

## **Economic Empowerment for Survivors of Domestic Violence**

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In mid-August, I had the privilege of attending the Allstate Foundation Purple Purse: Moving Ahead Domestic Violence Training in Northbrook, Illinois. Leading up to this training, many people were shocked to hear that an advocate like myself would be attending a training hosted by an insurance agency. What many people don't know is that Allstate Foundation Purple Purse has been a key player in addressing the needs of survivors of domestic violence, specifically when it comes to financial abuse, for over 10 years.

When we talk about domestic violence, oftentimes we leave a huge piece out of the equation. Financial abuse is a form of domestic violence that is pervasive in abusive situations. It is estimated that 99% of abusive relationships involve some form of financial abuse, and about 72% of people stay in abusive relationships longer than they would have wanted to due to financial reasons. It is next to impossible to address the needs of victims without discussing how finances and economic abuse play a role in survivors' lives.

Financial abuse can include a multitude of things, but ultimately is the way an abuser controls a victim's access to money and/or resources to gain financial control. Financial abuse can include anything from preventing someone from working or earning money; to withholding money or controlling how money is spent; to withholding basic living resources, like medication or food. As advocates, it is our responsibility to ensure the safety and wellbeing of survivors. Therefore, it is imperative we work hard to include economic empowerment programs and resources within our domestic violence services. Economic empowerment programs work to build victims and survivors up and provide the skills, knowledge, and resources for them to become financially independent. While many factors are at play, it is a crucial piece to for survivors to attain in order to become free from violence.

When I first learned that I would be attending this training and working on the economic empowerment project within our agency, I was very skeptical. How are we, as advocates, supposed to help survivors become financially independent? There are so many challenges to victim advocacy already, including limited time, resources, and funding. While that might be true, I was surprised with how much I learned from Allstate's training, and how important it is to include this necessary information for victims/survivors..

For some, including myself, the world of finances, financial planning, budgeting, etc. seems daunting. However, the reality is that every single person in our society uses and is dependent on money; we live in a capitalist society. Therefore, everyone should have a general understanding of finance. Throughout the training, advocates and Allstate agents were taught the Allstate Foundation's *Moving Ahead Through Financial Management* Curriculum. This curriculum consists of five modules that walk participants through important concepts such as understanding financial abuse; what it means to have an equal financial relationship with a person; budgeting; building credit; paying off debt; and making large purchases (like a car or house). This in-

depth curriculum provides the foundational financial knowledge that everyone should know, and is essential to help survivors establish themselves as financially independent. The *Moving Ahead Through Financial Management* curriculum is already being implemented here in Delaware within our domestic violence programs, and has proven to be beneficial to both survivors and advocates. Knowledge is power, and we are thankful to have another tool to help empower survivors.

For further information on economic empowerment and the Allstate Foundation *Moving Ahead Through Financial Management* Curriculum, visit:

<https://nnev.org/about-dv/dv-economic-justice/> and

[https://www.allstatefoundation.org/domestic\\_violence\\_impact.html](https://www.allstatefoundation.org/domestic_violence_impact.html)