

**Building
Comprehensive
Solutions to
Domestic
Violence**

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**A Policy and Practice
Paper**

*A project of the
National Resource
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collaboration with
Greater Hartford Legal
Aid and the University
of Iowa School of
Social Work.*

**Economic Education Programs
for Battered Women:
Lessons Learned from Two
Settings**

Katie Ciorba VonDeLinde
Amy Correia

About Building Comprehensive Solutions to Domestic Violence

Comprehensive Solutions to Domestic Violence require:

- Visions, policies, and practices that respond to the current realities facing battered women¹ and their families, especially those living in poverty,
- Effective collaboration, and
- A *woman-defined* advocacy approach that respectfully connects women from different cultures and experiences to resources relevant to their needs.

In practice, women from different cultures, women with financial needs (a living wage job, housing, income, child care, education, health care), women with children affected by domestic violence, women with parenting issues, and women experiencing chemical dependency or mental health issues, will all find respectful and relevant advocacy and resources.

These efforts are supported by an ongoing Initiative called Building Comprehensive Solutions to Domestic Violence (BCS). BCS is a project of the National Resource Center on Domestic Violence, in collaboration with Greater Hartford Legal Aid, Inc. and the University of Iowa School of Social Work.

BCS resources are available on the Internet at www.vawnet.org; “click” on NRCDV Publications, and then BCSDV Initiative. Resources are also available by calling the NRCDV at 800-537-2238 or (TTY) 800-553-2508.

¹ Because the overwhelming majority of domestic violence victims are women abused by a male partner, this definition uses “battered woman” when referring to a victim of domestic violence. All victims of domestic violence deserve safety and financial security including victims in same-sex relationships and male victims abused by female partners.

Economic Education Programs for Battered Women: Lessons Learned from Two Settings

by
Katie Ciorba VonDeLinde and Amy Correia

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Economic Education Programs for Battered Women: Lessons Learned from Two Settings

I. Introduction

The Building Comprehensive Solutions to Domestic Violence (BCS) Policy and Practice Paper Series explores the intersection of domestic violence and poverty, and calls for collaboration and advocacy to meet battered women's safety, financial, and other needs. Recent papers¹ discuss how domestic violence programs can support battered women's financial stability, and how to integrate anti-poverty work into advocacy.

This paper discusses *economic education*, sometimes also called, "financial or economic literacy." The discussion describes well-established economic education programs based in domestic violence agencies in Iowa and St. Louis, Missouri and explores the effects of different settings on program development and evolution. The authors also share the lessons learned from these programs' experiences and key issues to consider when developing economic education programs for battered women.

II. Economic Education in a Domestic Violence Context

To be safe, battered women need to be free from the violence and control of their partners and must be able to meet their family's basic human needs.² For many battered women, economic advocacy is critical to the success of their safety planning. Economic advocacy can include a wide range of activities, from working with individual women to find affordable housing or a good job, to working within a community to improve economic opportunities for everyone. For example, an advocate might help a battered woman to qualify for public benefits, educate public housing authority staff in order to reduce the number of battered women evicted from their homes, or support living wage policies.

Economic education is an important economic advocacy strategy. Economic education generally occurs in a group setting, but can also be integrated into individual advocacy. Most economic education curricula include some of the following content:

- Economic literacy (understanding the larger economic environment, such as how minimum wage laws or federal interest rate policies might affect a person's finances);
- Basic banking, consumer credit, and budgeting;
- General personal financial assessment and goal planning; and
- Long-term financial planning.

Curricula vary in approach, philosophy, and content. There are also programs designed for particular populations, such as, youth, women, Spanish-speaking persons, low-income persons, and those interested in starting a small business.

Economic education for battered women may address many of the same issues included in more generic programs, but must also be placed in the context of domestic violence. For example, a batterer may keep his partner from working or going to job training, control the household finances, take money from her, or do something that ruins her credit. A woman with a violent and controlling partner will need financial information that addresses her reality.

The next two sections of this paper describe the work conducted in Iowa and St. Louis to increase the capacity of domestic violence organizations to provide economic education to battered women.

III. Economic Education in Iowa

Iowa is a rural state, with a population of almost 3 million spread out over 55,000 square miles. There are 33 community-based domestic violence programs serving a total of 99 counties. The Iowa Coalition Against Domestic Violence (ICADV) provides technical assistance and training to its members regarding economic education. ICADV primarily uses the Personal Economic Planning (PEP) curriculum in the Economic Education Facilitator Training offered to domestic violence advocates. PEP was developed by staff and battered women at the Elizabeth Stone House in Boston, MA. (See Appendix A.)

Twenty community-based domestic violence programs have a total of 54 advocates trained to be Personal Economic Planning (PEP) facilitators. Economic education has been offered at domestic violence programs, and in a variety of community settings. Additionally, economic education content is routinely provided to battered women through individual advocacy.

<p style="text-align: center;">Iowa A look at the numbers</p> <p>Population: 2.94 million Square miles: 55,869 Persons per sq. mile: 52.4 Number of counties: 99</p> <p>2.1% African-American 2.8% Hispanic 93.9% White 1.2 % Other</p> <p>33 DV Programs 7 DV Transitional Housing Programs</p> <p>Source: www.census.gov, <i>Iowa Quick Facts</i></p>

This section will describe how the ICADV economic education initiative began, the curriculum used, the current program, cultural issues, and lessons learned.

A. History

In 1998, ICADV, BCS, and three community-based domestic violence programs collaborated on grants from the Iowa Women's Foundation and the Ms. Foundation for Women to develop a model economic advocacy approach. This approach included training advocates on the Personal Economic Planning (PEP) curriculum and then supporting those advocates as they presented PEP courses to battered women in their programs or in their communities. In 2000, an initial group of 20 advocates was trained. PEP classes were then held in the following settings: domestic violence transitional housing program, emergency shelter, welfare-to-work training program, community college, and substance abuse treatment program.³

In 2001, using VAWA funds, ICADV created a new position, Housing and Economic Justice Coordinator, to sustain and further develop Iowa's economic advocacy with battered women. ICADV also secured grant funds from the Iowa Women's Foundation and the Iowa Finance Authority to support Personal Economic Planning Facilitator Training.

B. The Curriculum

In 1999, economic education was considered "new work" for domestic violence programs. Iowa chose PEP because it was both developed by and used in a domestic violence shelter and transitional housing setting. PEP was created because battered women asked Elizabeth Stone House staff for help with their financial issues. The PEP approach and origins were critical to building support in Iowa's domestic violence programs.

PEP uses a popular education methodology to teach the course. The PEP Curriculum describes popular education as:

*...a set of values and teaching methods that promote learning for individual and social transformation. Popular education asserts that effective adult education is most possible when students are active participants as the decision-makers in their own learning process.*⁴

One important aspect of the course is to provide a positive educational environment for participants that will build personal confidence in their ability

to handle financial issues. This approach responds to the reality that some women come to PEP classes having had negative experiences with formal education. Other women may feel “stupid” and believe they can’t be successful with what they consider to be complicated financial topics. The PEP curriculum utilizes a variety of learning activities to foster success and build confidence, such as: large group exercises to illustrate income inequality, working in pairs to explore family and work issues before sharing with the large group, and drawing instead of writing to explore skills and interests.

PEP is a 4 to 6 session course (1.5 to 2.0 hours in length) that provides an introduction to financial issues. While there is content on budgeting and basic money management, it is primarily a class to increase confidence in the participant’s ability to grapple with economic issues, dream and goal plan, and gain knowledge on big picture economic factors that affect them. For example, one of the learning activities illustrates income and wealth inequality in the United States. Many times women working for low wages get frustrated that they just can’t get ahead, and believe that there is something wrong with them. This exercise explains how larger economic forces and the true costs of providing for a family affect each participant’s finances. This information allows participants to identify factors that may be out of their control and explains why they are struggling. For example, minimum wage jobs, the high cost of housing and childcare, or limited public transportation make it difficult for some families to make ends meet. At the end of the class, each participant leaves with a “personal economic plan” that identifies:

- Goals for economic self-determination;
- Internal resources, skills and experience;
- External resources and needs;
- Action steps and a time-line; and
- One year goal and five year vision.

C. Current Program

State-level Efforts

The Iowa effort to bring economic education and financial advocacy to battered women is led by the Iowa Coalition Against Domestic Violence – which supports a full-time “Housing and Economic Justice Coordinator” dedicated to this work. Additionally, sixteen community-based domestic violence programs participate on the Housing and Economic Advocacy Task Force to provide guidance and expertise on the “front line” economic issues battered women face. The Task Force has raised issues such as, women’s struggle to receive welfare

or child support, problems with public housing authorities, and lack of funds to increase the supply of affordable housing.

ICADV also provides PEP Facilitator Training twice a year at no cost to its member community-based domestic violence programs. These are one-day sessions during which participants learn the general theory behind the PEP teaching method, experience a selection of the learning tasks that can be used during group sessions and with individual clients, and practice facilitating the learning tasks. The ICADV Housing and Economic Justice Coordinator provides follow-up and responds to requests for help regarding PEP implementation. The Coordinator is also available as a resource when specific financial questions or issues arise during a PEP class. For example, a participant might have a question regarding federal housing programs or welfare benefits.

The PEP Facilitator Training – both the teaching method and the content of the curriculum – resonates with battered women’s advocates. One domestic violence advocate said the training, “...helped [me] to focus on economic justice issues for low income women. My head kept clicking throughout the whole presentation how this could be a very important tool for trying to give women information about the economic process, the tools they need and resources they need to develop something long term.”

The teaching method used in the Facilitator Training mirrors the methodology of the course. Participants experience a selection of the learning activities themselves, and then are asked to prepare and deliver one of the learning tasks to the large group. When asked about the most interesting or valuable part of the training, participants shared:

- *Learning different activities to facilitate key lessons.*
- *Being able to be a facilitator of this group.*
- *Tools for visualizing budgets, local resources.*

ICADV supports efforts to bring PEP to targeted populations, including Spanish-speaking women and those from the Bosnian community. This initiative began in 2003 with the translation of the PEP curriculum into Spanish and Bosnian and the training of bi-lingual advocates and peer leaders to facilitate the course in community organizing groups.

As part of its support of economic education, and related economic advocacy, ICADV produces an e-mail newsletter – *ICADV Economic Justice Monitor* and a series of *Domestic Violence Economic Advocacy Briefs*.⁵ The *Briefs* cover topics such as, federal housing and immigration, the Family Violence Option, budgeting basics, consumer credit issues and domestic violence, and Iowa tenant/landlord law.

Community-based Efforts

PEP classes facilitated by Iowa domestic violence advocates have been offered to women in domestic violence transitional housing programs and support groups. Classes have also been offered in a variety of community settings, including substance abuse treatment, welfare-to-work programs, and courses at a community college. Advocates also use PEP content to assist individual battered women.

PEP facilitators working with transitional housing participants report the class to be successful and powerful. For example, after an experiential exercise on thinking about work in new ways, one woman said, “I didn’t know I could be anything other than a waitress.” Working in the class together also produced a more cohesive and supportive environment within the transitional living facility. Other comments made by participants upon completion of a PEP class included:

- *I didn’t know everybody has a dream and goals. You can make your goals if you do one step at a time.*
- *Other people do care about you and what you do. I learned a lot about me and who I am.*
- *I know how to appreciate other people’s ideas and to respect their opinions.*

Training advocates in PEP facilitation led to new community collaborations. For example, one PEP trained advocate approached staff of her local Welfare to Work Program (WTW) after the advocate learned that most of the WTW program participants were affected by domestic violence. The WTW staff person was so impressed with the advocate and the PEP curriculum that she asked the advocate to present PEP content during WTW program training sessions. This collaboration produced two important benefits. First, WTW participants were able to develop a personally satisfying and meaningful Family Investment Agreement (the personal plan for self-sufficiency required by Iowa’s welfare program). Second, WTW staff began referring more welfare participants to Iowa’s Family Violence Option, which assesses the safety of child support enforcement, allows for flexibility in prescribed work activities, and may provide exemptions from the time-limit for assistance.

PEP classes run by domestic violence advocates have also been offered in collaboration with a public housing authority, a substance abuse treatment center and a community college. Both the PEP facilitator and group participant evaluations of the courses being offered in these settings have been positive. A public housing resident said, “It made me think of my own personal situation economically a lot more and possibly with a little more clarity.” Participants

from the substance abuse treatment center provided the following comments about their PEP experience:

- *I liked talking about what was good/bad with jobs – I learned a lot about other jobs.*
- *How to deal with things when you feel like you don't have power.*
- *Learned about my own good qualities.*

There have been challenges when offering PEP classes to domestic violence shelter residents, including the short residency, time conflicts with residents working different shifts or needing to concentrate on job and housing searches, and time constraints of PEP trained facilitators who may not regularly work with shelter clients. Advocates have adapted PEP to the shelter setting by presenting selected PEP learning activities at house meetings, and preparing a bulletin board display with PEP content.

Additionally, most of the PEP facilitators utilize the activities and content of the curriculum in individual advocacy. One domestic violence advocate calls this “PEP work.” She shares an example of the outcome of such an advocacy effort:

I was working with a mother of six children who was trying to decide a goal for employment. She was thinking about nursing, but not because she thought she would enjoy or be good at the work. I asked her to think about what she liked to do, what she was good at, where her passions lie. She shared that she loved cake decorating. So, we started to talk about her roadblocks to turning cake-decorating into her livelihood. She shared that she wasn't very good at marketing herself. She started taking business classes at the community college. She has started her own small-business of cake decorating and has contracted with a party shop in her community to have displays in their window. Her dream is to open her own shop. She is on her way.

Domestic violence advocates report that their work with individual women changes after receiving the PEP training. Advocates ask questions in new ways, and consider new issues, such as housing or credit and work history, when safety planning with women. Advocates adapt PEP group activities to their work with individual women. For example, one advocate used a PEP exercise about “good work” and “bad work” to engage a woman in a discussion about employment. This discussion led the woman to consider volunteering in the community. Ultimately, the woman did volunteer and through that experience she met someone who helped her to find a paying job.

PEP training can also change a domestic violence program's community advocacy. One Iowa program with PEP trained staff has started to build relationships with area businesses in order to keep the program's job posting bulletin board up-to-date. Additionally, a connection with a local factory opened the door for shelter and transitional housing residents to attend weekly job training events and led the program staff to provide transportation to those events.

D. Cultural Issues

As ICADV expanded its economic advocacy, it also added staff and programming to respond to the issues of battered immigrant women. This work has primarily involved community organizing to foster peer leadership and build community capacity to respond to violence and the needs of victims/survivors. Members of the community define the needs and design the responses.

As ICADV became more involved with immigrant communities in cities and towns across Iowa, staff learned more about their specific economic roadblocks, including no work authorization, language barriers, workplace discrimination, and lack of knowledge and distrust of U.S. banking institutions. As a result, in 2003, ICADV designed a project to integrate its economic advocacy initiative and immigrant community organizing. This effort was supported by a grant from the Iowa Women's Foundation to translate the PEP training curriculum into Spanish, host PEP train the trainer sessions for bi-lingual advocates and peer leaders, and provide the funds needed to conduct the classes.

PEP Peer Leader Facilitator Training was provided to Bosnian and Latina community organizing group members, who've begun to offer classes. After a Spanish language PEP training, one participant wrote that she now "...had a better understanding of how economics plays a very important role in my life, and how important it is for women to take control of their money." As part of the class, the peer leaders and bi-lingual advocates brainstormed the ways in which women can financially support their families, such as providing quality in-home childcare, private cleaning, or catering. These initial outreach and community efforts are generating interest and excitement from advocates and community members.

E. Lessons Learned

After three years of providing economic education-specific training and support, ICADV has learned a great deal about how to operate, design, and sustain such efforts. The following include some of the key lessons learned:

- Training and technical assistance provided by a state-wide coalition must be aligned with the needs of battered women and the needs of domestic violence advocates. To ensure its information and support is relevant to advocates, ICADV:
 - Gathers information from program directors on a regular basis;
 - Gathers information at membership meetings and from the Housing and Economic Advocacy Task Force;
 - Conducts focus groups about financial needs with women receiving shelter and transitional housing services;
 - Learns from PEP facilitators about the economic needs facing the women in their shelters and outreach programs; and
 - Monitors the types of information that is requested from domestic violence advocates to help with economic issues.
- Advocates need to know what state and local programs, resources, and services are available to meet the financial needs of low-income women and their families. ICADV has tried to help fill this information gap through its series of *Domestic Violence Economic Advocacy Briefs*. Specialized workshops have also been developed on Iowa's welfare assistance program and transitional housing program development.
- Domestic violence programs have the creativity and capacity to begin offering services that respond to economic needs. Some of the work already underway in Iowa includes the following:
 - PEP classes are held in a variety of community settings.
 - A program secured funds to provide "PEP scholarships" to women completing a PEP course. Each PEP participant was eligible to meet one-on-one with the facilitator to review her Personal Economic Plan. A scholarship was then made available to the participant to meet one of her goals. E.g., tuition paid to attend a class, or money to fix a car that the participant needed to get to work or school.
 - A program secured a grant to begin new outreach services that respond to economic issues.

- PEP facilitators developed new activities in response to local needs. A transitional housing site created a “looking for housing” activity that included a collage assignment to help participants start thinking about where they wanted to live and then how they could afford it.
- Programs hold graduation ceremonies for PEP participants and provide framed certificates. One program framed the personal mission statements that each woman had developed during the class.
- New domestic violence transitional housing programs send staff to PEP facilitator training to prepare them to provide routine economic services.

It can be difficult and challenging for advocates to provide economic education, particularly if they work in communities that are economically depressed. Education alone won’t meet battered women’s needs if there are few jobs or affordable housing options available. Since battered women and their advocates cannot avoid these harsh realities, it is critical that state coalitions and local programs support advocates doing the work and find ways to remove the economic barriers to battered women’s financial stability. Efforts to address the underlying community economic needs are critical. For example, ICADV is involved in state-wide movements to increase the supply of affordable housing, identify new policy advocacy strategies, and address basic human needs.

IV. Economic Education in St. Louis, MO

St. Louis is an urban setting, with over 2 million people living in Greater St. Louis. Economic education is available to battered women in 12 locations throughout Greater St. Louis. This economic education program is steered by a consortium of domestic violence and homeless service providers, and is provided by one agency, Redevelopment Opportunities for Women (ROW). The curriculum is called “REAP” (Realizing Your Economic Action Plan), and is offered at domestic violence shelters, homeless shelters, community agencies, and a transitional housing program.

<p>St. Louis: A look at the numbers</p> <p>2,603,607 people in the Greater St. Louis Metropolitan Area</p> <p><u>St. Louis City</u> 51.20% African-American 43.85% White/Caucasian</p> <p><u>St. Louis County</u> 19.02% African-American 76.83% White/Caucasian</p> <p>5 Domestic Violence Shelters 1 DV Transitional Housing Program 14 DV Non-residential Service Providers</p> <p>Source: www.census.gov</p>
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This section will describe how economic education in St. Louis began, the curriculum used, the current program, cultural issues, and the lessons learned.

A. History

In 1999, a graduate student intern working at a shelter in St. Louis was interested in the connection between women's experiences with poverty and domestic violence. To learn more about battered women's needs, she facilitated focus groups in which women said they:

- Wanted to know more about economic issues; and
- Were concerned about how economic abuse made it more difficult for them to leave a violent relationship, and that even if they did leave, economic realities would many times force them to return.⁶

In order to respond to the needs women identified within the focus group, members of the St. Louis region of the Missouri Coalition Against Domestic Violence started the Battered Women's Economic Development Taskforce (BWEDT). The Taskforce set goals which included providing economic education to battered women in St. Louis. One member of the BWEDT left her position as director of a domestic violence shelter and joined another established women's organization, Redevelopment Opportunities for Women (ROW), to pursue economic advocacy strategies in St. Louis. At that time, domestic violence and homeless service providers were invited to support economic development efforts through ROW's Economic Action Program (Row's EAP).⁷ As a result, a consortium of agencies (many of which were already a part of the BWEDT) formed a partnership. Funding for the development, implementation, and evaluation of an economic education curriculum was obtained.⁸ Because key decision makers from the homeless and domestic violence service providers' community were deeply involved in developing the economic action program, they were committed to the economic advocacy and economic education provided by ROW's staff.

In 2001, ROW staff members developed the REAP curriculum, tested the curriculum with a group of domestic violence and homelessness advocates, and by July of 2001, began REAP economic education classes throughout the community.

ROW received funding from the National Endowment for Financial Education which enabled a formal evaluation of REAP. A research partnership among ROW, St. Louis University, and University of Missouri St. Louis used a

controlled study to determine the effectiveness of REAP. Data analysis is currently underway.

B. The Curriculum

The REAP economic education initiative was the first step in St. Louis' endeavor towards creating a comprehensive economic advocacy strategy for battered women. This first step required finding an economic education curriculum whose content fit the goals of ROW's EAP consortium, including the BWEDT. ROW staff reviewed several economic literacy programs, including those designed specifically for women who had experienced domestic violence, and other more general curricula. Two ROW staff members who developed the REAP curriculum were trained to use Personal Economic Planning (PEP) (see above discussion). The curriculum designers were committed to PEP's use of the adult learning model, incorporation of hands-on activities, and focus on the connection among poverty, oppression, and violence. However, they were looking for a class that offered more in-depth, concrete financial information. For example, women wanted lessons on how to read a credit report and how to understand the difference between a savings account and a money market account. None of the curricula reviewed met the stated goal of providing comprehensive financial information and responding to the specific economic and safety needs of battered women.

In response, ROW staff, using PEP's model as a guide, developed a 4-session economic education class, which uses a combination of group and personal activities to learn more about economic issues. Infused throughout are discussions about safety issues that may arise for women who have experienced domestic violence. An example is including information about how to safely order a credit report without your partner finding out where you live. Each of the four classes covers a specific topic:

- Money and Power;
- Developing a Cost of Living Plan;
- Building and Repairing Credit; and
- Banking and Investing.

C. Current Program

The REAP curriculum is currently taught at domestic violence shelters, a domestic violence transitional housing program, homeless shelters, and community domestic violence outreach centers. Facilitation at each of these

settings has taught ROW staff different lessons about providing economic literacy classes for battered women. For example, REAP facilitators must be flexible and adapt classes to meet the range of women's needs.

Domestic Violence Shelters

REAP is taught in 4 of the 5 St. Louis domestic violence shelters. Facilitators say that groups taught in domestic violence shelters tend to be cohesive, and that women generally support and understand each other's experiences of domestic violence, including an abusive partner's impact on a woman's finances. Women who participate in the classes report that they benefit from both the new knowledge of financial issues and support from the facilitator.

However, fundamental aspects of shelter life create challenges, in particular the relatively short shelter stays that require women to focus their time and energy on finding safe, more permanent housing. These realities require facilitators to be flexible about scheduling. For example, the original REAP schedule required women to attend weekly classes starting with class 1 and finishing with class 4. In this format, very few women completed the classes during their short shelter stay, because they needed to attend other scheduled appointments, go to work, or search for housing or employment. ROW staff recognized that the current schedule was not working for women and asked the women how the REAP format could better fit their needs. As a result, ROW facilitators invited women to participate in any of the four classes and offered REAP twice a week for two consecutive weeks. Additionally, instead of focusing on how classes build on one another, the curriculum was changed so that each class could stand alone and a woman would benefit from a class even if it was the only one she attended.

Another challenge with REAP classes for women staying in shelter is that they generally have very little access to money. At times, budgeting or looking at money issues is extremely difficult and depressing for women in shelter, and for their advocates. In addition, some women have no idea about their financial situation because their partner exerted so much control over the money. As a result, ROW staff modified the curricula to focus less on exact numbers and to pay more attention to planning for the future. After learning that women have a lot of credit issues as a result of domestic violence, the credit section of the curriculum was also strengthened. Even with these changes, a class about money--that does not actually provide money or tangible resources--can feel like a waste of time to some women who are understandably focused solely on quickly finding housing or a job.

Transitional Housing Program

REAP is provided at one domestic violence transitional housing program (THP) in St. Louis. Because women have a longer time frame of housing in THP, they have more time and stability to work on complicated financial issues. Facilitators say that the women in the THP are actively engaged in classes, ask thoughtful and difficult questions, and call for follow-up advocacy. Many of these women go on to participate in ROW's Individual Development Account Program.

The THP staff decided to require REAP classes for their participants and scheduled the REAP classes during mandatory weekly meetings. While ROW staff did not all agree about the general policy to mandate some services, all did feel strongly that since support groups were mandated and seen as a priority, then financial education should receive the same attention and importance. ROW staff's initial concerns were reduced somewhat by women's positive responses. One woman said, "When staff told me I had to attend these classes, I thought, no way. But, after one class, I realized that I really could learn a lot—not just from the [facilitator] but from the other women in the class. This stuff should be taught in high school."

Homeless Shelters

REAP is also provided in homeless shelters throughout the St. Louis area. These classes are open to all of the women in shelter, whether or not the women identify as being currently or formerly battered. Therefore, the group does not have the initial cohesion created by the common experience of domestic violence. However, because a majority of women in homeless shelters have experienced domestic violence at some point in their lives, ROW staff use the REAP curricula. To create connection and cohesion in class, facilitators focus on women's common experiences with oppression and its connection to economics. Women in homeless shelters identify readily with economic abuse and discrimination. Many women who have not experienced economic abuse from an intimate partner do report economic abuse or exploitation from a friend or family member. For example, a parent may have used a woman's name for utility bills and then failed to pay the bill, an acquaintance may have stolen a woman's identity and ruined her credit, or a family member may have asked a woman to co-sign a loan and then the woman must pay off the loan. Women in homeless shelters, like women in domestic violence shelters, have a very short time to find permanent housing. Time pressures, lack of economic resources, very limited employment opportunities, and meager overall assistance for homeless women make financial classes difficult and frustrating for some participants.

Community Classes

REAP classes are also held throughout the community at various sites and are open to all women. Generally, these classes are offered at non-residential domestic violence agencies. Community classes offer unique opportunities and can also raise challenges for facilitators. For example, the classes tend to have women with a wide range of financial experience and financial skills. Some women have years of formal education and first hand knowledge of money issues, other women have very low reading levels but a lot of financial experience, while still others have no experience with money because of a controlling partner. At times, it's difficult to balance the needs of the group and to provide challenging, new information for everyone without creating material that is too difficult or irrelevant for some in the group.

Another challenge is that many of the women taking the community classes currently live with their partners, creating different economic issues and concerns. For example, facilitators must help women create different economic strategies, especially around credit issues. Since the groups include battered women the focus on safety remains, but the classes also include information relevant to a woman working on economic issues while remaining in her relationship. REAP advocates support a woman's choice to be with her partner, but continue to struggle with questions about how to safely support women in these situations. For example, how do you talk about economic self-sufficiency when a woman is economically dependent on an abusive partner? How do you help married women work on credit issues? How do you plan for situations when increasing a woman's economic options also increases her partner's violence? And, how do you add economic security to women's safety planning?

D. Cultural Issues

Cultural issues have been at the forefront of many discussions and decisions regarding REAP's development. Race and oppression are important factors in economics. For example, historically, banks have restricted lending practices in African-American communities and some have simply failed to provide branches in predominantly Black neighborhoods. As a result, many African-Americans do not trust banks and know that they may not be given equal access to financial services. It is key that facilitators acknowledge these very real barriers, and inform women about their rights to receive equal treatment, how to file

REAP Class Statistics

African-American: 84%
Caucasian: 12%
Other ethnic background: 4%
No GED or high school diploma: 49%
Receive federal assistance: 75%
Homeless: 80%

complaints, and how to access financial services. For example, the class also informs participants that check-cashing services make nearly \$8 billion annually for the same services that most banks provide free for account holders.⁹

REAP facilitators find that it is essential to discuss oppression, race, and power issues early in the class, particularly if the facilitator is White. This open discussion allows women to share their concerns and provides the White facilitator the opportunity to acknowledge how her race and life experiences affect her economic views. It also allows the facilitator to talk more generally about oppression and about the women's shared experiences of sexism. Without this open dialogue, the remaining discussions of economics do not feel genuine and do not ring true to women's lives. It is impossible to talk about money without talking about the negative impact of discrimination on women's financial lives, including denial of loans, employment, career advancement, and access to housing. Whatever women's experiences, ultimately facilitators must be sure to support women's decisions about money and their lives.

E. Lessons Learned

The process of developing curricula and teaching economic literacy to battered women in the St. Louis area has provided important insights regarding the content of curricula, effective ways to connect with participants, and key components to successfully teach classes in outside agencies. A summary of these lessons follows.

- Credit is a central issue for women. Credit impacts women's ability to obtain insurance, employment, housing, and to achieve general financial stability. If economic education does not help women with credit issues, it misses a major component affecting women's lives. The classes provide the first step in credit education. Follow-up individual advocacy is necessary, because it is impossible to work on very private and intricate credit issues in a group setting.
- Economic education needs to integrate the realities poor women face and be sure not to promise easy answers or simple results. Many women in homeless and domestic violence shelters in St. Louis have been in other shelters multiple times. These women feel hopeless. It is extremely hard for them to believe that the cycle of homelessness and poverty that they experience will end. The women also report that one financial emergency is often the difference between staying in their own home and being homeless.

- Economic education must acknowledge and respond to the economic barriers raised by discrimination and bias. Poverty, race/ethnicity, and class are an important context for economic education and planning.
- When facilitation is provided by staff from an outside agency the ongoing inter-agency collaboration needs to be nurtured. The facilitator must continually work with agency staff to build trust and ensure effective communication. Support of agency staff is necessary to schedule classes and ensure that women participate. Because of high staff turnover rates, the facilitator must provide on-going information and training regarding class content and the benefits for women who attend. In addition, for effective economic advocacy to exist within the agency, staff need to understand how to talk with women about money and be able to provide options and information about financial issues.

Despite the challenges, outside facilitation can be positive for the participants because outside facilitators do not have decision-making power about women's current housing status. For example, if participants know they can continue to stay in shelter, they report feeling more free to be honest about their financial situation. This candor helps the facilitator to provide relevant information and effective advocacy.

- It is necessary to provide free, on-site, quality child care for all women participating in classes.
- Programs must be flexible when providing economic education and adapt course content or process when it is not meeting the women's needs. For example, ROW staff changed the policy regarding when participants were able to start and end classes. REAP participants have asked for additional information, and in response ROW is adding sections to the REAP curriculum on financial decision making, consumer rights, and housing rights.

If a program is considering whether or not to mandate classes, staff should first carefully consider all the consequences for the women required to attend. For example, some women are already skilled and knowledgeable regarding financial issues, some women may need the class time to accomplish other tasks, some women may be able to acquire the information without attending class, and the message sent by removing a woman's opportunity to make her own decision to attend the class may outweigh the benefits for some women. Whatever

the program's decision, regularly checking in with women about the impact is essential.

- It is important that classes focus on particular aspects of financial information. Given the range of financial issues and large amount of information available, it can be difficult to decide what should be included in time-limited classes. Identifying women's needs by gathering information from written evaluations, focus groups, and informal discussions will ensure the curriculum remains relevant and useful to women.

V. Considerations for Developing Economic Education Programs for Battered Women

The economic education programs in Iowa and St. Louis have similarities and differences based on available resources, program location, and program design. Both programs are successful because they tailored the program to the resources available in their specific location. Below is a list of key considerations for advocates to examine when designing an economic education program for their community.

A. Identification of Goals and Approach

- How might economic education help battered women in your program and reach women you do not currently serve?
- What economic advocacy do you currently provide? How would economic education be coordinated with that advocacy?
- What do you hope to accomplish by providing economic education?

B. Assessment of Current Capacity

- How will staff assess battered women's safety and economic needs in order to create a useful and relevant economic education program?
- What are the current levels of staff expertise around financial advocacy issues, including economic education? What are the gaps? How will the gaps be addressed? What training is necessary? What technical assistance would help the program? How will the program access that assistance?
- How will the agency prepare staff to respond to cultural differences around economic issues?
- Who will provide the necessary follow-up economic advocacy with individual women?
- Is there support for economic education in your community? Is there support in your agency? Do you need to take some steps to strengthen

that support? *E.g., with your board of directors, agency director, staff, volunteers, or key community leaders.*

- How will economic education classes be sustained?

C. Assessment of Community Economic Resources and Conditions

- What economic resources are available in the community?
E.g., non-profit credit counseling, job training, subsidized child care, individual development account (assisted savings) programs, housing programs.
- Do battered women have access to these programs? Do they need a specialized response?
- How will limited economic resources and opportunities in your community affect how women experience the classes?
E.g., lack of affordable housing, poor education and training opportunities, high unemployment, and lack of affordable quality childcare.

D. Development of the Education Program

1. Curricula and Class Model

- What learning model will be used?
- What curriculum will be used? What changes are necessary for particular settings or participant groups?
- Will the classes be offered as group or individual sessions or both?
- How will you evaluate the success of the material? How will you ensure the material remains responsive to women's changing needs?

2. Facilitation

- Who will teach the classes?
E.g., one agency provides the classes for all agencies in a community, each agency trains one advocate to teach, or all advocates in an agency are trained.
- How will facilitators receive initial and on-going training and information?
- How will facilitators receive support when difficult issues arise?

3. Cultural Issues

- How will economic education content meet the needs of all participants?

- How will economic education explore the connections between oppression, power, and economics? *E.g., employment and housing discrimination.*
- In what languages will classes be offered?
- Will the program use a cultural consultant for designing the classes or curriculum content? Will the consultant be available for follow-up support and technical assistance?
- How will facilitators be chosen in terms of cultural considerations? If facilitators do not reflect the group being taught, how will those issues be addressed?

4. Logistics

- How will battered women know about the economic education classes? What outreach is necessary?
- Where will classes be taught? Only in the domestic violence program, or in the community as well?
E.g., social service agencies, churches or synagogues, community centers, libraries, schools, public housing.
- How will women get to class?
- How will child care be provided?
- How will women's privacy be respected and protected?
- When will classes be offered?
E.g., evenings, weekdays, weekends, frequency during the week, length of classes.
- Will food and drink be provided?

VI. Conclusion

The Iowa and St. Louis economic education programs represent the culmination of five years of advocacy and capacity-building. These initiatives developed out of collaborative efforts that focused on increasing economic opportunities for battered women.

Designing a successful, meaningful, and sustainable program takes time. Advocates must build support in their own organizations, identify the needs of battered women in their community, and build capacity to provide effective education. It is critical that the program's content and design be relevant and accessible to women from different cultures. The impact of local economic resources and limitations must also be reflected in the curriculum and the follow-up advocacy. We know that economic education can be an important and useful tool for battered women, and believe it should be part of advocacy efforts to increase battered women's safety and economic stability.

VII. Appendix A

Information about Personal Economic Planning Curriculum (PEP) Published by the Elizabeth Stone House, 1997 by Laurie Holmes

What is Personal Economic Planning?

Personal Economic Planning (PEP) is an economic education curriculum that uses a popular education and adult learning teaching approach. It is grounded in an analysis that considers historical inequality, poverty, and oppression. PEP's goals are to: increase economic literacy, demystify economic systems, strengthen participants' financial skills, and address the power and control dynamic underlying domestic violence. The approach also seeks to foster the belief that individuals can learn and are able to improve their lives.

PEP provides each participant with:

1. The information and self-confidence necessary for her to identify realistic economic goals;
2. Knowledge of her own internal strengths, as well as external resources in the community; and
3. An action-oriented implementation plan for accomplishing her self-defined goals.

The PEP curriculum is structured to support, through a sequential series of learning tasks, the accomplishment of these objectives. The program is highly participatory, respects adult learners, and promotes self-determination for women, families, and communities.

What is Popular Education?

Popular education describes a set of values and teaching methods that advance learning for individual and social transformation. Popular education asserts that effective adult education is most possible when students are active participants as the decision-makers in their own learning process. People learn by doing. When people actively pursue learning about issues they identify as important, the "generative themes" in their lives, then education is liberation. Paulo Friere, the Brazilian educator considered to be the father of popular education, called this "the practice of freedom."

Unfortunately, many adults have had only negative classroom experiences and have been let down by traditional school systems. Some of these adults are naturally skeptical that an educational program will offer anything that will

improve their lives, and may underestimate their own ability to learn. Additionally, those who have experienced violence and other forms of oppression have been on the losing end of power relationships, and therefore may be uncomfortable interacting with an authority figure such as a teacher. PEP facilitators model educational principles and practices designed to intentionally counter such negative experiences. For example, facilitators share resources and information, encourage participants, and provide a framework to encourage dialogue, but do not set themselves above the group as experts.

Another important aspect of popular education is that the content and materials are relevant to participants' lives. The education program must be flexible enough to respond to the realities that participants face and support them to name their issues, take power, and accomplish change. The PEP curriculum was created by a community of low-income women affected by violence, racism, and welfare reform who developed concepts and learning tasks immediately useful to themselves, and to other women with similar circumstances.

How was the PEP curriculum developed? and how does it help individuals and communities?

The Elizabeth Stone House staff, former residents, community members, and graduates of the Stone House Women's Business Opportunity Program developed the PEP curriculum. To begin the process, open meetings were held to brainstorm questions such as:

1. What information helps a woman understand her current economic situation and feel empowered and ready to actively plan for the future?
2. What process supports adults to trust their own thinking and analysis about economic and political conditions?
3. How can we foster an educational environment that facilitates connections among adult learners?
4. What product can participants take away from this PEP training that they can use immediately to improve their lives?

Knowing that the first PEP participants would be women affected by domestic violence, mental health struggles, and substance abuse, the curriculum development group focused on how to make the program relevant and useful to women with those experiences. The reality that many of the participants would have no income and would be staying in shelters and transitional housing programs were also some of the key considerations.

Over the years, PEP has evolved. PEP has been delivered in many different communities, including groups of culturally identified communities, high school students, and mixed gender tenants. In addition, as a result of various

collaborative efforts, PEP has been incorporated into welfare to work, first time homebuyer, and individual development account savings (IDA) programs. In addition, PEP encourages participants to “own” the program by building in leadership opportunities. Whenever possible, jobs as facilitators and trainers are created for past participants.

Integral to PEP’s design is the commitment to require every person representing PEP to complete a Train-the-Trainers Course. The curriculum is only distributed to individuals who have completed the Course, and is not available online or through the mail. This experiential Course examines principles, and offers opportunities to practice teaching in a process that helps to create excitement for learning. Facilitators and trainers from a variety of backgrounds have benefited from participating in the training.

Once trained, PEP facilitators are free to adapt and change class structure and materials to make PEP more relevant for their communities. For example, in Chelsea, Massachusetts, HarborCOV provides support groups for women living in the community. A PEP workshop is offered to the community support group once a month, and focuses on content of interest to the group. HarborCOV’s Economic Advocate also facilitates PEP workshops at the local community college, and for parents at a day care center.

Ongoing assessment and evaluation are integral to PEP’s success. Soliciting comments early and often helps to sustain a dynamic feedback loop among participants, facilitators, support services staff, and program planners. This information is then used to refine teaching methods and program structure, and to develop new content. Suggestions from a variety of sources have helped PEP facilitators to reach additional communities. Everyone involved with PEP learns from its successes and the challenges that remain.

FOR MORE INFORMATION:

If you are interested in exploring PEP for your community or organization, get in touch with Laurie Holmes at laurie@harborcov.org; or at HarborCOV, PO Box 505754, Chelsea, MA 02150; 617-884-9799 x132.

VIII. Endnotes

¹ In particular, see the following BCS papers:

Publication #14 - Supporting Battered Women's Economic Development: One Community's Effort, by Trish Bonica.

Publication #17 - Integrating Anti-Poverty Work into Domestic Violence Advocacy: Iowa's Experience, by Amy Correia and Katie M. Ciorba VonDeLinde.

BCS resources are available on the Internet at www.vawnet.org; "click" on NRCDV Publications, and then BCSDV Initiative. Resources are also available by calling the NRCDV at 800-537-2238.

² "New Partners: New Solutions," Jill Davies keynote address at the BCS Domestic Violence and Poverty Conference, October 9, 2002, Chicago, IL.

³ The following BCS resources provide additional background on economic advocacy efforts in Iowa:

Publication #17 - Integrating Anti-Poverty Work into Domestic Violence Advocacy: Iowa's Experience, by Amy Correia and Katie M. Ciorba VonDeLinde.

BCS Newsletter Vol(5)No(1): Economic Advocacy Capacity Building.

⁴ Introductory Course Curriculum and Teaching Guide: Personal Economic Planning (PEP), by Laurie Holmes. Elizabeth Stone House, Inc., Roxbury, MA., 1997, rev. 2000.

⁵ If you are interested in receiving copies, please contact Iowa Coalition Against Domestic Violence at 515-244-8028.

⁶ For more information, see BCS Publication #14 - Supporting Battered Women's Economic Development: One Community's Effort, by Trish Bonica.

⁷ ROW's Economic Action Program has two components: 1) Realizing Your Economic Action Plan, economic education curriculum; and 2) an Individual Development Account Program for battered women.

⁸ For more information about the development of the REAP Consortium, see Sanders, Cynthia K. & Schnabel, Meg (2004). Organizing for Economic Empowerment of Battered Women: Women's Savings Accounts. Working Paper No. 04-15. St. Louis MO: Center for Social Development, Washington University in St. Louis.

⁹ See Financial Services in Distressed Communities: Framing the Issue, Finding Solutions, by James Carr and Jenny Schultz. Fannie Mae Foundation, August 2001.