

**¡SI PODEMOS!  
YES WE CAN**

**BEYOND DOMESTIC VIOLENCE  
ACHIEVING FINANCIAL INDEPENDENCE**

# **TRAINERS' GUIDE**



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## I. PURPOSE OF THIS GUIDE

This guide was developed as an introduction for facilitators who are interested in utilizing Alianzas' Financial Independence Curriculum. Alianza believes that survivors deserve and need culturally appropriate programming and materials in order to succeed. Over the years, the battered women's movement has come a long way in raising public awareness about the problem, in protecting women and children, and in holding batterers accountable—from shelters and nonresidential services for women and children to intervention by the criminal justice system and batterer intervention programs.

While these efforts have helped to protect and save lives, many programs fall short of meeting the multiple needs of a growing Latino population. Lack of access to many services remains a primary concern for survivors who face diverse challenges and barriers that hinder them from accessing the services they so desperately need.

In some instances, lack of cultural sensitivity and knowledge among service providers about the cultural dynamics of the women and families they serve results in discrimination and exclusion from services, alienating and re-victimizing the very people they intend to assist and support. Services that are based on European American values and life experiences often act as a barrier to access even in the absence of direct exclusion or discrimination. Our communities need culturally based programming. This means that programs should reflect not only our language, but also the cultural strengths and the protective factors that exist in our communities.

Through the use of this guide facilitators will be able to gain awareness of basic cultural values and beliefs that might play a role in a Latina survivor's road to a violence-free life. The guide will provide a simple road map to follow in order to better prepare us before presenting the materials. Facilitators will review resources, barriers and trends that are having an impact on Latino communities in the United States.

## II. ECONOMIC INDEPENDENCE AND LATINA SURVIVORS OF DOMESTIC VIOLENCE

### Domestic Violence (Intimate Partner Violence) in the United States

Domestic violence is a societal problem. It is not just a family problem, an anger management problem, or a problem of masculinity, but a structural issue in society. It violates a whole range of fundamental rights—human, civil, political, economic, social, and cultural, and has multiple and far-reaching consequences for whole families and communities. It affects people of all ages, racial, ethnic, economic, and religious backgrounds. It is also a crime and there are laws to address it.

It is estimated that one in 4 women in the United States has experienced some type of abuse at some point in their lives. The Office on Violence Against Women (OVW) defines domestic violence as a "pattern of abusive behavior in a relationship that is used by one partner to gain or maintain power and control over another intimate partner. Domestic violence can happen to anyone regardless of race, age, sexual orientation, religion, or gender, and can take many forms, including physical abuse, sexual abuse, emotional, economic, and psychological abuse."

Domestic Violence takes place in relationships between partners of different sexes or in same sex couples. It happens to women and men, but in the majority of cases, women are the victims and men are the ones using the violence to exert power and control over their partners.

The most common types of abuse include:

- **Physical Abuse**— Physical abuse includes hitting, slapping, punching, choking, pushing, burning and other types of contact that result in physical injury to the victim. Physical abuse can also include behaviors such as denying the victim medical care when needed, depriving the victim of sleep or other functions necessary to live, or forcing the victim to engage in drug/alcohol use against his/her will. If a person is suffering from any physical harm then they are experiencing physical abuse.
- **Psychological/Emotional Abuse**— Emotional abuse can include humiliating the victim privately or publicly, controlling what the victim can and cannot do, withholding information from the victim, deliberately doing something to make the victim feel diminished or embarrassed, isolating the victim from friends and family, implicitly blackmailing the victim by harming others when the victim expresses independence or happiness, or denying the victim access to money or other basic resources and necessities. Degradation in any form can be considered psychological abuse. It can also include the infliction of physical injury on other targets, such as children or pets, in order to cause psychological harm to the victim.
- **Verbal Abuse**—Verbal abuse is a form of emotionally abusive behavior involving the use of language. It may include threats, profanity and aggressive actions such as name-calling, blaming,

Between 25% and 50% of domestic violence victims report that they have lost a job due to domestic violence.

National Task Force to End Sexual and Domestic Violence Against Women. *Violence Against Women Act 2005—Title VII: Economic Security.*

ridicule, disrespect, and criticism, but there are also less aggressive forms of verbal abuse. Statements that may seem benign on the surface can be thinly veiled attempts to humiliate; falsely accuse; or manipulate others to submit to undesirable behavior; make others feel unwanted and unloved or isolate victims from support systems.

- **Sexual Abuse**—Sexual abuse is any situation in which force or threat is used to obtain participation in unwanted sexual activity. Coercing a person to engage in sex, against their will, even if that person is a spouse or intimate partner with whom consensual sex has occurred, is an act of aggression and violence. Unwanted caresses, forced sexual relations, extreme jealousy, comparisons with other women, exposure to sexually transmitted diseases (including HIV and AIDS) is also considered sexual abuse.
- **Economic/Financial Abuse** — Economic/financial abuse is a form of abuse where one intimate partner has control over the other partner's access to economic resources. Economic abuse may involve preventing a spouse from accessing their money, limiting the amount of resources available to the victim, or by exploiting economic resources of the victim. The abuser may put the victim on an allowance, closely monitor how the victim spends money, spend the victim's money without his/her consent, create debt, or completely spend victim's savings to limit available resources or requiring the victim to account for every cent spent.

*“A la mujer, ni todo el amor, ni todo el dinero.”*

## Why Is Financial Independence Important?

All forms of abuse have one main purpose: to *gain and maintain power and control* over the victim. There is broad recognition within the domestic violence movement that lack of financial independence is a major barrier that significantly contributes to keeping many victims/survivors and their children in violent and abusive relationships. Many abusive individuals prevent their spouses/partners from acquiring financial independence and the capacity to support themselves, thus forcing them to remain financially dependent on them. This includes preventing the victim from obtaining education, finding employment, maintaining or advancing their careers, and acquiring economic assets.<sup>1</sup>

Through the years, Alianza has gathered stories of Latinas in the US who have wanted to leave their abusive relationships. Many of the stories share a common thread—the fear of not being able to provide for their families. For many victims, not having an education, job experience, a trade or not having a grasp of finances, prevents them from achieving their full potential.

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<sup>1</sup>"Development of the Scale of Economic Abuse." *Violence Against Women* 14 (5): 563–588. Adams, Adrienne; Sullivan, Bybee, Greeson (May 2008)

## Barriers Faced by Latina Survivors of Domestic Violence

Hispanic women and children as a group are among the poorest in the United States. In 2007, according to national poverty standards, more than 20% of Hispanics were considered poor, compared to 10% of Asians and 8% of non-Hispanic whites. Families headed by single Black and Hispanic women had the highest rates of poverty overall, and Hispanic children made up the largest group under age 18 living in poverty.

Latina survivors encounter diverse challenges and barriers that hinder them from accessing the services they so desperately need. These barriers may include: isolation, threats and intimidation by the batterers, lack of family or community support, and a general lack of awareness about what options and services are available to them.

In addition to these barriers, Latinas and women from other ethnic and racial groups have to contend with other factors that prevent them from accessing services, including a lack of English proficiency, and specific needs and risk factors that are often not understood or taken into account by service providers. Among them are social, economic, religious/spirituality, and immigration matters. Fundamental differences among people arising from nationality, ethnicity and culture, as well as from family background and individual experiences, also affect the beliefs, behaviors, and attitudes of clients toward service providers and serve as another barrier that prevents them from accessing services.

When faced with the decision to leave the home, many Latina survivors of abuse reported encountering an added barrier: the lack of financial resources due to financial abuse. Financial abuse results when the abuser is controlling money and/or bank accounts; withholding economic resources such as money or credit cards; withholding financial information; stealing from or defrauding a partner of money or assets; exploiting the intimate partner's resources for personal gain; withholding physical resources such as food, clothes, necessary medications, or shelter from a partner; preventing the spouse or intimate partner from working or choosing an occupation; controlling the money or controlling how partner is allowed to spend money; concealing joint assets or shared money; keeping their partner impoverished; controlling finances, taking victim's money, giving victim an allowance or making victim ask for money; insisting that victim account for all her expenditures and/or have no knowledge of the family finances; blowing money or running up debts; taking or disabling the vehicle; destroying property; withholding child support; or sabotaging work or school or the victim's ability to make a living or provide for oneself.

Here are some of the reasons why financial abuse might be more prevalent among some Latino communities in the United States:

- Some Latinas/os speak only Spanish, and some more recent immigrants still speak one or more of their indigenous languages. Many financial institutions do not provide services in languages other than English. Lack of access to resources is the number one barrier faced by victims.
- Historically, in many Latin American countries, women have depended on their husbands/partners to provide for them financially. Others are conditioned to believe that they don't know how to manage money.

- Many Latinas say they feel intimidated by finances. Many women feel unsure when they are faced by big financial decisions. As a result of this fear, women delegate these responsibilities to the males in their families.<sup>2</sup>
- Many studies show that finding and keeping a job is extremely difficult for women when their lives are continually interrupted by violence.
- Victims often suffer from depression, anxiety, anger, and other behaviors associated with post-traumatic stress disorder, all of which may cause women to be less productive at work than they might be otherwise. In addition, violence is associated with tardiness and frequent absences, which may lead to termination of employment.

## **LEGAL REMEDIES AVAILABLE FOR DOCUMENTED AND UNDOCUMENTED SURVIVORS OF DOMESTIC VIOLENCE**

Immigration laws are complex and change frequently. An immigrant can be eligible for more than one remedy under the federal immigration law. Sometimes when the incorrect action is taken, the survivor runs the risk of being deported. For this reason it is advisable that survivors and advocates don't send immigration papers or act alone when preparing the necessary documentation to access these legal remedies. It is crucial to be represented by counselors or immigration lawyers.

The United States Congress recognized that an aggressor can use the immigration process against the immigrant victim to continue the abuse and control. Recognizing this, Congress created special immigration dispositions to prevent a United States citizen or Legal Permanent Resident from misusing the immigration laws and process to continue to abuse the immigrant spouse. Subsequently, Congress has expanded the Violence Against Women Act (VAWA) to include protections for immigrant victims of violent crimes and trafficking.

VAWA contains several immigration remedies for survivors of domestic and sexual abuse, including the VAWA self-petition and the U visa. Each survivor's situation is different and must be contemplated in light of many factors. It is important to always consult with an experienced immigration lawyer or advocate familiar with VAWA before taking any action. Alianza recommends that facilitators refer group participants who want to explore their legal options under VAWA to experienced and trusted immigration lawyers.

### **Orders of Protection**

The law considers domestic violence a crime in every state in the U.S. As a result, both the police and courts can help survivors take measures to stop the abuse they are experiencing. Each state, however, has different laws that affect what can be done and how.

An Order of Protection is one such measure. It is a legal document that helps protect people who have been subjected to violence by someone close to them—usually their partner. The

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<sup>2</sup> *Las Mujeres y las Dinamicas del Trabajo*- William L. Anthes (Ph. D.) and Bruce W. Most

document orders the person who has committed the violence to stay away from the victim for a specified period of time (whether it's at home, work or school). It can also:

- Order the abuser to not contact the woman by phone, mail, e-mail, fax, or through another person.
- Order him to go into an intervention program.
- Order him to move out of the home.
- Make it illegal for him to destroy or get rid of the survivor's property.
- Allow the survivor to keep the family car so that only she can use it.
- Order him to let her keep her health insurance.
- Give the survivor temporary custody of the children.
- Keep him from taking the children from the survivor's home and from hiding them from her.
- Order him to pay child support, spouse support, and legal expenses.
- Allow the police to arrest and place the abuser in jail if he has violated the order.

An Order of Protection can give a survivor the safety and independence she needs but only if she makes it work for her. The survivor should call the police every time the order is violated. She should also make several copies of her order, and carry one of the copies with her at all times, especially if the order has provisions that involve the children.

Although, in some places, a survivor can go to court on her own to obtain an order of protection, Alianza recommends that the survivor avail herself of an experienced advocate familiar with these orders or an attorney, especially if she is not totally fluent in English.

### **VAWA Self-Petitions**

Under current immigration laws, a citizen or permanent resident spouse or parent may file an immigration petition known as a relative petition for certain family members so they may obtain permanent resident status in the United States (INA § 204, 8 U.S.C. § 1154(a) (2001)). The citizen or permanent resident is the Petitioner and the immigrating family member is the Beneficiary. The Petitioner solely controls this process, deciding when or whether to file this relative petition. The relative petition may be withdrawn at any moment, subject to the whims of the Petitioner. It is within this framework, that VAWA self-petitions evolved. Under VAWA (1994), rather than rely on an abusive partner or parent, the victim family member can file a VAWA self-petition and obtain permanent resident status without the knowledge, cooperation or participation of the abusive partner or parent.

In order to be eligible for this form of immigration relief, the battered immigrant must generally show she is a person of good moral character (e.g. no criminal record), that she married or was formerly married to the citizen or permanent resident spouse or former spouse in good faith, and

that the citizen or permanent resident subjected her to battery or extreme cruelty. (INA § 204(a), 8 U.S.C. § 1154(a) (2001)). The definition of battery or extreme cruelty is an immigration definition that includes physical or mental abuse (8 C.F.R. § 204.2(c)(vi) (2002)). Many victims of psychological abuse are eligible to apply for VAWA self-petitions. Further, under subsequent enactments to VAWA, certain battered immigrants who are divorced from their abusers, living abroad, or who married bigamist abusers who never divorced their first wife may be eligible to file VAWA self-petitions (VTVP, 2000). While this immigration provision does not provide all immigrants with access to legal immigration status, it does provide relief to those victims whom, but for the abuse, would have lawful immigration status through their spouse.

### **VAWA Cancellation of Removal (formerly Suspension of Deportation)**

The VAWA cancellation of removal (INA § 240A(b)(2), 8 U.S.C. § 1229b(b)(2) (2001)) relief applies to victims who are presently in removal (deportation) proceedings before an immigration judge. In some cases, abusers have reported their undocumented spouses to the INS and, subsequently, the battered immigrant is arrested and placed under removal proceedings for having unlawful status in the United States.

A person seeking VAWA cancellation of removal while under removal proceedings must demonstrate that she has resided continuously in the country for three years, she is a person of good moral character (e.g. no criminal record), she or her child would suffer extreme hardship if returned to her country, and she was subjected to battery or extreme cruelty by a citizen or lawful permanent resident. A grant of VAWA cancellation of removal by an immigration judge suspends deportation proceedings and affords a battered immigrant woman lawful permanent residence in the United States.

### **Crime Victim Visas (U Visas)**

Battered immigrants who do not qualify for either VAWA self-petitions or VAWA cancellation of removal may be eligible under the Victims of Trafficking and Violence Protection Act of 2000 (VTPA, 2000) for the newly created nonimmigrant crime victim visa, also known as the U visa (INA § 101(a)(15)(U), 8 U.S.C. § 1101(a)(15)(U) (2001)). This U visa is offered to a limited group of immigrant crime victims who have suffered substantial physical or emotional injury as a result of being subjected to specific crimes committed against them in the United States. Battered immigrants who can benefit include those abused by their boyfriends, wives and children of diplomats, work-visa holders, and students. These visas will also help victims of trafficking, rape, sexual assault in the workplace and nannies who are held hostage.

To obtain the visa, a law enforcement official must certify that the U visa applicant has been helpful, is being helpful or is likely to be helpful to an investigation or prosecution of criminal activity (INA § 101(a)(15)(U)(i)(III), 8 U.S.C. § 1101(a)(15)(U)(i)(III) (2001)). The maximum number of U visas available in any one-year is 10,000. Crimes covered include: rape, torture, trafficking, incest, domestic violence, sexual assault, abusive sexual contact; prostitution; sexual exploitation, female genital

mutilation; being held hostage; peonage; involuntary servitude; slave trade; kidnapping; abduction; unlawful criminal restraint; false imprisonment; blackmail; extortion; manslaughter; murder; felonious assault; witness tampering; obstruction of justice; perjury; or attempt, conspiracy, or solicitation to commit any of the above mentioned crimes (INA § 101(a)(15)(U)(iii), 8 U.S.C. § 1101(a)(15)(U)(iii) (2001)).

Under the Attorney General's discretion, a U visa holder who has been physically present in the country for three years may apply to be a permanent resident when justified on humanitarian grounds, to ensure family unity or when it is otherwise in the public interest unless they have unreasonably refused to cooperate in an investigation or prosecution of criminal activity (INA § 245(l), 8 U.S.C. § 1255(l) (2001)).

### **Gender-Based Asylum**

Another form of relief that is available to battered immigrants is asylum (INA §§ 101(a)(42), 208; 8 U.S.C. §§ 1101(a)(42), 1158 (2001)). A person applying for asylum in the United States must establish that she fears returning to her country based on a well-founded fear of persecution in her country on account of her race, religion, nationality, political opinion or membership in a particular social group. The applicant must establish a clear connection between her fear of persecution and one of the five enumerated grounds: race, religion, nationality, political opinion or membership in a particular social group. Women in certain situations may be eligible for asylum based on political opinion or membership in gender-based social groups. Types of gender-based claims have included rape and sexual violence, female genital mutilation, coercive family planning practices and domestic violence.

*\* Information developed by Sudha Shetty and Janice Kaguyutan- Immigrant Victims of Domestic Violence: Cultural Challenges and Available Legal Protections*

## **III. LATINO COMMUNITIES IN THE UNITED STATES**

There are approximately 50 million Latinas/os living in the United States. In fact, Latinos are the largest ethnic group in the U.S., accounting for 16% of the U.S. population. Presently, the United States is home to the third largest population of Latinas/os in the world, and by 2050 it is estimated that Latinas/os will account for almost 25% of the total U.S. Latinos are a heterogeneous group embracing varied histories, class backgrounds and cultural subtleties. They represent 22 countries extending from Mexico in North America through Central and South America and the Caribbean. The term "Latino" refers to ethnic rather than racial identity. Latinas/os may or may not identify themselves with a particular racial group; they can be White, Black, of indigenous ancestry, or a mixed combination.

Latino communities in the U.S are sometimes perceived as one monolithic group that shares the same language and culture. There are many differences, however, in the linguistic, political, social, economic, religious, and familial conventions among Latino groups.

## Understanding Aspects of Latino Culture

### Perceptions About Money in Latino Communities

A basic understanding of traditional Latino values and norms which can influence the worldview of Latinas and Latinos is an important first step in gaining a better understanding of the dynamics of domestic violence within Latino communities. While Latinos are not a monolithic group, and there is great diversity across national origin, age, socioeconomic level, immigrant status, and level of assimilation or acculturation, there are some key traditional Latino cultural values and norms that are shared by most Latinos. Some of these key traditional values include:

**Familismo:** Latinas/os view family as a primary source of support (and identity). Generally, Latinas/os view family as a primary source of support (and identity). Traditional Latino families tend to be close knit providing emotional and financial support to nuclear and extended family members. The concept of family is broadly defined within the Latino culture incorporating not only extended family but also individuals not related by blood or marriage.

**Personalismo:** Latinas/os place utmost value on relationships with individuals rather than institutions. Latinas/os are more likely to trust and cooperate in situations where rapport has been established with an individual and tend to avoid interacting with institutions that are perceived to be impersonal, formalistic and bureaucratic.

**Respeto:** or respect is manifested in many ways within Latino culture. First and foremost is the acknowledgement of the inherent value of all persons. Secondly, the belief that special consideration, deference and respect should be paid to elders and authority figures or leaders within and outside of the community.<sup>54</sup> Thirdly, *respeto* is conferred as an acknowledgement of the fulfillment of obligations and trustworthiness, such as when a man is respectful to his family, and serves as a good example to his children.

**Simpatía** is a preference for smooth social relations based on politeness and respect and the avoidance of confrontation and criticism, which is considered rude behavior.

**Perspectives about present and future:** For some Latino communities, present time has more value than the future. Latinos focus more on present needs, living only for today and not planning for tomorrow. It is common that many in Latino communities live concerned about fulfilling their immediate needs without thinking so much about the future.<sup>3</sup> A survivor of abuse might put all of her focus on surviving at the present moment like she has been accustomed to.

For many victims of domestic violence, making sure that their children's needs are taken care of becomes their priority. They often put the needs of the children even before addressing the abuse that they are experiencing. In some cases they believe that God or a higher power will take care of their issues when the time is right. The belief that we should live in the present moment addressing

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<sup>3</sup> *The Mañana Syndrome: The Pain of Procrastination, The Latino Journey to Financial Greatness*, Louis Barajas

what is important, such as family, and that God will take care of the future, reinforces this idea. Living primarily for the present, can translate into an unhealthy way to manage a family's finances.

**Spirituality and Religion:** Religious and Spiritual beliefs contribute to an emphasis on family preservation within Latino families and communities. While Latino families adhere to a variety of faiths and spiritual beliefs, foremost among them are Catholicism, Protestantism, (including fundamentalist churches) *Espiritismo* and *Santeria*.

- 70% of Latinos in the U.S. are Catholic (a result of Spanish colonization of Latin America)
- 23% are Protestant ( increase due to influx of missionaries in Latina America starting in the 1950s)
- Santeria: a lesser known and sometimes misunderstood Afro-Caribbean religion derived from traditional beliefs of the Yoruba people of Nigeria, is based on the worship of nature.
- Women are primarily the ones who transmit and propagate popular religion.
- Religion and spirituality in the Latina/o context are intricately bound together and grounded in specific social locations.

One characteristic of Latino religion and spirituality is that people pray, suffer, and rejoice together *en familia* (as family). This is experienced in collective rituals like *cultos* (worship services) and *testimonios* (testimonies) in the Protestant context, or among Catholics in the observation of religious feasts and ceremonies. Unfortunately, Catholic and fundamentalist churches have played a central role in silencing Latinas' concerns about domestic violence, especially as concerns the emphasis placed on family and the indissolubility of marriage, at whatever cost.

### **Latino Cultural Views about Money**

A critical factor when considering the financial independence of Latina survivors of domestic violence, is the cultural view about money. All cultures have their myths and cultural stereotypes related to women and money. That is why we must consider the impact that these beliefs have on women's capacity to acquire desirable levels of financial security. These social messages about money are etched in the minds of girls from a very early age, and may produce life-long effects. Some of these cultural myths are that women do not deserve to aspire to be economically well off or self-sufficient, set desirable goals, or try to obtain what we wish for in our life.

*It is interesting to notice that the women who "make" money usually are in a position of social isolation.*

*--Sonya Friedman, Ph.D.*

Some Latinas from conservative families receive negative messages about money such as:

- The men need to earn more money than the women.
- The men are better at mathematics and, therefore, are better able to handle the family budget and determine how the money should be spent.

- Wages earned by a woman will probably be the “secondary income” within the familiar financial structure and it is discourteous or conventionally unacceptable for a woman to take the initiative to be in charge of her personal finances.
- Ideas about women’s success: if women are competent, nobody is going to want to take care of them. This means that the cost of being autonomous may mean having to live alone.<sup>4</sup>
- A large percentage of Hispanic consumers do not have bank accounts or use any kind of financial services, especially credit cards. Some reasons may be a distrust in financial institutions, a lack of knowledge about financial systems, or insufficient resources.

**Disparity in Wages:** A woman’s wages are lower than men’s in all societies. Society feels that since women are caretakers, they don’t possess the ability to perform at the same level as men. Women are traditionally less exposed to the labor force. There are factors, perhaps less visible that prevent women from attaining better wages. For example, certain traditional and often vital functions keep women out of the labor market, e.g., pregnancy, raising children, having to care of sick relatives. On average, women spend ten years outside the labor circuit because of these or other reasons, whereas that lapse is reduced to a year in the case of men.<sup>5</sup>

**Immigration status** can be another deterrent for survivors to obtain financial independence. The lack of necessary documentation to open a bank account because of immigration status can prevent a survivor from accessing financial services. Because of the large undocumented population in the United States, some financial institutions are accepting ITIN numbers and the *Matrícula Consular* if the client does not have a social security number.

An ITIN number is An Individual Taxpayer Identification Number. It is a tax processing number issued by the Internal Revenue Service. IRS issues ITINs to help individuals comply with the U.S. tax laws, and to provide a means to efficiently process and account for tax returns and payments for those not eligible for Social Security Numbers (SSNs). An ITIN does not authorize work in the U.S. or provide eligibility for Social Security benefits. The *Matrícula Consular* is a well-known form of identification for many Latinos. This identification is sent by the Mexican Consulate and it is accepted as the main form of identification to open a banking account in main financial companies. Some banks also accept the consular identifications of Guatemala and Argentina to open an account.

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<sup>4</sup> Secret Loves, Women with Two Lives. Sonya Friedman, Ph.D.

<sup>5</sup> Women’s Investing: Vive La Difference, National Poverty Center Website, Gerald Ford School of Public Policy, University of Michigan. Toddi Gutner.

## REMESAS/REMITTANCES

A remittance is a transfer of money by a foreign worker to his or her home country. Remittances are intrinsically linked to labor migration. Research into remittances shows that migrant workers make significant contribution to the poorest countries.<sup>6</sup> The vast majority of *remesas* are sent home to pay for health, education and food expenses. The money might also be used to pay for old debts and to pay the expenses of small businesses in their countries of origin. These remittances improve the lives of family members left behind.

According to the Inter-American Development Bank, migrants send approximately 10% of their household incomes to their families; these remittances made up a corresponding 50-80% of the household incomes for the recipients.<sup>7</sup> Many migrants rely on their savings when there is lack of employment in order to send money home to their families.

According to the A Report produced in cooperation between The Pew Hispanic Center and The Multilateral Investment Fund, remittance senders are often unaware of the full costs they are paying to send money home and have made little effort to explore alternative methods. Instead, they tend to rely on word-of-mouth recommendations, familiarity and convenience in choosing a method for transferring money, even when they are convinced that they are paying high fees.

Many remittance senders take a skeptical view of banks and other financial institutions. These opinions are often based on impressions rather than firsthand knowledge because many remitters and their families do not have bank accounts or credit cards. Remitters who were not lawfully admitted into the US have faced added obstacles because of the requirement to present US identity documents when applying for a bank account. This situation is now beginning to change rapidly with the growing acceptance of banks of the ID cards issued by Mexican consulates.

For Latina survivors having to budget a *remesa* into their monthly budget, is not a choice but a serious responsibility. Migrant single mothers often find themselves without basic needs in order to send money to the person that is taking care of their children in their country of origin. These caretakers are often their mothers, grandmothers, and in some cases, the children's father. While both women and men send money for specific family purposes, women send money under more precarious conditions. According to researcher Manuel Orozco, despite their lower socioeconomic conditions, women maintain their remittance commitment over time at least throughout their first nine years residing in the United States.<sup>8</sup>

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<sup>6</sup> Rural finance Innovation Case Study. Remittances, the Rural Sector and Policy Options in Latin America. Manuel Orozco.

<sup>7</sup> Close to Home: the Development Impact of Remittances in Latin America, Pablo Fajnzylber and J. Humberto López.

<sup>8</sup> Gender Remittances, Manuel Orozco.

## Important Steps Toward Financial Self-Sufficiency

These tips are provided by the National Coalition Against Domestic Violence's (NCADV) publication entitled *Hope and Power: For Your Personal Finances*. You may request a free copy of the booklet at [www.ncadv.org](http://www.ncadv.org).

- Keep your personal and financial records in a safe location. Leave copies with a trusted friend, relative, or in a bank safety deposit box.
- Compile an emergency evacuation box with copies of your family's important records and documents (i.e. birth certificates, medical or insurance records, passports, social security cards, documentation of evidence of past incidents of abuse).
- If your partner controls the money, look for ways to find out more about his/her income, financial property, real property, and debts.
- If you are thinking about leaving your relationship, find out what it would cost you to live on your own, and consider setting aside your own money, even if it's just a few dollars. Keep it safe.
- Identify community organizations in your neighborhood that can offer free services, such as childcare, food, and unemployment help, and know how and where to reach them.
- If you use the internet to explore domestic violence issues or for information about regaining financial independence, make sure your abuser cannot trace your activities. Be cautious about giving out personal information over the web and think about having mail or emails sent to a friend or to your workplace.
- Get informed about the different ways to store and manage your money in an individual savings or checking account. A bank account is an excellent tool to accumulate savings in the event that you must suddenly support yourself with little or no income.
- Always have at least \$20 in cash with you at all times in case of emergencies, but keep large amounts in a "secure" savings account that only you have access to.
- Take a financial inventory of your belongings.
- Obtain a copy of your credit report from any of the three major credit bureaus, review the information, and report any fraud, disputed claims, or identity theft. You can obtain a copy of your credit report online or over the phone by contacting credit bureaus: Equifax (1-800-685-1111), Experian (1-888-397-3742), and Trans Union (1-800-888-4213).
- Keep copies of car and house keys in your wallet, along with emergency phone numbers.
- Visit the library to find resources on money management and domestic violence.

## IV. LET'S START!

### Planting Roots

Through generations we have seen how many Latinas grow up thinking that because they are women they don't have the ability to handle money. It is for this reason that in many instances, male family members have been responsible for managing the household finances. Today, more women are managing a home alone without assistance.

That is why it is important to start planning our future for our sake and for that of our children. Our families deserve a safe, stable home where they learn the value the family and honest labor. They should feel free and be able to make informed decisions about their own lives and futures and the well-being of their children.

**Yes, You Can!**



From now on we are going to learn how to cultivate strong roots so that are families can be successful.

### ACTIVITIES

#### **Developing Roots/ Echando Raíces**

This section was developed to guide the facilitator through each section of the participant's introduction workbook. The first section named Echando Raíces/Developing Roots will help participants understand the importance of developing financial independence. The facilitator should use the story of "Raíces Profundas" to highlight the importance of having strong roots that will withstand adversities that may present themselves in our lives.

Many survivors find themselves with no family or community support after leaving their abusive relationships. It is important to remind the group that as women we are strong and we are able to survive and thrive.

## Deep Roots

### Author Unknown

Long ago, I had a neighbor who was a nurse; her hobby was to plant trees in her huge backyard. Sometimes, I would watch her from my window planting more and more trees. What caught my attention was the fact that she never watered the planted buds. I went on to note, after some time, that the trees were taking a long time to grow.

One day, I decided to approach my neighbor and asked if she had no fear that the plants were not growing, because I felt that she never watered them. She, then, very proudly described her great theory. She said that if you water your plants often, the roots would grow close to the surface and be always waiting for the “easy” water coming from above. Since she did not water them often, the trees would take longer to grow, but their roots would reach deeper into the soil in search of water and various nutrients found in the lower layers of the soil.

So according to her, the trees would have stronger roots and be more resistant to the weather. She added that she often talked to her trees to keep them awake and attentive. That was the only conversation I had with my neighbor.

As time passed, I moved to another country, and never saw her again. Several years later, I went to take a look at my old neighborhood. As I approached, I noticed that there was a forest that was not there before. My former neighbor had realized her dream!

Interestingly, that day there was a strong icy wind; the trees were bending with the wind as if they were not resisting the rigors of winter. Meanwhile, as I approached the nurse’s courtyard, I noticed how the trees stood solid, barely moving; resisting the strong wind. What a curious effect, I thought--the hardship the trees had gone through, having been deprived of water, appeared to have benefited them in a way that the “easier” treatment would not have accomplished.





# Why is Financial Independence Important?

## Susana's Story

Read the story to participants. Ask participants to work in groups and write down what “consejos” (advice) they would give their “comadre” Susana.

### Susana's Story

Susana came to the United States seeking a better life. She was fortunate to find a job in a nursery. As time passed, she was able to register in school to advance her career. While in school, she met the man who would become her partner for eight years. From this relationship Susana had two beautiful children.

Like many mothers, once her children were born, she did not have the opportunity to complete her studies. Her family responsibilities kept her busy for very long hours. During this time, her husband became the sole provider.

When their relationship ended, Susana found herself without a job, without money, and with very little knowledge about how to manage her finances. In her mind she would hear some of those negative messages that she had heard throughout her life:

“la mujer no puede manejar el dinero”/ “women can’t handle money, ” “la mujer pa’ la casa”/ “women should stay at home”.

Susana, once a strong woman began to feel defeated. She thought her only way out was to return with her partner, but this relationship was not healthy for her and her children. She decided to talk to her *comadre* ....

What advice would you give Susana? \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Cultural Beliefs About Money

In this section participants are asked to think about how society and culture engraves negative messages about women and money management. The goal of this section is to create awareness of the fear that some women experience when discussing finances and money management.

### Our Cultura and Money

When you think about money, what thoughts and feelings come to your mind about Money Management? \_\_\_\_\_

\_\_\_\_\_

Our culture has many negative beliefs about a woman who manages her own money and seeks to be independent. Writer Ana Nogales, in her book *America's Power*, explains how for so many generations, Latinas have felt guilty of wanting to improve their lives. These feelings are based on negative messages that they receive at home, in their communities, and all around them.

#### **Messages like:**

“Women don’t understand money.”

“Making too much Money is immoral.”

“Women that make a lot of money become materialistic and forget their families.”

“If a woman is too successful, nobody is going to marry her.”

“Women belong in the house and men to the streets.”

If we want to be successful entrepreneurs we need to forget all those negative messages that keep us from achieving our full potential. Women have the same capacity as men to learn to manage household finances and even have their own business.

Some Latino communities in the United States are unaware that they have access to banking services. In some cases the language and fear barriers that keep some Latinos away from banks. A report of The National Council of La Raza (NCLR) mentions that 35% of Latinos in the United States reported that they had no bank accounts, and that number increases to 42% for foreign-born Latinos. This has a direct impact to our communities because:

## My Promise

“Mi Promesa” was developed to ask participants to make a promise to themselves to participate and finish Alianza’s Financial Independence class. At the end of the class the participants will learn tools that will help them obtain financial independence as well as a sense of accomplishment.

### My Promise

Today, \_\_\_\_\_, 20\_\_\_\_, is the first day of the rest of my life.

Today, I will grow wings and will fly as high as I always imagined. Today, I shed my old skin to allow my fearless self to emerge.

Today, I promise myself to take control over my path.

I promise to leave my sorrows behind, and not be a prisoner to my suffering.

Today, I will accept that I am Beautiful, because I am Unique.

Today, I decided that I can reach my dreams and fly as high as the sky.

Today, I promise that I will believe in myself, because – Yes, I can!

Today, I say yes to this new life that teaches me a new way full of hope and happiness

Today, I promise myself to be an example of success for my children.

From this Day forward, I am going to \_\_\_\_\_

\_\_\_\_\_

Today, I will become the owner of my happiness and will decide my future.

From Today on, I promise myself to live a violent free live, where I will be my proudest accomplishment.

Today, I promise myself \_\_\_\_\_

\_\_\_\_\_

Today, a new woman will be re-born in me, full of hope and excitement, because now I know that nobody can hurt me. I am the new woman that will conquer the world.

\_\_\_\_\_  
**Signature**

\_\_\_\_\_  
**Date**



**Alianza—The National Latino Alliance for the Elimination of Domestic Violence is part of a national effort to address the domestic violence needs and concerns of under-served populations. Alianza specifically addresses the needs of Latino/a families and communities. Our mission is: to promote understanding, initiate and sustain dialogue, and generate solutions that move toward the elimination of domestic violence affecting Latino communities, with an understanding of the sacredness of all relations and communities.**

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