

Economic Empowerment of Domestic Violence Survivors

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“The results of early studies suggest that financial literacy and economic empowerment programs are indeed effective in assisting survivors to improve their financial knowledge, increase their confidence about managing their financial affairs, and enhance financial behaviors that will improve their financial safety and security (Postmus & Plummer, 2010; Weaver, Sanders, Campbell, & Schnabel, 2009). While financial literacy programs targeting women and low-income populations have also been found to be successful, all such programs should incorporate information that is specifically targeted to the unique and complex safety concerns faced by domestic violence survivors.”

Applied Research papers synthesize and interpret current research on violence against women, offering a review of the literature and implications for policy and practice.

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This paper reviews and critiques the existing literature on economic abuse experienced by domestic violence survivors and selected economic empowerment programs designed to address such abuse and its aftermath. Economic abuse is a form of domestic violence and includes a range of tactics used by an abuser to undermine the economic independence of a current or former intimate partner. Economic empowerment is an overarching theme that includes the following: 1) an increase in *financial literacy* or the knowledge and skills to make sound financial decisions and obtain resources; 2) an improvement in *economic self-efficacy* or the belief that one has the resources, options, and confidence to be successful; and 3) an enhancement in *economic self-sufficiency* or economic behaviors that demonstrate their economic self-efficacy or financial literacy regarding personal financial management (Gowdy & Pearlmutter, 1993; Perry & Morris, 2005; Vitt, et al., 2000). Often, the vehicle to promote economic empowerment centers on financial literacy programs.

Economic empowerment programs and economic advocacy strategies represent efforts to help survivors gain or regain their financial footing during and after abuse. In light of rising consumer debt, a volatile housing market, and increasing complex financial products and information over the last decade, both the public and private sectors have identified a growing need to better educate and empower consumers, particularly women who are so often heads of households (Hilgert, Hogarth, & Beverly, 2003; Hopley, 2003). Recent research has documented economic abuse by intimate partners and how such abuse impacts a woman's confidence in managing financial resources and her ability to achieve long-term safety and security (Adams, Sullivan, Bybee, & Greeson, 2008; Fawole, 2008; Postmus, Plummer, McMahon, & Murshid, unpublished). Women seeking to leave abusive partners often report economic concerns as a major barrier (Sanders & Schnabel, 2006; Turner & Shapiro, 1986; Zorza, 1991), and in response, advocates are increasingly including economic empowerment of survivors as part of their overall

advocacy efforts (Christy-McMullin, 2003; Sanders, Weaver, & Schnabel, 2007; VonDeLinde & Correia, 2005).

Empirical information about the full extent of economic abuse, its short- and long-term impacts, and how best to structure economic empowerment approaches for domestic violence survivors is in its infancy. As holds true for a majority of the U.S. population, many advocates charged with assisting survivors in this area also have a need for increased information about financial matters. Economic empowerment programs for domestic violence survivors are relatively new to the advocacy community and it represents an immense opportunity for further development. Although cutting-edge survivor-centered programs are currently in existence, much more work remains to be done in terms of integrating economic empowerment efforts into core advocacy services provided by domestic violence programs (Author, 2009). In this paper, selected economic empowerment programs are reviewed. This paper does not cover programs that focus on asset building through individual development accounts or micro-enterprise loans. While these programs are promising practices being adopted by domestic violence organizations and other community-based organizations, such review is beyond the scope of this paper.

Review of Existing Research

Understanding Economic Abuse

Until recently, research about the prevalence of economic abuse experienced by domestic violence survivors has been extremely limited and comes from one or two questions included in national studies whose focus is on other forms of violence and abuse, and therefore must be qualified.

For example, one recent study that focused on identifying non-physical abuse experiences using a secondary analysis of the National Violence Against Women Survey (NVAWS), found that economic abuse occurred less than physical abuse (Outlaw, 2009). This analysis of existing data also

found that women experienced more economic abuse and physical abuse than men, and the risk of experiencing physical abuse among those who also experienced economic abuse was 4.68 times greater than those who did not experience economic abuse (Outlaw, 2009).

Most of the early (and limited) research on economic abuse strategies used by abusive partners comes from studies with domestic violence survivors receiving public assistance, or welfare. These studies focused on how abusive partners interfered with work activities since changes to federal welfare programs passed in 1996 require recipients to obtain and maintain employment as a condition of receiving public assistance. In these studies, 16% to 59% of recipients report that their partner discouraged or prevented them from working (Allard, 1997; Curcio, 1998; Sable, Libbus, Huneke, & Anger, 1999). For those survivors who do work, 35% to 56% reported that they were harassed by their partners at their place of employment; 55% to 85% reported being late, leaving early, or missing work completely as a result of abuse; 44% to 60% reported being reprimanded at work for behaviors related to their abuse; and 24% to 52% reported losing their job as a result of the abuse (For a review of the research, please see GAO, 1999). Since work is often tied to economic empowerment, understanding how abusers interfered with work is one step to understanding economic abuse.

To more fully capture the extent and nature of economic abuse, researchers developed the Scale of Economic Abuse (SEA) (Adams, et al., 2008) and tested it with 103 survivors of domestic violence. The SEA is a 28-item survey that identified two subscales including economic exploitation and economic control. Items for economic control by partners include: do things to keep you from going to your job, threaten you to make you leave work, and keep financial information from you. Items in the economic exploitation sub-scale include: steal your property, gamble with your money or shared money (Adams, et al., 2008). Results from their interviews with survivors revealed that 99% of women were

subjected to at least one form of economic abuse. While the SEA has demonstrated construct validity and reliability, further research is needed to better understand how to measure economic abuse and fully identify the constructs within economic abuse.

In addition to experiencing economic abuse, survivors also face greater challenges managing finances as survivors and as women (Anthes & Most, 2000; Johnson & Sherraden, 2007). Indeed, financial functioning plays a large role in the well-being of individuals living in a complex financial world. Unfortunately, women, along with those from racially and ethnically diverse communities, face the greatest risk of experiencing financial challenges and poor economic self-sufficiency (Johnson & Sherraden, 2007). Specifically, one study suggests that college students most at risk for financial challenges related to credit card debt were female, African American, and Hispanic students (Lyons, 2004). Other research suggests that women face greater challenges managing their finances due to social conditioning that reinforces women's beliefs of their inability to manage money, resulting in a reliance on men to manage their finances (Anthes & Most, 2000). "Despite the legal, social and economic gains that women in the United States have made in recent decades, a statistically and qualitatively significant wealth gap persists between households based on both gender and marital status" (Schmidt & Sevak, 2006, p. 160). Women who are divorced often experience an initial decrease in financial security, as well as long-term economic difficulties (Amato, 2000), many of which are often exacerbated if they also have children (Bianchi, Subaiya, & Kahn, 1999; Kitson & Morgan, 1990). Since many survivors are women, they may experience a greater lack of financial knowledge leading to limited economic self-sufficiency and self-efficacy and eventually affecting their economic empowerment.

Understanding Financial Literacy Programs

Financial literacy education programs have garnered greater attention, especially in times of economic crisis and distress for individuals, families,

organizations, and communities. Hence, most (65%) of the existing financial literacy programs were launched in the late 1990s and early 2000s with a variety of institutions (e.g. community organizations, cooperative extension services, businesses, and community colleges) targeting specific populations (e.g. women, welfare recipients, low-income families, adolescents, college students, and persons of color (Vitt, et al., 2000). While most of these programs conducted consumer satisfaction evaluations, very few had the resources or inclination to conduct outcome-based program evaluations. Programs that were evaluated found mixed results (Braunstein & Welch, 2002). Below is a selective review of evaluated programs. Please note that these programs did not serve domestic violence survivors nor include any information related to safety concerns of those participating. However, the potential lessons learned from these programs and corresponding evaluations provide information for developing, implementing, and evaluating financial literacy programs for survivors.

Women are one identified group with limited financial literacy, and in response the American Association of Retired Persons (AARP) developed the Women's Financial Information Program in order to increase women's skills and confidence to manage their personal finances (Anthes & Most, 2000; DeVaney, Gorham, Bechman, & Haldeman, 1996). The program specifically focused on divorced, separated, or widowed women in midlife or older with limited work experience outside the home, similar to the Displaced Homemakers' programs found in many states. The program had a seven-week series of two-hour workshops that focused on a number of topics including: goal setting and getting organized; challenges with cash flow, banking and credit, and insurance; planning for divorce, incapacity, and death; investing for retirement; and how and where to get professional help. The evaluation questionnaire used by AARP focused on women's attitudes about finances, any behavioral changes, and general demographic questions. Using a pre- and post- test design, the study asked 815 participants to complete the questionnaire but only

196 returned completed surveys within three months, a 24% response rate. Of those who did respond, the researchers found that participants changed their attitudes and reported greater confidence (self-efficacy) in managing money, making financial decisions, and setting financial priorities. Behaviors also changed with women identifying spending leaks (66%), starting or adding to an emergency fund (44%), limiting the use of credit cards (33%), saving regularly (25%), setting up a bill paying system (24%), and obtaining credit in their own name (22%) (DeVaney, et al., 1996). The low response rate and the weak research design limit our ability to draw strong conclusions about these findings.

Additional financial literacy programs have targeted low-income families, especially since those living in poverty are less likely to have bank accounts, to save or invest, and more likely to be susceptible to predatory lending practices (See Zhan, Anderson, & Scott, 2006 for a review of relevant research). Unfortunately, this population is also at greater risk of not having access to financial literacy programs when compared to the general population. Indeed, the poor are less likely to work in jobs with retirement plans, less likely to receive any financial education, and are more likely to drop out of school (Zhan, Anderson, & Scott, 2006). One program, Financial Links for Low Income People (FLLIP), collected pre- and post-program data on 163 individuals who participated in a 12-hour training specifically geared for those with incomes less than 200% of the poverty level (Zhan, et al., 2006). FLLIP provided financial information on predatory lending practices, public and work-related benefits, banking practices, savings and investing strategies, and credit use and interest rates. The results indicated that the program was effective in improving financial knowledge across all participating groups. However, the evaluation only measured changes in knowledge and did not measure changes in economic self-efficacy or behavior (economic self-sufficiency) and also used a weak evaluation design that did not control for other factors that may have influenced participants' changes.

In addition to programs targeting women and low-income families, financial literacy programs have been directed at adolescents and college aged populations. Several of the most common financial literacy programs include those provided by the Jump\$tart Coalition, the National Council on Economic Education (NCEE), the National Endowment for Financial Education (NEFE), and the Office of Financial Education in the U.S. Treasury Department (See Johnson & Sherraden, 2007 for an excellent review of financial literacy programs developed for adolescents). Indeed, targeting teens seems to be a strong preventative measure by ensuring that teens gain financial knowledge before facing a complex financial world of credit cards and credit scores (Danes, Huddleston-Casas, & Boyce, 1999). In fact, 38 states have standards that encourage schools to teach teens about personal financial management; unfortunately, only 23 states enforce these standards (Johnson & Sherraden, 2007). Results from research on these programs indicate that most adolescents and college-aged individuals lack personal financial knowledge and skills with differences found along gender lines (males had greater knowledge), marital status (those married had greater knowledge), economic status of families (those in high income homes had greater knowledge), and ethnicity (Whites had greater knowledge) (Bernheim, Garrett, & Maki, 2001; Chen & Volpe, 1998; Danes, et al., 1999; Hogarth & Hilgert, 2002; Johnson & Sherraden, 2007; Murphy, 2005; Perry & Morris, 2005).

Unfortunately, none of the evaluated programs focused specifically on the challenges faced by racial, ethnic, or immigrant groups. Some examples of additional financial challenges faced by immigrant groups include a lack of understanding of the financial infrastructure in this country, leaving them vulnerable to predatory practices regarding car loans, mortgages, check cashing, or credit cards.

Additionally, most of these programs only measured changes in financial knowledge and failed to include changes in economic self-efficacy and financial management behaviors. One exception includes

a study that evaluated the High School Financial Planning Program (HSFPP), a program developed by NEFE and the Cooperative State Research, Education, and Extension Service within the U.S. Department of Agriculture (USDA). The results indicated that of the 4,107 students participating in HSFPP across 188 schools, almost half of the students improved their financial knowledge, over one-third changed their financial management behaviors, and 40% reported an improvement in their economic self-efficacy (Danes, et al., 1999). Similarly, results from an evaluation of the Money Smart financial education curriculum in which data were collected from pre-tests and 2 post-tests indicate that the training positively affected behaviors of participants. Participants were more likely to open a savings account, use a budget, and have greater confidence in their financial skills (FDIC, 2007).

From these research studies, several key dimensions can be tentatively identified for personal financial management education programs to be successful. Such dimensions include having a clear mission and purpose with adequate resources and a specific targeted audience for the program (Vitt, et al., 2000). Other dimensions include developing a relevant and applicable curriculum including topics, such as saving, budgeting, getting or repairing credit, cash flow management, purchasing a home, predatory lending practices, financing major purchases, investing, and wise spending habits (Hopley, 2003). Increasing dynamic public-private partnerships that provide information and connect consumers with financial planners for ongoing support also helps programs reach success (GAO, 2004; Vitt, et al., 2000). Finally, it is essential to have ongoing, well-designed evaluations to capture consumer satisfaction with the programs as well as its impact on consumers' economic empowerment, economic self-sufficiency, and economic self-efficacy (GAO, 2004; Vitt, et al., 2000). Unfortunately, none of the programs reviewed above specifically addressed the unique challenges faced by domestic violence survivors by not addressing economic abuse or any safety concerns.

Financial Literacy Programs for Domestic Violence Survivors

At the same time that financial literacy programs were implemented for varying populations, some domestic violence organizations started including economic justice and financial literacy programs as part of their services. These financial literacy programs created specifically for domestic violence survivors include: 1) the *Hope and Power for Your Personal Finances* program from the National Coalition Against Domestic Violence (NCADV); 2) the *Personal Economic Planning (PEP)* program used by the Iowa Coalition Against Domestic Violence (VonDeLinde & Correia, 2005); 3) the Redevelopment Opportunities for Women's Economic Action Program (REAP) in St. Louis, Missouri; and 4) the *Moving Ahead Through Financial Management* program from The Allstate Foundation implemented in partnership with the National Network to End Domestic Violence, Inc. These programs contained similar components as the other financial literacy programs mentioned earlier; however, these programs go a step further by including information on economic abuse as well as addressing safety concerns for survivors of domestic violence. Examples of addressing complex financial and safety challenges include how to disentangle joint financial relationships with an abusive partner, how to repair credit damaged by an abuser, or how to identify resources to assist with financial and safety challenges.

All of the programs provided similar financial literacy information for survivors that focused on helping survivors reach individualized economic goals and strengthened financial management skills. All provided curricula, information on how to implement the program, and lessons learned from such programs. Only two of these programs have been evaluated and cannot be generalized to a wider domestic violence population. Lessons learned from these exploratory studies can, however, provide directions for future research and for advocates seeking to economically empower survivors or expand on their current efforts.

For example, REAP was evaluated in 2001 with survivors at two shelters who received the curriculum and those at two other shelters who did not receive it. All research participants (total of 67 survivors) completed a pre-test and, two weeks after the curriculum, a post-test. Questions on the pre and post-tests included basic demographic questions, the Conflict Tactics Scales 2 (CTS2) (Straus, Hamby, Sugarman, & Boney-McCoy, 1996) and the Psychological Maltreatment of Women Inventory (PMWI) (Tolman, 1989). Additionally, financial literacy questions were created based on the components of REAP focused on financial knowledge and attitudes. Finally, the Domestic Violence-Related Financial Issues scale was used to measure economic self-efficacy (Weaver, Sanders, Campbell, & Schnabel, 2009). Results indicated that survivors who participated in REAP showed greater and significant differences in both their knowledge (financial literacy) and confidence in managing finances (economic self-efficacy) when compared to those survivors who did not participate in REAP.

While the REAP program shows great promise for improving women's financial knowledge and confidence, the study had a very small sample of survivors and did not follow the survivors over a period of time to determine if these results would hold. Additionally, the DV-FI and the scale for financial literacy used were new; further testing are needed to determine if those scales accurately reflect economic self-efficacy and financial literacy.

More recently, The Allstate Foundation, in partnership with the National Network to End Domestic Violence (NNEDV), designed the *Moving Ahead Through Financial Management* curriculum. Created in 2005, this curriculum was piloted in several states and advocacy organizations. Process evaluations conducted by NNEDV provided feedback that was used to revise the curriculum several times. The goal of this program is to provide advocates with the education and tools they need to facilitate economic literacy programs with battered women and ultimately, to enhance survivors' economic empowerment. Specific attention was

given to translating the curriculum into Spanish and to include information for immigrant and refugee populations. To determine if this program improved the lives of participants, The Allstate Foundation hired researchers from the Center on Violence Against Women & Children at Rutgers University to conduct a nationwide longitudinal study that explored how well the program worked as well as the impact of such a program on survivors' lives on a number of outcome variables. The research team fanned out across ten states and 15 sites to interview survivors who participated in the curriculum. These interviews occurred three times over the course of a year. One hundred and twenty one survivors were interviewed in the first round followed by a subset of 101 survivors during the second round, and a final subset of 93 survivors for a 77% total response rate. Additional interviews with advocates implementing the curriculum occurred at the beginning and end of the data collection year. The interviews with survivors covered the following topic areas using standardized and modified scales:

- Economic, psychological, and physical abuse experiences using validated scales including the newly created Scale of Economic Abuse (SEA) (Adams, et al., 2008) and the Abusive Behavior Inventory (Shepard & Campbell, 1992) to measure physical and psychological abuse experiences;
- Economic/financial literacy (using questions specifically developed from the curriculum);
- Economic empowerment using a revised version of the Family Empowerment Scale (Koren, DeChillo, & Friesen, 1992);
- Economic self-sufficiency using the Women's Employment Network Economic Self-Sufficiency Survey (Gowdy & Pearlmuter, 1993);
- Economic self-efficacy using a subscale from the Domestic Violence Related Financial Issues Scale (Weaver, et al., 2009);
- Quality of Life (Sullivan & Bybee, 1999);

- Mental health including depression (Frazier, 1977) and PTSD (NCS, 1992);
- Basic demographics (e.g. gender, age, race and ethnicity, education, length of services received); and
- Financial skills learned and used.

After participating in the program, the survivors reported changing their financial behaviors by setting financial goals (88%), creating a budget (76%), paying off their debt (71%), or starting a retirement account (22%). Overall, there were significant improvements in their economic empowerment including all three areas of financial literacy, economic self-efficacy, and economic self-sufficiency. Other constructs (including physical, psychological, and economic abuse, as well as depression, and PTSD) decreased over time though not significantly (Postmus & Plummer, 2010).

The research design and results from this study have important limitations. First, this was an exploratory study; hence any results can only be generalized to those who participated in the interviews. Survivors were not randomly selected, nor was there a control group with which to compare. Second, advocates faced challenges when implementing the curriculum. Some advocates liked the suggested flexibility while others wanted more structure. Additionally, interviews with advocates consistently revealed a need for greater financial capacity for advocates themselves and greater training to provide comprehensive financial education for survivors. Increased training, organizational support and community resources are needed to meet the wide range of economic challenges faced by survivors. A consistent protocol for implementing the curriculum is needed to test results. Fortunately, further evaluation using experimental and comparison groups is planned.

Conclusion

The limited but growing research on the prevalence of financial abuse and its impact suggests that it

is critical for advocacy programs to incorporate economic empowerment as a part of their core services. What's more, the results of early studies suggest that financial literacy and economic empowerment programs are indeed effective in assisting survivors to improve their financial knowledge, increase their confidence about managing their financial affairs, and enhance financial behaviors that will improve their financial safety and security. While financial literacy programs targeting women and low-income populations have also been found to be successful, all such programs should incorporate information that is specifically targeted to the unique and complex safety concerns faced by domestic violence survivors. Additionally, best practices in empowerment theory suggest that financial literacy programs should be offered in conjunction with comprehensive advocacy services that assist survivors regain their level of confidence and support them to take actionable steps that improve their economic situation.

Financial literacy training for advocates is also a critical component of efforts to support the work of economic empowerment with survivors. As advocates grow in both their confidence and ability to help survivors navigate complex financial and safety concerns, they will further the empowerment of survivors they serve. Programs endeavoring to address economic empowerment should consider ways in which they will support advocates in on-going training efforts to understand the changing and complex world of finances.

Many domestic violence organizations, community-based organizations, and culturally-specific programs are also engaging in economic empowerment work that is not covered in this paper. More attention should be given to addressing the specific needs of racial, ethnic, and immigrant survivors ensuring that financial information and delivery of services are both culturally relevant and sensitive to the complex needs of these populations. Discussions between programs offering economic empowerment services, culturally-specific organizations, and researchers are critical to ensure that all survivors receive

comprehensive services. Additionally, financial literacy programs should include specific information that is relevant to immigrant populations, such as acquiring the Individual Tax Identification Number (ITIN), avoiding high fees or risky methods to send money back to their country of origin, and learning about their rights in the workplace.

Although not addressed in this paper, there are a growing number of programs that couple financial literacy programs with asset building initiatives, such as matched savings programs and small loan programs to help survivors establish or repair damaged credit. Early outcome evaluations from these programs and “practice wisdom” in the field suggest that these programs offered in conjunction with financial literacy services hold great promise in furthering the economic self-sufficiency of survivors. Advocates and researchers should continue to collaborate in order to learn how best to implement programs that address economic empowerment as well as financial literacy, economic self-efficacy, and economic self-sufficiency. With new tools, such as the Scale of Economic Abuse and other scales currently being tested, researchers and advocates have an opportunity to expand their knowledge and understanding of how existing financial literacy programs impact survivors. Further investigation is needed to identify what program components are most effective and when, where, and how economic empowerment programs should be administered.

The work of economic empowerment is critical to ensure not only long-term safety for survivors but to assist them in gaining long-term economic stability. More research is needed to understand how financial literacy and economic empowerment programs can be best delivered in a way that meets the unique safety issues faced by survivors and the impact of having experienced financial abuse. Research is also needed to understand the unique challenges faced by racial, ethnic, and immigrant populations and determine how to sufficiently include these groups when implementing financial literacy programs to enhance economic empowerment.

Endnote

1. This paper uses the terms “battered woman” and “survivor” to refer to women who are experiencing or have experienced domestic violence, as these terms are commonly used and understood by those working in the field and by society. Additionally, this paper will focus on women survivors since they disproportionately represent domestic violence survivors and men as perpetrators of physical, sexual, and other forms of violence. This in no way diminishes the experiences of male victims nor absolves females of violence they might inflict upon males or other females.

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Online resources

- National Network to End Domestic Violence (NNEDV) – <http://www.nnedv.org> <http://www.nnedv.org/projects/ecojustice>
 - Economic Justice resources
 - Partnership with The Allstate Foundation
 - Financial Tips for Survivors
- The Allstate Foundation – <http://www.allstate.com/foundation/main.aspx>
- Financial Literacy Information – <http://www.clicktoempower.org>
- Financial Empowerment Curriculum - <http://www.clicktoempower.org/resources/financial-empowerment-curriculum.aspx>
- National Coalition Against Domestic Violence (NCADV) – <http://www.ncadv.org>
- Financial Education Project - <http://www.ncadv.org/programs/FinancialEducation.php>
- Center on Violence Against Women & Children at Rutgers University, School of Social Work – <http://vawc.rutgers.edu>
- Redevelopment Opportunities for Women- <http://www.row-stl.org>
- Alianza – <http://dvalianza.org>
- Enlace Comunitario – <http://www.enlacenm.org>
- Casa de Esperanza – <http://www.asadeesperanza.org>
- Sacred Circle – <http://www.sacred-circle.com>
- Institute on Domestic Violence in the African American Community – <http://www.idvaac.org>
- Asian & Pacific Islander Institute on Domestic Violence – <http://www.apiahf.org/apidvinstitute>
- National Council of La Raza – <http://www.nclr.org>
- Wealth-Building Program - http://www.nclr.org/index.php/issues_and_programs/community_and_family_wealth/
- VAWnet – <http://www.vawnet.org> (see special collections related to individual development accounts, housing, and other economic topics)

Related VAWnet Document

Renzetti, C.M. (2009, September). Economic Stress and Domestic Violence. Harrisburg, PA: VAWnet, a

project of the National Resource Center on Domestic Violence/Pennsylvania Coalition Against Domestic Violence.

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In Brief: Economic Empowerment of Domestic Violence Survivors

Judy L. Postmus in consultation with Rene Renick, Sandra Mayoral Pedroarias, and Kim Pentico

Economic abuse by intimate partner is a form of domestic violence and includes a range of tactics used by an abuser to undermine the economic independence of a current or former intimate partner. Economic empowerment is an overarching theme that includes the following: 1) an increase in *financial literacy* or the knowledge and skills to make sound financial decisions and obtain resources; 2) an improvement in *economic self-efficacy* or the belief that one has the resources, options, and confidence to be successful; and 3) an enhancement in *economic self-sufficiency* or economic behaviors that demonstrate their economic self-efficacy or financial literacy regarding personal financial management (Gowdy & Pearlmutter, 1993; Perry & Morris, 2005; Vitt, et al., 2000). Often, the vehicle to promote economic empowerment centers on financial literacy programs.

Empirical information about the full extent of economic abuse, its short- and long-term impacts, and how best to structure economic empowerment approaches for domestic violence survivors is in its infancy. The available research on financial literacy programs with non-victim populations is limited since only changes in financial knowledge is measured but not changes in economic self-efficacy and financial management behaviors (Bernheim, Garrett, & Maki, 2001; Braunstein & Welch, 2002; DeVaney, Gorham, Bechman, & Haldeman, 1996; Johnson & Sherraden, 2007; Murphy, 2005; Perry & Morris, 2005; Zhan, Anderson, & Scott, 2006). Additionally, none of the financial literacy programs reviewed specifically addressed the unique challenges domestic violence survivors face when economic abuse or any safety concerns are not addressed.

Some domestic violence organizations include economic justice and financial literacy programs as part of their services. These programs contained similar components as other financial literacy programs; however, these programs go a step further by including information on economic abuse as well as addressing safety concerns for survivors of domestic violence. Examples of addressing complex financial and safety challenges include how to disentangle joint financial relationships with an abusive partner, how to repair credit damaged by an abuser, or how to identify resources to assist with financial and safety challenges.

The results of early studies suggest that financial literacy and economic empowerment programs are indeed effective in assisting survivors to improve their financial knowledge, increase their confidence about managing their financial affairs, and enhance financial behaviors that will improve their financial safety and security (Postmus & Plummer, 2010; Weaver, Sanders, Campbell, & Schnabel, 2009). While financial literacy programs targeting women and low-income populations have also been found to be successful, all such programs should incorporate information that is specifically targeted to the unique and complex safety concerns faced by domestic violence survivors. Additionally, best practices in empowerment theory suggest that financial literacy programs should be offered in conjunction with comprehensive advocacy services that assist survivors regain their level of confidence and support them to take actionable steps that improve their economic situation.

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