Evaluation of the “Moving Ahead Through Financial Management” Curriculum

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Panel Participants

• Karla Collazo – Advocate
  – Will talk about the impact of the curriculum on survivors

• Elithet (Eli) Silva-Martinez, Ph.D., MSW (University of Puerto Rico) – Researcher
  – Will talk about the data collected from the advocates participating in the project.

• Debra Mitchell-Ibe, MSW (Family Place)
  – Advocate
  – Will talk about her experiences using the curriculum
What we know about Domestic Violence

- Abusers use multiple strategies to maintain power & control over a period of time (e.g. physical, emotional, sexual)
- Another strategy used is economic abuse used to control a woman’s ability to acquire, use, and maintain economic resources
  - Threatens her economic security & potential for economic self-sufficiency.
- Economic factors are the largest predictor of whether a woman stays, leaves or goes back to an abusive relationship
Financial Literacy Programs

• In last 15 years, greater attention to help families and individuals at risk improve their financial management knowledge, skills, and behaviors
  – Failing to do so can have a devastating financial impact AND emotional impact
  – Women are at risk for having poor financial skills and outcomes
    • From divorce
    • From lack of education or unwillingness to deal with numbers
    • To those who are abused...especially economically abused
Evaluation Efforts

• Research findings remain unclear from evaluation efforts
  – Logically, the evaluation should test if the program increases a participant’s financial knowledge & improvement in financial behaviors
  – Yet little outcome-based evaluations exist

• One review article of 39 studies found only 4 measured a change in both knowledge and behaviors
  – Limitations included selection bias, measurement problems, lack of longitudinal designs, and lack of theory
Financial Literacy and IPV Survivors

• Several program exist including:
  – *Hope & Power for Your Personal Finances* – National Coalition Against Domestic Violence
  – *Personal Economic Planning* used by the Iowa Coalition Against Domestic Violence
  – ROW’s *Economic Action Program* (REAP)
  – The Allstate Foundation’s *Moving Ahead Through Financial Management*

• All provided similar financial literacy information; all make the curricula available along with program reports

• Only REAP and The Allstate Foundation’s curriculum have been evaluated
The Allstate Foundation

- Creating the “Moving Ahead through Financial Management” curriculum in partnership with NNEDV
- Teaches advocates working with IPV survivors how to deliver this curriculum
- Based on existing financial literacy curricula but also includes content on understanding economic abuse & what is needed to leave an abusive relationship
  - Disentangling joint financial relationships
  - Locating safety & financial resources
  - Repairing damaged credit
  - Forming economic safety plans

- Available at: [www.clicktoempower.org](http://www.clicktoempower.org)
Current Study

• Developed randomized controlled study
• Started with 457 women recruited from 14 domestic violence organizations from 7 states & Puerto Rico

• Criteria to participate included:
  – Female, over the age of 18
  – Experienced some form of IPV in previous year
  – Had not attended a financial literacy class in past 2 years
  – Committed to participate in group if randomly selected to do so
  – Committed to participate in study if NOT selected
Special Thanks

- Connecticut – Women’s Center
- New Jersey
  - Jersey Battered Women’s Services
  - Women’s Space
  - YWCA
- New York
  - Sahki
  - VIP
- Rhode Island – Sojourner House
- Iowa
  - Domestic Violence Intervention Program
  - Family Resources
- Wisconsin – Sojourner Family Peace Center
- Texas
  - The Family Place
  - Safe Haven
- Puerto Rico
  - Matria
  - Nueva Mujer
Data collection - Survivors

• Interviewed face-to-face for pre-test and then FTF or over the phone for the remaining times
• Pre-test (T1) conducted with all who gave consent; post-tests conducted after 2 months (T2), 8 months (T3), and 14 months (T4)
  – 341 women completed more than one interview
  – 195 women completed ALL four interviews (94 in experimental group; 101 in control group)
• Gift cards given at each interview with increasing amounts ($20, $25, $30, $40)
• After pre-test, women randomly assigned to control or experimental group
Sample - Survivors

- Only significant difference between control & exp. groups at T1 was sexual abuse with those in the experimental group reporting higher rates
  - Only differences between those who completed 4 interviews (n=195) and those who didn’t (n=262)...those who completed all four were older by about 2 years and identified as Latina
- Mean age of 38 (range of 21-62 years) in “longitudinal sample”
- Mostly Latina (60%); 20% identified as Black; 14% as white; remaining 6% identified as “other”
- Large immigrant sample (45%)
- Majority (82%) were financially responsible for at least 1 child
- Income less than $10k annually (44%); another 41% reported $10k-$25k
Variables included:

- Economic abuse
- Physical, psychological & sexual abuse
- Financial knowledge
- Financial attitudes
- Economic self-efficacy
- Economic self-sufficiency
- Financial intentions
- Financial behaviors

- Financial well-being
  - Financial strain
  - Difficulty living on income

- Emotional well-being
  - Depression
  - PTSD
  - Anxiety
  - Quality of Life
Analytical Approach

• After T1, analyses conducted on the scales used for each variable
• Then examined missing data and found less than 5% missing; most were complete data
• Then used repeated measures ANOVAs to identify significant differences between the experimental and control groups over the four time periods
  – To determine whether there were significant differences between those participants who received the curriculum and those who didn’t
Results – Repeated Measures ANOVAs

• Significant changes over time (T1-4) and between groups included an improvement in:
  – Financial literacy
  – Financial attitudes
  – Economic self-efficacy
  – Economic self-sufficiency
  – Financial intentions
  – Financial behaviors
  – Quality of life

• And a decrease in:
  – Financial strain or stress
  – Perceptions on difficulty living on annual household income
<table>
<thead>
<tr>
<th>Item</th>
<th>Strongly Agree/Agree (%)</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>I know how to access my credit card report.</td>
<td>37 85</td>
<td>48</td>
</tr>
<tr>
<td>I know how to understand my credit report and credit history.</td>
<td>25 83</td>
<td>59</td>
</tr>
<tr>
<td>I know how to improve my credit rating.</td>
<td>20 72</td>
<td>52</td>
</tr>
<tr>
<td>I know how to create a budget.</td>
<td>36 90</td>
<td>54</td>
</tr>
<tr>
<td>I know how to create financial goals.</td>
<td>37 86</td>
<td>49</td>
</tr>
<tr>
<td>I know how to identify my partner’s assets and financial responsibilities.</td>
<td>28 65</td>
<td>37</td>
</tr>
<tr>
<td>I know how to identify joint or combined financial responsibilities and assets.</td>
<td>37 82</td>
<td>45</td>
</tr>
<tr>
<td>I know how to recognize the signs of financial abuse.</td>
<td>54 94</td>
<td>40</td>
</tr>
<tr>
<td>I know what to expect if I try to get a loan.</td>
<td>49 85</td>
<td>36</td>
</tr>
<tr>
<td>I know how to get the resources that are available in my community to help me leave my abuser.</td>
<td>66 94</td>
<td>28</td>
</tr>
<tr>
<td>I know how to get public assistance benefits.</td>
<td>73 91</td>
<td>18</td>
</tr>
<tr>
<td>I know how to get legal assistance in my community.</td>
<td>61 92</td>
<td>31</td>
</tr>
<tr>
<td>I know how to create a financial safety plan.</td>
<td>45 83</td>
<td>38</td>
</tr>
<tr>
<td>I know how to invest my savings through things like savings bonds, mutual funds, and stocks.</td>
<td>17 71</td>
<td>54</td>
</tr>
<tr>
<td>I know about community programs such as IDA and EITCs that can help me with my financial goals.</td>
<td>6 59</td>
<td>53</td>
</tr>
<tr>
<td>I know how to plan for retirement and the different types of plans available.</td>
<td>13 67</td>
<td>54</td>
</tr>
<tr>
<td>I know how to plan for my estate.</td>
<td>15 71</td>
<td>56</td>
</tr>
</tbody>
</table>
## Financial Behavior Changes

<table>
<thead>
<tr>
<th>Activity</th>
<th>Often/Always (%)</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>...pay your bills on time?</td>
<td>49</td>
<td>80</td>
</tr>
<tr>
<td>...follow a weekly or monthly budget?</td>
<td>35</td>
<td>66</td>
</tr>
<tr>
<td>...review and evaluate your spending habits?</td>
<td>47</td>
<td>65</td>
</tr>
<tr>
<td>...identify your own financial goals for the future?</td>
<td>34</td>
<td>64</td>
</tr>
<tr>
<td>...follow your financial goals?</td>
<td>31</td>
<td>61</td>
</tr>
<tr>
<td>...use a bank account?</td>
<td>40</td>
<td>58</td>
</tr>
<tr>
<td>...make financial decisions without much thought?</td>
<td>28</td>
<td>15</td>
</tr>
<tr>
<td>...track down where money was spent?</td>
<td>49</td>
<td>73</td>
</tr>
<tr>
<td>...make payments toward your debt?</td>
<td>44</td>
<td>66</td>
</tr>
<tr>
<td>...contribute to a retirement savings account?</td>
<td>6</td>
<td>13</td>
</tr>
<tr>
<td>...estimate your monthly household income and expenses?</td>
<td>44</td>
<td>66</td>
</tr>
<tr>
<td>...spend more money than you had?</td>
<td>26</td>
<td>10</td>
</tr>
<tr>
<td>...set aside money for savings?</td>
<td>11</td>
<td>19</td>
</tr>
<tr>
<td>...pay more than the interest on your loans, credit, etc.?</td>
<td>15</td>
<td>16</td>
</tr>
</tbody>
</table>
Results from Repeated Measures (cont.)

• Significant changes over time but NOT between groups included a decrease in:
  – PTSD
  – Anxiety
  – Depression
  – Economic abuse
  – Physical, psychological, & sexual abuse
Some Quotes...

• The curriculum was very eye opening and invaluable, helping me realize that my partner is and was extremely financially abusive and I learned how unhealthy that is and attempted to deal with it.

• The class has led me to spend more, but be responsible. I bought a place as a way of investing in mine and my daughter’s security. Gave me a push to be financially responsible. Since everyone (in the group) is doing it, I should be able too.

• I use the budgeting information the most. I learned a lot regarding managing my money, how to make a budget and also how to get rid of debt. All of this information is very useful to me and I use it all the time.

• There were many strategies they taught us, save money, not spend on things that are not necessary. Before I used to go out and buy things that weren't necessary and now I make a list and only buy what I need.
Data Collection - Advocates

• Invited all 25 advocates who provided the curriculum from the 14 agencies to participate in an interview.
• Included an online, anonymous survey that included closed-ended questions that asked about their thoughts on the modules, experiences teaching the curriculum, and the process they used to provide the curriculum.
• Followed by a face-to-face confidential interview to gather their views on implementing the curriculum.
Sample – Advocates

- Average age was 35 years old
- Most identified as Latina (52%) followed by White (36%)
- Most had a bachelor’s degree (44%) or a master’s degree (48%).
- Worked an average of 7 years in domestic violence field & over 5 years in this current agency
Results – Online Survey with Advocates

• On a scale of 1-5 (with 1=strongly disagree and 5=strongly agree)...
  – Comfortable teaching all 5 modules = 4.72
  – Confident in teaching = 4.64
  – Believed modules cover important topics = 4.84
  – Used the information in own lives = 4.08

• Questions on how the curriculum was provided resulted in...
  – Average of 5 groups
  – Meeting once a week (93%)
  – Lasting 1-2 hours (82%)
  – Using self as an example (97%)
  – Offered child care (77%), food (87%), transportation assistance (51%), or personal care gifts (72%)
Results (cont.)

• Strengths of the curriculum & implementation:
  – The first 3 modules (basic knowledge on economic abuse, safety planning, budgeting, credit & debit cards, and banking)
  – Examples and worksheets provided
  – Use of both groups and individual sessions

• Concerns with the curriculum & implementation:
  – Challenges with the technical language
  – Mismatch between the curriculum and the personal circumstances of the women; perceived that survivors were behind in their journey towards economic stability
  – Need to lengthen time in groups
  – Need to have more individual sessions (perhaps at the beginning and the end)
Results (cont.)

• Recommendations from advocates:
  – Use guest speakers from the community
  – Reorganize the curriculum into immediate vs long-term financial needs
  – Include a section that acknowledges the difficulties of engaging in economic empowerment while living in hard economic situation
  – Have more interactive & “fun” content (e.g. games, more worksheets, more visuals, colorful materials)
  – Include survivors’ children in curriculum
  – Use role plays or other “practice” techniques
Results (cont.)

• Integration of curriculum into their work
  – Believe economic empowerment is important work; need to be creative to incorporate unless agency is committed
  – Important to include economic abuse in safety planning
  – Used curriculum in own lives
    • Increased their own self-confidence for teaching material & for purchasing own home
    • Became more aware of own budgeting and saving efforts
    • Paying attention to own credit and credit scores
Discussion

• Overall, financial literacy programs are beneficial for IPV survivors to increase their financial literacy knowledge and behaviors
• Additional attention and funding needed in policies and services to incorporate economic empowerment services as “core” services for survivors
• All advocates and agency staff should be trained on the curriculum as a personal tool to empower selves and provide to survivors
• Important for advocates and researchers to recognize economic abuse as separate from psychological, sexual, and physical abuse
Further Discussion

• Consider improving the curriculum by:
  – Translating the curriculum into other languages (& revise current Spanish translation)
  – Include content for immigrant women regardless if they are residents, have visas, or are undocumented
  – Develop materials for survivors from LGBT community
  – Translating and simplifying the complex & technical language of the content
  – Reorganize materials to correspond to immediate and long-term financial goals for women
  – Add more worksheets and other interactive materials
  – Engage guest speakers into the program
For More Information

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Selected References