

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

Final Report – Survivor Interview Data

December 20, 2013

By

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We would like to acknowledge the incredible work of so many partners who made this study possible. First, we wish to thank The Allstate Foundation for their encouragement and financial support to make this project a reality. Second, we want to thank the research team at Rutgers including Amanda Mathisen Stylianou and other staff and students from the Center on Violence Against Women & Children. We also want to thank our research collaborators from other universities including Dr. Fran Danis from the University of Texas at Arlington, Drs. Elithet Silva-Martinez and Jenice Vazquez Pagan from the University of Puerto Rico, and Dr. Corinne Warrenner from Clark Atlanta University. All were invaluable assets to recruiting agencies and interviewing survivors. We also wish to thank the numerous research assistants who helped collect or analyze data as well as the 14 domestic violence organizations willing to participate in this project. Additional thanks goes to NNEDV for their vision in developing this curriculum with The Allstate Foundation and to their support of this project. Finally, we want to thank the survivors and advocates who participated in this project. Their experiences and willingness to meet with the researchers allowed for rich information to be gathered and disseminated in order to improve services for other survivors.

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?