

Winter 3-18-2017

Exploring Ecological Factors Influencing Economic Advocacy for Domestic Violence Survivors

Christina V. Soibatian
DePaul University, csoibati@depaul.edu

Follow this and additional works at: https://via.library.depaul.edu/csh_etd

Recommended Citation

Soibatian, Christina V., "Exploring Ecological Factors Influencing Economic Advocacy for Domestic Violence Survivors" (2017). *College of Science and Health Theses and Dissertations*. 240.
https://via.library.depaul.edu/csh_etd/240

This Thesis is brought to you for free and open access by the College of Science and Health at Via Sapientiae. It has been accepted for inclusion in College of Science and Health Theses and Dissertations by an authorized administrator of Via Sapientiae. For more information, please contact digitalservices@depaul.edu.

RUNNING HEAD: ECONOMIC ADVOCACY FOR IPV SURVIVORS

Exploring Ecological Factors Influencing Economic Advocacy for Domestic Violence
Survivors

A Master's Thesis Presented in
Partial Fulfillment of the Requirements for the Degree of Doctor of Philosophy

By
Christina Vosky Soibatian

Department of Psychology
College of Science and Health
DePaul University
Chicago, Illinois

Table of Contents

Abstract.....	5
Introduction.....	6
Intimate Partner Violence.....	6
Prevalence of IPV.....	6
Physical and Psychological Problems.....	7
Economic Problems.....	8
Finances.....	8
Education.....	9
Employment.....	10
Additional Economic Problems.....	11
Survivor’s Safety.....	11
IPV Services.....	13
Challenges and Facilitators for Service Providers.....	14
IPV Economic Services.....	16
Economic Empowerment Programs.....	16
Economic Services in Illinois.....	19
Social Ecological Theory.....	21
Current Study (Rationale).....	24
Research questions.....	26
Method.....	27
Research Participants.....	27
Procedure.....	28

Recruitment.....	28
Interviewing procedures.....	29
Data Analysis.....	31
Results.....	33
Overview.....	34
Individual.....	34
Perceptions of self.....	35
Understanding.....	35
Persistence.....	36
Discouragement.....	36
Hope.....	37
Perceptions of survivors.....	38
Uninformed about economic/financial issues.....	38
Marginalized.....	39
Empowered.....	41
Disempowered.....	42
Psychological well-being.....	43
Connectedness.....	46
Knowledge of Resources.....	48
Organizational.....	50
Supportive atmosphere.....	50
Advocates.....	51
Survivors.....	52

Formal procedures	53
Managing multiple roles	56
Resources	59
Education/Training.....	59
Economic Empowerment curriculums	62
Technology.....	65
Funding/Grants.....	68
Discussion.....	72
Major Findings and Implications.....	72
Limitations and Future Research.....	78
References.....	81
Appendix A. Initial Email from ICADV.....	89
Appendix B. Phone Call Recruitment Script.....	91
Appendix C. Email Recruitment Script.....	92
Appendix D. ICADV Letter of Support.....	93
Appendix E. Reminder Email.....	94
Appendix F. Interview Questions.....	95

Abstract

Domestic violence advocates accompany and support victims as they navigate community systems (e.g. legal, medical, and social) to obtain needed services and prevent future partner violence. Research suggests victims believe economic services will increase their sense of safety in abusive relationships. Although advocates acknowledge economic services are critical to victims' safety, the ecological factors that impact how advocates are providing these services have not been examined in the literature. The purpose of this study is to explore the factors that challenge and facilitate advocates' work with domestic violence survivors around economic/financial issues from an ecological perspective. Qualitative interviews were conducted with 20 domestic violence advocates in the state of Illinois to understand their experiences working with survivors on economic/financial issues. Findings help to identify what advocates and domestic violence programs need to be more effective at working with survivors around economic/financial issues. This can help inform training, technical assistance, funding, and other resources for working with women on economic services.

Introduction

Intimate Partner Violence

Intimate partner violence (IPV), also called domestic violence, is defined as a type of harm or threat by a current or former partner or spouse (Saltzman, Fanslow, McMahon, & Shelley, 2002). This form of conflict can involve physical abuse (pushing, punching, use of a weapon, etc.), sexual abuse (use of physical force to compel a person to engage in sexual act against her will, abusive sexual contact, etc.), or psychological/emotional abuse (humiliation, isolation, denying victim access to basic resources, etc.; Saltzmann et al., 2002). In addition, researchers have recognized economic abuse as a unique form of intimate partner violence, in which an abuser makes or attempts to make a victim¹ financially dependent by maintaining total control over economic resources (e.g. by preventing employment, limiting funds, interfering with educational goals etc.; Adams, Sullivan, Bybee & Greeson, 2008; Fawole, 2008).

Prevalence of IPV. Nationally representative studies in the United States show that intimate partner violence is perpetrated against men and women, but more often against women (Breiding, Chen, & Black, 2014; Tjaden & Thoennes, 2000)². The National Violence Against Women Survey and a recent report from the Centers for Disease Control and Prevention's National Intimate Partner and Sexual Violence Survey found that lifetime prevalence of physical intimate partner violence against women in the United States is between 21.7- 24.3 % (Breiding et al., 2014; Tjaden & Thoennes, 2000).

¹ This document will use the terms "victim" and "survivor" interchangeably to refer to women who have experienced intimate partner violence, as these terms are commonly used by those working in the field, and in the literature. Victim denotes the crime that was committed against them, and survivor acknowledges the strengths of the women who have lived through such experiences.

² As such, victims of intimate partner violence will be referred to as women throughout this document. In no way does this diminish the experiences of male victims of violence.

Correspondingly, a meta-analysis of 158 articles on the prevalence of physical intimate partner violence in English-speaking nations (including the United States), found that one in four adult women (23.1 %) experience intimate partner violence in their lifetime (Desmarais, Reeves, Nicholls, Telford, & Fiebert, 2012)³. These prevalence estimates make it clear intimate partner violence is not an uncommon experience for women in the United States.

Physical and psychological problems. Intimate partner violence negatively affects women's physical and psychological well-being. Many studies show an association between a history of intimate partner victimization and poor self-ratings of physical and psychological health outcomes (Bonomi, Anderson, Rivara, & Thompson, 2007; Bonomi et al., 2006; Brokaw et al., 2002; Campbell et al., 2002; Coker et al., 2002; Hathaway et al., 2000; Hegarty, Gunn, Chondros, & Small, 2004; Kramer, Lorenzon, & Mueller, 2004; Nicolaidis, McFarland, & Gerrity, 2004). Specifically, studies that look at the effects of intimate partner violence on women's physical well-being suggest repeated physical assaults can increase the risk for chronic diseases; neurological, cardiopulmonary, and gastrointestinal symptoms; and create adverse reproductive health outcomes (Bonomi et al., 2006; Coker et al., 2002; Janssen et al., 2003). At its most severe, intimate partner violence can result in death (Campbell, Glass, Sharps, Laughon, & Bloom, 2007). In addition to the physical problems that victims experience, intimate partner violence also leads to psychological problems. A meta-analysis of 56 studies of female victims of intimate partner violence found that the weighted mean prevalence of mental health problems was 64% in studies of posttraumatic stress disorder, 48% in

³ Most of the studies (85.5%) were conducted in the United States. Analyses across studies displayed variability in rates, suggesting the need for standardized measurement of IPV.

studies of depression, 19% in studies of alcohol abuse, 18% in studies of suicidality, and 9% in studies of drug abuse (Golding, 1999). These findings show intimate partner violence can be a serious issue for women's health.

Economic problems. In addition to physical and psychological problems, economic problems ensue when abusers engage in economic abuse by attempting to control their partner's ability to acquire, use, and maintain economic resources. Although limited research exists on the prevalence of economic abuse, studies of female victims of intimate partner violence participating in domestic violence service agencies and financial literacy programs have found that 94%-99% experienced some form of economic abuse (Adams et al., 2008; Postmus, Plummer, McMahon, Murshid, & Mi Sung Kim, 2012). Subsequently, research on the impact of economic abuse on women's finances, education, and employment will be discussed.

Finances. Studies report several examples of abusers controlling their partners' financial resources. For example, an abuser may use different family members and friends as collateral to pressure a victim to use her financial resources to meet his demands (Boyce, Kolinier, Koplun, Trifone, & Wong, 2014). An abuser may run up debt in the victim's name or purposefully ruin her credit score while misinforming her or concealing information from her in the process (Brewster, 2003; VonDeLinde, 2002). An abusive partner may even steal a victim's credit cards or force the victim to take out loans for him (Boyce et al., 2014). Studies have found that abusers deny their partners access to money for basic necessities (Anderson et al., 2003), restrict access to transportation (Ptacek, 1997), and withhold access to joint bank accounts and shared assets (Brewster, 2003). In some instances, an abuser may even interfere with the victim's access to

additional forms of financial support, such as disability payments or child support (Brewster, 2003; Moe & Bell, 2004). Such financial control tactics can make victims dependent on their abusers for economic resources. Research also suggests that these tactics are common in abusive relationships. According to an exploratory study, 79% of women participating in a financial literacy program reported their abusers had controlled, used, and compromised the maintenance of their financial resources (Postmus et al., 2012).

Education. Furthermore, abusers may directly interfere with women's abilities to further their education (Anderson et al., 2003; Riger, Ahrens, & Blickenstaff, 2000; Shepard & Pence, 1988; VonDeLinde, 2002). Abusers have destroyed homework assignments and kept women up all night with arguments before exams (Raphael, 1996). Abusers also interfere with learning when they try to bring down their partner's self-confidence and make them feel guilty for leaving their children with outside child-care providers so they can attend school (Raphael, 1995). Additionally, an abuser may interfere with the woman's ability to retrieve financial aid through her schooling as a form of further control of her economic funds (Brewster, 2003). Across studies conducted in domestic violence service agencies, researchers have found that many female victims report interference with their education (Anderson et al., 2003; Riger et al., 2000; Tolman, 1989). For example, from 485 victim surveys collected in a domestic violence advocacy center, 23% of women reported their abusers tried to keep them from going to school (Anderson et al., 2003). Moreover, seeking out higher education may lead to an escalation in the physical violence. Women's welfare-to-work providers reported abuse in relationships worsens when victims seek education and training (Tolman & Raphael,

2000). It seems likely that in response, some women may remove themselves from school to reduce their safety risks. Together, these findings suggest intimate partner violence negatively impacts a woman's effort to pursue her education, which may affect her financial outcomes as well.

Employment. In addition to interfering with education, abusers may also interfere with their victim's ability to sustain employment (Adams, Sullivan, Bybee, & Greeson, 2008; Barusch & Taylor, 1999; Moe & Bell, 2004; Postmus et al., 2012; Swanberg, Logan, & Macke, 2005; Wettersten et al., 2004). For example, an abuser may excessively call on the phone or appear unannounced at the work place to harass the victim (Lloyd, 1997). Women report their jobs were compromised when they arrived late, left early, or were absent for work because of the physical violence they were experiencing in their relationships; 50% to 70% of female victims report these work interferences (Shepard & Pence, 1988; Wettersten et. al., 2004). In Wettersten and colleagues' (2004) qualitative study exploring the impact of intimate partner violence on women's employment, one victim described how violence interfered with her work:

“Because sometimes I'd go to work and I'd be so upset from arguing with him or something I'd just, I'd feel like I'd just want to cry, you know. Or we had a fight the night before and he hit me. He never left bruises anywhere that anybody could see. I was always hidden. So I was in pain, too, and it made it hard. I had to call in sometimes because I was in too much pain to even walk or, you know to go in, you know, or I was too upset.”

This qualitative interview provides a richer understanding of how intimate partner violence interferes with a woman's experience in the work place. In other studies, women

also report that abusers sabotage their cars, threaten and physically restrain them, fail to take care of their children, steal the car keys, and refuse to give them a ride to prevent their partners from going to work (Riger, Ahrens, & Blickenstaff, 1999; VonDeLinde, 2002). In addition, women report having less work experience, job skills, and job training as a result of their abusive relationships (VonDeLinde, 2002). Ultimately, research reveals that abuse may cause women to lose their jobs (Riger, Ahrens, & Blickenstaff, 2000; Shepard & Pence, 1988). In a study of female victims who resided in domestic violence shelters, 52% reported they were fired or had to quit because of abuse (Rigers, Ahrens, & Blickenstaff, 2000). These studies suggest intimate partner violence can be a detriment to victims' employment, which may create further economic problems for victims.

Additional economic problems. Abusers cause economic problems for their partners through direct interference with their finances, education, and employment. However, victims also face other economic problems that may or may not be directly attributable to the abuse, such as high legal fees for obtaining a divorce from the abuser and issues with the lack of "livable wage jobs," which make it too hard for women to qualify for government aid, but still do not pay enough to be able to afford needed private resources (e.g. health care, childcare, transportation; VonDeLinde, 2002). Female victims also describe problems accessing day-to-day resources, such as food, diapers, and clothing for their children (VonDeLinde, 2002). In addition, victims report problems waiting for public housing or attempting to rent housing with limited financial resources (VonDeLinde, 2002).

Survivor's Safety

Whether or not the economic problems stem from the abuse itself, economic problems can put women's safety at risk. Survivors, who described these various types of economic problems, also reported the economic problems were barriers that prevented them from leaving their abusive partners (VonDeLinde, 2002). Correspondingly, past research indicates survivors' economic problems are a primary reason why a survivor will stay with an abusive partner or return to them (Gondolf, 1988; Hoefeller, 1982; Strube and Barbour, 1983; Sullivan, 1991). In turn, staying with an abusive partner or returning to an abusive partner may leave her at risk of further abuse.

On the other hand, addressing survivors' economic problems may help promote their safety. Researchers recently examined how to increase women victims' safety in their abusive relationships (Ditcher & Rhodes, 2011). A sample of women (N= 173) who had reported the violence to the police completed self-report questionnaires about what services they need and what services would help them feel safer in their abusive relationships (Ditcher & Rhodes, 2011). Over three quarters of the sample reported a current need for economic support services, which included financial, housing, and employment assistance (Ditcher & Rhodes, 2011). Furthermore, 53% reported employment assistance would help them to feel safer, 67% reported housing assistance would help them feel safer, and 64% reported financial assistance would help them feel safer (Ditcher & Rhodes, 2011). The findings of Ditcher and Rhodes' (2011) study highlight the perceived importance of economic services for female survivors to feel safe and escape their abusers if they wish to do so. In spite of these needs, survivors reported needs for economic services contrast with services traditionally provided to intimate

partner violence survivors (e.g. counseling, shelter, legal support). The following section further elaborates on services available for survivors of intimate partner violence.

IPV Services

Intimate partner violence survivors can turn to domestic violence assistance programs to help them meet their needs. Assistance programs designed to serve women victimized by intimate partner violence are unique human service agencies because they provide safety, protection, and trauma services that other types of providers typically do not offer (Tower, McMurray, Rowe, & Wallis, 2006). Differences exist in assistance programs across communities because of service philosophies and grassroots origins (Pfouts & Renz, 1981). However, even though such programs can differ in size, capacity, and the services provided, their goals are generally similar. Sullivan (2011) refers to justice, autonomy, restoration, and safety as the common goals of domestic violence programs. Women will typically seek services through domestic violence programs when there is a desire to manage or escape violence (Macy, Nurius, Kernic, & Holt, 2005).

Services provided by domestic violence assistance programs include emergency shelter, counseling, crisis hotlines, and advocacy. Shelters are designed to help survivors escape violence, provide temporary housing, and offer advocacy and short-term counseling services, and support (Sullivan & Gillum, 2001). Counseling can help survivors recover from traumatic events, rebuild self-esteem, and improve quality of life (Sullivan & Bybee, 1999). Telephone crisis hotlines operate 24 hours a day, 7 days a week, and provide a safe outlet for women to seek resources and information from advocates about specific issues such as childcare or housing (Bennett et al, 2004). Advocates generally support women as they navigate through community systems (e.g.

legal, medical, and social), and link women to institutional agents (e.g. police, attorneys, and public housing agents; Bennett et al., 2004). Advocates connect their clients to people who can provide access to resources. Research on community-based advocacy suggests female survivors of intimate partner violence gain greater access to community resources and experience less violence over time compared to women who do not receive advocacy services (Sullivan & Bybee, 1999). Fundamentally, the role of advocates is important because they help survivors to access resources, in order to help meet the survivor's needs.

Challenges and Facilitators for Service Providers

Since advocates clearly play a significant role in supporting survivors and helping them access resources, it is also important to understand the factors that help and hinder advocates' ability to serve their clients. There has been no research done to examine factors that specifically impact advocates' economic work with survivors, but research does exist to better understand advocates' work with survivors generally. Much of the literature suggests individual and organizational level factors are relevant to better understanding the challenges and facilitators of general advocacy.

Researchers have found some factors that challenge advocates' work with survivors are related to their conceptualization of survivors, the professionalization of advocacy work, and the absence of organizational resources in their respective agencies (Dunn and Powell-Williams, 2007; Weis, 2008; Ellsberg, 2006; Kulkarni, Bell, & Rhodes, 2012). Dunn and Powell-Williams (2007) suggest one of the biggest challenges for advocates to provide service to survivors is feeling "great frustration" with their polarizing views [i.e., survivors are 1) *victims* controlled and manipulated by different

forms of abuse, and 2) *agents* whose decisions to stay with or leave their partners should be respected]. Dunn and Powell-Williams (2007) interviewed 32 domestic violence advocates exploring their understanding of domestic violence survivors who stay with their abusive partners; the researchers argued a lack of theoretical resources and appropriate language present for advocates to manage their understanding of survivors, in turn, challenging their work. Additionally, in a case study of domestic violence shelter advocates, researchers explored how a push towards professionalizing advocates' work influences the creation of "professional boundaries" between advocates and survivors (Weis, 2008). Professional boundaries highlighted differences in power between advocates and survivors, and created tension in advocates' relationships with survivors (Weis, 2008). Moreover, in a focus group study, 24 national hotline advocates identified insufficient organizational resources, limited training, staff burnout, and poor integration with other community resources challenged their abilities to provide quality services to survivors (Kulkarni, Bell, & Rhodes, 2012).

In addition to identifying challenges that hinder advocates' work with survivors, researchers have also explored factors that facilitate advocates' work. For instance, Kulkarni, Bell, and Rhodes (2012) found that providing empathy to survivors, supporting empowerment-based approaches, individualizing care for their clients, and maintaining ethical boundaries were associated with enhancing services for survivors. In addition, Slattery and Goodman (2009) conducted a study with 148 domestic violence advocates in different settings to determine what factors in the workplace were associated with secondary traumatic stress; findings from the study suggested that support from colleagues at work, quality clinical supervision, and sharing power in making decisions

within the agency promoted the well-being of advocates, which indirectly facilitates their work with survivors. Furthermore, Ellsberg (2006) suggests advocates' work with survivors will also improve when spaces are created for providers to talk about their experiences with violence, and challenge personal attitudes that may be contributing to their misconceptions and biases of survivors.

IPV Economic Services. Although advocates have long served survivors and faced challenges along the way, addressing survivors' economic needs as a primary component of advocacy work did not take place until a little over a decade ago. To strengthen economic services for female survivors, economic empowerment programs were eventually formed.

Economic Empowerment Programs. According to the International Center for Research on Women, a woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions (Golla, Malhotra, Nanda, & Mehra, 2011). Economic empowerment programs were created to help empower women who face economic problems. As the previous research studies illustrated, female survivors of intimate partner violence may face numerous economic problems that can keep them from becoming economically empowered, and in turn, these problems may increase risks to their safety. Economic empowerment programs specifically tailored toward survivors of intimate partner violence focus on providing information to survivors about what economic abuse is and the safety concerns involved with abuse (Postmus, 2011; Sanders & Schnabel, 2006). These programs also focus on increasing victims' access to and knowledge of various economic resources in their community settings (Postmus, 2011). Another major goal of

economic empowerment programs is to increase women's self-confidence to manage and cope with their economic problems (Sanders & Schnabel, 2006). In addition, economic empowerment programs intend to help survivors of intimate partner violence reach their individualized economic goals and strengthen their financial management skills.

The economic empowerment programs that were developed for IPV survivors are administered through domestic violence assistance programs. Economic empowerment programs for survivors include: (1) *The Hope and Power for Your Personal Finances* program from the National Coalition Against Domestic Violence; (2) *The Personal Economic Planning* program used by the Iowa Coalition Against Domestic Violence (VonDeLinde & Correia, 2005); (3) *Redevelopment Opportunities for Women's Economic Action Program (REAP)* in St. Louis, Missouri (Sanders, Weaver, & Schnabel, 2007); and (4) *The Moving Ahead Through Financial Management* program from The Allstate Foundation, implemented in partnership with the National Network to End Domestic Violence (Postmus, 2011). Thus far, only the REAP and Moving Ahead Through Financial Management programs have been evaluated using exploratory research; these are also the two programs that have been used in the past in Illinois. The following will describe these two programs in further detail and discuss empirical literature on the effectiveness of these two types of programs.

The REAP and Moving Ahead Through Financial Management programs were designed to train advocates and provide them with the tools they would need to serve IPV survivors. Advocates are expected to use the information from the program curriculums to more effectively work in one-on-one and group settings with survivors on economic problems. The REAP curriculum focuses on four major topics: budgeting, credit,

banking, and investing (Sanders & Schnabel, 2006). In comparison, the Moving Ahead Through Financial Management Program curriculum focuses on the same topics, as well as other financial tools to help survivors address economic problems (e.g. dealing with the misuse of financial records). In addition, the Moving Ahead Through Financial Management Program curriculum is available to the public via the Internet and therefore may be accessed by survivors directly if they choose to seek help on their own. Yet, both of these programs were created with the expectation that advocates in domestic violence assistance programs would administer the program curriculum to survivors.

Studies evaluating these economic empowerment programs have found positive outcomes for IPV survivors. The REAP program was evaluated by comparing survivors at two women's shelters who received the curriculum to survivors from two different women's shelters who did not receive the curriculum. A pre-test and post-test (after the curriculum) was administered to all of the participants. The findings from this study indicated that women who participated in the REAP program had statistically significant improvements in their financial literacy and confidence in managing their finances compared to women who did not participate in the REAP curriculum (Sanders, Weaver, & Schnabel, 2007). In an exploratory study of the Moving Ahead Through Financial Management program, researchers surveyed a national sample of female intimate partner violence victims from 15 program sites in 10 different states. The study found that survivors who participated in the program also significantly improved their mastery of financial management skills, and increased their confidence in completing financial tasks (Postmus & Plumer, 2010). Survivors also reported changes in their knowledge of financial behaviors in order to improve their personal safety (e.g. women understood

what community resources and public assistance benefits were available to assist with the financial challenges they may encounter when deciding to leave an abuser; Postmus & Plumer, 2010). These findings suggest economic empowerment programs can help survivors to master financial skills and increase their financial confidence. The following section will focus on economic services in Illinois, the focus of the current study.

Economic services in Illinois. The first economic empowerment services were adopted in Illinois in 2007 through the Illinois Coalition Against Domestic Violence (ICADV; “Illinois Coalition,” 2007). The state coalition was determined to help advocates increase safety for IPV survivors by “looking for safe strategies to help the survivor budget, save for her goals, pursue education and employment, and create a realistic economic action plan that is geared to her individual situation” (“Illinois Coalition,” 2009). The goals of the state coalition aligned with the goals of economic empowerment programs created for IPV survivors. For this reason, the state coalition gained access to the REAP program in 2007 to help properly train and educate advocates working in domestic violence assistance programs in Illinois.

The state held two economic empowerment training sessions for advocates based on the REAP program in 2007. The state coalition intended to provide advocates with the necessary knowledge and tools to provide economic services to survivors in group settings. Advocates who participated in the training were encouraged to adapt the REAP program curriculum as they saw fit in their own organizations (“Illinois Coalition,” 2008). For example, an advocate could use an abridged version of the curriculum to assist women who lived in unstable living conditions (e.g. shelters), but still sought access to economic services. These advocacy trainings led over 74 advocates from 39 different

domestic violence agencies to conduct 140 REAP sessions, and educate over 650 survivors in the state that year (“Illinois Coalition,” 2007).

Advocates reactions to the training sessions suggested future trainings should provide more focus on one-to-one economic advocacy with survivors (“Illinois Coalition,” 2008). Advocates reported mixed feelings about whether the REAP program should be applied in a group setting or case-by-case basis. According to an administrator at the state coalition, after several years of success using the REAP program to train advocates, funding was no longer available to continue training sessions for advocates. Fortunately, advocates did not have to wait long before they gained access to a new program.

Soon after the state coalition lost funding for the REAP program, they gained access to the Moving Ahead Through Financial Management Program to continue training advocates on economic services. The new program provided enough funding to administer four regional trainings in 2010, of which 71% of domestic violence programs in the state participated (“Illinois Coalition,” 2010). Although the trainings were not required, the state coalition encouraged advocates to use the curriculum from Moving Ahead Through Financial Management Program in which ever way they found best fit with their organization, including incorporating training with already existing financial education (e.g. REAP curriculum; “Illinois Coalition,” 2010). The Allstate Foundation funded the Moving Ahead Through Financial Management curriculum for a second year in 2011, but funding was no longer provided to the state after that year. Currently, advocates from various domestic violence organizations in the state reported using mixed techniques, if any, to help survivors with economic issues, because trainings for REAP

and Moving Ahead Through Financial Management Programs were inconsistently available to them.

Most recently, the state coalition has been granted funding for a new program called the Career Empowerment Curriculum. This program trains advocates on how to serve IPV survivors who are seeking employment, while helping them feel safe in the process. According to an administrator at the state coalition, advocates in eight different domestic violence programs in the state are currently conducting the Career Empowerment Curriculum.

In summary, domestic violence advocates in Illinois who work with victims on economic/financial issues may be informed by any one of three economic empowerment programs on providing economic services to survivors. However, there is no single program being delivered consistently across all domestic violence organizations in the state. Some organizations and some individual advocates may be using any of these economic empowerment programs while others will not. Of those advocates who do utilize the programs to provide economic services, some will work one-on-one and some will work in groups to assist IPV victims. Ultimately, this is likely to influence how effectively advocates work with victims on these issues.

Social Ecological Model

Bronfenbrenner's (1979) social ecological model can help us think more broadly about multiple factors that may affect how effectively advocates work with victims on economic issues. The social ecological model of human development provides a framework to better understand a multitude of factors across various levels of social context that impact people (Bronfenbrenner, 1979). The framework starts with the

individual and expands to include factors related to broader and broader levels of social context. The ecological framework suggests an interdependent relationship exists between levels of society, which makes it practical to apply to community problems, such as intimate partner violence.

The ecological framework will be useful to understand how domestic violence advocates, as individuals are nested within different levels of social context (e.g. microsystem, mesosystem, exosystem, macrosystem) that may affect how well they work with clients on economic issues. First, the individual stands at the core of the framework; the individual level focuses on characteristics such as the individual's behaviors, values, knowledge, attitude, and skills. For example, an advocate's scope of knowledge about a specific economic service may directly impact the advocate's interactions with clients (VonDeLinde, 2002). Next, the microsystem level refers to the relationships between the individual and other persons in an immediate setting; this level may include the influence of the individual's family, peers, or colleagues. At the microsystem level, an advocate's direct interactions and relationships with her colleagues in a domestic violence organization may impact the advocates' work with clients. The following level is referred to as the mesosystem level, in which interrelations among major settings affect the individual. For instance, at the mesosystem level, relationships between the domestic violence assistance program and other social service organizations in the community may impact how well advocates are able to meet survivors' needs. (VonDeLinde, 2002). The next level of the framework is called the exosystem; the exosystem level refers to the links between a social setting in which the individual does not have an active role. For example, a state coalition's ability to secure funding for economic services from

foundations and governmental sources may impact how advocates interact with their clients. Finally, the macrosystem level, which is the broadest of the levels, is where other levels function within; this level may be related to the cultural values, norms, societal climate, and laws in a society. At the macrosystem level, the laws instated in a community may critically affect an advocate's interactions with a client. The ecological framework suggests that factors at these multiple levels will impact how advocates work with IPV survivors on economic/financial issues. Using the ecological model can help us understand what individual and contextual characteristics challenge and facilitate advocates' work with their clients on economic/financial issues at these different levels. Therefore, the present study will identify the factors that challenge and facilitate advocates' work with IPV survivors on economic/financial issues in the state of Illinois through an ecological lens.

While research on ecological factors (i.e., individual- and organizational- level factors) affecting domestic advocacy more broadly have been examined, research on the ecological factors that affect advocates' work on economic services with female victims is extremely limited. Although VonDeLinde's (2002) study did not intend to use an ecological lens to understand advocates' experiences, the study does identify some ecological factors related to how advocates were meeting victims' economic needs. VonDeLinde's (2002) study found that advocates had inconsistent knowledge of economic services and lacked systematic training on economic issues (which are individual level characteristics). The research also identified other barriers to working with survivors on economic issues, including confusion about how economic advocacy fits into the mission of domestic violence programs, and lack of funding for economic

services (VonDeLinde, 2002; microsystem and exosystem level or organizational level characteristics). To date, this is the only research to examine barriers to advocates work with victims on economic/financial issues. Since there is limited research directly applying advocates' experiences through the ecological framework, the current study will help us clearly outline advocates' interactions across the different systems of the ecological model to identify what helps and hinders their work to provide more effective economic services to female IPV victims.

Current Study

Women who experience intimate partner violence can face harsh economic problems due to the abuse. Empirical research shows a female victim's dependence on her abuser's economic resources is a primary reason why she will stay with an abusive partner or return to them. Furthermore, research suggests victims believe economic services will help them feel safer in abusive relationships. Economic assistance and resources, such as day care, housing, education, and job training, could be protective factors that help women establish independence from their violent partners, and increase their sense of safety.

Advocates in domestic violence organizations play an instrumental role in helping survivors access resources. In an effort to strengthen economic services for female survivors, economic empowerment programs were formed. Studies have reviewed and analyzed the effectiveness of economic services, particularly economic empowerment programs from survivors' perspectives. Exploratory findings suggest that in some circumstances, economic empowerment programs (e.g. REAP, Moving Ahead Through Financial Management) help women master financial skills and increase their financial

confidence. However, in Illinois, these economic empowerment programs have not been systematically adopted. Instead, advocates in Illinois tend to work with survivors on economic/financial issues individually and may or may not be using various curricula to inform their work.

Ecological theory suggests advocates' work with survivors on economic issues may be influenced by multiple levels of the ecological context. Individual and organizational level factors have been found to influence advocates' work more broadly, such as personal biases and attitudes and limited training and resources within agencies. Though research exists to understand individual and organizational level factors of advocates' work more broadly, little research has examined the factors that may impact advocates' work with survivors on economic issues. It is important to explore factors that specifically influence economic advocacy because this type of service has not been traditionally offered by advocates in domestic violence assistance programs. Considering the high prevalence of economic abuse found in the literature, advocates have become more aware of economic issues for survivors, and organically created services to address their economic needs. However, with little formal structure and assistance for advocates to provide economic services, ecological factors, such as individual and organizational level factors, become important to explore in order to improve the effectiveness of a much needed service among survivors.

VonDeLinde's (2002) study noted several challenges that advocates face when attempting to provide economic services to survivors, including lack of systematic training and limited funding for economic services. However, advocates' perceptions of the factors that represent challenges and facilitators to provide the economic services are

still unknown. It is important to understand advocates' perceptions because they are responsible for working with survivors on these issues. Having an understanding of their experiences within multiple system levels will help them and domestic violence organizations better identify what resources they need to provide more effective economic services to survivors.

Furthermore, VonDeLinde's (2002) study examined advocates' experiences with economic services prior to the creation of economic empowerment programs for IPV survivors. There has been no empirical research on advocates' experiences working on economic services with survivors after economic empowerment programs were created and implemented. These programs have likely changed how advocates work with survivors on economic issues. Capturing the current perceptions of advocates' experiences working on economic issues with survivors will help further develop the tools and resources they need to combat the challenges they face currently.

This study will look at advocates' experiences working with survivors on economic issues from the perspective of advocates and will examine individual and organizational level factors that facilitate or challenge their work providing economic services to survivors. Findings from this study will help identify what advocates and domestic violence programs need to be more effective at working with female survivors around economic/financial issues. This can help inform training, technical assistance, funding, and other resources for advocates working with women on economic services.

Therefore, the purpose of the present study is to describe what challenges and facilitates advocates' work with IPV survivors on economic/financial issues in Illinois by examining individual and organizational level factors.

Research questions. The current study will use qualitative methodology to interview 20 advocates in the state of Illinois to answer the following research questions:

1. What are the individual and organizational level barriers advocates face working with domestic violence survivors on economic/financial issues?
2. What facilitates advocates' work with domestic violence survivors on economic/financial issues at the individual and organizational levels?

By using qualitative research, the investigator will capture a deeper understanding of advocates' experiences working on economic/financial issues with survivors. By retrieving advocates' rich descriptions of economic/financial services, we can better determine what challenges and facilitates advocates' needs to provide more effective economic/financial guidance to survivors. Since minimal research has been done in this area of the field, using a qualitative approach will allow us to build a foundation of knowledge we can develop from in future research.

Method

Research Participants

Qualitative interviews were conducted with a sample of 20 domestic violence advocates in the state of Illinois in order to explore what challenges and facilitates their work with survivors on economic/financial issues. This sample size is based on various recommendations. Creswell (1998) suggests a range between five and twenty-five interviews. In addition, Guest, Bunce, and Johnson (2006) report "saturation," or the point at which no new themes emerged in qualitative data, occurs within the first 12 interviews. To participate, advocates must meet the following criteria: (1) be eighteen years of age or older, (2) have experience working on economic/financial issues with

victims in the state of Illinois, and (3) speak English. Participants were recruited and interviewed until saturation was achieved, in which the same themes were repeated, with no new themes emerging among the participants (Guest, Bunce, & Johnson, 2006).

Procedure

Recruitment. This study was conducted in collaboration with the Illinois Coalition Against Domestic Violence (ICADV). The Economic Empowerment Director of the ICADV created a formal list of professional, public contact information of 26 domestic violence agencies and advocates within those agencies involved in working on economic/financial issues with survivors. A member of the ICADV sent out an email informing agencies and advocates that the principal investigator will be contacting them shortly thereafter about participation in this study (see Appendix A). Next, the principal investigator contacted the domestic violence advocates on the list to verify whether they are eligible for the study and to recruit them to participate in a semi-structured phone interview. The investigator contacted all of the agencies and continued interviewing until the target sample size was reached. The investigator contacted the advocates by phone calls and/or emails to ask them to participate. The recruitment phone call/email explained the interview and provided the contact information of the principal investigator to schedule an interview. Please see Appendix B for recruitment phone call script and Appendix C for recruitment letter via email. Advocates were also presented with a letter of support from the ICADV (please see Appendix D). The letter of support enhanced the recruitment process by bringing attention to the investigator's collaboration with the ICADV to conduct a meaningful study based on advocates' experiences. After an individual showed interest in participating, the investigator would ask the participant

when is best to conduct the interview. The investigator would tell the participant that the interview will take approximately 60-75 minutes to complete. The investigator and the participant would discuss the potential conflict of being interviewed during work hours and the participant would ultimately decide when to schedule the interview. The investigator would also ask to provide a reminder email the day before the interview is scheduled. Please refer to Appendix E for interview reminder email.

Interviewing procedures. The principal investigator conducted the interviews. To prepare, the investigator first learned qualitative interviewing techniques (particularly probing) and then administered a practice interview to a peer. The investigator reviewed the interview questions and probes used during administration of the interview with the peer to check for clarity. Interviewing a peer also helped the investigator become more comfortable asking the interview questions. Next, the investigator practiced administering the interview with her advisor. The investigator also practiced redirecting and reflecting on answers given in the practice interviews.

At the beginning of each formal phone interview, the investigator would thank the advocate for participating and then proceed with the informed consent process. A waiver of documentation of consent was submitted to discuss the consent form verbally and obtain verbal consent instead of requiring the participant to sign a hard copy of the consent form. The investigator sent all participants a copy of the consent form by email. During the consent process, the investigator would read the entire consent form aloud. The consent form discusses the purpose of the study, participation requirements, confidentiality, and potential risks and benefits of participating. Any questions or concerns about informed consent or the the study were answered. Participants would

verbally express understanding the purpose of the study and benefits and risks associated with being in the study. The investigator would then inform the participant that they indicate their voluntary consent to participate in the study by continuing with the phone interview. The participant would then be asked permission to record the phone interview.

Once the participant indicated voluntary consent to record the interview, the investigator would proceed with asking questions from the semi-structured interview guide (please see Appendix F). The principal investigator developed interview questions for the semi-structured interview guide based on her discussions with the Economic Empowerment Director of the ICADV, directors of other domestic violence organizations in Illinois, and domestic violence advocates working in Illinois. After the investigator developed the semi-structured interview guide, she received feedback from her advisor and the ICADV director and made changes to the interview questions accordingly. The interviewer asked each participant to talk about the following: 1) their experiences working with survivors on economic/financial issues; 2) the impact they believe their work with survivors on economic/financial services has had; 3) the challenges they face in working with survivors on economic/financial issues; 4) the factors that facilitate their work with survivors on these issues; 5) what would help them to work on these issues with survivors more effectively; and 6) demographics. The interview gives guiding questions, but the interviewer would ask follow-up questions (or probes) throughout each interview to clarify participants' answers and obtain a richer description of the issues. At the end of the interview, the investigator would thank the participant for their time and would ask if there are any questions, comments, or reflections. The investigator would also ask the participant if they may be contacted in the future, not to exceed one year,

with any follow up questions or clarifications on the interview. The participant would be informed that any future contact would be short and that agreeing to any future communication does not obligate the participant to answer future questions.

Audio recordings of the interviews were fully transcribed. Undergraduate assistants helped with transcribing interviews. Undergraduates that assisted with transcription completed IRB training. Transcripts were reviewed by the principal investigator and revised when necessary to ensure accuracy.

Data Analysis

Thematic content analysis was used to analyze the data and answer the current study's research questions:

1. What are the individual and organizational level barriers advocates face working with domestic violence survivors on economic/financial issues?
2. What facilitates advocates' work with domestic violence survivors on economic/financial issues at the individual and organizational levels?

After the principal investigator completed each interview, she wrote "memos" to keep record of her initial thoughts of the interview (Burnard, 1991). The investigator read through all of the interview transcripts and took notes in the margins to assist her with the coding process (Burnard, 1991). Then, the investigator open coded all of the interviews looking for key ideas within each interview and across the interviews. The open coding was used to create a coding framework, in which the investigator would identify common themes and subthemes from the content of the interviews. A threshold for what was sufficient to count as a theme in the data was based on whether an idea/concept appeared in at least three interviews. From these themes, a codebook was developed with a

definition of each code, when it should be used, and examples from the data that represents each code (Morse & Field, 1995). In developing the codebook, the investigator considered whether the themes in the codebook can be grouped into higher level categories, based on the social ecological model. After the investigator's advisor checked the codebook for content and clarity, the investigator uploaded the codebook and interview transcripts into a qualitative data analysis software program. To clarify, open coding is an exploratory technique, used in the beginning steps of analysis to interpret and link the data to different ideas/concepts. After a coding framework was created and checked, coding with a qualitative analysis software program allowed the investigator to store the developed codebook and organize and code the data again based on the themes and subthemes developed solely in the codebook.

Then, the investigator used the software program to apply the coding framework to each of the transcripts. The results were collected and integrated to create a description of advocates' experiences (e.g. barriers, facilitators) working with survivors on economic/financial issues from an ecological perspective.

To ensure the coding process was consistent and accurately reflected the data, the principal investigator had consistent debriefing sessions with her advisor throughout interviewing and coding to provide an external check of the qualitative research process (Hsieh & Shannon, 2005). The investigator would also discuss with her advisor elements of the data that do not support patterns emerging from data analysis, also known as negative case analysis (Creswell, 1998). This process ensures the investigator refines results as the analysis advances and provides a more realistic assessment of the interviews (Creswell, 1998). In addition, the investigator took results of the study back to

the Director of Economic Empowerment at the ICADV and to other providers in working to address economic issues for survivors to validate the accuracy of the investigator's findings (Creswell, 1998). This technique is referred to as "writ large" or "member checking" (Creswell, 1998). This process resulted in findings that resonated with advocates' experiences and led to an interest in continuing to share information with other advocates in a city-wide task force related to economic justice.

Results

Refer to Table 1 for the demographics of the sample of participants.

Table 1

Baseline Demographic and Agency Characteristics

	N (% of group)	
Age (Avg.)	41.5	
Gender		
Female	20	(100%)
Race/Ethnicity		
Caucasian	14	(70%)
Latino	4	(20%)
Other	2	(10%)
Position		
Leader Advocate *	14	(70%)
Other Advocate	6	(30%)
Length of Time in Position (Avg. years)	8.3	
Type of Agency +		
Shelter	10	(50%)
Walk-In	12	(60%)

Transitional	7	(35%)
Area Served -		
Urban	6	(30%)
Rural	8	(40%)
Suburban	8	(40%)

*includes director, coordinator, and manager role
 + some agencies provided more than one type of service (e.g. shelter and walk-in)
 -some advocates served multiple types of areas (e.g. rural and suburban)

Overview

Advocates reported individual- and organizational- level factors were barriers to or facilitated their ability to provide economic services to domestic violence survivors, and to provide such services effectively. Advocates identified such factors impacted their ability to provide economic services in various contexts- shelters, walk-in agencies, and transitional programs. Based on the findings, significant themes and subthemes at the individual and organizational levels were interdependent. Within these broader levels, themes and subthemes intersected, impacting advocates' work on economic issues. In the remainder of the results section, these multi-level factors will be discussed.

Individual

Individual factors represented characteristics of the advocates themselves and included beliefs, attitudes, knowledge, and skills that affected their ability to provide economic services to survivors. Themes related to advocates' personal characteristics,

their perceptions of survivors, their knowledge of community resources, and their connectedness to community resources.

Perceptions of self. Perceptions of self refers to an advocate's personal attitudes, beliefs, feelings and values about oneself in the context of providing economic services to survivors.

Understanding. Advocates frequently identified being “understanding,” “empowering,” “feminist,” “client-centered,” and “nonjudgmental” facilitated their work on economic issues with survivors, and helped them work more effectively with survivors. However, advocates recognized challenges to remaining *both* nonjudgmental and understanding when working on survivors' economic issues. Advocates' personal beliefs about survivors' financial decisions often did not align with survivors' actions:

I recall a conversation and talking about savings account...she gets to a certain point where she might have 100 or 125 dollars in the savings account and then she thinks she needs to reward herself and so she takes out \$100 to go buy those pair of boots that she doesn't need, but she wants, you know? And I think the frustrating part is how do you, how do you educate somebody around how that's not a good thing without them feeling like you're attacking them personally? That's something that I think we always have to be aware of, you know, with our clients is that we need to show them that we are non-judgmental, so I, you know, I think that although that may sometimes be frustrating for me I still get it, I still understand where she's coming from. (2)

The contention between judging and understanding survivors' financial decisions was a common barrier for advocates' work on economic services with survivors. However,

support from colleagues and formal case reviews within organizations resolved such tensions for some advocates (these organizational factors will be discussed in detail later).

Persistence. Several advocates also expressed the importance of their own persistence in their economic work with survivors due to survivors' limited understanding of economic abuse and financial concepts (perceptions of survivors will be discussed in detail next). One advocate stated, "And once I get on the subject, I'm not letting it go... I think that just having - the stability and having me, just continuing to go over things ...if I have to read pages a hundred times, I'm going to do it until you understand..." (20). Advocates who made continuous efforts to address survivors' economic needs were associated with more effective responses for survivors regarding their economic issues.

Discouragement. Although most advocates described their resolve to work with survivors on economic issues, some also expressed feelings of discouragement, which challenged their economic advocacy, and at times, made them less effective in their work. Advocates reported feeling discouraged and/or frustrated when they lacked options or had run out of options for successfully providing economic support to their survivors. Advocates shared feelings of discouragement in conjunction with the fact that they were the only ones providing economic advocacy in their agencies, and thus often did not have the type of understanding or support from their colleagues they needed (see organizational section later). Many advocates also reported when their personal attitudes about economic empowerment (e.g. getting a job, understanding finances) did not align

with their clients' cultural values, they became frustrated and discouraged too. An advocate reported,

“so that can be frustrating for me when I find a woman who's been told she can only do the house work, she cannot, is not able to go out and work. I have to kind of do like an “okay, well we will figure it out” or it can be really hard when you want to be empowering and you come from such an empowerment phase [lens] to see women who have had that stolen from them or have never had the opportunity to feel empowered...” (10).

In addition to feeling discouraged or frustrated while working with survivors whose economic values were misaligned with their own, those feelings were exacerbated when advocates lacked personal support and access to other options, including resources to provide economic services to survivors (i.e., reliable contacts to increase economic services for survivors).

Hope. Feelings of frustration and discouragement have been identified as challenges for advocates to work with survivors on economic issues, but many advocates also identified feelings of hope related to their economic work with survivors, “I'm going to talk about this information and and I'm going to know that that some clients are ready to hear it and they're going to run with it and other clients are not, but I at least I have planted the seed and to me that's very important.” (2) Demonstrating feelings of hopefulness notably improved advocates' relationships with survivors, but did not necessarily increase effectiveness in addressing economic issues. This is especially true if the resources and support being sought out for a survivor were dependent on external

factors outside of the control of the advocate or the survivor (e.g. applying for cash assistance, and waiting to be approved/denied).

Many advocates' perceptions of themselves intersected with their perceptions of survivors and this influenced their ability to provide services. Interestingly, advocates who identified as survivors, reported their personal experiences positively impacted their perceptions of survivors, "I experienced situations so similar to a lot of the clients. I kind of have an understanding of what it's like. And so whereas one person may say she's just lazy she just doesn't want to get a job. You know, for me I understand that she's overwhelmed and she doesn't know where to start or how to start." (3) Advocates who demonstrated hope, especially those who had experienced former abuse and economic challenges themselves, improved the economic response for survivors by forming positive relationships with their clients.

Perceptions of survivors. Perceptions of survivors refers to an advocate's thoughts, feelings, and attitudes toward survivors and how they influenced the advocate's ability to provide economic services.

Uninformed about economic/financial issues. Advocates reported many survivors had limited, if any, understanding of financial concepts and economic resources (e.g. budgeting finances, understanding a credit report, creating a resume, accessing public assistance, applying for affordable housing/employment, entering academic institutions) due to experiences of economic abuse. When survivors are uninformed about general financial concepts and economic resources, it becomes challenging for advocates to help survivors not become consistently dependent on domestic violence services. For example, a woman living in shelter who doesn't successfully acquire a job

and doesn't understand how to budget her finances before she leaves the shelter will experience more challenges becoming economically independent of the agency than a survivor who does get a job and learns how to manage her finances before she gets out of the shelter; the former survivor may be more likely to reenter shelter, and in turn the advocate will have to spend additional time helping the same survivor. It becomes particularly challenging for advocates to provide economic advocacy to uninformed survivors when economic advocacy is not considered a core component of their work in their respective agencies. So, often times, advocates recognized that survivors were uninformed about economic issues and resources, but did not have the means to address their economic concerns in a sufficient manner. Advocates reported that survivors' lack of knowledge of financial concepts and economic resources also impacted how advocates work with survivors. An advocate stated,

“...a lot of the people who come are not terribly familiar with the fact that they are entitled to certain benefits through the state of Illinois, and especially if they were with an abuser who was working and was in control of everything money wise they didn't, perhaps even know about going to the public aid office and/or didn't feel comfortable doing that when they were in an abusive relationship. So, for a lot of the, especially moms, we'll ask if that's something they want to do, and then we'll help them get there... get them to apply for food stamps, medical, and ideally, cash assistance.” (19)

Commonly, advocates reported connecting survivors to economic resources they need based on their lack of knowledge (as seen above), but they also reported “being creative” and using different pieces of economic empowerment curriculums to more effectively

(discussed further in organizational section) help survivors become informed on financial concepts and address economic issues. For example, an advocate may educate a survivor about budgeting her finances if the survivor has recently received cash assistance and does not have previous experience managing money. Interestingly, advocates perceived many survivors who were uninformed of financial concepts and economic resources also had marginalized statuses.

Marginalized. Advocates reported experiencing challenges working with marginalized survivors (e.g. immigrants, formerly incarcerated felons; African Americans, disabled persons) on economic issues. Advocates noted working with marginalized survivors was often challenging because marginalized survivors faced additional barriers to accessing economic resources and independence from their abuse (e.g. “generational poverty,” limited employment opportunities, limited access to governmental resources). Reportedly factors that contribute to reduced economic opportunities for survivors include institutional and state policies and stigmatizing sociocultural attitudes present in their communities. Advocates also identified marginalized survivors’ cultural values, level of education, language abilities, and job skills as some of the common factors that challenged their abilities to help survivors gain sustainable employment. Many advocates working with marginalized survivors perceived employment would become a protective factor for survivors to gain economic independence. One advocate working with immigrants expressed,

“For the most part with low skills. So like maybe high school graduate, maybe less than high school graduate. So sometimes [it is] so difficult and they [are] limited in English, so that makes it even more difficult to find them jobs. What

had been happening so far in our office specifically is most of my clients so far work as caregivers, and some of them they are great cooks so they cook. And sometimes people order from them through the communities...but it is a challenge actually to find them the right thing, you know, to help sustain them. Or a job that will enhance their job skills. Do you have them move on to a better position or acquire more self-development or growth, you know? So, some of them are stuck in in those jobs, you know? Of those I have met so far. Um, there are those who are educated and also they're having trouble finding jobs because they don't have experience -they are new immigrant[s]...they don't have like basically good enough English...(4)

Although many barriers arise when advocates work with marginalized survivors on economic issues, advocates also identified factors that supported their ability to increase economic services and opportunities for survivors. Advocates reported that making connections to local businesses, institutions, and social service agencies in their communities supported advocates' efforts to help meet survivors' economic needs more effectively. Additionally, some advocates working in culturally-specific agencies expressed taking a strength-based approach with survivors to help them benefit from unique skill sets and increase economic gains (e.g. making and selling cheese or embroidery).

Empowered. Advocates perceived “empowered” survivors facilitated advocates’ work on economic issues for survivors. Some advocates described their work on economic issues as more effective when survivors were empowered because they worked together to achieve the survivors’ economic goals. Examples of empowered survivors

included those actively working to regain control of their finances, taking initiative to follow up with advocates regarding connection to services in the community, and not being afraid to take on unfamiliar opportunities (e.g. new jobs, skills training). One advocate described working hand in hand with an empowered survivor on her financial issues,

“A women’s partner over-drafted their account and then he tried to pay for it with a check that bounced and she was the primary account holder. And so, her name has been put on the checks list...it’s a bad check list that anybody can access if they want to do a thorough financial check on individuals. This was really very devastating for her. Because of the grant money that we received from [foundation]...we were able to actually pay that off for her and I did some advocacy on her behalf with the bank by writing a letter trying to see if they would be willing to request to have her name taken off the checks list. Initially she was told ‘yes’ and now they’re saying ‘no,’ so she is right back where she started...Instead of letting herself become defeated, she decided that she was going to advocate for all victims who experience financial abuse.. So even though she really hasn’t been able to overcome the initial issue, she’s very empowered right now just by taking this on and really trying to make some change happen for herself.” (2)

This advocate shared a candid depiction of what working with survivors on economic issues looks like- identifying the survivor’s sense of empowerment as a factor that impacts her overcoming her financial obstacles, while still highlighting both successes and failures that can come along the way.

Disempowered. Advocates perceived disempowered survivors challenged their work on economic issues for survivors. Most advocates perceived survivors' experiences of economic/financial abuse (e.g. not being allowed to seek employment or to attend school, being given a small allowance for basic needs, abuser racking debt in the victim's name) contributed to survivors' feelings of disempowerment. Examples of disempowered survivors were those who perceived themselves as too scared, weak, and/or hopeless to achieve economic goals, and lacking power and/or knowledge to make informed decisions related to their economic well-being. Some advocates reported when survivors were disempowered, they would become avoidant or reluctant to benefit from resources advocates would connect them to. Other advocates interpreted survivors' disempowerment by their longstanding codependence on advocates to obtain economic opportunities and services. One advocate stated,

“Often times for clients that if one thing goes wrong, right away I get a phone call. Like, “oh my God, I can't pay my bill. I don't know what to do.” ...And often times a lot of clients tend to, since we've helped them one time, they feel like, “Ok I could just come back, I could just come back.” And they tend to become codependent on us, and that's not really how we want things to be. We want to be able to help clients to a certain extent with the understanding that they have to help themselves as well.” (14)

In this instance, the advocate reflects on the challenge of supporting a survivor to meet her economic needs while still setting boundaries to empower *her* to address ongoing economic issues. To work with disempowered survivors, advocates often expressed a need for 1) more time spent with the survivor to increase understanding of financial

topics (e.g. budgeting), 2) to follow up with survivors regarding connections to resources and services outside of their agency, and 3) to set clear boundaries about what an advocate can and cannot do to support a survivor regarding economic issues (e.g. “I can help you fill out a form to pay one month’s utility bill.” versus “I cannot help you pay for every utility bill in the past year that you have missed.”) Some behaviors that survivors display associated with disempowerment may also be indicative of their psychological well-being.

Psychological well-being. Many advocates perceived working with survivors who presented with psychological issues (e.g. depressive/anxiety symptoms, post-traumatic stress symptoms, substance abuse) challenged their ability to address survivors’ economic issues for different reasons. Advocates perceived the most common reasons were because survivors’ psychological symptoms influenced many of them to feel unready to receive economic support from advocates and/or ill-equipped to address their personal economic issues. Often, advocates expressed survivors are “unable to focus” or “felt too overwhelmed” to address their economic concerns when presenting with psychological symptoms. Emotional/psychological issues negatively impacted survivors’ abilities to apply for jobs, return to school settings, retain information from financial literacy lessons, and seek assistance from governmental offices, just to name a few. Advocates consistently reported “they [survivors] aren’t ready to hear these things [various financial/economic topics].” This view was especially apparent upon survivors’ entrance into agencies. One advocate stated,

“I really am the first line of contact when they come into emergency shelter. I’m like the soft cushiony landing really, when they get here, you know...I just think

that the first 3 weeks is not the time to be just talking about how to make a budget. Because I just feel like they're trying figure out what just happened. They're trying to figure out what they're going to do tomorrow. A lot of them, not all, a lot of them don't have the capacity in their head space really to even start to begin to think about, well if I have \$25, five can go here and five can go – I mean it's like a whirlwind when they first come in for women who are truly going through an abusive situation a lot of the time. There's just so much happening, you know, it's when they leave [their partner] it's like they're jumping off this cliff into total darkness. They have no idea what they're going to land on. They can't see anything that's down there, they don't know how they're even going to eat, they don't even know what should I bring? What should I not bring? You know, it's just so overwhelming.” (8)

As the example above highlights, a survivors' feelings incapacitate an advocate's ability to provide economic advocacy to a survivor when she enters an agency. This type of situation is especially challenging and stressful for advocates who are expected to help survivors under unreasonable time constraints.

Advocates also described a range in the severity of survivors' presenting emotional/psychological issues. Although many may qualify for diagnoses, only some come in with a diagnosis, which can work both for and against a survivor. For example, a survivor with an official diagnosis may get additional financial support from the government. On the other hand, having a diagnosis may make it more challenging for the survivor to access a stable job if people in her community are stigmatizing against mental

health in work settings. These types of challenges are out of advocates' control, which makes it difficult to address some of the survivors' economic and financial concerns.

One advocated stated,

“So, if you have somebody with severe mental health issues, and they're not seeing a doctor regularly or can't afford to see a doctor regularly or don't have their medications maintained or managed, who knows what kind of side effects they could have? And especially in a communal setting [shelter agency], you know, if you have somebody that's severe manic depressive, you would expect that from somebody who also suffered from domestic violence, but how are they coping with that? And are they getting the right treatments and and what does it look like when they're manic? Are they going to hurt someone? Do you take the risk? Don't you? You know...sometimes there's nowhere for them to go and and if they don't have the mental health part taken care of, it's hard to touch on the domestic violence part cause they're not in in the right frame of mind.” (8)

The advocate's reflection above highlights challenges both advocates and survivors experience in addressing survivors' economic issues. An advocate may be caught between providing a significant economic resource (e.g. safe housing) for a survivor whose psychological functioning is low and putting other survivors and their families at risk if the survivor is not being appropriately treated by mental health providers.

Although most advocates reported their agencies provided general domestic violence counseling to survivors, those who required more intensive services were often connected to resources in the community.

Connectedness. Connectedness refers to an advocate's pursuit and ability to network and establish connections with others inside and outside of their agency. Within an agency, an advocate may establish a connection with a colleague working in a different sector of her agency (e.g. legal advocacy department). Outside of her agency, an advocate may establish a connection to members of a community organization. Whether advocates establish connections inside or outside of their agencies, the act of networking is perceived to facilitate their work with survivors on economic issues and improve the response to economic challenges for survivors. One advocate described her connection with an organization and the impact her relationship to the organization has created for survivors,

“Here in [county] we have what's called the [job] council that increases employment opportunities for low income residents in [county], and this is basically kind of a grass root group and primarily not-for-profit agencies who are working with some more populations and who are all trying to do something, as much as we can around helping clients become employed and self-sufficient. And that has been the most incredible part of building this resource network that we have. And so we have a not-for-profit that provides, for free, our clients clothing for interviews and then when they get a job, they can go back and get two more outfits for the job. So there's – we're all doing something you know, to help and support each other with our clients. We have some agencies that are members of the council that actually send out job lists that they have come across. [Shelter agency] does not have the capacity to go out and do job development and so that kind of resource isn't available to us to be able to share with our clients so... It's

really a very powerful thing to see when you bring a number of people together with the same mission. And rather than trying to protect what they're doing, [they] are very open and transparent and willing to share with other agencies, so it's it's really a very great organization and we're all very proud of it" (1).

As evidenced above, connectedness with other agencies facilitates advocates' work by increasing economic resources available to survivors. Advocates often reported there are limited resources that exist within their own agencies, and they cannot provide all of the economic support a survivor needs alone. Some advocates expressed the work that needed to be done on their part to form strong connections with individuals and organizations was based on being active in their communities (e.g., attending homeless coalition meetings, visiting a job site or bank with a survivor). This is due to the limited resources available in their agencies. In addition, many advocates shared the structure of the communities they worked in impacted how successfully they could connect with others in their communities. For example, an advocate in a small, rural community may be more likely to connect with and build a relationship with a local judge or members of law enforcement compared to an advocate working in a larger, urban setting.

Some advocates also reported their ability to connect with individuals and agencies outside of their agency was influenced by multidisciplinary cross training efforts they engaged in. For example, an advocate educated a local banker about what economic/financial abuse looks like so the banker can better assist a survivor who has entered the advocate's agency for help. In return, the banker gave a presentation to survivors at that advocate's agency about how to create and manage bank accounts safely. By forming connections with individuals inside and outside of their agencies,

advocates increased their knowledge of resources available to address economic/financial issues for survivors.

Knowledge of resources. Knowledge of resources refers to an advocate's awareness of services and resources available to address economic issues for survivors. Services and resources include, but are not limited to: knowing where to access tangible materials for clients, how to file for financial assistance or affordable housing for a survivor, and understanding financial concepts taught through economic empowerment curriculums. Several advocates identify importance in having knowledge of what resources are available for survivors because resources and services are constantly changing (mostly due to budget cuts). Having knowledge of resources does not imply advocates must make connections to services for survivors, but rather provide information to survivors to empower them to make connections and financial decisions themselves. Advocates' connectedness with other agencies often coincided with their knowledge of available resources. One advocate expressed,

“I mean obviously there is some you know basic financial principles and budgeting and credit and you know stuff like that that you can teach people but a lot of people learning how to live is about is about learning about the community that they are in and how to navigate the resources in their own community so I think the advice that I would give to any new advocate is that to learn your community and learn the resources in our community and stay up on them and make connections and network because that's how you get clients, I mean that's the main way you get clients what they need.” (18)

Advocates commonly perceived having knowledge of resources in their communities facilitated the work they do with survivors to address economic issues because they are typically limited in resources within their agencies.

“And I think that’s something that is very very important to this issue is that a domestic violence agency cannot do all of these things to help our clients. So we really need to be aware of what resources are out there and available to our clients and to help our clients access those. You know, for example we have women that come in to career club who have no, no computer skills. [Shelter] is not able to provide that, but we have a great partnership with another not-for-profit that does. So, these outside resources like scholarships and that sort of thing, are really extremely important, you know, for our clients to be successful at their wanting to be economically self-sufficient.” (2)

As discussed above, advocates may increase knowledge of resources to resolve economic issues by making connections to other organizations in their communities. However, many advocates also reported using internet sources, state coalition members, colleagues from their agency, and information from economic empowerment curriculums to increase their knowledge of resources available to address economic issues for survivors. An advocate’s knowledge of resources also creates opportunities to share what she knows with others in her agency, which can in turn positively impact the working environment at the organizational level.

Organizational

Organizational level factors represented characteristics of agencies (e.g. atmosphere, procedures, resources) that advocates perceived affected their ability to

provide economic services to survivors. Themes related to working in a supportive atmosphere, using formal and informal procedures to manage the work, managing multiple roles within their agencies, and utilizing resources (e.g. training, curriculums, technology, funding). These factors either challenged or facilitated advocates' abilities to provide economic services to survivors.

Supportive atmosphere. Supportive atmosphere suggests individuals “work together,” are “collaborative,” and feel like a “family” in their respective agencies. Advocates expressed working in supportive atmospheres influenced 1) their ability to provide economic services to survivors more effectively and 2) survivors' abilities to access economic resources.

Advocates. Advocates working in supportive atmospheres described feeling supported by colleagues to provide economic services to survivors and this facilitated their work. Advocates commonly expressed economic advocacy is challenging because every survivor's economic issues are different from one another. Since there is no “cookie-cutter” way to address economic issues for survivors, it is helpful for an advocate to feel supported in the work environment by others who can provide case consultation and information/resource sharing when addressing economic issues. One advocate said,

if someone's in crisis and emotionally isn't there, they can't worry about where they're going to live and how they're going to pay rent if they emotionally can't handle that right then. So sometimes we, you know, combine things, and that's why every schedule will look different; it just depends on where the client is and that's the nice thing though of being from a small agency where we can case manage each other about all the clients and then you know, “hey let me connect

her with this shelter,” “hey can you meet with her individually regarding her child issues or the trauma that happened- she wants to talk to someone about it.” So we really work together. (15)

Working in a supportive atmosphere can increase the knowledge of resources and increase advocates’ connections to other services in their local communities to addressing economic concerns for survivors.

Although most advocates reported working in supportive settings, some advocates also expressed the absence of support in their work environments due to limited personnel (both generally and personnel specifically working to address economic issues). An absence of a supportive atmosphere created challenges for advocates who were providing their services to survivors because an advocate cannot be expected to have all of the skills and/or knowledge of resources to address economic issues on their own, in addition to managing all of their other roles (see managing multiple roles later in this section). When advocates felt isolated and/or were lacking support within their agencies when they were doing economic work, they became discouraged or burned out (as discussed earlier).

Survivors. A supportive atmosphere also refers to the support survivors provide to each other within an agency setting. Often advocates reported supportive atmospheres were cultivated in economic groups that were running on a weekly basis within agencies and in shelter settings. Advocates perceived a supportive atmosphere among survivors increased a sense of comradery among survivors as they begun to recognize they were not alone in their experiences of economic/financial abuse. One advocates reported,

“The general topic over all is good to present to the group because again, a lot of people don’t realize that they are in the same boat as most of the other victims and so sometimes it can be very reassuring, like, “oh yeah well, my abuser wouldn’t allow me to pay the utility bill either,” so I now have a utility bill. And sometimes that you know kind of brings clients together a little bit more because of what they have gone through.” (6)

Support survivors give to each other facilitates advocates’ work on economic issues because it relieves them of some responsibility to find economic resources survivors may be looking for. For example, an advocate shared survivors at her agency offered to provide child care for one another while the other could go out looking for work. This cooperative act between survivors relieves the advocate from finding affordable childcare options, which many of the advocates noted do not exist in their communities (see Resources section later). Based on advocates’ perceptions, supportive atmospheres within agencies also increase survivors’ access to economic resources (e.g. job opportunities) to work towards economic independence and self-sufficiency. One advocated expressed,

“I feel like the women often encourage one another. I feel like the women often share information about their job search that’s helpful...the women will come home and a job interview has gone well and she’ll come upstairs and be excitedly telling people and the other women are happy for her.” (1)

Support survivors provide to one another by sharing economic opportunities within agencies counteracts the financial challenges survivors face when entering agencies. However, sharing economic resources is unlikely when advocates only work on economic issues with survivors one-on-one. Generally, support among survivors was a

facilitator, though in one instance, an advocate noted the importance of monitoring the “support” survivors provide to each other as not to increase any risks to a survivor’s safety.

Formal procedures. Formal procedures refer to policies and processes used among advocates to address economic issues for survivors. Some of the procedures described were based in the organizations’ processes generally, while others were created by experienced advocates who saw a need for formalizing processes in respect to economic empowerment services for survivors. Some processes were created to directly increase economic services for survivors and other processes were used to improve the overall response to survivors and indirectly influenced economic services too. Some examples of formal procedures include utilizing a standard referral process to economic resources for survivors, attending regular meetings within an agency to complete supervision or case review for survivors’ economic concerns, and mainstreaming connections to other agencies addressing economic issues. Advocates reported when their respective agencies considered economic advocacy a core value of their organization’s goals, formal procedures were put in place to make sure the economic work is done well. One advocate reported,

So we do, we do weekly staff meetings with our client cases so things are coming up like that where they feel like there may be some [economic] issues that they’re not quite sure how to handle or maybe hesitant to handle for whatever reason. We can, you know, stab at it as a group and try to extract any of those – and I’ve definitely had cases where, as a supervisor, where I’ve had to say, you can’t do that. You know, that is not appropriate. So I mean it happens, but it’s not

something um that I don't see a lot with my staff and I think that really goes a lot because of of how specific we are in our training about it. (5)

Advocates noted using formal procedures helped advocates establish positive relationships with agencies in their local communities (e.g. banks, credit counseling agency, community college, churches, businesses). For instance, advocates who worked in agencies that created formal cross-training opportunities with other agencies (that provided economic services) gained their understanding of how other programs work and how best to connect with them to better serve their survivors' economic issues. Some advocates also reported using standardized referral processes to connect to specific agencies improved advocates' experiences communicating with other agency members to support survivors' in addressing their economic needs and/or providing opportunities to create a warm handoff to other providers. In addition, creating formal spaces (e.g. supervision, case review meetings) within agencies to discuss survivors' economic challenges allowed advocates to process challenges they were experiencing providing economic services, conceptualize cases, and determine better ways to address economic issues for survivors. Although formal procedures were identified as a common facilitator among advocates, the existence of formal procedures was dependent on the resources available in agencies (e.g. time, personnel), with agencies that reported fewer resources less likely to report formalized procedures for dealing with economic issues.

Formalized procedures tended to exist in agencies that valued economic services specifically. However, not all advocates reported working in agencies that put emphasis on addressing economic issues of survivors and subsequently did not have formal procedures in their agencies related to addressing economic issues. Many advocates who

reported an absence of such procedures expressed providing economic services to survivors could be an isolating process within organizations. Feeling compelled to address economic concerns based on survivors' needs with limited formal support from their agencies led some advocates to receive support from outside of their organizations. One advocate reported, "as far as staff availability to do these things [economic services], you know, we have a lot of very busy staff. And so yeah it's building those contacts—knowing that you have a community, a list of people or a connection here connection there ...it's just being able to find some sort of person that can help." (8) In the absence of formal procedures within organizations, advocates also expressed being "flexible" and "creative" in their efforts to address economic issues by educating themselves about opportunities, services, and laws related to increasing survivors' economic resources. Some advocates expressed researching on the internet while others reported networking with colleagues outside of their agencies (e.g. coalitions, councils) to increase economic services for survivors. For example, one advocate stated she created an informal relationship with individuals working in a local job council in her county. The advocate felt that her connection to these individuals helped her learn about more job opportunities available in their community to share with survivors who were seeking employment. Advocates' abilities to be flexible in their work with survivors due to the lack of formal procedures present appeared to be a protective factor for advocates, and more effective in their work; it is important to also consider how their characteristics of flexibility are associated to the multiple roles they are responsible for in their organizations.

Managing multiple roles. Managing multiple roles refers to advocates' experiences fulfilling different responsibilities within their agencies, including work that does and

does not address economic issues. For instance, one advocate officially carried the title of outreach coordinator in her agency to focus on general domestic violence education and outreach in the community, but also was put in charge of running economic empowerment groups at the agency's shelter. Advocates who described managing multiple roles, such as the advocate mentioned above, often reported being "swamped with work" and "wearing many hats." Commonly, advocates reported managing multiple roles both facilitated and challenged their experiences providing economic advocacy for survivors. Advocates expressed some of the challenges to managing multiple roles in their agencies includes limitations in time spent on helping women find jobs and educating women in financial literacy. One advocate reported,

"I really love the whole career club and financial literacy concept, but it does cause a lot of anxiety for my job because it's really just kind of that – this happens in all not-for-profits, we all wear dozens of hats. And some people when I tell them what I do and talk to them about career club and then they say well what does that have to do with community outreach and what does that have to do with education? And I say well career club is an education. I'm teaching them a lot of things in career club, but it's always been a struggle to me- there's lots of things that I would love to be doing more of that I just don't have the time for, and you know so I wish that there was some kind of fairy godmother who would give the agency enough money to hire somebody that really could devote 40 hours a week to this [career club] job, and you could easily do that." (2).

The advocate above openly expresses there is a need to address survivors' economic issues within the context of her agency, but the number of other responsibilities she is expected to uphold makes it challenging to address the economic needs of survivors.

Advocates with higher authority, such as directors or coordinators of specific parts of an agency reported unique challenges related to managing multiple roles. Specifically, higher authority advocates described challenges in managing the needs of different survivors within the context of limited resources. An advocate/director reported, "You know, it's really-my position is really balancing clients' needs and also agency needs and making sure that our needs are always helping the client. You know, its hard when in your heart you want to help all your clients with everything they need and you don't have the resources to do it." (10) This quote highlights a common sentiment and challenge for advocates of authority across interviews- almost all survivors' economic needs are valid, but determining who receives resources before others when *everyone* is in need is challenging for all parties involved (i.e., director, advocate, and survivor).

On the other hand, managing multiple roles also facilitated advocates' work for survivors because it allowed them to grasp a holistic understanding of survivors' concerns (e.g. understanding the presence of legal issues, assessing psychological well-being of survivors, recognizing community attitudes/responses to survivors) to inform their responses to economic issues. Being responsible for multiple tasks in their agencies also improved advocates' knowledge of services to refer survivors to address their economic concerns. For instance, an advocate who provided economic and legal advocacy was knowledgeable about where to seek free legal support services for a

survivor to reduce her financial costs considering the survivor was already in a financial/economic bind.

Advocates who managed multiple roles and held positions of higher authority also could gather a better understanding of challenges advocates were experiencing while addressing economic issues. One advocate stated,

I'm the director of clinical services, I can have very free open conversations with my executive director about what the needs are. I can work with our grant writer to be like "hey, you know, would you be able to find us any kind of money for this specific kind of service?" So I think that that gets me, my position gives me a little bit of privilege in that sense. (12)

Higher authority advocates' improved policies within agencies to support advocates working directly with survivors on economic issues because they had increased awareness of concerns among providers and more agency to make changes at the organizational level. For example, an agency director who regularly supervised advocates (among other responsibilities), reported learning from advocates that survivors were being misinformed about what economic services were offered at their agency. In turn, the director contacted the agencies that were referring in to their organization to clarify what services the agency can and cannot offer. This director's multiple roles in her agency gave her the opportunity to hear an underlying issue present among her colleagues and help address the concern systematically- reducing misconceptions of services for survivors about what may come from meeting with advocates at their domestic violence agency, and helping relieve advocates of negative feelings related to not having an answer or letting survivors down.

Resources. Resources refers to the presence and absence of different forms of support provided by the organization including training, curriculums, technology, and funding that impact advocates' abilities to provide economic services to survivors.

Education/Training. Education and training signifies one form of support advocates received in their organizations that facilitated their economic advocacy work with survivors. Many advocates described how their organizations gave them opportunities to attend trainings and seminars hosted by their state coalition, city councils, and local community organizations to learn about financial literacy and other economic topics (e.g., banking, budgeting, laws impacting economic-well-being, gaining employment) so they could share the information with survivors and be more effective in addressing survivors' economic concerns. In some instances, advocates described trading general domestic violence education (e.g., understanding the cycle of domestic violence) with economic/financial education and training from other service providers in their local communities. In other instances, providers from community organizations visited advocates' agencies to educate organization members on the resources available for survivors to use (e.g. job support, legal support, financial aid). These types of trainings/informational seminars provided advocates with opportunities to learn about more resources available in their communities related to increasing economic independence for their clients. As mentioned earlier in the section related to knowledge of resources, it is a key facilitating factor to be aware of resources available in one's local community for survivors. Considering advocates alone cannot address all economic issues for survivors due to several factors (e.g., managing multiple roles, limited time and

personnel support), educational seminars and trainings provide advocates with unique tools to address survivors' economic concerns in collaborative ways.

Generally, the presence of education and training opportunities for advocates facilitated their economic advocacy work with survivors. Advocates perceived receiving education and training as a resource increased their knowledge of services in their communities to serve survivors' economic problems more effectively, which in turn facilitated their work to address economic issues. One advocate stated,

So I know like sometimes like there is so many agencies or so many resources that we're not aware of that we would be able to send our clients, but here as an agency we try to like—everyone here, we're always in and out, going to [economic] training, going to house fairs, going anywhere where we can get more information. So sharing it as an agency as a whole, so if we do encounter a client facing a necessity, we're able to refer them there. (14)

Although advocates described attending trainings related to economic empowerment for survivors, they also reported that trainings happened infrequently, which was a barrier to their economic advocacy work. Another advocate stated,

We do have you know some training that are put on by the coalition and you know you see other people from the other agencies but you don't see them very often you know maybe once a year, you have the big training and you see a lot of people from you know all over the state but you know once a year really isn't enough time to see how other [economic advocacy] things are really done. (6)

Here, an advocate highlights that there is limited training and support related to economic issues at the state level and across domestic violence agencies, even though there is

evidence that agencies are trying to accomplish similar economic goals for survivors. To be clear, advocates across agencies most often described economic advocacy trainings hosted by the state coalition were related to economic empowerment curriculums, such as the Allstate Foundation Moving Ahead Through Financial Management Program. One advocated reported,

well you know I mean the coalition does a lot of, 'cause of course they sponsor a lot of the training from the All State and the REAP curriculum...I think you know the financial status and financial abuse is kind of a hot topic right now and so if that's where they can get more funding to provide more trainings for us then that's wonderful (6)

Although the advocate above emphasizes having access to economic empowerment curriculum trainings from the state coalition, we should note the conditions under which these training opportunities have become available to her and other providers (i.e., as she reported when financial abuse is a “hot topic”). Conditions, such as whether or not a topic is of interest to funders, can undoubtedly change the content and quantity of economic trainings available for advocates, creating challenges for advocates wanting to learn economic advocacy or further develop their economic advocacy skills. In the following section, economic empowerment curriculums mentioned in this section will be discussed in greater depth.

Economic Empowerment Curriculums. Economic empowerment (EE) curriculums are another resource advocates identified as facilitating their work on economic issues with survivors. Of advocates who reported using EE curriculums, the REAP program, Allstate programs, or some combination of both were utilized. These

curriculums were often administered one-on-one, in groups, or in a combination of one-on-one and groups. Some advocates described reviewing curriculum topics with survivors based on their needs, while other advocates reviewed complete curriculums with clients. The content of the curriculums advocates covered with survivors was often associated with the type of agency an advocate was working in. For instance, an advocate working in transitional housing generally reported having time to educate and review more curriculum topics with survivors compared to an advocate working in a shelter or a walk-in agency who may be limited to review one or two topics because of the short time a survivor will spend with an advocate during a shelter stay. No matter how curriculums were shared with survivors, advocates adapted them as needed, which they expressed facilitated their work to address economic issues for survivors. The advocate below described how survivors' experiences of economic abuse make economic empowerment curriculums a helpful tool for advocates to use and adapt in their work,

I don't have my [curriculum] book with me to refer, but I have it on my desk all the time... Like they talk about credit like credit card debt, it's not uncommon for a perpetrator or violent [abuser] to force the survivor to sign up for a bunch of credit cards and run the debt up and have it all in her name... he may run up the credit card or he may out a bunch of bills in her name like electricity or something like that well when you do something like that and then you just stop paying them you damage her credit in such a way she feels like "I could never get an apartment let alone consider owning a house" right? So we do use the credit section from there [the curriculum]. They also give a lot of good tips about signing a lease for an apartment so we use some stuff from out of there. There are some good budget

worksheets that we get out of there or we do lots of different budget worksheets, each budget worksheet looks considerably different depending on the client depending on the educational level depending on their work history you know. So we try to make it unique for each client. So we will pull from there or we will spend a lot of time on google saying okay this is kind of what the client is needing I'm going to need to pull from here and here to make their budget work. You really fit that person (10)

Just as the advocate above highlights, many advocates described how the curriculums can be adapted by using pieces of the curriculum and supplementing additional internet resources to address their clients' economic needs. Generally, advocates shared positive feelings about economic empowerment curriculums, suggesting curriculums "provide a framework" to address economic issues with survivors. Interestingly, of those advocates who administered curriculums in groups, they expressed curriculums facilitated a supportive atmosphere, such that survivors could relate to one another's economic issues, and become more open to talking about financial/economic concerns (generally a taboo topic).

Although advocates stated EE curriculums facilitated their economic advocacy in many ways, they also shared their challenges with using EE curriculums as a resource to address survivors' economic issues. Several advocates expressed survivors were not ready to hear some of the information from the curriculums. One advocate stated,

Um...I have streamlined it [Allstate curriculum] a little bit, made things a little bit shorter. Not a lot, but some. And um for some women, all the emphasis on career like long-term thinking {in the curriculum} is just not where they are at the

moment. Women who are in shelter are in crisis, and so frequently I find that they're like, "I don't care what I do, you know, I can't think about 20 years from now. What I gotta think about is the job that I'm gonna get this week. You know?" (1)

As the advocate above describes, the information in the curriculums is not always applicable to survivors at the time services are provided. Survivors have different needs and interest and willingness to engage with different parts of the EE curriculums.

Another challenge some advocates reported about the EE curriculums was their own lack of knowledge of some financial topics covered in the curriculums or their gaps in knowledge between teaching theoretical, financial concepts and the practice of addressing real-time issues with survivors around those economic/financial concepts. Some advocates needed to spend time teaching themselves the information before they could teach it to any of their clients (survivors) while others reached out to financial experts to come to their agencies to educate clients on the questions they did not know how to answer. Making time to educate themselves on financial/economic concepts from the curriculums and/or spending time reaching out to financial agencies to facilitate events for survivors created additional work for advocates, but also were considered effective strategies to provide direct economic services to survivors. One advocate reported,

I can present on the investment material [from Allstate curriculum] that is in front of me but I can't answer questions about it if I am not a financial expert but you know we can bring these people [financial bankers] in and then, our clients can ask them questions that actually do apply to them and so that's been helpful in

kind of how we've been able to I don't know bridge that gap with the material
(18)

The advocate above acknowledged a “gap” existing between what she could learn from the curriculum material, and what she could teach in practice to her clients, suggesting some of the financial/economic issues of survivors cannot be addressed by an advocate alone. A supportive network of providers with expertise in various financial/economic topics would facilitate advocates' work using the EE curriculums and support them in their efforts to teach survivors about such financial/economic topics.

Technology. In addition to utilizing education/trainings and economic empowerment curriculums, advocates identified the presence of technology in their agencies facilitated their work addressing economic issues with survivors. In this study, technology typically referred to computer use and internet access, but is not limited to those types of technology. Advocates expressed computer and internet access increases survivors' knowledge of economic resources and opportunities. With the help of technology survivors were able to: write resumes, search for and complete online job applications, access financial information (e.g. credit score, banking accounts), create personal online businesses, and receive free virtual services. One advocate stated,

We have been very fortunate, the coalition has provided us with a computer for a virtual legal clinic so they [survivors] can get at least free legal advice and will get representation... Um and then you know we might start them off with a resume or ask them about you know what kind of jobs they have had and then we will help them. We actually just received a grant and redid the residential lobby and we were actually able to get a computer so we let them [survivors] use the

computer to apply for jobs on their own or we can help them if they want to have us help them. (10)

Across interviews, advocates expressed having access to the internet and computer was a vital resource for both advocates to help survivors directly, and to enable survivors to address their economic concerns independently using technology that they may not have had access to otherwise. Many of the advocates reported the funding their organizations receive related to acquiring computers for survivors is helpful because it allows survivors to use technology in safe spaces and reduces the number of barriers they have to overcome, such as access to transportation to use technology or in the absence of such technology, needing to find economic opportunities elsewhere. One advocate expressed how she found technology useful in their agency because it reduced time spent transporting survivors around to look for work,

Getting the grant that pays for the laptop and the internet service so that the women [survivors] can search online. When I started this work, we spent a great deal of our time driving women from nursing home to nursing home or hospital to factory to whatever to apply for work and, you know, we do very little of that anymore. (1)

The use of technology also created challenges for some advocates with addressing survivors' economic issues. A common challenge advocates reported was managing differences between younger generations and older generations of survivors using technology to manage economic issues. Advocates working with older generations of survivors spent more time teaching basic computer skills, and bringing awareness to newer ways to manage their finances (e.g., using a debit card vs. checking book). In

comparison to older generations, younger survivors were often technology savvy, and so, advocates had to spend more time monitoring their internet activity and teaching safety precautions related to computer/internet use. An advocate reported,

First off there is a generational gap with that, people understanding technology and how to use it. The younger group [of survivors] understands how to use it, and use it all the time, but may not be using it safely because there has been you know many times where abusers may have found their victims because their victims posted something on Facebook and somebody that knows the abuser saw it on Facebook and then told the abuser and then the abuser found the victim you know, so yeah. I mean technology can be a wonderful thing but it can also, if you don't know how to use it properly, it can be very difficult as well. If you're not using it safely, a lot of your information can get out there and people can find it and have access to it even if you don't want them too. (6)

As the above advocate noted, access to technology may increase risks to survivors' safety. Although in many ways technology creates access to economic opportunities for survivors, advocates must still consider educating survivors about internet safety and taking precautions to access and share information online without putting themselves and their families at risk with an abuser.

Funding/Grants. While funding may be used to increase access to technology to serve survivors' economic needs, the presence and absence of funding/grants can impact advocates' economic advocacy work in other ways too. Advocates described seeking funding from both governmental (e.g. HUD, TANF) and nongovernmental (e.g. Allstate Foundation) streams to address survivors' economic issues. Many advocates reported

their agencies applied for funding/grant opportunities that would directly impact the economic well-being of survivors by providing money to pay survivors' costs such as housing, utility bills, or starting employment costs (e.g. uniforms). Below, one advocate described how a government-funded grant is used to support her clients' economic needs,

...we have a grant under HUD [U.S. Department of Housing and Urban Development] that provides...transitional housing for up to two years for victims of domestic violence and their children. And during that time we concentrate very much on varying things- income, developing job skills or educational skills. I place a high priority on education because I think if you've got two years to be able to, you know, to do something, go to school. That's the number one thing right there, and so we work a lot on, like I said, budgeting, credit, all of these issues on a weekly basis with our clients...And one of the great things I love about it the way we have ours set up, they [survivors] pay 30% per month towards what we call rent but it's not actually rent, it goes into a savings account for them and at the end of their time in transitional, they get all that money back. It fits, it is just absolutely wonderful. You know, it's such a great thing...let's say we have a client whose major goal is to buy a decent car, and they save up \$1,500, then they can come and get all that money and go and buy that decent car because that contributes to, you know, them being able to be self-sufficient. (3)

As seen above, funding/grants allocated to meeting survivors' housing needs (a significant economic burden for many survivors) facilitates advocates' economic advocacy work because it allows them to focus on other components of survivors'

economic well-being; advocates may be able to spend more time with survivors to increase their financial literacy, gain employment, and/or acquire an education.

In addition, some advocates reported that funding streams with fewer regulations or restrictions can also facilitate their advocacy work because survivors come from unique experiences and have different economic needs. With less restrictions to funding sources, advocates perceived their work can be more effective in meeting survivors' economic needs. For example, one survivor may need help paying for a uniform to start work, while another survivor may need money to register for classes-both of which contribute to their future economic well-being.

Although advocates believed the presence of funding/grants increases support for their economic work with survivors, they also identified challenges related to funding/grants. Challenges advocates commonly described inhibiting their economic advocacy was related to 1) a limited number of funding/grants available to address unmet economic needs, and 2) and funds that are available but are associated with an extensive amount of regulations. One advocate reported,

we as an agency, we don't have a big pot of discretionary funds that we can just, "here let me pay your car note because you're really struggling or let me pay off your medical bills" or you know something like that. So therefore we are reliant on funders who will [give] us monies to help victims. And unfortunately that comes with rules and regulations that we have to follow and when we do that it automatically excludes part of our population for a variety of reasons...they're not documented, they make too much, they don't make enough, or the help that they need isn't covered. Like when it comes to utilities... I think that there's only

one or two funding sources that even will allow us to pay for utilities and then they will allow us to pay for one month of utilities that has never been paid before...And when we throw \$30 at a bill of \$300 it does nothing for them. And that has been frustrating when we can't – like the catch phrase that our program uses a lot is we want them to be able to catch a break, right? I think that everyone, you know, every advocate that I have talked to when it comes to financial ...is that when we're providing assistance, we want it to be useful and we want it to be meaningful and we want it to be enough that it makes a difference. You know? Like I said if you're paying \$30 on a \$300 bill, thank you? But I'm still in debt, you know? (12)

The advocate above highlighted the frustrations many advocates face in their work to address economic issues. Even when funding is available, the extent to which it can be used to relieve a survivor of economic burdens is very limited, like putting a band aid over a wound. With all the work that advocates do to meet survivors' needs, this dynamic highlights how challenging it may be for advocates to not fulfill their job's purpose in meeting their clients' economic needs. Furthermore, the presence of rules and regulations on funds/grants can interfere with advocates' abilities to serve survivors who are already marginalized (e.g. immigrants) by creating additional barriers for their access to economic support.

Advocates across interviews noted the lack of funding available to address survivors' day to day needs, including legal support, childcare, and transportation. Meeting these needs was seen as necessary for survivors to be safe and become economically self-sufficient. One advocate stated,

A: They [survivors] want to get where they need to go and I think that we have good tools in economic empowerment programs. It's the resources that just aren't there to back it up. Q: Yeah can you elaborate on that, like what kinds of resources? A: Oh, well again transportation, child care, some of those things that seem outside of economic empowerment, but they're not. They're vital. (3)

Considering the various community structures in which survivors reside (e.g. urban, suburban, rural), and the ability to access employment and other economic opportunities in those structures, legal services, transportation, and childcare remain an important part of the agenda to address survivors' economic needs. Interestingly, some advocates garnered creative support from community agencies (e.g. police stations) and even "broke the rules" at the organizational level (e.g. giving extensions for housing) for survivors to "catch a break" the advocates knew they deserved to address survivors' unmet needs.

Discussion

The present study explored individual and organizational level factors that challenge and facilitate advocates' work with domestic violence survivors around economic/financial issues. Using thematic content analysis of 20 interviews with advocates working to address economic issues with survivors, results indicated many advocates' perceptions of themselves and survivors both facilitated and challenged their work. Advocates' personal beliefs and attitudes, such as being understanding and persistent facilitated their economic work. Advocates' perceptions of survivors, such as being uninformed of economic topics and having mental health concerns challenged advocates' work. Acquiring knowledge of and connecting to resources in the community

was particularly important for advocates to help survivors address economic issues. At the organizational level, advocates made efforts to address survivors' economic issues, but were limited in formal training and resources to support survivors' economic needs. successfully. In the following subsections, I will discuss major findings, research, clinical and policy implications, and conclude by highlighting the limitations and future directions for research related to the present study.

Major Findings and Implications

While the present study highlighted how advocates worked to address survivors' economic/financial issues, a significant barrier advocates faced working on economic concerns was the psychological issues that many survivors presented with in their agencies. Prior research has established the presence of mental health issues among domestic violence survivors (Golding, 1999). Consistent with Golding (1999), results from the present study suggested the presence of psychological issues of survivors continue to exist. Further, survivors were frequently untreated, which created barriers for advocates to address survivors' economic needs, and to help them become economically self-sufficient (i.e., no longer requiring the support of their agencies). It is important to consider state budget cuts may have impacted the availability of mental health services, leading more survivors to seek domestic violence assistance, economic services, *and* mental health support from domestic violence agencies- agencies whose funding sources had not been cut, but whose resources were still limited in serving more members of their community. Past research suggests advocates provide crisis-counseling services to help survivors recover from trauma and improve quality of life (Sullivan & Bybee, 1999). In keeping with Sullivan and Bybee (1999), advocates reported still offering domestic

violence counseling among their many roles. However, in our study advocates did not report being trained to manage psychological symptoms in conjunction with teaching financial literacy to survivors and supporting survivors in their efforts to manage financial/economic concerns. Advocates may need additional support to assess the psychological functioning of survivors, and their efforts to address economic issues with their clients in a productive way. As noted by advocates across interviews, the time to address economic/financial issues with a survivor varied based on their individual needs and sense of safety. Future research may seek to explore the impact of creating therapeutic approaches to aid advocates' efforts in addressing economic issues with survivors.

Consistent with Kulkarni, Bell, & Rhodes (2012), the current study found advocates' abilities to be understanding, empathetic, and empowering to survivors facilitated their work, and was particularly common. However, the current study shows these characteristics among advocates are significant facilitating factors specifically to address economic/financial issues. In line with Ditcher and Rhodes (2011), advocates identified economic needs were significant among survivors and acknowledged the importance of addressing those specific needs to help survivors achieve economic independence and long term safety. We found that economic/financial topics were difficult for survivors to disclose to advocates. Thus, advocates being understanding and empathetic is one of the key ways they were able to overcome this and successfully discuss and address economic issues for survivors. Hesitation or reluctance to discuss economic/financial issues may have been due to how survivors believed they would be perceived by their providers. There may be some truth to such beliefs in our study; an

interesting point of contrast to advocates being understanding was advocates also being judgmental towards survivors' economic/financial decisions when advocates were working diligently to address their financial issues, also frequently reported in the interviews. Consistent with Ellsberg (2006), the present study recognized advocates had to manage their own beliefs and biases related to the economic well-being of survivors. The presence of a supportive atmosphere, and having space for advocates to talk about their economic work and challenge personal attitudes improved their work with survivors. In line with Slattery and Goodman (2009), the present study also found support from colleagues at work promoted the well-being of advocates too. A supportive atmosphere created among providers working on economic issues was a significant facilitator, but not consistently present across agencies due to the implementations of formal and informal processes related to economic advocacy. Future research may explore how implementing formal support and supervision for advocates related to addressing these economic issues can impact their well-being and improve the experiences of a survivor seeking economic services.

In addition, prior literature exploring various forms of economic abuse has highlighted how abusive partners may stifle survivors' abilities to obtain an education (Anderson et al., 2003; Riger, Ahrens, & Blickenstaff, 2000; Shepard & Pence, 1988; VonDeLinde, 2002). In the present study, advocates commonly reported that there are an overwhelming number of survivors who lacked education specifically in basic economic/financial topics, and felt unequipped to manage financial independence without support from their abusers; this made it challenging for advocates to address economic issues for survivors. Advocates reported some survivors were uninformed about

financial/economic topics due to cultural values and norms, and other survivors were in situations in which their abusers maintained total control of financial resources, thereby limiting their understanding of economic/financial concepts. Though reasons may vary on a case-to-case basis for why survivors are unknowledgeable in these topics, advocates perceived economic/financial education is necessary for their future economic well-being. Whether advocates could successfully educate their clients on financial/economic topics though depended on advocates' persistence, survivors' sense of empowerment, advocates' training in economic empowerment curriculums, and the presence of formalized procedures and supportive atmospheres in their agencies to address economic/financial topics. Future research may examine in greater depth the factors in domestic violence agencies that may contribute to better outcomes when educating survivors about basic economic/financial concepts to promote their economic independence. Additionally, it may be interesting to explore the impact of financial/economic literacy education with older teens and young adults as a prevention tool to promote economic independence and combat economic abuse in intimate relationships.

Although advocates reported being uninformed of economic/financial topics was challenging, they also frequently highlighted how the use of economic empowerment curriculums facilitated their work to address economic issues for survivors. Exploratory studies have found positive outcomes for survivors whom use economic empowerment programs, such as the Allstate curriculum (Postmus & Plummer, 2010). The findings from the present study suggest these curriculums were easily adaptable and provide a stable foundation for advocates to begin addressing economic issues with survivors.

However, advocates also noted several challenges associated with administering these curriculums, especially considering the unique differences of individual survivors' economic needs. Future research may inform advocates' economic empowerment curriculum trainings by considering a greater depth of analysis in curriculum use by examining how specific pieces of the curriculum can be used to meet survivors' different needs to ensure economic support is provided in the most effective ways.

In 2002, VonDeLinde identified a wide array of economic problems that persisted for survivors of domestic violence, including issues related to accessing childcare, transportation, and stable housing that threaten their safety. Although advocates in our study did identify several resources that support their ability to provide economic support (e.g. technology), they found issues with housing, transportation, and childcare continue to persist for survivors, consistent with VonDeLinde's (2002) findings. Advocates perceive the lack of support that exists to address these economic problems creates significant barriers for survivors who wish to seek work or attend school to become economically self-sufficient. In the future, policy makers may consider assessing the structural context of communities throughout the state to determine if funding may be added in communities where there are not enough resources to address the needs of survivors. For instance, survivors living in rural communities may need to seek work far away from where they live, and thus transportation support may be more appropriate in that context compared to a survivor living in an urban area such as Chicago.

Consistent with Kulkarni, Bell, and Rhodes (2012), the current study found that a lack of resources is a common, significant barrier for advocates. The current study shows the need for resources dedicated solely to working on economic issues with survivors,

including training, supervision, and community support. However, advocates acknowledged the lack of funding may continue to be a major issue for them to provide survivors with economic resources. The present study also repeatedly revealed the importance of connection and collaboration between advocates and others in their communities to improve the response to economic issues for survivors. Advocates' abilities to connect with other resources in the community and acquire knowledge of what resources survivors could connect to independently were facilitating factors in their work. In the future, there may be significant benefits to mapping community assets used across agencies to address various economic issues. Interviews revealed there is no systematic way economic advocacy is conducted across agencies. Generally, advocates reported piecemealing economic resources they can get access to for survivors, but recognized that taking on a collaborative approach to their work would improve outcomes for survivors. Creating a systematic way to collect and share economic resources may contribute to building collaborative relationships with other domestic violence and non-domestic violence agencies.

Limitations and Future Research

Though these findings contribute to better understanding how advocates address economic issues with domestic violence survivors, there are limitations with the study. First, the study was conducted in a unique context, limited to the state of Illinois. Interviews with advocates were conducted in various types of communities within the state (i.e., urban, suburban, rural), but future research should explore how advocates in other states within the U.S. and other countries address economic/financial issues for domestic violence survivors. The state of Illinois has unique characteristics related to how economic issues are handled that other states may not have, such as an Economic

Empowerment Project Initiative to specifically encourage advocates to focus on economic independence and self-sufficiency of survivors in their work. Due to an emphasis on economic empowerment of survivors, advocates in this state may have somewhat more preparation to handle these issues than people in other states.

Considering the extent to which systems perceive economic issues is an important matter to address and the presence of resources in different communities, it would be meaningful to compare the impact of economic advocacy in different contexts.

A second limitation of the study was that participants involved were limited to members of the Illinois Coalition of Domestic Violence (ICADV). To note, there are domestic violence agencies in Illinois that are not a part of the state coalition, and thus are not held to the same standards of economic work compared to agencies that are a part of the coalition. Interviewing advocates who were a part of a larger network of state providers allowed us to explore the factors that support and challenge advocates in being able to do their economic work with survivors. Many advocates did highlight the support they received through the ICADV to address economic issues, such as funding for technology resources and trainings for economic empowerment curriculums. In addition, as mentioned above, the ICADV endorses an Economic Empowerment Project Initiative throughout the state, promoting economic advocacy work among the advocates who are members of the coalition. This would suggest that the overall need and desire for economic advocacy and consideration of support for providers may have been incredibly high for providers who were participants in this study because there were reinforcing principles from the state-level compared to providers working in agencies that may not regularly encourage economic advocacy as part of their responsibilities because they do

not attend state-level coalition meetings. Future research may consider the presence or absence of economic advocacy work of providers who do not belong to ICADV and to providers in other states, who may participate in their state coalitions, but whose state coalitions do not run specific initiatives related to economic empowerment of their domestic violence survivors.

Finally, the recruitment strategy created some limitations for the study. Although we did recruit advocates in various roles within domestic violence agencies (e.g. directors, community educators), the sample of advocates were predominantly White. In the future, researchers may wish to explore the differences of advocates' experiences who are more racially and ethnically diverse in working with survivors on economic issues. Additionally, there were five advocates who worked in agencies serving culturally-specific groups. Though the present study was not focused on addressing economic issues for culturally-specific survivors alone, there were notable differences between the challenges survivors in these agencies face, and should be explored in further depth in the future. Lastly, advocates who were recruited to this study were asked to participate and independently chose to complete an interview with the investigator. Thus, the recruitment strategy may have been limited to advocates who feel more passionate towards the topic of economic issues for survivors and/or are more eager to share their experiences providing or wanting to provide this form of support to their clients. In the future, researchers may find ways to learn about the views and experiences of advocates who may feel uncomfortable disclosing their opinions due to sensitivity to the topic or what they may perceive as socially unfavorable beliefs and attitudes.

References

- Adams, A.E., Sullivan, C.M., Bybee, D., & Greeson, M.R. (2008). Development of the Scale of Economic Abuse. *Violence Against Women, 14*(5), 563-588.
- Anderson, M. A., Gillig, P. M., Sitaker, M., McCloskey, K., Malloy, K., & Grigsby, N. (2003). "Why doesn't she just leave?": A descriptive study of victim reported impediments to her safety. *Journal of Family Violence, 18*, 151-155.
- Barusch, A. S., & Taylor, M. J. (1999). Understanding families with multiple barriers to self sufficiency. Final report submitted to Utah Department of Workforce Services, Salt Lake City, Utah.
- Bennett L, Riger S, Schewe P, Howard A, Wasco S. 2004. Effectiveness of hotline, advocacy, counseling, and shelter services for victims of domestic violence: a statewide evaluation. *J. Interpers. Violence 19*(7):815–29
- Bonomi, A.E., Anderson, M.L., Rivara, F.P., & Thompson, R.S. (2007) Health outcomes in women with physical and/or sexual intimate partner violence exposure. *Journal of Women's Health (Larchmnt), 16* (7), 987-997.
- Bonomi, A. E., Thompson, R. S., Anderson, M., Reid, R. J., Carrell, D., Dimer, J. A., & Rivara, F. P. (2006). Intimate partner violence and women's physical, mental, and social functioning. *American journal of preventive medicine, 30*(6), 458-466.
- Boyce, C., Koliner, S., Koplín, L., Trifone, D., & Wong, J. (2014). Barriers to Building Financial Security for Survivors of Domestic Violence. In *Workshop in Public Affairs*.
- Breiding, M. J., Chen J., & Black, M.C. (2014). *Intimate Partner Violence in the United States-2010*. Atlanta, GA: National Center for Injury Prevention and Control, Centers for Disease Control and Prevention.

- Brewster, M. P. (2003). Power and control dynamics in prestalking and stalking situations. *Journal of Family Violence*, 18, 207-217.
- Bronfenbrenner, U. (1979). *The ecology of human development*. Cambridge, MA: Harvard University Press.
- Brokaw, J., Fullerton-Gleason, L., Olson, L., Crandall, C., McLaughlin, S., Sklar, D. (2002). Health status and intimate partner violence: a cross-sectional study. *Annals of Emergency Medicine*, 39(1), 31-38.
- Burnard, P. (1991). A method of analysing interview transcripts in qualitative research. *Nurse education today*, 11(6), 461-466.
- Campbell, J. C., Glass, N., Sharps, P. W., Laughon, K., & Bloom, T. (2007). Intimate partner homicide: Review and implications of research and policy. *Trauma, Violence, & Abuse*, 8(3), 246–269.
- Campbell, J., Jones, A. S., Dienemann, J., Kub, J., Schollenberger, J., O'campo, P., ... & Wynne, C. (2002). Intimate partner violence and physical health consequences. *Archives of internal medicine*, 162(10), 1157-1163.
- Coker, A. L., Davis, K. E., Arias, I., Desai, S., Sanderson, M., Brandt, H. M., et al. (2002). Physical and mental health effects of intimate partner violence for men and women. *American Journal of Preventative Medicine*, 23(4), 260–268.
- Creswell, JW. (1998). . Thousand Oaks, CA: Sage Publications.
- Desmarais, S. L., Reeves, K. A., Nicholls, T. L., Telford, R., & Fiebert, M. S. (2012). Prevalence of physical violence in intimate relationships—Part 1: Rates of male and female victimization. *Partner Abuse*, 3(2), 140–169.

- Dichter, M. E., & Rhodes, K. V. (2011). Intimate partner violence survivors' unmet social service needs. *Journal of Social Service Research, 37*(5), 481-489.
- Dunn, J. L., & Powell-Williams, M. (2007). "Everybody Makes Choices" Victim Advocates and the Social Construction of Battered Women's Victimization and Agency. *Violence Against Women, 13*(10), 977-1001.
- Fawole, O. I. (2008). Economic violence to women and girls: Is it receiving the necessary attention? *Trauma Violence Abuse, 9*(3), 167-177.
- Golding, J. M. (1999). Intimate partner violence as a risk factor for mental disorders: A meta-analysis. *Journal of Family Violence, 14*(2), 99-132.
- Golla, A. M., Malhotra, A., Nanda, P., & Mehra, R. (2011). Understanding and measuring women's economic empowerment. *Definition, Framework and Indicators. Washington, DC: International Center for Research on Women (ICRW).*
- Gondolf, E. (1988). Battered women as survivors. Lexington, MA: Lexington Books.
- Guest, G., Bunce, A., & Johnson, L. (2006). How many interviews are enough? An experiment with data saturation and variability. *Field methods, 18*(1), 59-82.
- Hathaway, J.E., Mucci, L.A., Silverman, J.G., Brooks, D.R., Mathews, R., Pavlos, C.A. (2000). Health status and health care use of Massachusetts women reporting partner abuse. *American Journal of Preventative Medicine, 19*(4), 302-307.
- Hegarty, K., Gunn, J., Chondros, P., & Small, R. (2004). Association between depression and abuse by partners of women attending general practice: descriptive, cross sectional survey. *BMJ: British Medical Journal, 328*(7440), 621.

- Hofeller, K.H. (1982). Social, psychological and situational factors in wife abuse. Palo alto, CA: R & R Associates.
- Hsieh, H. F., & Shannon, S. E. (2005). Three approaches to qualitative content analysis. *Qualitative health research, 15*(9), 1277-1288.
- Illinois Coalition Against Domestic Violence. (2007). *ICADV's Economic Empowerment Project Update*. Chicago, IL.
- Illinois Coalition Against Domestic Violence. (2008). *ICADV's Economic Empowerment Project Update*. Chicago, IL.
- Illinois Coalition Against Domestic Violence. (2009). *ICADV's Economic Empowerment Project Update*. Chicago, IL.
- Illinois Coalition Against Domestic Violence. (2010). *ICADV's Economic Empowerment Project Update*. Chicago, IL.
- Janssen, P. A., Holt, V. L., Sugg, N. K., Emanuel, I., Critchlow, C. M., & Henderson, A. D. (2003). Intimate partner violence and adverse pregnancy outcomes: A population- based study. *American Journal of Obstetrics and Gynecology, 188*(5), 1341–1347.
- Kramer A., Lorenzon D., & Mueller G. (2004). Prevalence of intimate partner violence and health implications for women using emergency departments and primary care clinics. *Women's Health Issues, 14*(1), 19-29.
- Kulkarni, S. J., Bell, H., & Rhodes, D. M. (2012). Back to basics essential qualities of services for survivors of intimate partner violence. *Violence against women, 18*(1), 85-101.
- Lloyd, S. (1997). The effects of domestic violence on women's employment. *Law and Policy, 19*, 139-167.

- Macy, R. J., Nurius, P. S., Kernic, M. A., & Holt, V. L. (2005). Battered women's profiles associated with service help-seeking efforts: illuminating opportunities for intervention. *Social Work Research, 29*(3), 137-150.
- Meisel, J., Chandler, D., & Rienzi, B. (2003). Domestic violence prevalence and effects on employment in two California TANF populations. *Violence Against Women, 9*, 1191-1212.
- Moe, A. M., & Bell, M. P. (2004). Abject Economics: The Effects of Battering on Women's Work and Employability. *Violence Against Women, 10*(1), 29-55.
- Morse, J. M., & Field, P. A. (1995). Qualitative research methods for health professionals.
- Nicolaidis, C., Curry, M., McFarland, B., & Gerrity, M. (2004). Violence, mental health, and physical symptoms in an academic internal medicine practice. *Journal of General Internal Medicine, 19*(8), 819-827.
- Pfouts, J. H., & Renz, C. (1981). The future of wife abuse programs. *Social Work, 26*, 451-455.
- Postmus, J. L. (2011). Understanding Financial Literacy with Survivors of Intimate Partner Violence. *CFS Issue Brief* http://www.cfs.wisc.edu/briefs/Postmus2011_ResearchBrief.pdf.
- Postmus, J. L., & Plummer, S. B. (2010). Validating The Allstate Foundation's National Model on Helping Survivors of Violence Achieve Economic Self-Sufficiency: Final Report. New Brunswick, N.J.: Rutgers University, School of Social Work Center on Violence Against Women & Children.
- Postmus, J. L., Plummer, S. B., McMahan, S., Murshid, N. S., & Kim, M. S. (2012). Understanding economic abuse in the lives of survivors. *Journal of interpersonal violence, 27*(3), 411-430.

- Ptacek, J. (1997). The tactics and strategies of men who batter: Testimony from women seeking restraining orders In A. P. Cardarelli (Ed.), *Violence between intimate partners: Patterns, causes, and effects* (pp. 104-123). Boston: Allyn & Bacon.
- Raphael, J. (1995). Domestic violence: Telling the untold welfare- to-work story: (Available from Center for Impact Research, 915 N. Wolcott, Chicago, IL 60222)
- Raphael, J. (1996). Prisoners of abuse: Policy implications of the relationship between domestic violence and welfare receipt. *Clearinghouse Review*, 30, 186-194.
- Riger, S., Ahrens, C., Blickenstaff, A. (2000). Measuring interference with employment and education reported by women with abusive partners: Preliminary data. *Violence and Victims*, 15(2), 161-172.
- Riger, S., Ahrens, C., Blickenstaff, A., & Camacho, J. (1999). Obstacles to employment of women with abusive partners: A summary of select interview data (Working Paper No. GCP-99-1). Chicago: University of Illinois at Chicago, Great Cities Institute.
- Sanders, C. K., & Schnabel, M. (2006). Organizing for economic empowerment of battered women: Women's savings accounts. *Journal of Community Practice*, 14(3), 47-68.
- Sanders, C. K., Weaver, T. L., & Schnabel, M. (2007). Economic education for battered women: An evaluation of outcomes. *Affilia*, 22(3), 240-254.
- Saltzman L.E., Fanslow J.L., McMahon P.M., Shelley G.A. (2002) *Intimate partner violence surveillance: uniform definitions and recommended data elements, version 1.0*. Atlanta (GA): Centers for Disease Control and Prevention, National Center for Injury Prevention and Control.
- Shepard, M., & Pence, E. (1988). The effect of battering on the employment status of women. *Affilia*, 3(2), 55-61.

- Slattery, S. M., & Goodman, L. A. (2009). Secondary traumatic stress among domestic violence advocates: Workplace risk and protective factors. *Violence Against Women, 15*(11), 1358-1379.
- Strube, M.J., & Barbour, L.S. (1983). The decision to leave an abusive relationship: Economic dependence and psychological commitment. *Journal of Marriage and the Family, 45* (4), 785-793.
- Sullivan, C. M. (1991). The provision of advocacy services to women leaving abusive partners: An exploratory study. *Journal of Interpersonal Violence, 6* (1), 41-54.
- Sullivan, C. M. (2011). Victim services for domestic violence. In M. P. Koss, J. W. White, & A. E. Kazdin (Eds.), *Violence against women and children: Volume II: Navigating solutions* (pp. 183– 197). Washington, DC: American Psychological Association.
- Sullivan, C. M., & Bybee, D. I. (1999). Reducing violence using community-based advocacy for women with abusive partners. *Journal of consulting and clinical psychology, 67*(1), 43.
- Sullivan, C., & Gillum, T. (2001). Shelters and other community-based services for battered women and their children. *Sourcebook on violence against women, 247-260*.
- Swanberg, J. E., & Logan, T. K. (2005). Domestic violence and employment: A qualitative study. *Journal of Occupational Health Psychology, 10*, 3-17.
- Swanberg, J. E., Logan, T. K., & Macke, C. (2005). Intimate partner violence, employment, and the workplace: Consequences and future directions. *Trauma, Violence, & Abuse, 6*, 286-312.
- Tjaden P., & Thoennes N. (2000). Full Report of the Prevalence, Incidence, and Consequences of Violence Against Women: Findings From the National Violence Against Women Survey. Washington, DC: National Institute of Justice, Centers for Disease Control and

Prevention.

Tolman, R. M. (1989). The development of a measure of psychological maltreatment of women by their male partners. *Violence and Victims*, 4, 159-177.

Tolman, R. M., & Raphael, J. (2000). A review of research on welfare and domestic violence. *Journal of Social Issues*, 56(4), 655-682.

Tower, M., McMurray, A., Rowe, J., & Wallis, M. (2006). Domestic violence, health and health care: Women's accounts of their experiences. *Contemporary Nurse*, 21(2), 186-198.

Ullman.

VonDeLinde, K.M.C. (2002). How are domestic violence programs meeting the economic needs of battered women in Iowa? An assessment and recommendations. Building Comprehensive.

VonDeLinde, K. C., & Correia, A. (2005). Economic education programs for battered women: Lessons learned from two settings: Publication Number 18. Harrisburg, PA: The National Resource Center on Domestic Violence (www.vawnet.org)

Wies, J. (2008). Professionalizing human services: A case of domestic violence shelter advocates. *Human Organization*, 67(2), 221-233.

Wettersten, K. B., Rudolph, S. E., Faul, K., Gallagher, K., Trangsrud, H. B., & Adams, K., et al. (2004). Freedom through self-sufficiency: A qualitative examination of the impact of domestic violence on the working lives of women in shelter. *Journal of Counseling Psychology*, 51, 447-462.

Appendix A

Initial Email from ICADV:

To: Domestic Violence Agencies (General)

Subject line: DePaul research on working with survivors on economic issues

I just wanted to send you all a brief email letting you know that a student at DePaul University is working on a research project on advocates' experiences working with domestic violence survivors about economic and financial issues. The research is being led by a PhD student, Christina Soibatian, and her faculty advisor, Dr. Megan Greeson of DePaul University. The researchers hope to use this information to identify how best to support advocates' work with survivors on these issues.

Christina would like to talk with advocates currently working with survivors on economic and financial issues. I offered to assist her in making connections with some of the domestic violence programs in Illinois, but wanted to contact you before you received a phone call from her. I looked at programs that have reported some financial education to me in the last several months or programs that I knew were involved in the issue, regardless of which curriculum or information they were currently using.

Please decide if you would like anyone on your staff to be involved. This study is entirely voluntary. Christina will be contacting you in the near future with further details of the study, and a letter of support from the ICADV to see if you may be interested in participating in a confidential phone interview about this work. I'm hoping that some of the information gathered through these interviews and this study will inform our work in the future.

Please let me know if you have any questions.

Thank you,

Kelly Goodall
ICADV

To: Domestic Violence Agencies (Working under grant)

Subject line: DePaul research on working with survivors on economic issues

I just wanted to send you all a brief email letting you know that a student at DePaul University is working on a research project on advocates' experiences working with domestic violence survivors about economic and financial issues. The research is being led by a PhD student, Christina Soibatian, and her faculty advisor, Dr. Megan Greeson of DePaul University. The researchers hope to use this information to identify how best to support advocates' work with survivors on these issues.

Christina would like to talk with advocates currently working with survivors on economic and financial issues. I offered to assist her in making connections with some of the domestic violence programs in Illinois, but wanted to contact you before you received a phone call from her. As a current grantee through the Allstate Foundation's grant with ICADV, I knew that you were actively involved with that work. However, the survey is entirely voluntary and has no relationship to the grant you are currently receiving.

Please decide if you would like anyone on your staff to be involved. Christina will be contacting you in the near future with further details of the study, and a letter of support from the ICADV to see if you may be interested in participating in a confidential phone interview about this work. I'm hoping that some of the information gathered through these interviews and this study will inform our work in the future.

Please let me know if you have any questions.

Thank you,

Kelly Goodall
ICADV

Appendix B

Phone call script:

Hello, my name is Christina Soibatian and I am a researcher at DePaul University. Our team is conducting a research study to capture advocates' experiences working with domestic violence survivors around economic/financial issues. We would like to learn from your valuable experience about what facilitates your work in this area, and the challenges you face in assisting survivors around these issues. While the Illinois Coalition Against Domestic Violence is not conducting this research, they support the project and provided us with your information to see if you would be interested in participating in a confidential phone interview about your work. We will share the research findings with advocates and hope to use the findings to inform resources for supporting work with survivors on economic/financial issues.

We are asking you to participate in a confidential interview at a time that is convenient to you. The interview will take approximately 60-75 minutes. This study may be published and shared with advocacy groups, however your name and identifying information will be kept confidential.

Would you be interested in participating in this research study?

If you would like more time to think about whether you would like to participate, please email me at csoibati@depaul.edu or call me back at 562-832-0700 so that we can schedule an interview or I can answer any questions you may have. Thank you so much for the powerful work you do.

Appendix C

Email recruitment script:

Dear Victim Advocate (put name),

We are conducting a research study to captures advocates' experiences working with domestic violence survivors on economic/financial issues.

We would like to learn from your valuable experience about what facilitates your work in this area, and the challenges you face in assisting survivors around these issues. That's why we are asking you to participate in a confidential phone interview about this work.

The Illinois Coalition Against Domestic Violence (ICADV) shared your information to see if you may be interested in participating in this research. The ICADV has provided a letter of support for the research (see attached) and will be helping to share the research findings.

We plan to share the results of this study with domestic violence organizations so that advocates can learn from one another's experiences. We also hope the study's findings will inform training, technical assistance, funding, and other resources for working with women on economic services.

The interview would last between 60 to 75 minutes by telephone. This study may be published and shared with advocacy groups, however your name and identifying information will be kept confidential.

If you would like to share your story with us, please reply to this email (csoibati@depaul.edu) or call (562) 832-0700 for more information or to schedule an interview.

Thank you so much for the powerful work you do.

Best Regards,

Christina Soibatian

DePaul University
Psychology Department
2219 North Kenmore Avenue
Chicago, IL 60614-3504

Appendix D

Letter of Support:



One Mission, One Voice

July 11, 2014

This letter is in support of Christina Soibatian's research proposal: "Exploring Advocates' Economic Empowerment Strategies for Domestic Violence Survivors". Christina is a student in the Clinical-Community Psychology PhD program at DePaul University in Chicago. For her final thesis, she proposes a research evaluation project on economic empowerment services for survivors of domestic violence.

Christina contacted me earlier this year while she was reading through current literature evaluating economic advocacy in domestic violence. She noticed that much of the studies looked at specific economic empowerment projects, but wondered about the experiences of advocates at agencies that did not have the financial means for a specific project. Having been a domestic violence advocate at an emergency shelter in Los Angeles, she understood that advocates play a key role in assisting survivors gain necessary resources. I explained the training and support of ICADV's Economic Empowerment Project, which seeks to give advocates the tools needed to assist survivors.

After talking with Christina and hearing about her experiences, I believe she has the passion and necessary understanding of the dynamics of abuse to study and evaluate the economic empowerment work of domestic violence advocates here in Illinois. She would like to conduct hour long interviews with 15-20 domestic violence advocates throughout Illinois. Through this series of interviews, she plans to learn about the advocates' perceptions of working with survivors around economic and financial issues.

In addition, I believe that this research could help inform the work that we do here in Illinois. I am excited to read the results and learn more about how we can enhance our economic empowerment work.

Please let me know if I can provide any further information. Thank you for your consideration.

Thank you,



Kelly Goodall

Appendix E

Reminder email:

Subject line: Interview with Advocates' Economic Empowerment Study

Dear Victim Advocate (put name),

This is a friendly reminder that we have an interview scheduled for [date] and time. I will call you at the number you provided. Please reply to this email (csoibati@depaul.edu) or call me at (562) 832-0700 if you have any questions or need to reschedule the interview.

Thank you.

Best Regards,

Christina Soibatian
DePaul University
Psychology Department
2219 North Kenmore Avenue
Chicago, IL 60614-3504

Appendix F

Interview Questions

SECTION 1: OPENING

I am going to start off with a few opening questions about your participation in this study

- 1) When you learned about the study, why did you decide to participate?
- 2) Do you have any concerns about the interview?
- 3) *(If applicable)* How can we address these concerns throughout the interview? What can I do to make you feel more comfortable during the interview?

SECTION 2:

Before we start, I want to tell you the main sections of the interview so that you know what to expect.

First, we will talk about what general experiences you have had working with victims on economic/ financial issues. Second we will talk about the impact your work has on victims seeking economic financial services. Then we will talk about the challenges you have faced as an advocate supporting victims with these issues. We will also talk about what facilitates your advocacy work on these issues. Finally we will give you the opportunity to reflect back on your experiences and provide any additional information you would like to contribute to the study.

- 1) Can you tell me how you generally tend to work with victims on economic/financial issues?

Probes:

- a. Can you tell me about a particular case or set of cases that you've worked on with women with these issues?
- b. What are some of the economic/financial issues you work on with victims?
- c. How do you generally work on these economic/financial issues with victims?
- d. What types of populations do you generally work with?
- e. What is your caseload like in a typical work week?

Probe in on key areas:

- Financial literacy: budgeting, creating economic actions plans
- Directing towards other social service agencies for resources and support
- Specialized Economic Empowerment programs
- Individualized counseling/case management
- Unique workshops/training
- Helping pursue education or employment opportunities

- 2) How does your advocacy work on economic/financial issues impact victims?
- 3) What has been challenging to you as an advocate to provide economic/financial services to victims?

Probes:

- What, if any individual beliefs/attitudes challenge you?
- What, if anything about your position challenges you?
- What, if anything about colleagues or your organization challenge you?
- What, if anything about your community challenges you?

- 4) What has helped facilitate the economic/financial services you provide for victims?

Probes:

- What, if any individual beliefs/attitudes support you?
- What, if anything about your position supports you?
- What, if anything about colleagues or your organization support you?
- What, if anything about your community supports you?

What would improve your ability to help victims with economic/financial issues?

- 5) Looking back at your experiences as an advocate, what would have been good to know before working on financial/economic issues with women?
- 6) If you had any advice to give to a new advocate working on economic issues, what would that be?
- 7) What else do you want me to know about this type of work that you do? Do you have anything to share about the services you provide?

DEMOGRAPHICS

Now I am going to ask you some questions about yourself so I know a little bit more about the people I have interviewed.

- 1) What is your gender?
- 2) What is your race/ethnicity?
- 3) What is the highest level of education you have completed?
- 4) What is your age?
- 5) What is your job position?
 - a. What are your responsibilities?
- 6) How long have you worked in your position?

What was it like for you to participate in this interview? What should I do differently in my next interview? Don't worry you won't hurt my feelings.