

Women Against Abuse and Credit Counseling Service of Delaware Valley: Empowering Women through Financial Literacy

Katherine Bennett 09 June 2011

Summary

A proposed partnership between Women Against Abuse and the Credit Counseling Service of Delaware Valley involves financial literacy and capability initiatives for women and families that have been affected by domestic violence and cross-agency training opportunities for staff members of each agency to learn about the issues addressed by the other organization.

At the United Way's second annual Strategic Partnership Conference: Creating Innovation and Impact Through Partnership, Women Against Abuse and Credit Counseling Services of Delaware Valley were awarded a prize of \$15,000 for their proposal to educate and empower women affected by domestic violence. [Read about the Strategic Partnership Conference here.](#)

Introduction

Each year in the United States, between two and four million women are physically abused. In 2009, the Philadelphia Police Department responded to over 114,000 domestic abuse incidents (iPledge 2009). Women suffering from domestic violence or those who have experienced domestic abuse endure immense physical, emotional and financial distress. A study conducted by the National Coalition Against Domestic Violence (n.d.) cites financial insecurity and lack of resources as two main reasons that women decide not to leave an abusive marriage or relationship.

A proposed partnership between Women Against Abuse (WAA) and the Consumer Credit Counseling Service of Delaware Valley (CCCS) aims to alleviate the financial burden of women who have been affected by domestic violence. The partnership will provide residents of Philadelphia's Sojourner House with financial literacy education and counseling services.

The Problem: Financial Effects of Domestic Violence

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Twenty-five percent of all women in the United States will experience domestic violence in their lifetime. Women who have been in abusive relationships are often even more susceptible to financial difficulty. Common tactics of

abusers include refusing to allow their partner to work, control their own finances or possess bank accounts. Additionally, identity theft and credit issues arising out of joint accounts with the abuser are common (National Coalition Against Domestic Violence n.d.).

Households headed by women earn, save and accumulate less wealth. The median net worth of an individual woman is \$32,840. The median net worth for all households is \$93,000. CCCS has found that women in their service area earn 75 percent less than men, accumulating lower lifetime earnings and decreasing their ability to properly prepare for retirement (Consumer Credit Counseling Services of Delaware Valley 2011). Equipped with fewer resources and a greater likelihood of being financially illiterate, women leaving abusive relationships have a great need for assistance as they transition to independence.

The Solution: Collaborating to Provide Financial Literacy

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WAA and CCCS have united to assist the communities of women who have been affected by domestic abuse. The proposed partnership naturally fulfills each organization's respective mission. WAA's mission is to provide quality, compassionate and nonjudgmental services in a manner

that fosters self-respect and independence in persons experiencing intimate partner violence. WAA's efforts work to end domestic violence through advocacy and community education. CCCS aims to positively impact individuals, families and communities through comprehensive consumer credit education, counseling, asset building and debt reduction programs without regard to economic status.

Both agencies recognized an unmet need in their constituencies. CCCS recognized that women are generally more likely to encounter economic hardship over their lifetimes and that women transitioning from abusive relationships are especially prone to financial difficulty. In response, CCCS developed FinanciallyHers, a program initiative to provide women with the tools necessary to successfully manage their finances. Since inception in 2008, FinanciallyHers has provided service to over 1,200 women (Consumer Credit Counseling Services of Delaware Valley 2011). In order to effectively reach and provide more service to financially vulnerable communities, CCCS recognized, it needed a partner who had specialized experience and outreach capabilities. CCCS approached WAA.

For over 40 years, WAA has served the women and families of Philadelphia affected by domestic abuse, providing emergency shelter, legal representation, education and training. WAA staff and case workers spend a significant amount of time addressing financial

issues. Dealing with the financial consequences of abusive relationships as well as other financial issues affecting low-income women and families had begun to cut into the time each case worker had to provide basic needs including behavioral health, and other measures vitally important to women and families in transition from abusive relationships to independence. While WAA staff are extremely knowledgeable, many do not have professional backgrounds in finance. WAA recognized the importance of financial literacy and sought out a high-quality nonprofit community partner to provide personal finance programming to their client population. Recognizing CCCS's experience with these topics and strong reputation for providing services to diverse populations, WAA acknowledged that CCCS would be a powerful strategic partner.

The collaboration is an extension of CCCS's FinanciallyHers program. CCCS will provide financial education and counseling to residents of WAA's Sojourner House. Sojourner House provides long-term housing solutions to women and their children who have been made homeless by domestic violence. In addition to housing solutions, residents of Sojourner House receive services including group counseling, child care, parenting and life skills education. The collaborative effort will further provide the residents with improved financial education. The opportunity to become part of FinanciallyHers will provide important financial literacy

and capability strategies that will not only assist residents in mitigating financial difficulties brought on by the abusive relationship but facilitate the transition to financial stability and independence.

In addition to greater constituency service, each agency receives operational benefit. The proposed partnership aims to provide cross-agency staff training. Increasing the financial capability of WAA staff and increasing the understanding of domestic violence among CCCS staff creates a more effective referral system.

Conclusion

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WAA's experience and outreach capabilities teamed with CCCS's financial expertise presents an opportunity to successfully fulfill the needs for financial counseling and education among women and families who are survivors of domestic abuse. This proposed partnership creates new synergies in the provision of services to victims of domestic abuse in the region.

Efforts have been made in the past to introduce financial education to women and families in transition to independence after an abusive relationship. This partnership is the first local collaborative effort that utilizes two organizations with individual strengths and expertise. The local partnership is also the first to employ

a cross-agency educational agenda. The connections created within this partnership benefit the constituents of each organization and the staff providing service. Eliminating duplication of services and improving staff capacity creates a more proficient system, maximizing efficiency.

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