

Evaluating the Impact of the “*Moving Ahead Through Financial Management*” Curriculum:

Final Report – Interviews with Immigrant Latina Participants

January 2015

By

Gretchen L. Hoge, MSW

PhD Candidate, Research Assistant
Center on Violence Against Women & Children
Rutgers University, School of Social Work

Judy L. Postmus, Ph.D., ACSW

Associate Professor & Director
Center on Violence Against Women & Children
Rutgers University, School of Social Work

We would like to thank The Allstate Foundation for their encouragement and financial support to make this project possible. We also wish to thank 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 women who participated in this project. Their willingness to share their experiences with the researchers allowed for rich information to be gathered and disseminated in order to improve services for other survivors.

This report describes experiences shared by eight Latina immigrant survivors of intimate partner violence (IPV) who completed the “*Moving Ahead Through Financial Management*” curriculum developed by The Allstate Foundation, as part of the evaluation of this program. Participants completed the curriculum between August and December 2011. After completing the longitudinal program evaluation, these survivors were then invited to participate in an additional face-to-face, in-depth qualitative interview to discuss their experiences with the curriculum. These in-depth interviews took place between January and May 2014. The amount of time between curriculum and interview completion allowed for a better understanding of the lasting impact the curriculum had on these survivors.

Using an open-ended interview guide, survivors were asked to talk about what they learned during the program and what information was most helpful to them as immigrant women. They also had the opportunity to discuss the types of information they shared with others outside of the program and how participation in the curriculum has affected their economic well-being in general.

Of the eight survivors interviewed, only one reported still being in a relationship with her abuser. Most of the women reported an annual income between \$10,001 and \$15,000 (62.5%). Half of the participants reported that it was “a little” or “somewhat” difficult to live on their annual income. A little a third (38%) reported that it was “very difficult” to live on their annual income. All participants reported being financially responsible for children under the age of 18, with 2.38 being the average number of children supported. Over half had completed at least some high school (62.5%). Most of the participants had lived in the U.S. for more than 10 years (62.5%). Six of the eight survivors held undocumented immigration status, and two survivors held legal permanent residency.

Interviews were conducted by a bilingual research assistant with whom the survivors had completed quantitative surveys as part of the longitudinal curriculum evaluation. All interviews were audiotaped and transcribed. A content analysis was conducted using the Spanish transcriptions to identify common themes in participant responses. Pseudonyms were created to protect the identity of the participants. Various quotes from the interviews were translated to English and are included here to illustrate key themes discussed by participants. The quotes have also been edited; however, the integrity of the quote is maintained. The following key themes are presented:

1. Helpful Information from the Curriculum
2. Teaching Others
3. Questions that Remain
4. Overall Impact of the Curriculum on Well-Being

Helpful Information from the Curriculum

When asked to discuss what they found most helpful from the curriculum, survivors repeatedly highlighted the importance of learning about methods for managing and saving their money.

Some talked about changes they experienced upon finding the motivation, confidence, and skills necessary to manage their money.

Ximena – “...before I didn’t have the ability to manage money in my home, what came in and what I had to pay. There [at the group], they taught us what you have to pay and what you don’t. I didn’t know about any of that. Sometimes, I took from one payment to cover another. I was making things worse and worse. So, now, I have organization. Now, I have my goals. I write down how much comes in, how much I pay, and now I’m fine. I’m not late with my rent anymore. My electricity and gas are paid.”

Jocelyn – “... in that course, I learned how to save, to not spend poorly... In doing that, for example, now when my daughters come, I know that there is a method like how to use coupons well. Also, it helped me to have control, control of all my bills. I always do that. I control all my bills that I am spending on. How much I save... I have that control now. That is what helped me most. In my ability to control my bills, and to control to not spend poorly.

Some participants discussed finding ways to save through shopping and budgeting. Others spoke specifically about learning how to set aside money each month for their savings.

Natali – “...Me, in my case, before, I went and shopped at the supermarket where I could. But after that, I went to Costco to buy in bulk. So, then yes, you were saving... you are economizing although it is through purchases of food.”

Carmen – “I learned that if I didn’t have a need... For example, I go to the store. I see a shirt that I liked and I know that I am not going to use it... that I don’t need to buy it, even though it only costs ten dollars, I am not going to buy it. Because I come back and save those ten dollars, that is going to be useful for something else. So, I learned that, because I had that habit, that I would go to the store sometimes and I liked something... I brought it back just to have it here put away. And like the woman that taught us said, that if you don’t have a need, you didn’t need to do it. So, I think that was useful for me.”

Some survivors found that learning about and opening a savings account at a bank was particularly helpful when it came to saving their money.

Lupe – “...And when I have my money in checking... Well, I do this... This is for the rent. This is for the telephone. What is left over, I take out and I put it in savings. Now, I feel sure that I don’t have a reason to touch even a cent in the checking... because I have it in savings. That is one way to also pressure yourself so that you feel that you don’t have money there. I have it in savings. I can’t touch anything because if I touch it, it’s in savings. So, what I had in checking, now I don’t have a cent because what I spent was to pay my things that I had to pay... my rent, my telephone, an example. And in the end, for what am I going to take out fifty dollars? To buy myself a purse that I don’t need? Instead, if I would have had it there, all of a sudden, I would have taken it. But since I have it in savings, I feel like, ‘No, I don’t have money.’ It is one way that I manage myself also.”

Carmen – “More than anything, how to do a bank account, that I could... So you can save. That motivated me a lot because sometimes I think that it is easier to save having an account because... having money in your hand... because you spend it faster...”

Some survivors felt that saving was important, but also expressed difficulties associated with use of a formal savings account.

Ximena – “...yes, I save sometimes... I don't have a bank account because it makes it difficult that the bank charges you and charges you and when you come to see, they close it on you if you don't continue depositing... But yes, I can say that each month, I save, at least, a little. Sometimes fifty, sometimes seventy-five...”

Natali – “So, they say, ‘Its not a lot that you can save, do what you can...’ Actually I don't have money in that account because, well, I don't have it. Like I said, I can't save. But they say it is good because, like that, for an emergency, for whatever necessity... you can already have your savings account. But I tell you, I don't have... I don't know. I am not able.”

Survivors also discussed things like learning how to invest or start a business, how the credit system works, how to obtain a social security number, and how to petition for work authorization and documented immigration status as particularly relevant for immigrant survivors looking to move forward financially. They also mentioned that participation in the curriculum could be helpful in the immigration process.

Celia – “Well, before, I didn't have a permission, a social security number... Clearly it's a big difference! Because, now, I can work with that... And I can file my taxes... That is a lot... And, they helped me with all of this. She explained what it was like... and that it was very important that I continued with the paperwork and everything because in my future, it was going to be a great help. And that's how it went... They told me first they were going to give me a, a social security number so I could work... and after came that process with the visa... She explained to us that many people don't follow the process. That it is very important to finish so you receive all of that type of help... because there are people that look for that help but after, they don't continue. And, so, if you don't continue until you finish the course... there isn't a valid testimony that says that it helped you enough.”

Teaching Others

Survivors talked about the information that they had shared with others outside of the program, including friends, family, and children. Some survivors taught others how to identify and change costly behaviors, warned about debt, and shared skills that could help others save money. They also mentioned seeing others experiencing economic hardship or going through similar abusive situations and wanting to help.

Carmen – “I had a friend that had four children and she told me, “No, it’s that I buy food, sometimes I buy it already made... sometimes there in the little stores nearby...” And I told her, ‘That is not the way to save. The way to save that they taught us that I have heard more or less is first to look... because there are many places where the food is more affordable, first... And since then, sometimes I bring her to the supermarket to a place called Aldi’s that is more affordable. I bring her there and now she says that she feels better because she buys cereal there... everything, the food, the fruit... the children are already accustomed to her cooking food for them. So, now it’s easier for her because she was really stuck because the money didn’t last, they owed a lot of rent, a lot of bills, to the point where they cut up their bills, but it was for the same reason. She didn’t know how to manage. So, I feel good because I could help her.”

Lupe – “Clearly, I tell them to save, to get their bank account... you have two accounts because you can’t save anything if... ‘No because I have everything in the checking and it’s easier and when I am in the street, I pay with debit card’... ‘and well, then that’s why you realize you don’t have savings... put it in your savings account so that what you have, in the checking account is what you are going to spend and you don’t leave everything in the checking account because when you leave it all there, you go to a store, you fall in love with something and you buy it...”

Ana – “the part about credit. Maybe some actions about how to start building credit... the part about bankruptcy... also I remember that I spoke with other people. For example, if you have a debt with, with the school or with hospitals, that debt is never going to be erased from your credit.”

Questions that Remain

Many survivors felt that their questions had been answered during the course of the curriculum and could not think of additional topics that they wanted to learn about.

Ximena – “...the training was really good, they knew how to explain everything well to us. We understood well and it has helped us.”

Ana – “...it seems to me that... I got what I was hoping I was going to get with that course.”

However, some survivors expressed a desire to know more about things like taking out a loan or finding employment.

Maria – “If we were in need of money, how is she going to lend us money if we can’t return it? Or, we are people that are asking for help. They tell us, ‘I can lend you money.’ But, how are they going to lend us money if we are here because we don’t have it, no? That is what we were talking about. Or, we didn’t see it, or we didn’t understand well...”

Jocelyn – “the majority of us were not able to find work. After, I thought, I think that they should help in that aspect. Because they help emotionally, and all of that, but sometimes,

someone moves forward emotionally, but sometimes, I haven't... how do you move forward economically? You don't find a job, and I think that there should already be a place where, at least, that they were mobilizing you to find a job."

Overall Impact of the Curriculum on Well-Being

Survivors described how their participation in the curriculum affected their lives in general. Survivors talked about being able to identify the abuse they were experiencing and move beyond it to focus on their financial well-being.

Ximena – "...before we didn't have the ability to decide... like, we have such and such problems. We didn't really focus on the things that were more important, but instead we focused a lot on what was happening. So, it helped a lot, the therapies and those courses. Yes, it helped us..."

Jocelyn – "...it helped me a lot. Because, there [in the group] was when I started to first see that I was abused economically also. Because, I worked and, I deprived myself of many things. To the point where I asked myself why I should send this money there [home]. So, I saw that I could move forward. Cutting back on many things, and doing other things, and then, that was when I started to see that I could move forward. And, a lot of help that they gave us, they gave us examples. Because they gave us a big binder that still is useful to me, because sometimes when I need to know something, I look it up because there are many things there. Including the social, how, how to buy a house. They taught us all those things."

Survivors also mentioned that they now understood the importance of having, understanding and using credit wisely and the ways it could affect their ability to move forward economically.

Celia – "I didn't know the basic information of, not only about the importance but also, that it is important to have credit... and I didn't know that there was a credit card, or how it worked... so that helped me a lot."

Maria – "Before, having credit wouldn't have mattered to me either... but now I see it as a necessity... because without credit, you are no one. So, yes, I have done it. Six months ago, I applied for a pre-paid credit card... Yes, because there [at the group], they told us that credit was important because, I said, I didn't want to have credit, I paid for everything with cash. So, they told me that without credit you couldn't buy a car. You couldn't buy anything... because it was like you didn't exist here... So, now I am building my credit... So I continue working with my pre-paid card, buying and doing things to build a foundation..."

Survivors also talked about how the program helped them feel more secure, feel better emotionally, avoid abuse and find the courage to move forward with their lives.

Ximena – "It changed me! Before, I was very depressed, very much a person that didn't value herself, that thought that everything was over, and finding the therapy, the

program, I feel more useful, more sufficient. I looked for work. So, that helped me a lot. I feel much better than how I was before... Yes, although there will always be challenges, but I feel I have more strength to be able to move forward because I have more understanding. Yes... more secure, yes, to move forward and with more strength, I don't feel so weak because when someone experiences domestic violence, it makes you feel like you are not worth anything. So, you stay with your self-esteem really low. So, then you go on advancing and you go with... having knowledge about how to do things, so that helps you feel better.”

Jocelyn – “It gave me more security. Because I was so insecure. Yes. Not knowing how I was going to move forward alone... I had so many dreams and then I didn't even know how to start. But, yes. It gave me a lot of security. And, that was when I started to work, to manage my bills from there, my spending. Yes, it helped me a lot... I started to think that I was strong, that I had to move forward. Above all, that I had three daughters. I had to move forward. So, it was from there that I changed my form of thinking and above all, my form of thinking about... those therapies helped me a lot to not go back to letting myself be abused emotionally, physically, or economically.”

Limitations

As this part of the project was not an experimental study, the results cannot be generalized to any other survivors, nor can they be considered as representative of those survivors who did participate in the quantitative portion of the study. Participants were selected as a convenience sample in that they had completed the quantitative aspects of the experimental study with the researcher and were willing to participate in this qualitative portion of the study. The questions asked during the interview did not originate from standardized scales, but instead were developed to gather information about the survivors' experiences with the economic empowerment curriculum. All of these limitations limit the generalizability of study findings, and will require further exploration in order to be addressed.

Recommendations

Despite study limitations, study findings provide a unique window into the experiences of Latina immigrant survivors of domestic violence who have participated in an economic empowerment curriculum. Findings from this study corroborate those from the longitudinal program evaluation, suggesting the need for economic empowerment as a core service included in the “toolkits” of all agency staff working with survivors. Findings from these in-depth interviews also suggest that the curriculum be offered as a type of support group offered to all survivors, as was found in the longitudinal evaluation.

Latina immigrant survivors provided information on those aspects of the curriculum that seemed to have lasting impressions and that they continue to use in their daily lives. Survivors specifically highlighted the ways that introduction to and review of basic financial information regarding bank accounts and the credit system were helpful. This information may be particularly helpful as engagement with these systems can be integral in establishing a financial foundation. If immigrant women lack a basic familiarity with U.S. systems or practices, they

may feel overwhelmed or intimidated when attempting to access these systems for the first time. Additional research in this area may prove beneficial in the further development of curriculum modules that address the unique needs of immigrant survivors.

Survivors also shared those aspects of the curriculum that have had an effect on their economic and general well-being. Survivors mentioned that focusing on their financial well-being distracted them from the emotional aspects of their situation and allowed them to begin taking concrete actions to move forward. They repeatedly referenced their efforts to find creative ways to save money. They also seemed to feel empowered by their ability to share this information with others experiencing economic hardship.

Some questions remained for survivors after completing the curriculum. These related to more complex financial resources such as accessing loans. Immigration specific resources were also requested, particularly with relation to finding employment given one's immigration status.

Based on the results of the qualitative interviews, the following is recommended:

- Continue to focus on creative ways to save including information on specific retailers and management of a budget.
- Encourage advocates to more thoroughly cover information related to obtaining loans, starting a business, or investing. Encourage advocates to partner with agencies that provide micro-loans for new businesses.
- Encourage advocates to direct survivors to banking institutions that will not charge for their services. Encourage agencies to partner with financial institutions that may waive monthly fees for survivors.
- Provide tools for survivors to safely disseminate learned information to a broader network of friends and acquaintances. Encourage survivors to share information in a safe manner.
- Develop a module specifically for immigrant women that covers economic aspects of the immigration process such as obtaining work authorization. This might also include information regarding resources for finding employment given one's immigration status, documented or undocumented.
- Highlight the importance of establishing economic stability for immigrant women dealing with the immigration system, and how taking practical steps to move forward financially might be looked upon favorably for those petitioning for documented status.
- Continue to help survivors make the connection between their emotional and economic well-being, highlighting the practical daily steps they can take to improve their financial situation and achieve increased independence in doing so.