



The Allstate Foundation Economics Against Abuse Program *Financial Empowerment Curriculum Fact Sheet*

The Issue

Financial concerns and stability are central to a domestic violence victim's ability to live a financially secure life free from an abusive situation. Many victims of physical, sexual and verbal abuse are also subject to economic abuse. Economic abuse is a tactic used to control relationships and maintain power by preventing access to money and/or other financial resources. Economic abuse takes many forms, including:

- Controlling victims' paychecks and bank accounts, and determining how they spend money, where they work and what property they buy;
- Using victims' credit cards without permission and destroying their credit rating;
- Putting all financial contracts (lease, credit cards, utilities, etc.) in a victim's name and then failing to make payments, destroying the victim's credit rating;
- Forcing low-income victims or victims with disabilities to turn over government benefit payments;
- Undermining victims' opportunities to become economically independent by not allowing them to work, forcing them to work in family businesses for little or no pay, or calling and harassing them in the workplace to such an extent that they lose their jobs;
- Refusing to pay spousal or child support to a survivor who has left an abusive partner; and
- Forcing a victim to cash in, sell, or sign over any financial assets or inheritance (e.g., bonds, stock or property).

Economic abuse has a devastating effect on domestic violence victims and causes a unique set of financial challenges. Victims of domestic violence need targeted tools and strategies to help them deal with their financial struggles and plan for safe, financially secure futures. However, until recently, there have been no national resources dedicated to addressing the range of economic stability challenges confronting victims. In response to this need, The Allstate Foundation, in partnership with the National Network to End Domestic Violence (NNEDV) Fund, formed The Allstate Foundation Domestic Violence Program, which provides a comprehensive network of services for domestic violence survivors and advocates including direct services, thought leadership and public awareness efforts. The program focuses on providing knowledge and skills—particularly those related to financial security and economic empowerment—to support survivors of domestic violence.

The Curriculum

A key component of The Allstate Foundation Domestic Violence Program is its Financial Empowerment Curriculum – a comprehensive package of financial tools and information that is

designed to (1) support victims of domestic violence in achieving economic empowerment, and (2) educate and train advocates and Allstate volunteers to work with domestic violence victims as they move forward on the path to financial security.

The curriculum includes the following components:

- Approaches for locating and effectively accessing local, state and national personal safety and financial resources;
- Information on how individuals can protect themselves personally and financially while remaining in an abusive relationship and after leaving an abusive relationship;
- Strategies for dealing with the misuse of financial records;
- Strategies for addressing the complex financial and safety challenges of ending a financial relationship with an abusive partner;
- Strategies for working through the financial and safety challenges of identity change;
- Tools to help people of all incomes and earning power work toward long-term economic empowerment; and
- Strategies for accessing economic empowerment resources used nationwide such as individual development accounts, micro-enterprise development programs and emergency assistance funds.

Allstate personal financial representatives partner with domestic violence coalitions to train local domestic violence service providers to use the curriculum.

In April 2007, the program concluded a five state curriculum pilot with domestic violence coalitions, local domestic violence programs and organizations providing services to culturally specific populations. The Allstate Foundation and the National Network to End Domestic Violence Fund are partnering with domestic violence coalitions and Allstate personal financial representatives to implement the curriculum across the country.

The Allstate Foundation Domestic Violence Program is a groundbreaking new initiative to address the pervasive, destructive barrier that domestic violence poses to the safety and security of victims and their families.

To learn more about The Allstate Foundation Domestic Violence Program, visit www.clicktoempower.org or contact:

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