



# **CONNECTING DOMESTIC VIOLENCE SURVIVORS TO ONE-ON-ONE FINANCIAL COUNSELING SERVICES: LESSONS LEARNED**

*Prepared for:*

**The United States  
Conference of Mayors**

*Prepared by:*



**SF OFFICE OF FINANCIAL  
EMPOWERMENT**



**The United States Conference of Mayors**



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## **About the United States Conference of Mayors**

This publication was made possible in part by the United States Conference of Mayors' DollarWise Campaign. The United States Conference of Mayors is the official non-partisan organization of cities with populations of 30,000 or more. There are 1,393 such cities in the country today. Each city is represented in the Conference by its chief elected official, the mayor. The DollarWise Campaign is underwritten by The Bank of America Charitable Foundation. [www.usmayors.org](http://www.usmayors.org)

## **About San Francisco Office of Financial Empowerment**

The San Francisco Office of Financial Empowerment (SF OFE) is housed within the Office of City and County Treasurer José Cisneros. The mission of the SF OFE is to use City Hall's strength and influence alongside partners in the non-profit and private sectors to help the City's lower-income residents enter the financial mainstream. The SF OFE gives people opportunities: to learn more about money, open a checking account, take advantage of tax credits, save for a child's college education, overcome setbacks and gain independence. The SF OFE has experienced widespread success with initiatives such as Bank on San Francisco, Payday Plus SF, the San Francisco Smart Money Network, Kindergarten to College and CurrenC SF.

# Introduction and Acknowledgements

Laura (name changed) knew that her relationship with her husband had become abusive and that she needed to leave. He physically threatened her and their children and even had become disruptive and verbally abusive to her while she was at work. Laura eventually lost her job and began to charge many of her family's necessities on her credit card. One day, her card was declined at a store and she discovered that her husband had run up over \$20,000 in credit card debt in her name. Laura finally worked up the courage to leave her abuser and go to a local shelter with her children, but by this time she was jobless, her credit was decimated and her financial situation was in ruins.

Domestic violence and economic disempowerment go hand in hand. Domestic violence can create serious obstacles that prevent victims (the vast majority of whom are women) from achieving economic security and self-sufficiency. By controlling and limiting the victim's access to financial resources, an abuser ensures that his partner will be financially endangered if she chooses to leave the relationship. As a result, survivors of domestic violence are often forced to choose between staying in an abusive relationship and facing economic hardship and possibly extreme poverty and homelessness.

Low-income women report partner violence at a 33% greater rate than higher-income women. Many of these women experience lack of access to financial resources, damage to credit, debt accumulation, identity theft and fraud along with physical and emotional abuse. Research reveals that economic dependency is the strongest predictor of a survivor's decision to remain, leave, or return to an abusive relationship. Women with financial education skills are more likely to leave abusive situations and sustain themselves and their families economically in the long run.

Over the past decade, domestic violence (DV) agencies and financial education organizations have been exploring ways to work together and support DV survivors. Most efforts include the traditional approach of teaching either one off financial education workshops or a series of workshops to DV survivors on topics ranging from budgeting, savings, banking, credit and more.

The San Francisco Office of Financial Empowerment (SFOFE) has found that there is great demand – but limited capacity - from nonprofit organizations to go above offering just classroom workshops and provide one-on-one certified credit counseling services to their clients. Non-profits serving survivors of domestic violence now see financial well-being as a key component in helping their clients build new lives; however, there has been little success in developing best practices to integrate financial counseling into services geared for this population.

Financial counseling for DV survivors is still relatively new and there is limited research and information on models connecting one-on-one financial counseling into DV services. To begin to address this gap in the field the SFOFE worked closely with La Casa de las Madres and Consumer Credit Counseling Service of San Francisco (CCCSSF) to enroll 30 women into our financial counseling pilot. The enrolled clients agreed to have demographic and financial data collected that will allow us to track their progress.

Our program participants range in age and income but typically are women in their thirties with children and little to no income. With an average credit score of 521 and over \$8,000 in unsecured debt, these participants are at high financial risk. All recruited clients have completed their initial counseling session and continue to work with CCCSSF to address their financial goals. This report aims to provide insight into our initial lessons learned to help further the conversation. The counseling pilot has allowed us to learn about the diversity of needs and services required when delivering financial counseling services to DV survivors.

The San Francisco Office of Financial Empowerment is deeply grateful to the Lynx Foundation and the United States Conference of Mayors for its support of our financial counseling pilot program for survivors of domestic violence in San Francisco. Without their generous support this publication and pilot would not be possible. We are also grateful for the hard work and dedication of our partners Consumer Credit Counseling Service of San Francisco and La Casa de Las Madres.

#### **About Consumer Credit Counseling Service of San Francisco**

Consumer Credit Counseling Service of San Francisco (CCCS) is a non-profit service and a member of the National Foundation for Credit Counseling (NFCC). CCCS is accredited by the Council on Accreditation of Services for Families and Children, Inc. and is approved by HUD to provide comprehensive housing counseling services. CCCS has provided money management information and assistance since 1969. [www.CCCSSF.org](http://www.CCCSSF.org)

#### **About La Casa De Las Madres**

The mission of La Casa de las Madres is to respond to calls for help from domestic violence victims, of all ages, 24 hours a day, 365 days a year. La Casa de las Madres gives survivors the tools to transform their lives. They seek to prevent future violence by educating the community and by redefining public perceptions about domestic violence. [www.lacasa.org](http://www.lacasa.org)

# Program Design and Implementation

The San Francisco Office of Financial Empowerment partnered with La Casa De Las Madres and Consumer Credit Counseling Services of San Francisco to develop a pilot connecting survivors of domestic violence receiving services at Las Casa De Las Madres with certified credit counselors at CCCSSF.

Pilot goals:

- Connect 25-30 survivors of domestic violence to certified credit counseling services to reach several client driven financial outcomes which may include: increased savings, increased credit score, reduced debt and connect the survivors to healthy financial products and benefits.
- Identify the unique challenges that DV survivors and certified credit counselors face when jointly working towards improving financial outcomes.
- Identify best practices and opportunities when delivering financial education workshops and one-on-one financial counseling services to DV survivors
- Share best practices, challenges and tools to support other municipalities and agencies in connecting domestic violence survivors to financial counseling services.

## Planning, Training, Client Recruitment and Counseling

The first phase of the pilot focused on developing agreements, expectations and a timeline. The SFOFE's primary responsibility was to serve as the lead in convening CCCSSF and La Casa to discuss and come to an agreement on the goals of the project , cross training between CCCSSF and La Casa staff, develop marketing and outreach materials, intake forms, referral process between La Casa and CCCSSF, data tracking and reporting agreements. Supporting materials developed for the program, including a DV Financial Counseling sensitivity training power point can be found in the appendix.

The second phase of the pilot focused on client outreach and financial counseling. The primary responsibilities of La Casa was to conduct the outreach and recruitment, connecting 25-30 clients to certified credit counselors at CCCSSF as well as reporting on aggregate client demographic information. La Casa hosted a series of financial education workshops at both their drop in center and shelters. Attendance at the workshops would range from five clients to fifteen and was used as the primary form of recruiting participants for the one-on-one financial counseling pilot. Clients completing the financial education workshops would be notified by La Casa staff about the opportunity to continue working on their finances through the financial counseling pilot. Clients that expressed interest would meet with La Casa staff to learn more about the expectations and services and be connected with CCCSSF for either an in person or over the phone meeting.

CCCSSF was primarily responsible for providing the one-on-one financial counseling either in person or over the phone depending on the client's preference. In addition, CCCSSF was responsible for providing an aggregate snapshot of the client's financial situation. A typical financial counseling session covered the following with the clients:

1. Financial health assessment (review clients current financial situation, credit report, credit score, debt, assets, net worth, use of financial products and financial outlook)
2. Develop action steps around financial foundations
  - Cash flow management
  - Credit
  - Debt management
  - Savings
3. Provide client with a written action plan and supporting financial documents

After the initial intake, the client was expected to schedule 1-2 more ongoing sessions with the financial counselor to track progress made over the period of the pilot. The SFOFE would convene La Casa Staff and CCCSSF financial counselors quarterly to discuss challenges, learning and successes.

## Client Demographics and Financial Snapshot

The following represents a snapshot of the clients participating in the pilot and their financial standing.

### Client Demographics

- Clients range in age from 18 to 64; 40% are 35-44 years old
- 40% of clients are currently unemployed
- 62% of clients are Hispanic or Latina
- 50% of clients primarily speak Spanish
- 72% of clients have no current income
- 18% of clients receive food stamps
- 25% of clients have a disability or chronic illness



## Financial Snapshot

- Primary Cause of Financial Problems:
  - Reduced Income - 30%
  - Divorce/ Separation - 40%
  - Pregnancy/ Childbirth - 10%
  - Poor Money Management - 10%
  - Unemployment - 10%
- Average FICO (credit) Score: 521
- Average Monthly Living Expenses: \$883
- Average Total Unsecured Debt: \$8,424
- Average Number of Unsecured Creditors: 7
- Average Total Assets: \$1,857
- Average Total Savings: \$50
- Content of pilot credit counseling sessions:
  - 82% Discussed Establishing Savings
  - 64% Discussed Money Management
  - 64% Discussed Credit Reports
  - 55% Reviewed Budget and Established Spending Plan
  - 55% Discussed Establishing/ Re-establishing Credit
  - 27% Discussed Collection Accounts / Settlements
  - 18% Discussed Student Loans
  - 18% Referred to Legal Assistance
  - 9% Discussed Bankruptcy / Statute of Limitations / Wage Garnishment
  - 9% Discussed a Debt Management Plan

## Project Status

Over a twelve month period, we recruited thirty clients, all of which have attended their first session and have allowed us to learn about their financial goals and challenges. The final phase of the pilot was for the SFOFE to convene CCCSSF and La Casa staff to capture and report out on the learning, challenges and best practices. Although the period in which the SFOFE worked with La Casa and CCCSSF to capture aggregate data and learning has ended, CCCSSF continues to have a working relationship with La Casa to provide ongoing counseling sessions to La Casa Clients. The next portion of the report highlights the lessons learned.

## **La Casa De Las Madres Client Testimonial**

*“After her husband threatened to hurt her, Erica called La Casa concerned for her safety but afraid to leave. He controlled the family’s money and had severely damaged their credit. An advocate talked with her about our Emergency Shelter as an option if she felt unsafe at home, assisted her with safety planning, and described La Casa’s full continuum of supports.*

*Erica came to a financial education workshop series and dove right in, asking questions and talking through challenges. She made a plan to begin saving a little money toward building her independence, and opened her first bank account through Bank on San Francisco. Due to the financial abuse, she hadn’t thought she would be able to open a bank account, especially without her husband’s involvement. Would doing so be safe? The combination of support from the financial advisor leading the workshop and from her La Casa advocate helped Erica navigate these steps while keeping her safety and unique considerations at the forefront. They made a plan which ensured that these actions would not endanger her.*

*After completing the series, Erica met with a financial coach for individualized support and planning. Together they identified steps she could take to repair her credit. Erica shares that she has learned so much about the resources available to her and the things she can do for herself- she is ready to take her next steps.”*

- Erica (Client Testimonial written by La Casa De Las Madres Staff)

# Lessons Learned

## ***Lesson One: Building trust with clients and the referring case managers is critical, time intensive and challenging.***

1. Referral partners: As with any new service, there were challenges in securing the projected 25-30 clients within the three month original projected timeline. While staff is adept at managing referrals in general, we did find that it took longer than expected for case managers to become familiar enough with the credit counseling services to effectively explain them to clients and make a referral. The steering committee had to reassess its approach to outreach and develop steps to establish trust and deeper understanding of the services among La Casa case managers to increase enrollment. To streamline the referral process, rather than having referrals from all La Casa staff, two La Casa case managers were appointed as referral champions. The two case manager leads became deeply familiar with CCCSSF services and were able to make warm transfers.
2. Getting to know the financial counselors: To build trust and understanding, CCCSSF financial counselors held onsite orientations at La Casa's facilities so that staff and clients could learn about financial topics and build trust with the counselor they would soon be working with one-on-one. Clients and case managers who had the opportunity to meet the counselors in advance and learn about the services were more likely to trust the counselors and follow up with appointments. The counselors scheduled their appointments on the spot and in-person as trust was built in order to minimize client attrition.
3. Credit Counseling vs. Financial Coaching: When marketing the program, language matters. We learned that calling the service "Credit Counseling" did not describe the full range of services offered and was a turn off to many clients. Referring to the program as "Financial Coaching" was a much broader way to approach the opportunity and was more appealing to La Casa clients.
4. Targeted client outreach: All La Casa clients and survivors have much to gain from the various financial education workshops and counseling sessions offered. However, learning's from traditional financial counseling sessions tell us that clients with the best chances of reaching financial outcomes are those whose: immediate crisis has subsided enough, have some monthly cash flow, and legal status (and the accompanying credit histories tied to Social Security numbers). It is important to still provide services that are open to all domestic violence survivors, but pilot programs may need to take various factors and challenges into account when recruiting participants in a credit-score oriented intervention. Clients who are undocumented may still benefit from financial counseling and education and will have other resources and services that could support their financial standing.

***Lesson Two: Clients have a wide range of financial situations and accompanying needs.***

Financial counseling is typically designed to reach clients with income and sufficient cash flow to meet desired outcomes such as: reducing debt, increasing savings, improving credit scores and accessing healthy financial products. However, we determined that it is critical to develop counseling services for all clients, regardless of income status. Developing clarity on the types of services that could be offered to those with income versus those without income is important for both the program and the clients. It is also important to note that when working with DV agencies, clients may lack income but might benefit the most from connecting with financial counseling and resources.

1. Clients with no income: Clients with no income may still benefit from activities such as pulling their credit report, verifying the credit report for accuracy, fixing errors or fraud if necessary, understanding their current financial situation, verifying amount of debt, verifying lines of credit, collections, etc. Although clients with no income will have limited options in immediate next steps and will have extra barriers and may take longer to reach some of the outcomes the program was designed to achieve, it will be critical for the client to understand their full financial picture to be better prepared for the day they do have cash, benefits or income. Additionally, the first step in their financial plan may be more elementary than those who have a current income, but may include education on sources of income or public benefits they may qualify for in order to begin to set the rest of their plan in motion.
2. Clients with no Social Security numbers: There was great interest and substantial initial enrollment from clients without Social Security numbers. Although these clients will also not be able to benefit from the full range of services and will not be able to meet all of the outcomes developed, they may benefit from financial coaching on developing a savings plan and keeping their money safe at a bank or credit union versus using check cashing companies.
3. Housing status: The approach to financial coaching and the financial outcomes that are possible not only impacted by a client's income/employment and legal status, but also her housing status. La Casa works with survivors of domestic abuse in all parts of the housing spectrum: whether they are living in supportive housing, a domestic violence shelter or with their current abuser. Financial coaching approaches may vary depending on housing status and coaches should be especially sensitive to clients living in still-vulnerable situations. The approach a financial coach would take in counseling a client living in a shelter would vary from the approach working with a client still living with their abuser. A client still living with their abuser may find it necessary to hide the fact they are seeking financial support and counseling. Creating a state of financial dependence is a tactic used by abusers to maintain control. Further research and resources must still be developed to outline different approaches and tactics to supporting clients in varying housing situations.

***Lesson Three: Financial counseling services are key to client success.***

Financial education workshops are not enough and attendance at a workshop does not always lead to take-up of one-on-one counseling:

1. Workshops are a necessary component to assist survivors in learning the basics of finances, the rules of credit and tactics to apply when budgeting, saving, managing debt or choosing appropriate financial products. Financial education workshops are proven to show increase in financial content knowledge and improve confidence levels amongst participants. The current program design allows for clients to attend workshops and then have the option of working with a financial coach to develop an individualized plan. Clients report feeling motivated and positive after attending various financial workshops and have expressed a desire for more financial resources, however, take up of one-on-one financial counseling services after attending workshops may be low. Throughout the pilot we found that after an initial referral is made people are still often dealing with a variety of circumstances that may prevent them from attending their sessions.
2. Accountability and support: Clients work with our certified credit counselors to assess their current financial standing, develop an action plan and check in with the credit counselor on an agreed upon schedule. However, there may need to be more support and coaching necessary with clients between sessions to reach the intended milestones and outcomes. Providing more in depth support may be out of the scope of work and expertise of certified credit counselors, but may be an area where La Casa case managers may be able to fill a gap and support the client in executing her financial plan.

***Lesson Four: The client must establish their own goals, both for their financial and personal lives.***

Practitioners and advocates often place their envisioned milestones onto clients and financial counseling. A common milestone we place on survivors of domestic violence is the hope that financial counseling and support services will provide them with the ability to leave an abusive relationship. Through work with DV case managers, we have learned that it is important not to place that expectation on clients but to instead to focus on financial well-being so that the client can have that option if that is what she desires.

A core principle in the field of domestic violence counseling is that the sessions and outcomes are client driven. Counselors must recognize that it's not their place to make decisions for a client. Ultimately the counselors do not have to live with the outcomes and additionally counselors should not become another person telling the client what to do. Financial counselors and funders have ideas of what successful financial outcomes should be, however we must be open to the idea that success may be defined differently by the people we are trying to support. La Casa has found time and time again, not

just related to finances, that clients often cite things that we may not have thought of as the most crucial or helpful in their process.

### **Conclusion**

In the past decade the need to incorporate financial education into support services for survivors of domestic violence has steadily gained traction. There are great resources online to access financial education curriculums and material. However, financial education is not enough. National coalitions focused on providing resources and advocacy must begin to change the conversation to include financial counseling, coaching and access to healthy financial products as part of the economic empowerment approach.

There are various national models that could be developed to connect financial counseling/coaching services to survivors of domestic violence. These models range from developing internal capacity to conduct financial counseling to partnering with agencies that have certified financial experts. As an easier win, national coalitions working with survivors of domestic violence should explore partnership opportunities with agencies that provide certified financial counseling services.