

For Domestic Violence Victims, a Little Financial Literacy Goes a Long Way

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(PhysOrg.com) -- Learning how to manage her own money can help a woman recover from domestic abuse and avoid it in the future.

An exploratory study by Judy L. Postmus, assistant professor and director of the Center on Violence Against Women and Children in the Rutgers University School of Social Work, finds that victims of economic abuse are better able to address their financial needs after going through a curriculum on money management.

The study, funded by The Allstate Foundation, surveyed 121 [domestic abuse](#) victims in 10 states in 2008 and 2009.

The underlying assumption, according to Postmus, is that women who are seeking help for the abuse they experienced may not think of the control of finances by their abusers as abuse at all.

Postmus and her colleague Sara Plummer, an instructor in the School of Social Work, examined the impact of a curriculum, *Moving Forward Through Money Management*, created by The Allstate Foundation's Economics Against Abuse Program. They interviewed 121 domestic abuse survivors at 15 sites in 10 states. Each person was interviewed three times in the course of a year. They asked participants about their histories of abuse, probed their economic literacy, and their state of economic self-sufficiency. The researchers also asked questions about the specific financial skills the participants had learned and used over time. Over an 11 month period they interviewed 121 people in the first round, 101 in the second and 93 in the final round.

More than 90 percent of the participants were satisfied or very satisfied with the curriculum, and more than half reported they used the curriculum often or very often. But perhaps the most significant finding of the study was that after learning the curriculum, 88 percent of the participants had set financial goals for themselves. Additionally, more than three quarters had created a budget, over two thirds reported they had begun paying off debts or looked up their credit history, and 22 percent started a retirement account.

This "exploratory" study provided an opportunity to perfect methods for a larger, more complete study, which Postmus and Plummer are about to begin with a new grant from The Allstate Foundation. In this next study, they will interview survivors who learn the curriculum as well as two other groups who are not exposed to the curriculum -- survivors receiving services from domestic violence programs and survivors who are not involved with such services. The object will be not only to show the impact of the financial literacy program on the lives of those

experiencing abuse, but the extent to which survivors experience economic abuse. This study will take place in the northeast, Midwest, and the South.

Provided by Rutgers, The State University of New Jersey

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