety as needed.

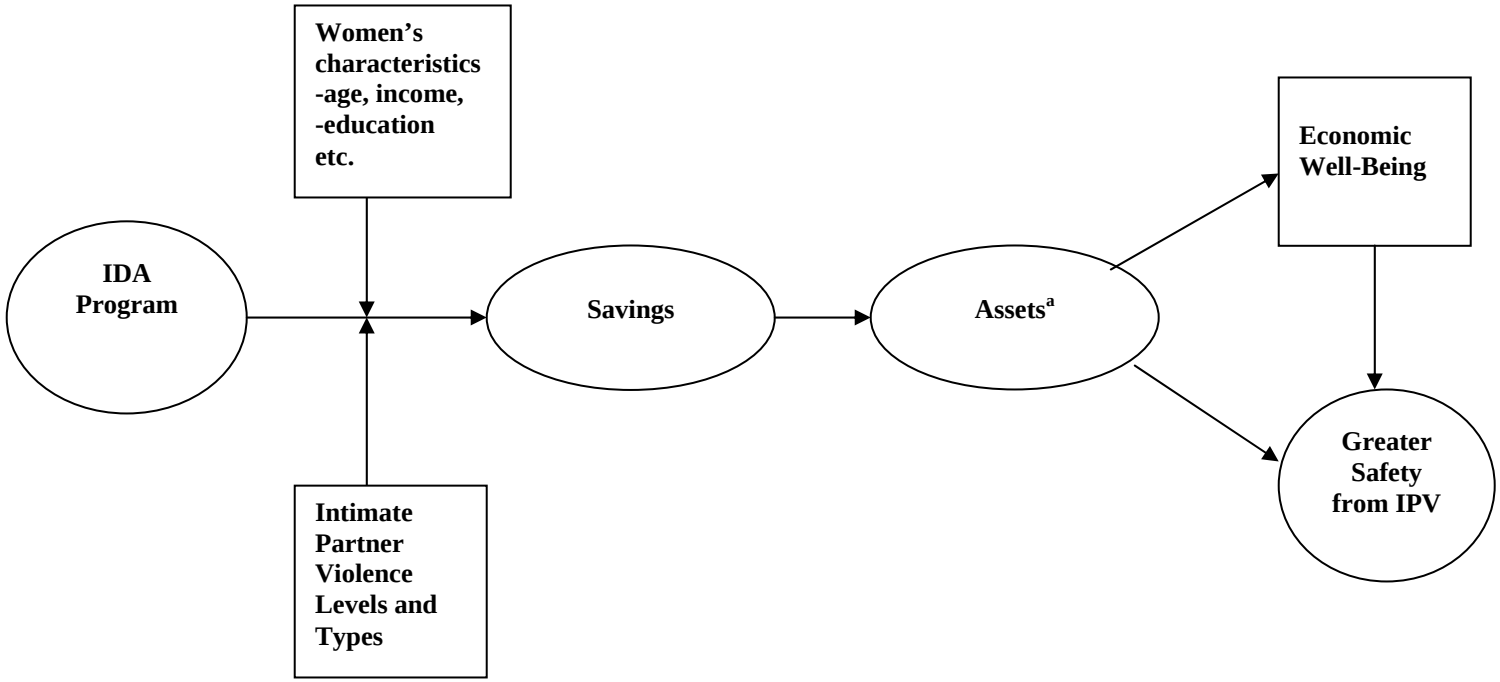
Although women were asked separate questions in the course of being interviewed about outcomes of REAP's economic education classes and REAP's IDA program, the reported outcomes are very similar. Because women participated in both, it is somewhat difficult to differentiate between the effects of economic education classes and IDA saving experiences. It will be important to tease out differences in future studies. While there are likely to be outcomes of savings and assets above and beyond economic education alone, conceptually outcomes of economic education classes may be reinforced by participation in the IDA program. That is, having the opportunity to act on outcomes associated with REAP classes and see the results of behavioral changes, in the form of greater savings, may act to reinforce and sustain cognitive/affective and behavioral changes. Stated simply, having an IDA increases institutional capability and reinforces changes women have made with regard to their financial lives and goals. Ultimately, this is likely to translate into greater economic well-being and safety.

Figure 2. Indirect Effect of Assets on Safety



[a]Assets have been separated from economic well-being in this model to demonstrate the unique role assets play in outcomes (i.e. economic well-being, behavioral/psychological).

Figure 3. Direct Effect of Assets on Safety



[a]Assets have been separated from economic well-being in this model to demonstrate the unique role assets play in outcomes (i.e. economic well-being, safety).

Conclusion

The outcomes of REAP's economic action program are not unlike outcomes associated with other IDA and economic education initiatives (Sherraden, et al, 2005). However, while the outcomes are positive in and of themselves for low-income women, there are important additional implications based on the program's focus on women who have been impacted by intimate partner violence. Some research (Farmer & Tiefenthaler, 1997) suggests that increasing economic independence of women will not only decrease violence within an intimate relationship but also provide women with the needed economic resources to leave an abusive relationship if they so desire. If this is the case, there are important implications for the well-being of low-income women who have been impacted by intimate partner violence that go above and beyond that of behavioral, psychological, and learning outcomes common among IDA program participants (Sherraden, et al, 2005). That is, women stand to live their lives with reduced incidence of abuse or perhaps violence free.

Economic education and IDAs to help women advance in long-term economic development and security are critical but not sufficient. As we see in this study the economic fall-out of leaving an abuser is substantial. Women struggled to meet their basic needs and remain financially independent. Thus, it will be important to address economic development with battered women comprehensively in both the short and long-term. Economic advocacy and community collaboration will be critical to helping women succeed in managing their financial lives, save money, and accumulate assets. Thus, at both the practitioner and policy level supports are necessary. A good example of how this can play out was provided by Karen in Chapter Two. Karen was able to make great strides in her economic well-being in the short-run in order to focus on her long-term goals. She was able to do this because she received low-cost, safe, transitional housing, had completed the economic education curriculum, and was working one on one with a REAP advocate to repair her credit, reduce her debt and successfully save money in her IDA and a traditional savings account. Without such a combination her level of future economic success, and perhaps safety, would most likely be compromised.

Policy initiatives are needed that direct IDA matching funds, such as through the federally sponsored Assets for Independence Act (AFIA), specifically toward low-income women impacted by intimate partner violence. Additionally, the Violence Against Women Act (VAWA) should expand its scope to aim initiatives directly at promoting economic well-being much as it has done to increase shelter and legal services.

The findings of this study provide direction and implications for further research. Several conceptual models have been proposed. Each will need to be tested in order to advance theory development around issues of economic abuse and the dynamics and outcomes of providing economic development programs to low-income battered women. Findings from further research will make a significant contribution to asset and savings theory specifically as it relates to low-income women impacted by intimate partner violence. Fundamentally, it will be important to know whether the provision of services such as those offered by REAP result in the reduction of intimate partner violence among women who participate. Thorough understanding in these areas will call for both controlled and longitudinal studies.

In sum, this study has provided tremendous insight into the economic lives of low-income women impacted by intimate partner violence and the positive outcomes that can be facilitated

through economic action programs like REAP. Additionally, this study documents the enthusiasm of low-income women who have been impacted by intimate partner violence for the structured opportunity to increase their financial literacy, save money toward asset purchases, and make positive steps toward their short and long-term financial goals….goals that in the end may have a positive impact on their safety and future incidents of violence.

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