

# The Economic Empowerment Project

Financial Education with  
Survivors of Domestic Violence



**One Mission, One Voice**

EMPOWERING WOMEN. EXPANDING AWARENESS. ERADICATING VIOLENCE.  
Serving Victims of Domestic Violence Since 1978

# Illinois Coalition Against Domestic Violence

- ICADV was founded in 1978 by 12 local domestic violence organizations.
- Today, we have 52 member agencies located throughout Illinois.
  - Promote and advocate for policy on behalf of survivors.
  - Conduct statewide trainings and technical assistance to strengthen local service providers.
  - Administer grants to local service programs.
  - Educate allied professionals who assist domestic violence survivors.

# ICADV's Economic Empowerment Project

- The project began in the spring of 2007.
- Recognized that domestic violence advocates and survivors needed support, resources and information on how to deal with economic abuse and its affects.
- The project has three key components:
  - Training
  - Technical Assistance
  - Community Partnerships

# Economic Abuse

- Economic abuse is a powerful and prevalent tactic used by abusers to have power and control over their victims.
  - Examples can include:
    - Controlling financial resources/how money is spent
    - Destroying a partner's credit
    - Withholding money/giving an allowance
    - Not allowing partner's name on accounts
    - Stealing from a partner
    - Prohibiting partner from work or education

# Financial Education Specific to Domestic Violence

- Often, traditional financial education does not work for this population even though financial literacy basics are similar.
- Many survivors feel the information is not for them or does not speak to their experiences.
  - Most do not address the safety concerns of survivors.
- The differences are in approach and presentation.
  - Modify the presentation to address the experiences and concerns of domestic violence survivors.

# Financial Education for Survivors of Domestic Violence

- We support 2 Curriculum
  - REAP (Realizing you Economic Action Plan)
    - Created by Redevelopment Opportunities for Women, Inc. in St. Louis, MO
  - Moving Ahead Through Financial Management
    - Created by the Allstate Foundation and the National Network to End Domestic Violence
  - Topics include: Understanding Economic Abuse, Basic Budgeting, Credit Repair, Banking, Saving and Investing.

# Creating a Presentation That Engages the Special Population

- Relate the information to the experiences of the population
  - We draw the information back to financial abuse and other experiences of domestic violence
  - We weave discussions of safety into every piece of the curriculum
- Create a space that fosters discussion
- Activities
- Normalize the information – we should all have access

# Be Flexible to Needs of Client/Advocate

- Having a flexible model has been key
- Program/Advocate Level
  - Change the presentations based on the needs of the program: Are they working with someone long-term? Is this a walk-in program only? Do they have a shelter or transitional housing?
- Client Level
  - What is the client ready for? What is their literacy level? Will I overwhelm them? Can I recognize PTSD or suicide indicators?

# Incorporating Economic Advocacy into Existing Services

- Many advocates are already doing economic advocacy. Can we make it easier?
- Basic financial education can create a foundation for other resources.
  - We chose a model that could easily be incorporated into the work advocates already do.
    - Support Groups vs. Individual Advocacy
    - Modified the Curricula to work in a variety of ways.
- Consistently looking for new resources and information.

# Finding Community Partners

- What domestic violence agencies in your area are doing economic advocacy?
  - Check with your state Domestic Violence Coalition. Most states have adopted some economic justice work.
- Connecting to Other Financial Resources.
  - Creating a foundation for survivors to take advantage of other opportunities.
- Education & Training for Advocates

# Connecting to Asset Building and Other Financial Resources

- Education for Survivors
  - Survivors learn about what kinds of opportunities are available in our communities.
    - Gain the skills they need to take advantage of those opportunities.
    - Gives more resources to help reach goals.
- Our community partnerships helps us make contacts with others agencies that do asset building
  - Getting our financial education classes to substitute for other types of classes.
  - Do these programs work for survivors? If not, can some parts of the program change to fit the needs of survivors?
  - Educating the general public about the dynamics of economic abuse.

# The Family Violence Option

- TANF participants are disproportionately victims of domestic violence compared to the general population.
- Making sure that survivors and domestic violence advocates know about the Family Violence Option.
  - This varies by state. This document will list the provisions available by state.
    - [www.legalmomentum.org/assets/pdfs/www6-6\\_appendix\\_d\\_family\\_violence\\_option.pdf](http://www.legalmomentum.org/assets/pdfs/www6-6_appendix_d_family_violence_option.pdf)

Thank you.

Kelly Goodall

Director of Economic Empowerment

Economic Empowerment Project  
Illinois Coalition Against Domestic Violence

[goodall@ilcadv.org](mailto:goodall@ilcadv.org)

217-622-3589

