



Starting the Economic Conversation with Survivors

Knowing how and when to ask survivors about very personal issues like money is challenging.

While it can feel intrusive to ask about finances, we know that many survivors struggle with the economic consequences of IPV for many years and poverty impacts survivors' safety.

We hope this guide will provide a framework for effectively asking questions about money and safety throughout your relationship and work with survivors.

Trauma-informed, survivor-centered economic advocacy requires us to:

- Establish a sense of safety with a survivor before asking economic questions
- Be honest and transparent with survivors about why we are asking economic questions and where the information we are gathering will go
- Give survivors choices about answering economic questions or not
- Be aware of our own power and how we are using it (e.g. are we steering survivors toward a particular choice or action? Are we placing judgments or assumptions that reflect our own economic values?)

This project is supported all or in part by Grant No. 2017-TA-AX-K065 awarded by the Office on Violence Against Women, U.S. Department of Justice. The opinions, findings, conclusions, and recommendations expressed in the publication/program/exhibition are those of the author(s) and do not necessarily reflect the views of the Department of Justice, Office on Violence Against Women.

Starting The Conversation

Our conversation about money may start with something like this:

“As I am getting to know what’s happening for you right now, hearing some of your needs and challenges, and trying to determine the best way for us to work together, it would be helpful for me to understand more about your situation with money. In my work with other people who have challenges with their partners [or ex-partners], I have learned that oftentimes their partners have made their situation with money worse and that has made them less safe. I am wondering if you feel comfortable with me asking you some questions about your situation with money?”

OR

“I know we’re talking about a lot of very personal topics today. I am hoping that I can better understand what’s happening for you and part of that is talking about any concerns you have about your situation with money – especially if it’s made you less safe. For a lot of people who are dealing with [the things you are dealing with right now], it can make their financial situation worse. Would you be okay with me asking you some questions about what’s happening for you with money right now? As I ask questions, if anything seems too personal or you don’t want to talk about it with me, that’s okay. Just let me know.”

When determining what we want to ask survivors about economics, we need to consider the context, goals, and services of our organization and our own advocacy role. As you build these conversations into your advocacy practice, ask yourself:

- What do we do to help survivors around economic well-being?
- What do we need to know about survivor's economic situation to appropriately safety plan?
- What questions will help us guide survivors to our community partners who can help them around economic well-being?



Phase 1: Initial Information Gathering

The terms intake, issue spotting, and screening are frequently used interchangeably to describe the first step in determining clients' economic safety needs. For this guide, terms are defined below:

Intake: Often the first information gathering interaction clients have with an organization. Many organizations have standardized intakes including questions about demographics and general experiences of violence.

Goals of intake: to determine clients' economic safety needs, determine if and/or how our organization can meet their initial needs and how to direct services.

Issue spotting: Common language used in the legal world to identify areas of need or concern for the client's situation.

Goals of Issue Spotting: determine the specific areas of concern for the client's economic situation. The issues that jump out at the advocate or attorney help to identify the areas of law that are relevant to understanding how to assist clients.

Screening: We use screening questions or tools to see if a person is/isn't a good fit for services (or if they qualify for services) and, if so, where they will be placed in terms of services. If a client is determined not to be eligible or a good fit for services, we make a warm hand off to an organizational partner.

Goals of Screening: to determine if someone qualifies for a particular service or to match clients to appropriate services by asking questions about client financial needs and circumstances and/or other organizational requirements.

Timing: Intake, issue spotting, and screening often occur at the beginning of service provision, but key information about economics may arise as survivors build trust and as their situation changes.

Examples of Phase 1 Questions:

- What are your biggest financial worries?
- Tell me more about your financial situation.
- Have experiences with your partner led to money problems? If so, tell me about that. OR How has your partner impacted your financial situation? Credit situation? Housing situation? etc.
- How is your situation with money impacting your safety?
- What do you hope to get out of our time together (or coming to [ORG NAME])?
- Questions from the [Scale of Economic Abuse](#) could help screen for financial abuse.
- What else do you already ask that might tap into financial concerns? And can you think of other questions that might be helpful at this phase?



Phase 2: Assessment



Assessment: Assessment is asking thoughtful, specific, open ended questions and listening well; digging deeper to help us more fully understand a survivor's experiences in order to more accurately develop an individualized plan of action.

Goals of Assessment: Learn greater detail and depth about the client's values around money, their past and current experiences with money, what "safer" means to them when it comes to their financial situation, how their identities impact their relationship with money, and their economic goals.

Timing: Assessment usually happens after a client has been determined to be a good fit for our services. In short term services, this may happen at the same time as intake or screening. As we continue our work with survivors, we are constantly asking questions to better understand their lived experiences, therefore, assessment is an on-going process.

Examples of Phase 2 Questions:

- When you've had money problems in the past, what have you done? What has worked? Would you try it again? Why or why not?
- What do you do well when it comes to money? (Note strengths you've observed or give possible examples).
- Ask the client to tell you more about their values around money. What is important to you when it comes to money. Why? What do you hope your life looks like in a year? What do you need to help you get there?
 - What do you have (family, friends, personal attributes) that will help you get there? What do you think may be obstacles?
- When you think about your challenges with money, which one worries you the most? Which of those challenges do you want to work on first? Why?
- What did you learn about money in your family? Or, what did you learn about money from your community growing up? How does that influence how you are with money now?
- What else do you already ask or do during ongoing assessment that might tap into financial concerns?

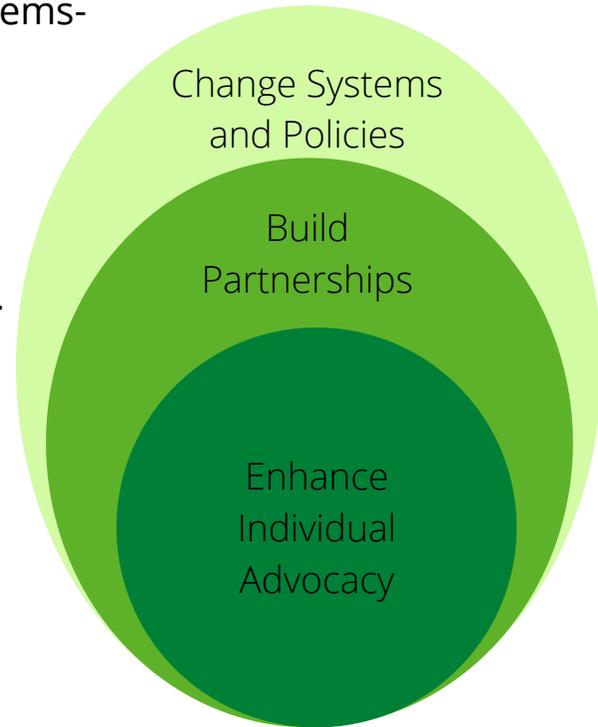


Phase 3: Targeted Economic Advocacy

After understanding the survivor's economic situation more clearly, we can move on to appropriate survivor centered individual advocacy, partnership building, and/or, systems-level change work.

Goals of Economic Advocacy: Using information gained from economic assessment, craft economic advocacy strategies to increase economic "safety" with the client. Strategies could include individual, partnership, or systems level change efforts.

Timing: Targeted economic advocacy happens after intake and assessment, when you have a clearer picture of the survivor's economic safety needs, goals, and values. However, advocates should continue to ask questions about economic well-being and safety throughout the advocacy process to respond to changing needs.



Examples of Phase 3 Advocacy:

Individual:

- Creating a meaningful cost of living plan
- Safely ordering a credit report and working to repair credit
- Informing survivor of their rights under fair debt collection practices

Partnership:

- Reaching out to a local organization doing anti-poverty work that would support your survivor
- Setting up a meeting with local credit unions to discuss services for survivors
- Cross train with housing attorneys, domestic violence advocacy, and equal housing advocates

Systems:

- Document patterns of economic challenges seen with survivors, provide trend information to key advocacy groups
- Meet with local legislators and decision makers to educate them about and discuss economic needs of survivors in your community
- Provide de-identified survivor stories to state-wide advocacy groups like your state-wide coalition, housing, or anti-poverty groups





Notes

- Page 2: See [Economic Ripple Effect of IPV: Building Partnerships for Systemic Change by Shoener and Sussman. 2013.](#)
- Page 5: See [Budget.](#)
- Page 5: See [Repair Credit](#) (password: csaj2017).
- Page 5: See [Fair debt collection practices](#) (password: csaj2017).
- For a detailed look at multi-level survivor centered economic advocacy strategies see: [Survivor Centered Economic Advocacy: A Multilevel Approach to Enhancing Survivors' Economic Security. VonDeLinde, K. 2016.](#)
- For a look at how other organizations have approached and built partnerships: [Building Partnerships Pilot Project Report.](#)
- Reach out to us at the Center for Survivor Agency & Justice for assistance here. We can help design data collection, plan needs assessments, and support other organizational or community efforts to identify, prioritize, and strategize around the top needs/issues facing survivors in your community. Contact us at info@csaj.org.