

**Evaluating the Impact of the “*Moving Ahead Through Financial Management*”  
Curriculum: A Randomized Control Study**

**Final Report – Survivor Interview Data**

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## Executive Summary

This project builds upon the previous evaluation conducted by the Center on Violence Against Women & Children (VAWC) at Rutgers University, School of Social Work to accomplish a multi-year experimental, longitudinal design to determine the impact of the *Moving Ahead through Financial Management* curriculum with survivors of violence. Survivors were assigned to either an experimental group (receiving advocacy services and the curriculum during group and individual sessions) or a control group (receiving advocacy services only). All survivors, recruited on an ongoing basis from 14 domestic violence organizations from 7 states and Puerto Rico, were interviewed four times over a 14 month period.

A total of 457 women participated in the first round of interviews; of these 341 completed more than one interview. This report focuses on this group of 195 women that completed all four interviews (experimental group, n=94; control group, n=101). By limiting our analysis to women in this longitudinal sample, we are able to show a very detailed picture of the impact of the curriculum over time.

Participants from the longitudinal sample (n=195) ranged in age from 21 to 62 years of age with an average age of 38. Sixty percent of the participants identified themselves as Latina or Hispanic; over 20% identified as Black, non-Hispanic. Less than 5% identified themselves as “other” (i.e. Asian, Multi-ethnic), and 14.4% identified themselves as White, non-Hispanic. Over 45% answered “no” when asked if they were born in the U.S.; over 87% of those (n=77) had lived in the U.S. for 5 years or more. Additionally, most of the participants (44.1%) made less than \$25,000 in the past year for their entire household, results in most participants (80.5%) reporting that it was somewhat difficult to extremely difficult to live on their income. Regarding their relationship status, many of the participants were separated (30.8%) or single (30.3%) followed by divorced (19.5%) and married (15.9%). Over 82% of the participants are financially responsible for children with most of the participants responsible for three children or less. Finally, most of the participants (79.2%) are not currently in an abusive relationship.

To understand the difference between the participants that completed all four interviews (n=195) and those that did not (n=262), a number of statistical tests were run. Results indicated that individuals that completed all four interviews (n=195) were older by about two years. There was also a statistically significant difference among ethnic groups. A higher percentage of women that identified as “Latinas” and a lower proportion of those identifying as “Other” completed all four interviews compared to those that completed between one and three interviews. No other significant differences were found.

Survivors who were randomly selected to receive the economic empowerment curriculum (experimental group) showed significantly higher scores than women in the control group and significant changes over time in:

- Financial literacy
- Financial attitudes
- Economic self-efficacy
- Economic self-sufficiency
- Financial intentions (or motivation)

- Financial behaviors
- Quality of life

Survivors in the experimental group also showed significantly lower scores when compared to participants in the control group and significant changes over time in:

- Financial strain
- Perceptions on difficulty living on annual household income

Survivors in BOTH groups also showed significantly lower scores over time in the following; however, there were no significant differences between the experimental or control groups:

- Economic abuse
- Physical, psychological, & sexual abuse
- Depression
- Anxiety
- PTSD

As an experimental study, the results strongly indicate that the differences observed post-curriculum are likely caused by participation in the curriculum and not by other factors. Our ability to generalize these findings to other populations is limited by two issues. First, the agencies in the study chose to participate. It is possible that the success of the curriculum rests with the support from the agencies and the advocates charged with providing the curriculum. Second, all of the women in the study were receiving services; hence the results cannot be generalized to all women who experience IPV. This is an important limitation when considering our findings on mental health and abuse measures. Finally, some of the measures chosen were untested; additional validation is needed to ensure the scales appropriately capture the intent of the questions. Further testing is needed to address all of these limitations.

The data collected from the IPV survivors in this study provide rich information on the positive impact the curriculum has on their lives across a number of key variables. Several recommendations emerge as a result of this study and include:

**Practice and Policy Implications.** The curriculum shows great promise as a core service for IPV survivors wishing to escape abuse. Financial concerns are often rated as top concerns for victims seeking to escape. This curriculum provides the needed knowledge, skills, and efficacy to change financial behaviors to economically support survivors to live independently from their abusers. Hence, we recommend the following:

- Train all advocates and agency staff on this curriculum as a personal tool to empower staff as well as how to provide the curriculum in group and individual settings with survivors.
- Consider the curriculum as a core service that should be included in the “toolkits” of all staff working with survivors.
- Economic abuse should be included in all standard assessments, alongside physical, emotional, and sexual abuse.
- Include this curriculum as one type of support group that is offered to all survivors.

- Advocate that the next re-authorization of the Violence Against Women Act (VAWA) includes recognition of economic abuse and how financial literacy can positively help survivors. Insist that funding be included to cover such services.

**Dissemination.** Several strategies should be attempted when disseminating the information to a larger population of stakeholders. These stakeholders include administrators and staff of domestic violence organizations, Allstate employees, policy makers, academics, and the general public (which include IPV survivors). Hence, listed below are some recommended strategies to disseminate the results from this study:

- Submit scholarly articles for publication in academic journals and for presentations at academic conferences
- Develop and publish “Research Briefs” on the VAWC and TAF websites. These briefs will be summaries of published articles, condensed to 2-3 pages of key points from the articles.
- Develop and disseminate a brief summary of this report to be distributed to domestic violence organizations and Allstate entities.
- Invite participating agencies to the summer conference held at TAF; present the data collected in several different presentations and workshops
- Develop and implement a social media campaign that promotes the findings from this study and the importance of the curriculum. Engage the general public on discussions about economic abuse and economic empowerment.

**Research.** Finally, further research is needed to address the limitations identified in this study and to further analyze the data collected to understand the more nuanced results.

Recommendations include:

- Conduct further analyses with these data; disseminate results using the recommendations listed above. Some examples include:
  - Determining the models (including the pathways) that best predict what is needed to change financial behavior over time
  - Determining the models (including the pathways) that best predict improving survivors’ financial well-being and economic empowerment over time
  - Determining the models (including the pathways) that best predict improving survivors’ emotional well-being including quality of life, depression, anxiety, and PTSD over time
  - Determining the role that economic abuse plays with depression among survivors.
- Identify barriers that battered Latina immigrants face in achieving economic self-sufficiency and financial well-being. Little is known about the ways in which battered Latina immigrants address barriers to economic self-sufficiency and financial well-being as they strive to support themselves and their families on a daily basis and live free from violence and abuse. There is also a lack of understanding regarding the connection between financial well-being and emotional well-being for battered Latina immigrants. Interviews for this study are currently being conducted.
- Replicate this study with IPV survivors NOT receiving services from domestic violence organizations but residing in their communities to determine if the impact of the curriculum is the same as it is with IPV survivors receiving services from domestic violence organizations.

- Replicate this study with women (non IPV survivors) living in impoverished communities to determine if the impact of the curriculum is the same as it is with IPV survivors.
- Continue testing the reliability and validity of the measures and scales used in this study.
- Develop and implement a study that examines what is needed for domestic violence organizations to successfully implement and sustain an economic empowerment program. This could include comparing how agencies implement the curriculum as well as comparing the impact of the curriculum to other economic empowerment strategies such as micro-enterprise loans or matched savings programs.
- Develop and implement a study that examines how best to implement the curriculum based on cultural, social, and socio-economic backgrounds. For example, does the Spanish curriculum work culturally with all Latina groups? How well would the curriculum work with survivors from higher socio-economic groups?

## Introduction

This project builds upon the previous evaluation conducted by the Center on Violence Against Women & Children (VAWC) at Rutgers University, School of Social Work to accomplish a multi-year experimental, longitudinal design to determine the impact of the *Moving Ahead through Financial Management* curriculum with survivors of violence. Survivors were assigned to either an experimental group (receiving advocacy services and the curriculum during group and individual sessions) or a control group (receiving advocacy services only). All survivors, recruited on an ongoing basis, were interviewed four times over a 14 month period. The specific aims included:

1. Develop a randomized control study in partnership with key leaders from different sectors and multidisciplinary backgrounds that expands our knowledge about the effectiveness and impact of The Allstate Foundation's (TAF) financial literacy program with survivors of violence.
2. Determine if participation in the *Moving Ahead through Financial Management* curriculum improves survivors' lives on a number of outcome variables including all forms of abuse, economic empowerment, economic self-sufficiency, economic self-efficacy, financial literacy, financial well-being, and emotional well-being.

Our hypotheses included the following:

1. Survivors who learn the "*Moving Ahead Through Financial Management*" curriculum, when compared to survivors who have not learned this curriculum, will have greater improvements in the following areas:
  - a. Their financial literacy knowledge
  - b. Their perception of their economic empowerment, economic self-sufficiency, economic self-efficacy, and quality of life
  - c. Their financial intentions and behaviors
2. Survivors who learn the "*Moving Ahead Through Financial Management*" curriculum, when compared to survivors who have not learned this curriculum, will have lower rates in the following areas:
  - a. The abuse they experience including economic, psychological, and physical
  - b. Their emotional well-being including depression, post-traumatic stress disorder (PTSD), and anxiety
  - c. Their financial stress

The goal of Year One (July 2010-June 2011) was to accomplish the first aim of the project, namely to develop a randomized control study in partnership with key leaders from different sectors and multidisciplinary backgrounds that expands our knowledge about the effectiveness and impact of TAF's financial literacy program with survivors of violence. Such development was necessary since conducting randomized controlled studies with domestic violence survivors AND understanding financial literacy and economic empowerment are innovative and groundbreaking work.

To accomplish the specific aim of Year One, several strategies were used including: 1) creating an Advisory Committee to provide input into the project; 2) finalizing the research design (i.e.

the survey, data collection procedures, and the curriculum protocol); 3) recruiting agencies to participate in the project; and 4) hosting a national meeting to train all involved on the curriculum and the research protocols.

## **Research Design**

The research design included creating the curriculum protocol, recruiting agencies, hosting a national meeting, finalizing data collection procedures, and developing the survey. The final section of the research design includes the data analyses strategies used.

### **Creating the Curriculum Protocol**

The VAWC-Rutgers research team drafted a curriculum protocol for advocates to follow when implementing the economic empowerment curriculum. Such protocols were needed to establish the reliability (or fidelity) of the “intervention.” In most research designs, the “intervention” was to be given in the same manner for every single research participant. However, providing such a consistent intervention in multiple agencies by multiple advocates with different ways of providing the curriculum was not attainable or feasible. Hence, the research team created standards that were consistent across agencies but still allowed for flexibility in how the curriculum was implemented.

The draft protocol was reviewed, revised, and finalized by the Curriculum Protocol Task Force (that included the advocates’ input). The final protocol required the following for all agencies involved in the project:

- Provide at least 4 group sessions and at least 1 individual session
- All content from each module in the curriculum must be covered; the way the curriculum is delivered (including the order of the content) is up to the individual agency
- A checklist must be completed by each agency to ensure that all of the topics are covered. This checklist was developed using the topics found in the curriculum

### **Recruiting Agencies**

While the survey, data collection procedures, and curriculum protocol were being developed, the research teams in all three regions began recruiting agencies to participate. Researchers met with agency directors and staff to review the project, discuss the roles and responsibilities of the agency and the researchers, and invite those interested to participate in the project. Names of agencies potentially interested were generated by state coalitions who have trained agencies on the economic empowerment curriculum. Fourteen agencies were recruited from Connecticut (1), Iowa (2), New Jersey (3), New York (2), Rhode Island (1), Texas (2), Wisconsin (1) and Puerto Rico (2). All 14 agencies were invited to submit for additional financial support from The Allstate Foundation to participate in the project. Additionally, two advocates from each agency were invited to attend a national meeting in Chicago, held at the end of May.

### **Hosting a National Meeting**

VAWC-Rutgers, in cooperation with staff from The Allstate Foundation, hosted a national meeting in Chicago May 29-31, 2011. This three-day meeting included training on the curriculum – provided by Kim Pentico, Rene Renick, and Jolynn Woehrer from NNEDV – as well as information on the research project. Fifty people attended this meeting including 15



Advisory Board members, 26 advocates, and 9 researchers. NNEDV discussed the goals of each curriculum module, brainstormed strategies for delivering the curriculum, and discussed ways to troubleshoot challenges that advocates might encounter. The research team started with a presentation on the results from the first project and an overview of the current project. They then differentiated the advocates' versus the researchers' roles in the project, discussed recruitment strategies, and presented the curriculum protocol. Their presentation ended with a review of the survey and the questions to be asked.

Throughout the meeting, advocates and researchers were encouraged to network with each other and learn from each other about their own successes in implementing the curriculum. VAWC-Rutgers created a listserv to provide researchers, advocates, and funders to stay connected, provide information and support, and seek answers to challenges faced.

### **Finalizing Data Collection Procedures**

The VAWC Rutgers research team developed draft data collection procedures that were finalized by the Data Collection Task Force of the Advisory Committee. The procedures included decisions as to the timing of each interview, how interviews were to be conducted, how survivors would be selected for the experimental and control groups, and incentives provided. First, each participant was interviewed four (4) times with Time 1 (T1) occurring one to two weeks before the commencement of the curriculum. Time 2 (T2) interviews were conducted after the delivery of the curriculum or approximately 2 months after T1. The final two interviews (T3 & T4) were conducted approximately every 6 months after T2.

The first interview was conducted face-to-face with the data recorded using SNAP software, an online survey tool. A second and subsequent set of interviews were conducted by telephone or in person. Upon conclusion of the T1 interview, participants were randomly divided into a control or experimental group with the latter group receiving the curriculum.

The participants were recruited from 14 different advocacy organizations located in 7 different states and Puerto Rico. Advocates in these agencies distributed informational flyers to IPV survivors in order to provide them with information about the study. Participant eligibility criteria included: 1) must be female over the age of 18; 2) must have experienced some form of IPV (i.e. physical, psychological, sexual, or economic) at least once in the previous year; 3) have not attended a financial literacy class within the past 2 years, 4) are committed to attend the curriculum group if selected, and 5) and are committed to participate in the research project whether or not they are selected for the curriculum group. Participating domestic violence agencies included both shelters and non-residential programs. Participants were given a twenty dollar incentive for completing the T1 interview, twenty-five dollars at T2, thirty dollars at T3, and forty dollars at T4. The study protocol was approved by the Rutgers Institutional Review Board.

### **Developing the Survey**

The VAWC-Rutgers research team reviewed the survey used in the original Allstate project as well as to determine which theoretical model best fits the overall purpose of this project. One such theory was chosen – The Theory of Planned Behavior (TPB). The team took the TPB and mapped out a conceptual diagram of particular variables (i.e. factors or topics) that should be

included in the survey in order to predict a change in financial behaviors. (See Attachment 1: Conceptual Model.)

Survey development started with running exploratory factor analyses (EFA) on scales used in the first Allstate project. Such analytical techniques determine how to reduce the number of questions asked in several untested scales. After several of these EFAs were completed, the research team reviewed all of the remaining scales to determine if such scales were appropriate.

The research team then combined TPB with lessons learned from the EFAs and from a review of all of the questions used in the first project and created a draft survey (See Attachment 2: Survey) that included:

- Demographic factors (i.e. age, ethnicity, disability, employment & education status, children, marital status, income, health insurance)
- Family of Origin Financial Practices
- Abuse including physical, emotional, and economic abuse
- Financial knowledge (i.e. financial literacy)
- Financial Attitudes
- Economic self-efficacy
- Economic self-sufficiency
- Current Financial Norms
- Financial behavioral intentions
- Financial behaviors

We included several outcome measures that we believe a change in financial behaviors would impact, namely survivor's financial and emotional well-being.

- Financial well-being
  - Financial strain
  - Subjective satisfaction
- Emotional well-being
  - Quality of Life
  - Depression
  - Anxiety
  - PTSD

The draft survey was then circulated and discussed with members of the Survey Development Task Force prior to finalizing the questions to be asked. The final survey was then entered into SNAP, an online data collection program. The online survey can be viewed at: <http://snapwebhost.rutgers.edu/snapwebhost/surveypreview.asp?k=130514074306>

The final survey was also translated into Spanish by Dr. Elithet Silva-Martinez and validated by one of the research interviewers in Texas (Dr. Delissa Garcia Nuno). See Attachment 3 for the Spanish version of the survey.

### **The Data Analysis Plan**

Several strategies were used to analyze the data collected from the interviews. After the T1 interviews, analyses were conducted on the scales used for each variable. For new or revised

scales, we used exploratory factor analyses; for existing scales, we used confirmatory factor analyses. These strategies are used to understand the reliability and validity of the scales and the questions asked in each scale. The results of these analyses can be found in Attachment 4.

When conducting analyses, it is important to understand any missing data, which happens if a participant chooses to skip a question. Large amounts of missing data can lead to serious challenges in evaluating the curriculum. An examination of the data in all four time periods, however, indicate that there is very little missing data with less than five percent missing for all variables; for many variables, the proportion of missing data is zero. This negligible proportion of missing data is likely attributable to the method of data collection. Participants were interviewed face-to-face or over the phone for each time period, leaving little opportunity to skip or ignore questions. As there are few missing values (less than 5% for all variables), those values can be considered missing at random and the typical statistical method of listwise deletion will be used for handling the missing values.

Data analysis also included a series of repeated measure ANOVAs as a way to evaluate the overall impact of the curriculum on financial and emotional well-being outcomes of interest over time. These analyses were used to determine whether there were significant differences between those participants who received the curriculum and those who did not on scale variables of interest. These analyses also determined whether those differences were a result of the passage of time or if they could be attributed to participation in the curriculum. The results of these analyses can be found in Section 3. Impact of the Curriculum.

## **Results**

The results focus on the impact of the curriculum over time by comparing a number of outcome measures for curriculum participants (experimental group) versus non-participants (control group). Results are divided into six sections:

1. Data Collected from Research Project Locations – summary of interviews completed per domestic violence organization over the four time periods
2. Demographic Characteristics – comparison of key characteristics of the sample of women who completed the first interview (initial sample) to the sample of women who completed all four interviews (longitudinal sample).
3. Impact of the Curriculum (longitudinal sample only) – presentation of scale outcome measures for women who completed the curriculum versus those that did not.
4. Skills Learned and Applied (experimental group only) – description of the accounts from participants on the skills acquired from the curriculum and the subsequent use of these skills.

### **Section 1. Data Collection from Research Project Participants**

A total of 457 women participated in the first round of interviews, 241 of whom were assigned to the curriculum group and 216 of whom were assigned to the control group. In the second round, 300 women completed interviews. In the third round, 279 women completed interviews and in the fourth round, 245 women participated in the final round of interviews. The number of participants in each study group (control and experimental) remained fairly even in all time

periods. Table 1 presents the list of states and sites participating in the evaluation and the sample size for each wave of data collection. If a woman did not complete one of the interviews, the researcher continued to contact her and included her in later interviews when possible. For example, if a woman did not complete Time 2, she may be added back into the sample during data collection at Time 3. The sample size of 245 at Time 4 does not indicate that 245 women completed all four interviews.

**Table 1. Evaluation States and Sites**

	<b>Agency Name</b>	<b>T1</b>	<b>T2</b>	<b>T3</b>	<b>T4</b>
<b>Northeast</b>		<b>220</b>	<b>135</b>	<b>122</b>	<b>104</b>
Connecticut	Women’s Center	31	8	8	8
New Jersey	Jersey Battered Women’s Services (JBWS)	35	26	24	19
	Women’s Space	15	15	14	12
	YWCA	23	16	15	10
New York	Sahki	22	14	5	7
	VIP	61	33	38	30
Rhode Island	Sojourner House	33	23	18	18
<b>Midwest</b>		<b>72</b>	<b>37</b>	<b>33</b>	<b>34</b>
Iowa	Domestic Violence Intervention Program	23	9	6	6
	Family Resources	11	0	0	0
Wisconsin	Sojourner Family Peace Center	38	28	27	28
<b>Texas</b>		<b>131</b>	<b>95</b>	<b>92</b>	<b>76</b>
	The Family Place	110	88	75	62
	Safe Haven	21	7	17	14
<b>Puerto Rico</b>		<b>34</b>	<b>33</b>	<b>32</b>	<b>31</b>
	Matria	14	14	13	14
	Nueva Mujer	20	19	19	17
<b>TOTAL</b>		<b>457</b>	<b>300</b>	<b>279</b>	<b>245</b>

In addition to knowing the sample size at particular time periods, the number of interviews completed by each participant is also of interest. Table 2 reports the number of women who completed one, two, three, or all four interviews by region, state and agency. As the table demonstrates, 116 (25%) women, who only completed the first interview, were dropped from the project. Women were dropped for various reasons, including: the agency did not provide the curriculum to the experimental group; the agency provided the curriculum to the control group; the participant did not complete the curriculum; the researcher was not able to get in contact with the participant; and the participant did not want to continue in the project. Although any drop in participation is important to consider, the usual attrition rate in other studies of domestic violence survivors, an often times very mobile group, is much higher.

**Table 2. Participant Count by Number of Completed Interviews**

	<b>Agency Name</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Northeast</b>		<b>58</b>	<b>36</b>	<b>53</b>	<b>73</b>
Connecticut	Women’s Center	16	8	5	2
New Jersey	Jersey Battered Women’s Services	6	6	6	17

	<b>Agency Name</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
	(JBWS)				
	Women’s Space	0	0	4	11
	YWCA	3	5	9	6
New York	Sahki	8	5	6	3
	VIP	18	7	14	22
Rhode Island	Sojourner House	7	5	9	12
<b>Midwest</b>		<b>31</b>	<b>6</b>	<b>6</b>	<b>29</b>
Iowa	Domestic Violence Intervention Program	13	4	1	5
	Family Resources	11	0	0	0
Wisconsin	Sojourner Family Peace Center	7	2	5	24
<b>Texas</b>		<b>26</b>	<b>10</b>	<b>32</b>	<b>63</b>
	The Family Place	22	8	23	57
	Safe Haven	4	2	9	6
<b>Puerto Rico</b>		<b>1</b>	<b>0</b>	<b>3</b>	<b>30</b>
	Matria	0	0	1	13
	Nueva Mujer	1	0	2	17
<b>TOTAL</b>		<b>116</b>	<b>52</b>	<b>94</b>	<b>195</b>

Considering the remaining 75 percent of the sample (n=341), 15 percent of the women completed two interviews, 28 percent completed three interviews, and close to half (n = 195, 57%) completed all four interviews. This report focuses on this group of 195 women that completed all four interviews. By limiting our analysis to women in this longitudinal sample, we are able to show a very detailed picture of the impact of the curriculum over time. Complementary analysis will be conducted at a later time that will utilize various groupings of the samples, including the full sample of 457 when appropriate.

## **Section 2. Demographic Characteristics**

The following tables present the frequencies and percentages for the demographic variables using both the initial sample (n=457) and the sample that completed all four interviews (n=195), also called the longitudinal sample. It is important to compare these groups to account for any potential differences in demographics that might impact the research outcomes.

Participants from the initial sample (n=457) ranged in age from 18 to 64 years of age with an average age of 36. Almost 45% of the participants identified themselves as Latina or Hispanic; almost 20% identified as Black, non-Hispanic. Over 18% identified themselves as “other” (i.e., bi-racial, Native American, Asian). Only 18% identified themselves as White, non-Hispanic.

Participants from the longitudinal sample (n=195) ranged in age from 21 to 62 years of age with an average age of 38. Sixty percent of the participants identified themselves as Latina or Hispanic; over 20% identified as Black, non-Hispanic. Less than 5% identified themselves as “other” (i.e. Asian, Multi-ethnic), and 14.4% identified themselves as White, non-Hispanic.

### **Table 3. Ethnicity**

<i>Ethnic Group</i>	<i>Initial sample (n=457)</i>	<i>Longitudinal sample (n=195)</i>
Latina / Hispanic	246 (53.8%)	117 (60%)
Black	92 (20.1%)	41 (21%)
White, non-Hispanic	80 (17.5%)	28 (14.4%)
Other	39 (8.6%)	9 (4.6%)

Additionally, for the initial sample (n=457) over 54% of the participants answered “no” when asked if they were born in the U.S.; 79% of those (n=258) had lived in the U.S. for 5 years or more.

For the longitudinal sample (n=195) over 45% answered “no” when asked if they were born in the U.S.; over 87% of those (n=77) had lived in the U.S. for 5 years or more.

**Table 4. Were you born in the United States of America?**

	<i>Initial sample (n=457)</i>	<i>Longitudinal sample (n=195)</i>
Yes	236 (51.6%)	107 (54.9%)
No	219 (47.9%)	88 (45.1%)
Missing	2 (0.4%)	0 (0%)
<b><i>If you were not born in the U.S., how long have you lived here?</i></b>		
Less than 1 year	3 (0.7%)	2 (2.2%)
1 year to less than 5 years	20 (4.4%)	9 (10.2%)
5 years to less than 10 years	58 (12.7%)	16 (18.1%)
10 years or more	138 (30.2%)	61 (69.3%)
Missing	2 (0.4%)	0 (0%)

Information about employment and student status was also collected from the participants. Results were similar for both groups. Over half of the participants (54% of the initial sample and 50.8% of the longitudinal sample) were not working; most participants (86%) were not in school. Participants were also asked if they had health insurance. A little over half of the participants in both samples (53% and 60%) said yes.

**Table 5. Employment & Student Status**

	<i>Initial sample (n=457)</i>	<i>Longitudinal sample (n=195)</i>
<b><i>Are you currently employed?</i></b>		
Yes, Full-Time	103 (22.5%)	46 (23.6%)
Yes, Part-Time	102 (22.3%)	49 (25.1%)
No	250 (54.7%)	99 (50.8%)
Missing	2 (0.4%)	1 (0.5%)
<b><i>Are you currently a student?</i></b>		
Yes, Full-Time	20 (4.4%)	9 (4.6%)

	<i>Initial sample (n=457)</i>	<i>Longitudinal sample (n=195)</i>
Yes, Part-Time	42 (9.2%)	19 (9.2%)
No	392 (85.8%)	167 (85.6%)
Missing	3 (0.7%)	1 (0.5%)
<b><i>Do you have health insurance?</i></b>		
Yes	252 (55.1%)	117 (60%)
No	202 (44.2%)	77 (39.5%)
Missing	2 (0.4%)	1 (0.5%)

Table 6 presents data on family demographics including marital status, children, and current relationship with an abuser. For the initial sample (n=457), results indicated that many of the participants were single (35%) followed by separated (28%) or divorced (19%). Almost 78% of the participants were financially responsible for children with most of the participants responsible for three or less children. Finally, most of the participants (80%) were not currently in an abusive relationship.

For the longitudinal sample (n=195), results indicated that many of the participants are separated (30.8%) or single (30.3%) followed by divorced (19.5%) and married (15.9%). Over 82% of the participants are financially responsible for children with most of the participants responsible for three children or less. Finally, most of the participants (79.2%) are not currently in an abusive relationship.

**Table 6. Family Demographics**

	<i>Initial sample (n=457)</i>	<i>Longitudinal sample (n=195)</i>
<b><i>Marital Status</i></b>		
Married	68 (14.9%)	31 (15.9%)
Civil Union / Partnership	12 (2.6%)	6 (3.1%)
Separated	124 (27.1%)	60 (30.8%)
Divorced	84 (18.4%)	38 (19.5%)
Widowed	5 (1.1%)	1 (0.5%)
Single (includes dating)	163 (35.7%)	59 (30.3%)
Missing	1 (0.2%)	0 (0%)
<b><i>Financially responsible for children?</i></b>		
Yes	365 (79.9%)	160 (82.1%)
No	91 (19.9%)	35 (17.9%)
Missing	1 (0.2%)	0 (0%)
<b><i>If yes, how many children?</i></b>		
One child	108 (23.6%)	47 (24.1%)

	<i>Initial sample (n=457)</i>	<i>Longitudinal sample (n=195)</i>
Two children	120 (26.3%)	53 (27.2%)
Three children	82 (17.9%)	38 (19.5%)
More than three children (4-15)	54 (11.8%)	22 (11.2%)
N/A	91 (19.9%)	35 (17.9%)
Missing	2 (0.4%)	0 (0%)
<b><i>In a current abusive relationship?</i></b>		
Yes	91 (19.9%)	36 (18.5%)
No	362 (79.2%)	158 (81%)
Missing	4 (0.9%)	1 (0.5%)

Participants were asked about their financial status. Questions were asked about their perceptions of income difficulty in their childhood household as well as in their current household. Finally, participants were also asked about their average annual income. As seen in Table 7, most of the participants in the initial sample (n=457) grew up in homes in which it was difficult for the family to live on the income. Additionally, most of the participants (83%) made less than \$25,000 in the past year for their entire household, resulting in most participants (79%) reporting that it was somewhat difficult to extremely difficult to live on their income.

In the longitudinal dataset (n=195) most of the participants grew up in homes in which it was difficult for the family to live on the income. Additionally, most of the participants (44.1%) made less than \$25,000 in the past year for their entire household, results in most participants (80.5%) reporting that it was somewhat difficult to extremely difficult to live on their income.

**Table 7. Financial Background**

	<i>Initial sample (n=457)</i>	<i>Longitudinal sample (n=195)</i>
<b><i>How difficult was it for your family to live on their total household income?</i></b>		
Extremely difficult	93 (20.4%)	47 (24.1%)
Very difficult	75 (16.4%)	37 (19%)
Somewhat difficult	113 (24.7%)	45 (23.1%)
A little difficult	96 (21.0%)	38 (19.5%)
Not at all difficult	77 (16.8%)	28 (14.4%)
Missing	3 (0.7%)	0 (0%)
<b><i>How difficult was it for you to live on your income in the past 12 months?</i></b>		
Extremely difficult	133 (29.1%)	63 (32.3%)
Very difficult	142 (31.1%)	62 (31.8%)
Somewhat difficult	84 (18.4%)	32 (16.4%)
A little difficult	81 (17.7%)	32 (16.4%)
Not at all difficult	15 (3.3%)	6 (3.1%)



	<i>Initial sample (n=457)</i>	<i>Longitudinal sample (n=195)</i>
Missing	2 (0.4%)	0 (0%)
<b><i>Average annual income in last 12 months</i></b>		
\$0-\$10,000	217 (47.5%)	86 (44.1%)
\$10,001-\$15,000	108 (23.6%)	54 (27.7%)
\$15,001-\$25,000	55 (12.0%)	26 (13.3%)
\$25,001-\$35,000	30 (6.6%)	14 (7.2%)
More than \$35,000	38 (8.3%)	14 (7.2%)
Missing	9 (2.0%)	0 (0%)

Finally, participants were asked about the length of time receiving services from the domestic violence service provider. Questions included what type of services they received. Approximately 72 percent from both samples had participated in services between one and six months.

**Table 8. Use of Domestic Violence Services**

<i>How long have you been obtaining services at this agency?</i>	<i>Initial sample (n=457)</i>	<i>Longitudinal sample (n=195)</i>
Less than 4 weeks	48 (10.5%)	18 (9.2%)
1 month – less than 3 months	172 (37.6%)	68 (34.9%)
3 months – 6 months	158 (34.6%)	72 (36.9%)
More than 6 months	78 (17.1%)	37 (19%)
Missing	1 (0.2%)	0 (0%)

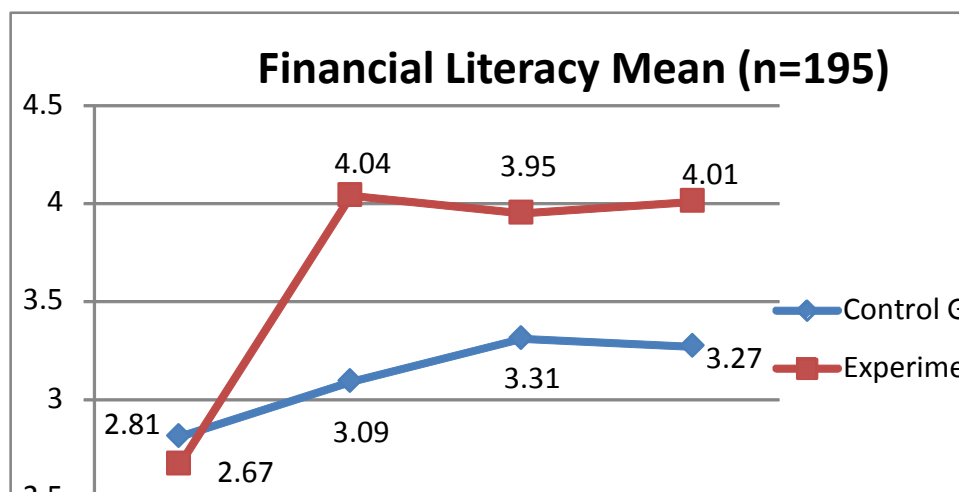
To understand the difference between the participants that completed all four interviews (n=195) and those that did not (n=262), a number of statistical tests were run on the variables discussed above and presented in Tables 3 through 8. The results indicated that individuals that completed all four interviews (n=195) were older by about two years. There was also a statistically significant difference among ethnic groups. A higher percentage of women that identified as “Latinas” and a lower proportion of those identifying as “Other” completed all four interviews compared to those that completed between one and three interviews. No other significant differences were found.

### **Section 3. Impact of the Curriculum**

This section presents information on the impact of the curriculum on key scale variables. Analyses compare outcomes for those who participated in the curriculum (experimental group, n=94) and those who did not (control group, n=101) at all four time periods. Scales showing significant differences between the experimental and control groups and significant differences over time are presented first. Scales with no significant differences between groups but significant differences over time are presented second; these results focus on the overall sample and are not divided by groups.

**Financial Knowledge (Literacy):** The individual’s perceived financial knowledge was measured through the Financial Literacy Scale (Postmus, Plummer, McMahon, & Zurlo, 2013). This scale was created during the last round of data collection based on the curriculum and included 51 questions. The scale was then revised, using an EFA, into a shortened version (13 questions) that included 4 subscales: Knowledge about Credit (4 items,  $\alpha = .86$ ), Knowledge about Obtaining Resources (3 items,  $\alpha = .820$ ), Knowledge about Investing and Long Term Planning (4 items,  $\alpha = .87$ ), and Knowledge about Joint Assets with Partner (2 items,  $\alpha = .825$ ). Another EFA was conducted with this scale for this study and additional questions were removed. The four subscales remained the same but the number of questions was 15. The reliability coefficients for this scale are: Knowledge about Credit (5 items,  $\alpha = .887$ ), Knowledge about Obtaining Resources (4 items,  $\alpha = .678$ ), Knowledge about Investing and Long Term Planning (4 items,  $\alpha = .852$ ), and Knowledge about Joint Assets with Partner (2 items,  $\alpha = .878$ ).

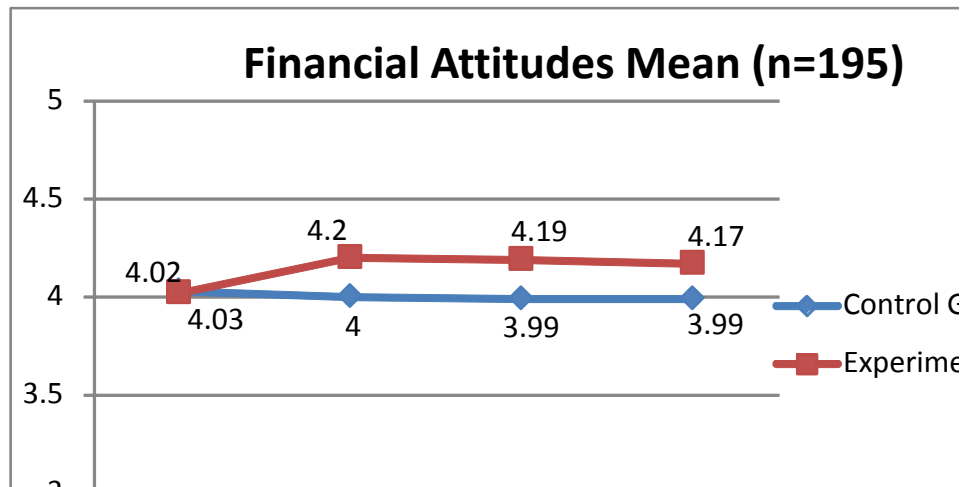
Participants in the experimental group started with a mean score of 2.67, lower than the control group who started with a mean score of 2.81. Both groups showed significant improvement over time. However, the curriculum had a statistically significant impact on outcomes, with the experimental group scoring 4.01 in comparison to 3.27 for the control group at Time 4. Responses to Financial Literacy Scale for experimental group are reported in Table 9 of this report.



**Financial Attitudes:** The scale measuring financial attitudes includes a scale (15 questions) created from existing financial attitudes scales (Parrotta & Johnson, 1998) and from the addition of four questions related to gender norms and finances. Since this scale was new, an EFA was completed and resulted in a reduction from 19 questions to 14 questions and three subscales including Barriers to Financial Management 72 questions – mean = 3.99 on 5 point scale,  $\alpha=.732$ ), Attitudes about Financial Planning (3 questions – mean = 4.30,  $\alpha=.684$ ), Gender Attitudes Related to Finances (2 questions – mean = 3.81,  $\alpha=.595$ ), and Future Financial Planning (2 question – mean = 4.19,  $\alpha=.697$ ).

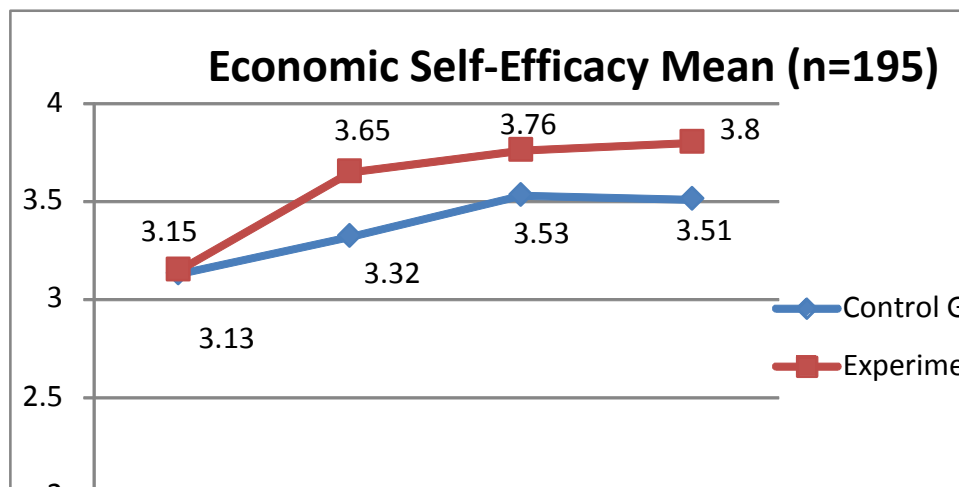
Participants started at a similar place with mean scores of approximately 4.0 for each group. The experimental group shows significant improvement over time, with the initial improvement from T1 to T2 most notable. The curriculum had a statistically significant impact on outcomes as

well, with the experimental group scoring about 4.2 in comparison to 4.0 for the control group in all follow-up periods.



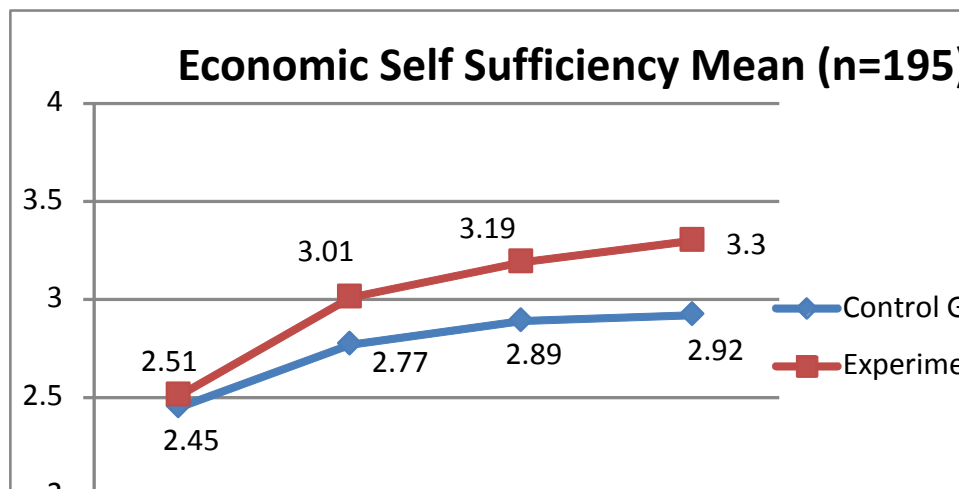
**Economic Self-Efficacy:** The scale of Economic Self-Efficacy was created by altering the General Self-Efficacy Scale using Bandura’s General Self-Efficacy Scale (Schwarzer & Jerusalem, 1995). This scale captures the participants’ confidence in managing their finances. For each item, the wording was changed to specify financial self-efficacy. In addition, the responses were changed to range from 1 (Strongly Disagree) to 5 (Strongly Agree). The scale demonstrated adequate internal reliability with a Cronbach’s Alpha of .883.

Participants started at a similar place with mean scores of approximately 3.1 for each group. Both groups showed improvement over time. However, the curriculum had a statistically significant impact on outcomes, with the experimental group scoring 3.8 in comparison to 3.51 for the control group in Time 4.



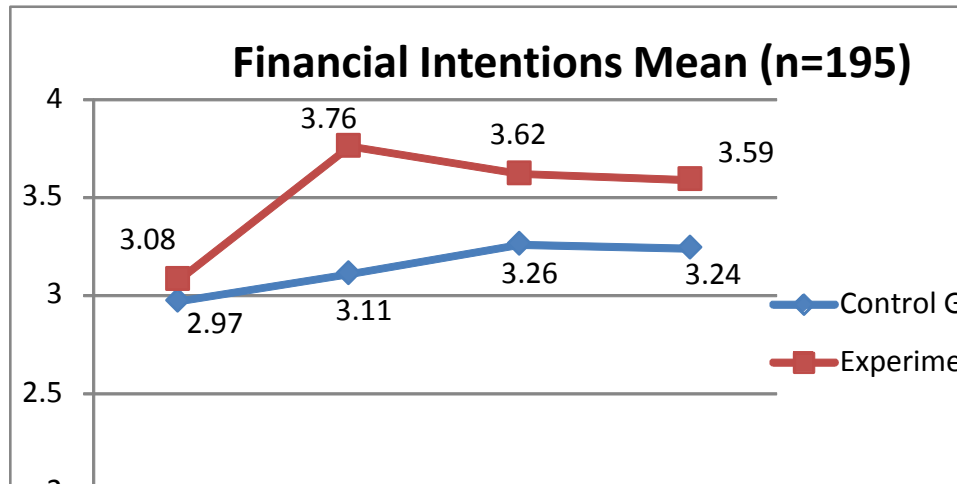
**Economic Self-Sufficiency:** The scale for Economic Self-Sufficiency (Gowdy & Pearlmutter, 1993) is a 15-question scale that asks participants to indicate their ability to accomplish financially-related tasks regarding their economic situation during the 30 days prior to the interview. Participants rated their level of financial self-sufficiency using a 5-point scale with answers ranging from 1 (*no, not at all*) to 5 (*yes, all of the time*). Since limited analyses had been done on the development of this scale, we opted to run an EFA, resulting in a 14-question scale (mean = 2.50,  $\alpha=.86$ ) and 3 subscales including: Ability to Manage Daily (Immediate) Financial Needs (7 questions – mean = 2.86,  $\alpha=.80$ ) and Ability to Have Discretionary Funds (3 questions – mean = 1.66,  $\alpha=.742$ ), and Basic Assets for Community Living (4 questions – mean= 2.50,  $\alpha=.64$ )

Participants started at a similar place with mean scores of approximately 2.51 for experimental group and 2.45 for the control group. Both groups showed improvement over time. The curriculum had a statistically significant impact on outcomes, with the experimental group scoring 3.3 in comparison to 2.92 for the control group.

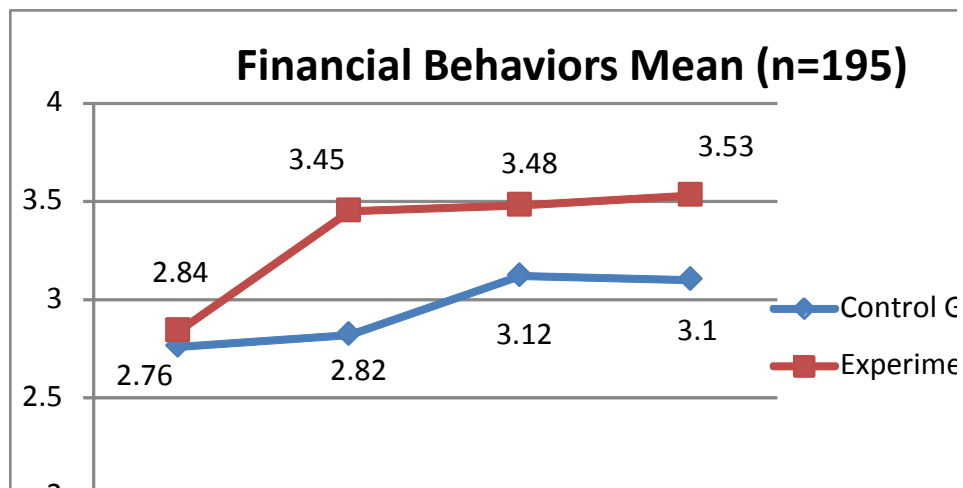


**Financial Intentions & Behaviors:** The next set of figures outlines Financial Behavioral Intentions and Financial Behavior. Financial Behavioral Intentions (or motivation) included questions about participants’ motivation to perform certain financial behaviors. Financial Behaviors are those actual financial behaviors participants used over the past month. Both sets of questions (14 in total) were created from the Economic Empowerment Curriculum and were similar in nature. Participants were first asked about their financial behavior (How often, in the last month, did you...), followed by their intentions (How likely are you in the next month to...).

Participants started at a similar place for financial intentions with mean scores of approximately 3.08 for the experimental group and 2.97 for the control group. Both groups showed improvement over time. However, the curriculum had a statistically significant impact on outcomes, with the experimental group scoring 3.59 in comparison to 3.24 for the control group in Time 4.

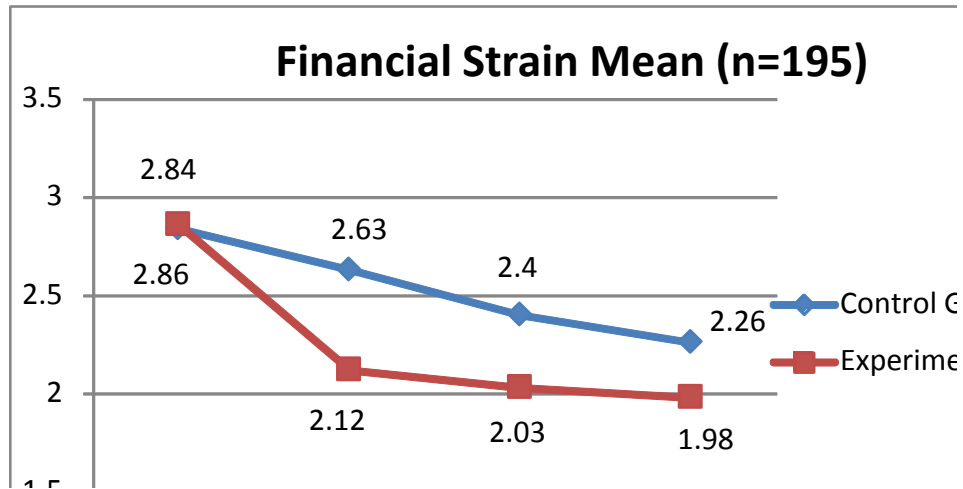


Participants started at a similar place with mean scores of financial behaviors as 2.84 for the experimental group and 2.76 for the control group. The curriculum had a statistically significant impact on outcomes, with the experimental group scoring 3.53 in comparison to 3.1 for the control group in Time 4. Although the scores of both groups improved over time, the graph illustrates that the curriculum group experienced a large increase between Time 1 and T2, while the control group's change was more constant and less notable. Responses to Financial Behaviors Scale for experimental group are reported in Table 10.

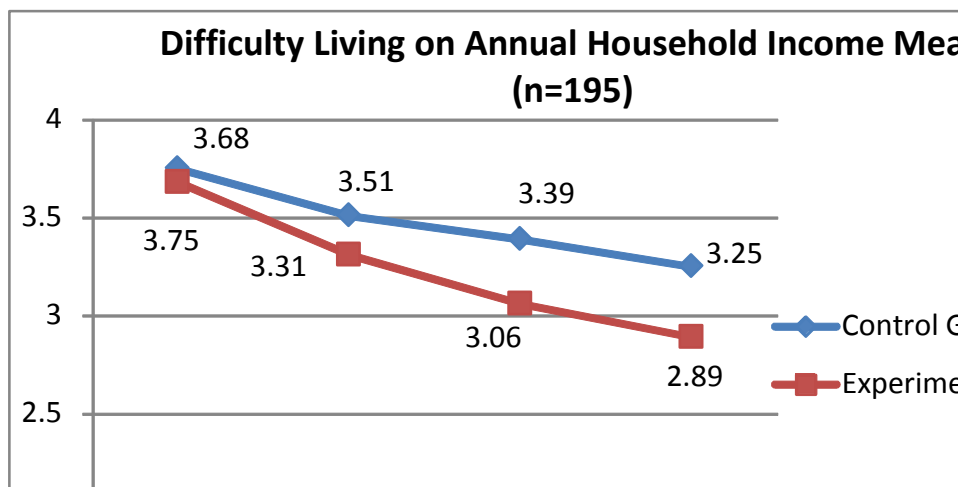


**Financial Strain:** The Financial Strain survey (Aldana & Liljenquist, 1998) includes 18 questions on a scale from 1 (Never) to 5 (Always) and includes 5 subscales including Education (3 items – mean = 3.15), Relationships (4 items – mean = 2.78), Physical (4 items – mean = 3.15), Credit Card Use (3 items – mean = 1.39) and Meeting Obligations (4 items – mean = 2.97). The overall scale demonstrated high reliability with an alpha coefficient of .84. All subscales in this study, except for the Credit Card Use subscale, demonstrated high internal reliability (Education,  $\alpha=.81$ , Relationships,  $\alpha=.80$ , Physical,  $\alpha=.87$ , Credit Card Use,  $\alpha=.54$ , and Meeting Obligations,  $\alpha=.82$ ).

Participants started at a similar place with mean scores of approximately 2.85 for each group. The scores of both groups decreased significantly over time. However, the curriculum had a statistically significant impact on outcomes, with the experimental group scoring 1.98 in comparison to 2.26 for the control group in Time 4.

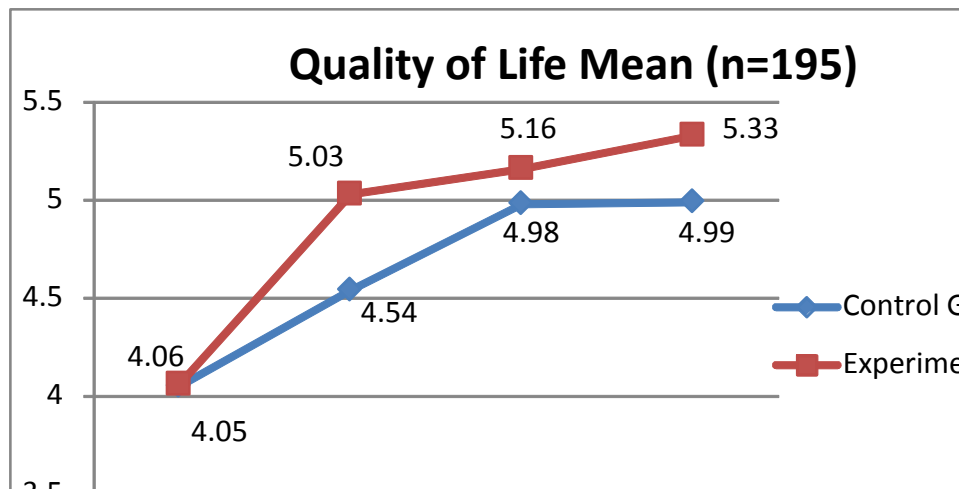


**Difficulty Living on Annual Household Income:** Participants reported their difficulty living on annual household income on a scale of 1, “Not at all difficult,” to 5, “Extremely difficult.” There was a significant effect of time on outcomes for the overall sample, with the overall sample starting at a mean score of 3.72 and ending at 3.08. The graph also shows a descriptive difference between the curriculum and comparison groups, with curriculum participants scoring 2.89 in comparison to 3.25 of the control group at Time 4. However, statistical tests yielded mixed results on statistical significance over time. This particular outcome is measured by only one question, as opposed to the other outcomes which are based on scales comprised of multiple questions. A t-test of means at Time 4 does indicate a significant impact of the curriculum at this last time point, but further testing will be pursued to further investigate changes over time.



**Quality of Life:** The Quality of Life Scale (Bybee & Sullivan, 2005) is an adapted version of Andrews & Whitey’s Scale of Well-Being (Andrews & Whitey, 1976). The scale captures positive emotional health on a scale of 1-7 and has been validated with survivors of domestic violence. The scale demonstrates strong reliability with an alpha coefficient of 0.88.

Participants started at a similar place with mean scores of approximately 4.0 for each group. Both groups showed improvement over time. However, the curriculum had a statistically significant impact on outcomes, with the experimental group scoring 5.33 in comparison to 4.99 for the control group in Time 4. The graph also illustrates that the improvements for the experimental group were more dramatic immediately after participating in the curriculum.

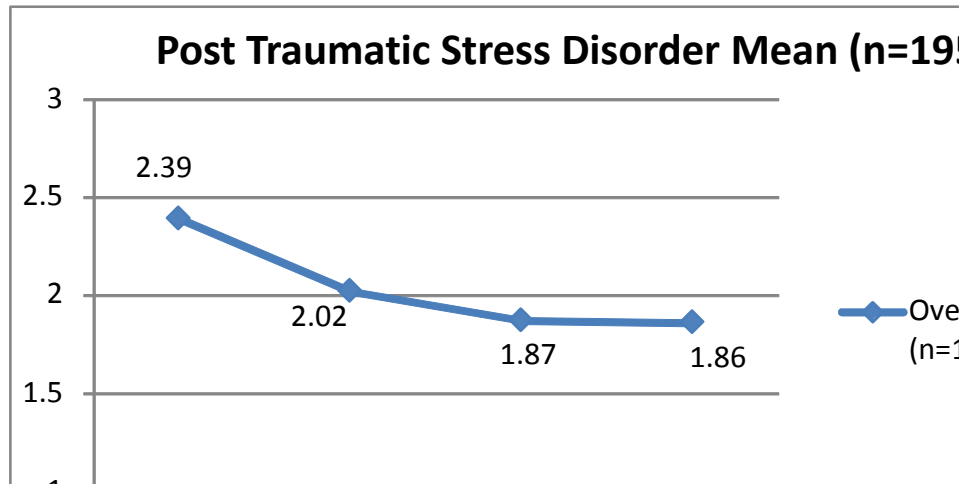


**All Women Experienced Improvements in Measures of Mental Health and Abuse**

The following section covers the scales in which there were significant changes over time; however there were no significant differences between the experimental or control groups. Hence, the graphs only focus on the sample as a whole.

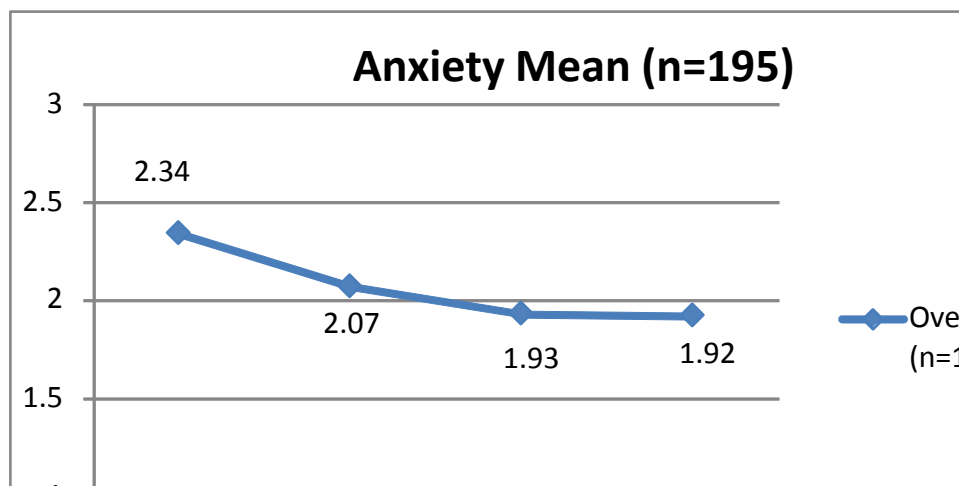
**Post-Traumatic Stress Disorder (PTSD):** Finally, post-traumatic stress disorder (PTSD) was measured using revised questions from the National Comorbidity Survey (NCS, 1992), implemented in 1992 as a nationally representative survey that assesses the prevalence and correlates of DSM-III-R diagnoses. The scale includes 9 items with responses ranging from 1 (Never) to 4 (Very Often). Among this dataset, the scale demonstrated strong internal reliability with the Cronbach’s Alpha = .891.

There was a significant effect of time on outcomes for the overall sample, which started at a mean score of 2.39 and ended at 1.86.



**Anxiety:** Anxiety was measured using the *Generalized Anxiety Disorder-7* (Spitzer, Kroenke, Williams, & Lowe, 2006). The scale consists of 7 questions with responses ranging from 1 (Not at All) to 5 (Nearly Every Day). An 8<sup>th</sup> question (not included in the sum and mean scores) asks: If you checked off any problems, how difficult have these problems made it for you to work, take care of things at home, and get along with other people? Response options for this question ranged from 1 (Not Difficult at All) to 4 (Extremely Difficult). Previous studies have found good internal consistency (.92), test-retest reliability (.83), diagnostic criterion validity with SCID, and construct validity with the Beck Anxiety Inventory ( $r=.72$ ) and anxiety subscale from the SCL-90 (.74) (Spitzer, et al., 2006). Among this dataset, the scale demonstrated strong internal reliability with the Cronbach's Alpha = .911.

There was a significant effect of time on outcomes for the overall sample, with the overall sample starting at a mean score of 2.34 and ending at 1.92.

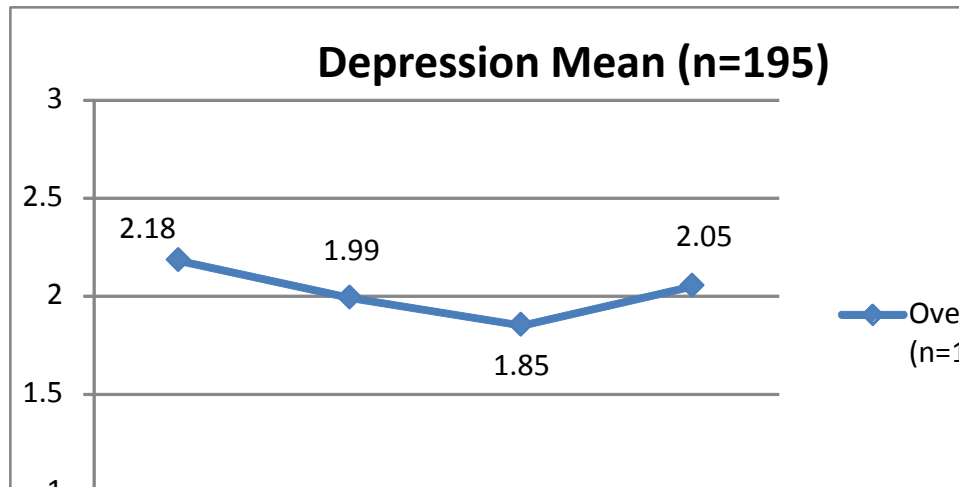


**Depression:** The Center for Epidemiologic Studies – Depressed Mood Scale (CES-D) (Frazier, 1977) is a 20-item scale used to measure depression symptomatology. Participants were asked to rate the questions based on the past week on a scale from 1 (less than 1 day) to 4 (5-7 days). To



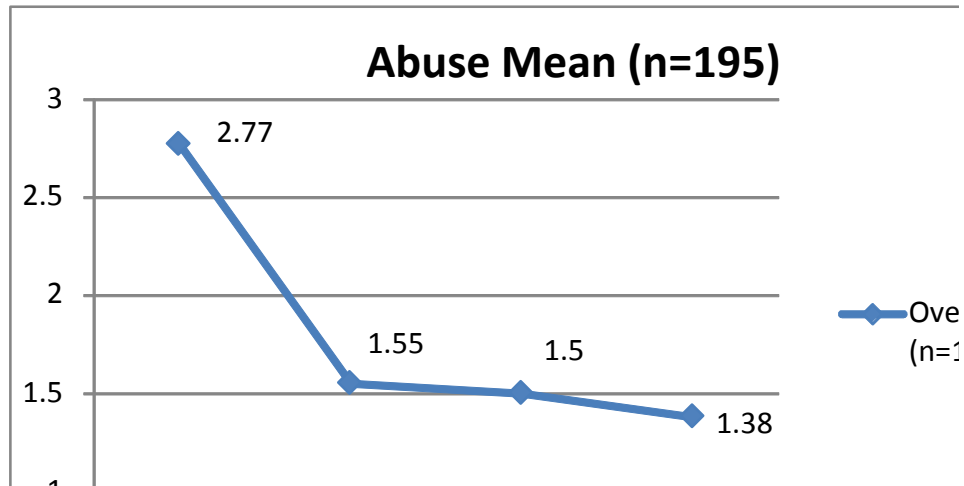
score the scale, four questions are reversed (questions 4, 8, 12 and 16); a sum score is created. In this study the scale demonstrated strong internal reliability with Cronbach's alpha = .92.

There was a significant effect of time on outcomes for the overall sample, with the overall sample starting at a mean score of 2.18 and ending at 2.05, with the greatest difference exhibited between Time 1 and Time 3 of data collection.



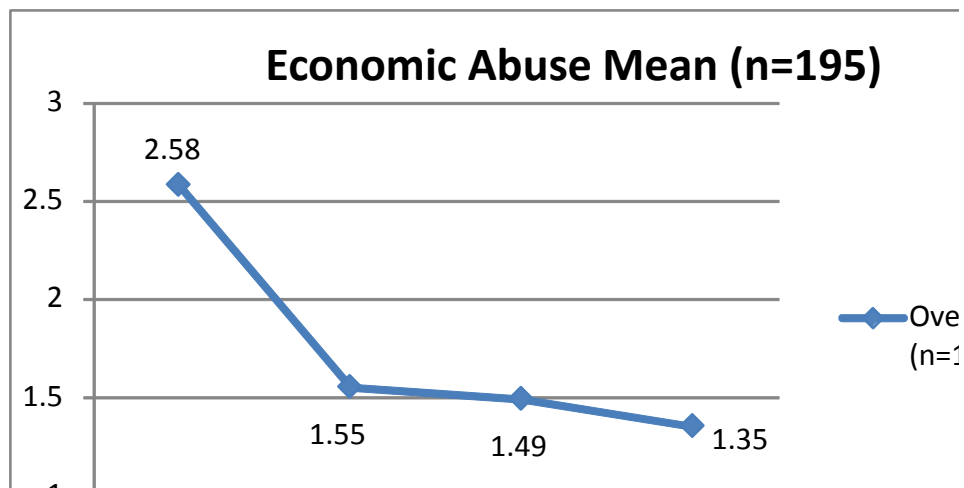
**Intimate Partner Violence (physical, sexual, & emotional abuse):** The original Abusive Behavior Inventory (ABI) (Shepard & Campbell, 1992) was used in this study; this inventory includes two dimensions including: Physical (10 items) and Psychological Abuse (20 items). A confirmatory factor analysis (CFA) using the two subscales in this dataset was a poor fit so an exploratory factor analysis (EFA) was run to explore the factor structure of the ABI among this dataset and reduce duplicate questions or remove questions that were inappropriate. The EFA resulted in dropping 5 questions. The remaining 25 questions loaded onto 3 subscales including Psychological Abuse (13 questions – mean = 3.51 on 5-point scale), Physical Abuse (9 questions – mean = 2.46) and Sexual Abuse (3 questions – mean = 2.16). Each of the subscales demonstrated a strong internal reliability with Psychological Abuse  $\alpha=.920$ , Physical Abuse  $\alpha=.929$  and Sexual Abuse  $\alpha=.848$ . The mean of the overall scale was 3.00.

There was a significant effect of time on outcomes for the overall sample, with the overall sample starting at a mean score of 2.77 and ending at 1.38.



**The Scale of Economic Abuse – 12 items (SEA-12)** (Postmus, Plummer, & Stylianou, in press) is a 12-item scale that identifies the frequency of economic abuse participants experienced in their relationships. Participants were asked to rate how often a partner had exhibited financially abusive behaviors in the past 12 months. Participants indicated such frequency using a 5-point scale with answers ranging from 1 (*never*) to 5 (*quite often*). The SEA-12 includes three subscales including: 1) Economic Control (5 questions – mean = 3.15), 2) Economic Exploitation (3 questions – mean = 2.68) and 3) Employment Sabotage (4 questions – mean = 1.98) (Postmus, et al., in press). Each subscale in this study demonstrated high internal reliability (Economic Control,  $\alpha = .84$ ; and Economic Exploitation,  $\alpha = .81$ ; and Employment Sabotage,  $\alpha = .80$ ). The overall mean for this scale is 2.64.

There was a significant effect of time on outcomes for the overall sample, with the overall sample starting at a mean score of 2.58 and ending at 1.35.



**Section 4. Participant perspectives on skills learned and applied**

*“...knowledge about things I never even thought of - like budgeting - they taught me how to do that... I learned about different banking options and thinking about the future and planning...”*

*“...the program encourages you to talk about your problems and find ways to move forward.”*

This final section of the report describes participants’ impression of the skills they learned and were able to use since completing the curriculum. For these analyses, we examined the responses of the 94 women who completed the curriculum and also responded to all four interviews.

### **Financial Literacy**

Table 9 presents item responses from the financial literacy scale examined above on p. 12. Curriculum participants were asked to rate whether they knew particular things related to financial management. Participants were judged as acquiring the following knowledge by a response of “agree” or “strongly agree” on a five-point scale ranging from 1 (Strongly disagree) to 5 (Strongly Agree).

**Table 9. Financial Literacy Responses for Experimental Group Completing all Time Periods (n=94)**

Item	Strongly Agree/Agree (%)	
	T1	T4
I know how to access my credit card report.	37.2	85.1
I know how to understand my credit report and credit history.	24.5	83
I know how to improve my credit rating.	20.2	72.4
I know how to create a budget.	35.5	90.4
I know how to create financial goals.	37.3	86.1
I know how to identify my partner’s assets and financial responsibilities.	27.6	64.5
I know how to identify joint or combined financial responsibilities and assets.	37.3	81.7
I know how to recognize the signs of financial abuse.	53.8	93.6
I know what to expect if I try to get a loan.	48.9	85.1
I know how to get the resources that are available in my community to help me leave my abuser.	66.0	93.7
I know how to get public assistance benefits.	73.4	90.5
I know how to get legal assistance in my community.	60.6	91.5
I know how to create a financial safety plan.	45.1	82.9
I know how to invest my savings through things like savings bonds, mutual funds, and stocks.	17	71.3
I know about community programs such as IDA and	6.4	58.5

EITCs that can help me with my financial goals.		
I know how to plan for retirement and the different types of plans available.	12.9	67.4
I know how to plan for my estate.	14.9	71.2

The proportion of women who knew how to perform particular financial tasks before participating in the curriculum (at Time 1) were compared to the proportion with that knowledge at the last follow-up interview (Time 4). Large increases were found in every item.

### **Financial Behavior**

Curriculum participants were also asked how often they had completed financial tasks in the past month. Table 10 presents the proportion of women who reported “often” or “always” completing specific skills on a five-point scale ranging from 1 (Never) to 5 (Always). The table compares the proportion from Time 1 (pre-curriculum) to the proportion in Time 4.

**Table 10. Financial Behaviors Responses for Experimental Group Completing all Time Periods (n=94)**

How often in the last month (30 days) did you...	Often/Always (%)	
	T1	T4
...pay your bills on time?	48.9	79.8
...follow a weekly or monthly budget?	35.1	66.0
...review and evaluate your spending habits?	46.8	65.2
...identify your own financial goals for the future?	34	63.9
...follow your financial goals?	30.8	60.7
...use a bank account?	40.4	57.5
...make financial decisions without much thought?	27.7	14.9
...track down where money was spent?	48.9	73.4
...make payments toward your debt?	43.6	65.6
...contribute to a retirement savings account?	6.4	13
...estimate your monthly household income and expenses?	43.6	65.9
...spend more money than you had?	25.8	9.5
...set aside money for savings?	10.7	19.1
...pay more than the interest on your loans, credit, etc.?	14.8	15.9

Large increases are found for almost every item with two types of exceptions. First, for two items, “make financial decisions without much thought” and “spend more money than you had,” an improvement would be indicated by a decrease over time, as observed. Second, only a modest increase was seen for the last items, “pay more than the interest on your loans, credit, etc.” However, this behavior is arguably affected by income as much or more than knowledge.

Participants were also asked open-ended questions about their feelings about the curriculum. Their voices complement the quantitative data in the above tables very well. Participants highlighted a number of areas in which they felt the curriculum was particularly useful. These included:

### Credit

- *I learned how to establish and take advantage of credit. I learned a lot about credit and bank accounts. As an immigrant, I didn't know a lot about these things. I really learned what credit is and I'm continuing to read the books.*
- *How to manage a credit card and ask for loans to make credit, those are things I learned and still am learning them and I am applying to my life.*
- *I still manage my credit card and what they are charging me for, check the credit card very frequently.*
- *The information related to credit cards is what I have used the most. I have to pay the credit card even though I'm not working... so I pay the interest at least*

### Planning for the future

- *I learned how to establish long term income for retirement, insurance issues (getting papers together for safety purposes). All the other stuff I had a little information about but the curriculum helped me understand it better.*
- *The biggest one is just the savings. Making sure I put at least something in there every time I get paid. I started a 401K, I put in bi-weekly.*

### Economic Abuse

- *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.*

### Investment

- *...Also, 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.*

### Paying Bills/Debt

- *I have to be attentive to the payments that are due and ensure that I have enough money to pay what needs to be paid.*
- *Just trying to stay on a strict budget and not going over, and saving what I need to be saving.*

### Budgeting

- *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.*
- *Budgeting. Budget budget budget. And plan ahead, and save money.*

### Saving Money

- *I try to save 10% of my income every month. As far as the little things to try and sell stuff.*

- *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.*
- *How to save, even if is a dollar, that is what I do some times, buy stuff in cheaper price*

### **Limitations**

As an experimental study, the results strongly indicate that the differences observed post-curriculum are likely caused by participation in the curriculum and not by other factors. Our ability to generalize these findings to other populations is limited by two issues. First, the agencies in the study chose to participate. It is possible that the success of the curriculum rests with the support from the agencies and the advocates charged with providing the curriculum. Second, all of the women in the study were receiving services; hence the results cannot be generalized to all women who experience IPV. This is an important limitation when considering our findings on mental health and abuse measures. Finally, some of the measures chosen were untested; additional validation is needed to ensure the scales appropriately capture the intent of the questions. Further testing is needed to address all of these limitations.

### **Recommendations**

The data collected from the IPV survivors in this study provide rich information on the positive impact the curriculum has on their lives across a number of key variables. Several recommendations emerge as a result of this study and are organized under practice and policy implications, dissemination, and further research.

#### **Practice and Policy Implications**

The curriculum shows great promise as a core service for IPV survivors wishing to escape abuse. Financial concerns are often rated as top concerns for victims seeking to escape. This curriculum provides the needed knowledge, skills, and efficacy to change financial behaviors to economically support survivors to live independently from their abusers. Hence, we recommend the following:

- Train all advocates and agency staff on this curriculum as a personal tool to empower staff as well as how to provide the curriculum in group and individual settings with survivors.
- Consider the curriculum as a core service that should be included in the “toolkits” of all staff working with survivors.
- Economic abuse should be included in all standard assessments, alongside physical, emotional, and sexual abuse.
- Include this curriculum as one type of support group that is offered to all survivors.
- Advocate that the next re-authorization of the Violence Against Women Act (VAWA) includes recognition of economic abuse and how financial literacy can positively help survivors. Insist that funding be included to cover such services.

#### **Dissemination**

Several strategies should be attempted when disseminating the information to a larger population of stakeholders. These stakeholders include administrators and staff of domestic violence organizations, Allstate employees, policy makers, academics, and the general public (which include IPV survivors). Hence, listed below are some recommended strategies to disseminate the results from this study:

- Submit scholarly articles for publication in academic journals and for presentations at academic conferences
- Develop and publish “Research Briefs” on the VAWC and TAF websites. These briefs will be summaries of published articles, condensed to 2-3 pages of key points from the articles.
- Develop and disseminate a brief summary of this report to be distributed to domestic violence organizations and Allstate entities.
- Invite participating agencies to the summer conference held at TAF; present the data collected in several different presentations and workshops
- Develop and implement a social media campaign that promotes the findings from this study and the importance of the curriculum. Engage the general public on discussions about economic abuse and economic empowerment.

## **Research**

Finally, further research is needed to address the limitations identified in this study and to further analyze the data collected to understand the more nuanced results. Recommendations include:

- Conduct further analyses with these data; disseminate results using the recommendations listed above. Some examples include:
  - Determining the models (including the pathways) that best predict what is needed to change financial behavior over time
  - Determining the models (including the pathways) that best predict improving survivors’ financial well-being and economic empowerment over time
  - Determining the models (including the pathways) that best predict improving survivors’ emotional well-being including quality of life, depression, anxiety, and PTSD over time
  - Determining the role that economic abuse plays with depression among survivors.
- Identify barriers that battered Latina immigrants face in achieving economic self-sufficiency and financial well-being. Little is known about the ways in which battered Latina immigrants address barriers to economic self-sufficiency and financial well-being as they strive to support themselves and their families on a daily basis and live free from violence and abuse. There is also a lack of understanding regarding the connection between financial well-being and emotional well-being for battered Latina immigrants. Interviews for this study are currently being conducted.
- Replicate this study with IPV survivors NOT receiving services from domestic violence organizations but residing in their communities to determine if the impact of the curriculum is the same as it is with IPV survivors receiving services from domestic violence organizations.

- Replicate this study with women (non IPV survivors) living in impoverished communities to determine if the impact of the curriculum is the same as it is with IPV survivors.
- Continue testing the reliability and validity of the measures and scales used in this study.
- Develop and implement a study that examines what is needed for domestic violence organizations to successfully implement and sustain an economic empowerment program. This could include comparing how agencies implement the curriculum as well as comparing the impact of the curriculum to other economic empowerment strategies such as micro-enterprise loans or matched savings programs.
- Develop and implement a study that examines how best to implement the curriculum based on cultural, social, and socio-economic backgrounds. For example, does the Spanish curriculum work culturally with all Latina groups? How well would the curriculum work with survivors from higher socio-economic groups?



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