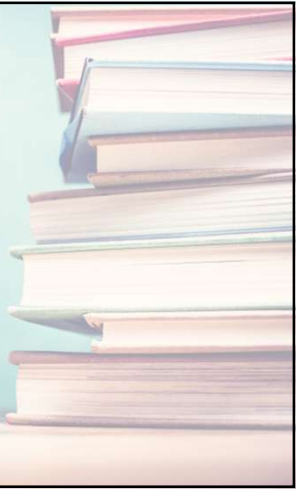




1

Learning Objectives

- Compare current research identifying the interrelationship of gambling disorder, domestic violence, and economic abuse.
- Discover the ways gambling and domestic violence intersect through common themes.
- Examine approaches to identifying economic abuse with strategies for empowering survivors.



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Mission Statement

The Maryland Center of Excellence on Problem Gambling promotes **healthy and informed choices** regarding gambling and problem gambling through various key initiatives and partnerships.

The Center works closely with appropriate state stakeholders and brings together experts from a variety of disciplines including psychiatry, medicine, epidemiology, social work, and law.

Maryland Problem Gambling Helpline
1-800-GAMBLER
Call/Text/Chat

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2



Ok to step away!

- Information may be triggering to some viewers.
- Please feel free to mute the presentation and/or step away from the computer.
- **Be sure to take good care of your self!**
- Resources for support will be shared at the end of the presentation.
- A copy of the slides will be uploaded to the website with the recording, please reach out to the Center if you need more information.

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Where Gambling and Violence Meet



- Intersection: a point at which two or more things converge.
- Intersectionality: the interconnected nature of social categorizations such as race, class, and gender as they apply to a given individual or group, regarded as creating overlapping and interdependent systems of discrimination or disadvantage.
- **Every single person is unique**; a person’s identity isn’t just made up of their race, ethnicity, gender, sexuality, religion, class, ability, nationality, or even location in the world, but the combination of these things and more.

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Intersectionality

is widely used to illustrate the interplay between discrimination, whether it’s based on gender, race, age, class, sexual identity, religion, or more.

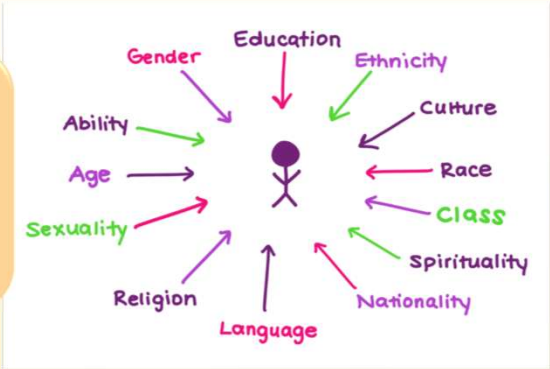


Image credit: IWDA: <https://iwda.org.au/what-does-intersectional-feminism-actually-mean/>

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Gambling Disorder

American Psychiatric Association identifies Gambling Disorder in the DSM-5 as a Substance Related and Addictive Disorder

- Involves repeated, problematic gambling behavior. The behavior leads to problems for the individual, families, and society.
- Adults and adolescents with gambling disorder have trouble controlling their gambling; they will continue even when it causes significant problems.



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- **An estimated 2.5 million US adults (1%) meet the criteria for severe gambling problems each year.**
- Another 5-8 million (2-3%) meet one or more of the criteria for gambling disorder and are experiencing problems due to their gambling behavior.
- Disordered gambling can affect 7-10 people in one’s immediate circle.

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Domestic Violence and Intimate Partner Violence



- **Domestic violence** refers to violence among people in a domestic situation, and can thus include not only a spouse or partner (same sex or opposite sex), but also siblings, parents, aunts, uncles, cousins, etc.
- **Intimate partner violence** describes violence perpetrated by a partner in a romantic or dating relationship. The term recognizes that abuse occurs within a spectrum of relationships, *current and former* partners included.

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World Health Organization: Gambling Disorder

- Around 80% of global gambling expenditure (**consumer losses**) is on land-based activities. However, online participation and expenditure have increased markedly.
- Gambling is now heavily promoted online in social media. During the past few years, there has been a rapid convergence of gambling and gaming.
- **A substantial body of research indicates that gambling disorder and harms are disproportionately experienced by groups that are economically and socially disadvantaged.**
- **It is likely that gambling and problem gambling also exacerbate other health and social disparities and inequities.**



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Domestic Violence and Intimate Partner Violence

- Both terms refer to a cycle of violence demonstrated through control and abuse that exists in a personal and intimate relationship.
- Describe relationships where there is a pattern of coercive (use of force or threats) behaviors or tactics utilized against the victim with a purpose of gaining and keeping power or control over them.

“Abuse is not love. It is one person in a relationship having power and control over the other person.”

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Prevalence of Domestic and Intimate Partner Violence in the United States

- Intimate partner violence alone affects more than 10 million people annually.
- Every minute, about 20 people are victims of rape, physical violence or stalking by an intimate partner in the United States.
- Over 1 in 3 women (35.6%) and 1 in 4 men (28.5%) in the US have experienced rape, physical violence, and/or stalking by an intimate partner in their lifetime.
- In the U.S., domestic violence disproportionately affects ethnic minorities.
 - Among ethnic minority groups, African American and Native American men and women are most likely to experience domestic violence.



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Down to Basics

- Women are more likely to be the victims and survivors of violence.
- Violence can happen against men, women, those who are young, old, various sexual orientations and identified genders, across cultures and countries.
- Men are more likely to be the perpetrators of violence, and a greater number of men engage in gambling.

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World Health Organization: IPV

- Intimate partner violence is one of the most common forms of violence against women. IPV occurs in all settings and among all socioeconomic, religious and cultural groups.
- **The overwhelming global burden of IPV is borne by women.**
- Although women can be violent in relationships with men, often in self-defense, and violence sometimes occurs in same-sex partnerships, the most common perpetrators of violence against women are male intimate partners or ex-partners.
- **By contrast, men are far more likely to experience violent acts by strangers or acquaintances than by someone close to them.**

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"I know a bear's intentions; I don't know a man's intentions, no matter how nice they are."

"The bear sees me as a human being."

"No one's gonna ask me if I led the bear on or give me a pamphlet on bear attack prevention tips."

"I think you're more likely to anticipate what a bear would do than what a man would do."

"If the bear attacks me, and I make it out of the woods, everybody's going to believe me ... But if a man attacks me and I make it out, I'm going to spend my whole life trying to get people to believe me."

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Women most vulnerable to violence

Violence differs between groups of women, because the violence women and girls experience *isn't just based on their gender*.

- 61% of bisexual women and 44% of lesbian women experience intimate partner violence, compared to 35% of heterosexual women.
- Black/African American survivors are disproportionately more likely to be criminalized by the legal system, becoming revictimized.
- Women and girls with disabilities are 2 to 4 times more likely to experience domestic violence than women without disabilities.
- Women between the ages of 18-24 are more commonly abused by an intimate partner.

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Gendered Drivers of Violence

- **Drivers of violence against women** are widely recognized to be gender-based and founded in unequal power relationships and gender stereotypes, where abusive male partners assume a right to control the woman and prioritize their needs above hers.
- **Gambling was a reinforcing contributor** to violence against women that increases its frequency and severity when other drivers of violence are present in the relationship.
- **Gambling intensified IPV where gendered drivers** of violence against women were present in the relationship, manifested as coercive and controlling behaviors.



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Gambling: Domestic and Intimate Partner Violence

- **Gambling does not directly cause intimate partner violence but can intersect with it in a range of different ways.**
- Previous research into problem gambling has examined its connection with intimate partner violence and generally defined violence in terms of physical assault. There has been little examination of gambling and its connection with coercive control or economic abuse.
- **Economic abuse is highly prevalent among women experiencing gambling-related intimate partner violence.**
- Gambling venues serve as safe spaces for women where there are few alternatives.

Problem gambling and intimate partner violence: Key findings and future directions / ANROWS (Ed.). Sydney: ANROWS, 2020. Research to policy and practice, Issue 21/2020

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Gendered Drivers of Violence

Gambling exacerbates violence where gendered drivers of violence are present

- **Overlooking the use of violence**
 - Used violence to express anger about their own problems, to assert authority
- **Control over the decision making**
 - Tricked out of money to gamble, remortgage the home, limit access to money
- **Expectations of strict gender roles, enforcing sexist stereotypes**
 - Woman takes on all household responsibilities, punished for unacceptable behavior – even their gambling
- **Peer relationships that accept the use of aggression and disrespect towards women**
 - Peers fail to intervene, trivialized and excused violence, hid their gambling

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Gambling: Domestic and Intimate Partner Violence

The stigma felt by women because of both their partners' gambling and abusive behaviors was a notable feature of the narratives of women - **inhibiting seeking help and prolonging them remaining in abusive relationships.**



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Intersection of Gambling and Domestic/ Intimate Partner Violence

Intersection: a point at which two or more things converge.

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Gambling: Domestic and Intimate Partner Violence

- Majority of gambling research has focused on the harms to the individual that is gambling and not the impact on the families and local communities.
- Research consistently indicates that rates of IPV reported in samples of individuals with gambling disorder are significantly higher than those in general population samples.
- Many studies fail to examine the broader dynamics of the intersection of gambling disorder and IPV: impulse control, financial stressors, pre-existing gambling/IPV, gender and culture, legal implications, etc.



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Intersection of Gambling Disorder and Domestic/Intimate Partner Violence

- Family history increases risk/ susceptibility
- Develop plans to maintain safety
- Impulse control decreases with use of alcohol or other substances
- Co-occurring MH and SUD
- Progressive, develops over time
- Public Health concerns
- Impact of pandemic
- Impact on loved ones
- Lack of trust: lying and deception
- Not many persons seeking help
- Cultural Beliefs



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Intersection of Gambling Disorder and Domestic/Intimate Partner Violence

- Increased risk of suicide
- Economic impact on society
- Financial impact on individuals
- Limited legal protections and safeguards against harm
- Elements of Control
- Under Reported
- Under Researched
 - Overall: *by gender type, gambling type, abuse type*
- Under Funded sources for help
 - Limited access to help
- Stigma
 - why not just stop/leave



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Gambling: Domestic and Intimate Partner Violence

Seeking Solace in Gambling

A look at the cycle of violence and women who gamble



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Intersection of Gambling Disorder and Domestic/Intimate Partner Violence

- NCPG estimates that the annual national social cost of problem gambling is about \$14 billion.
- The national economic cost of domestic and family violence is estimated to be over \$12 billion dollars annually.
- Decreased quality of life
- Diminished psychological and physical health
- Unemployment
- Debt and poor credit
- Homelessness
- Increased healthcare costs
- Increased crime costs
- Increased risk of suicide



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Seeking Solace in Gambling

- **Social Accessibility:** “There were all these people, and free snacks, and lights, and noise and music; and I thought, ‘Oh, this is nice’ ... At the time, it wasn’t gambling, it was just an excuse to spend time in this lovely environment, which was so welcoming, and unlike anything else I had to go to.”
- **Venues Do Not Interrupt Play:** “I always sat by myself ... I never got comfortable talking to people, particularly if I had makeup on covering a black eye, which happened more often than not.” & “They just tend to turn a blind eye.”
- **Geographic Accessibility:** “You can just turn up at any time, like for instance in the middle of the night.”
- **Cope after Leaving the Relationship:** “For a good couple of years, I was very raw and very untrusting, almost agoraphobic. But I would find solace in gambling.”

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Seeking Solace in Gambling

- **To Regain Control:** “The situation really escalated after our son was born and he really tried to control everything about what I was doing and parenting and just everything. At that point I felt trapped ... in the back of my mind thinking, my god, if I got a big windfall I’m just going to leave.”
- **Psychological Escape:** “It was like a relief to watch the things spin around and you’d think about that, instead of thinking about anything else ... the anxiety just quietly dissipates ... I’ve won something, and that was refreshing from everything else that was going on. It was relief and a distraction.”
- **Physical Escape:** “That was my safe haven ... until you left ... [and then] it was worse.” & “When the abuse started that’s when I used it as an escape, and that’s when the real addiction took over, like, the lack of control.”

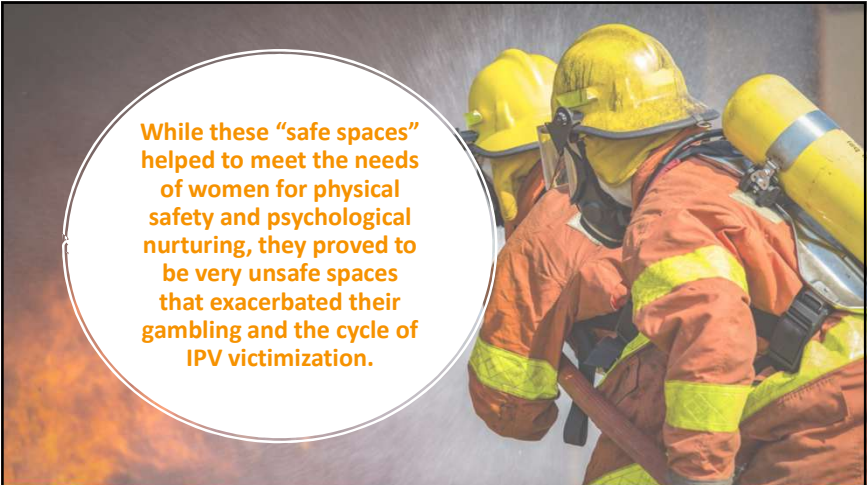
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Gambling: Domestic and Intimate Partner Violence

More research needed...

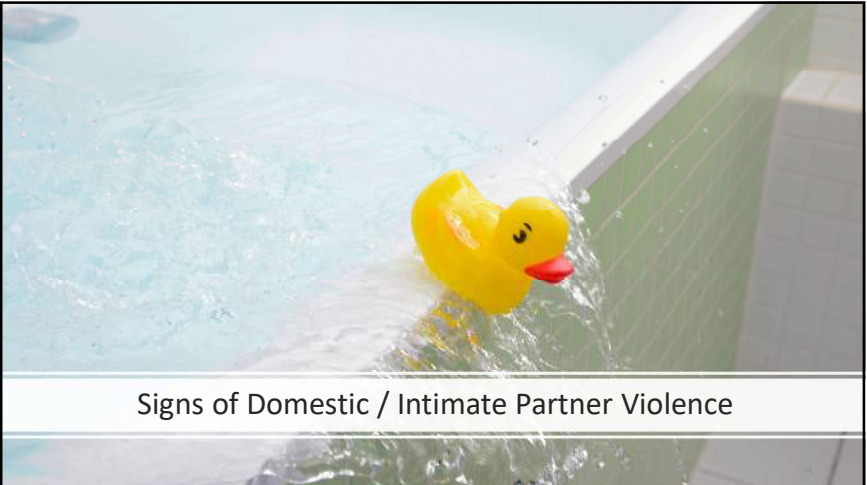
- Little research has examined factors that contribute to gambling-related IPV beyond victims and perpetrators.
- To provide a more complete understanding of IPV link to gambling research must consider forms of **economic abuse**.
- Examine the use of coercive control which involves more injurious, frequent and persistent violence, resulting in ongoing fear, trauma, hypervigilance, and isolation.
- In alignment with a **public health perspective** on gambling harm, research could examine how gambling industry products, practices & environments are contributing to IPV.
 - *what the industry could/should do?*

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While these “safe spaces” helped to meet the needs of women for physical safety and psychological nurturing, they proved to be very unsafe spaces that exacerbated their gambling and the cycle of IPV victimization.

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Signs of Domestic / Intimate Partner Violence

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Cycle of Violence:

"gambling is so interwoven with domestic violence, it's inseparable"

- Tension increases if unable to gamble
- Described their partners as "moody and nervous as tension built before a gambling session"
- Violent outbursts were directly linked to gambling losses
- Followed by remorse and promises to change; they'll do what it takes
- Resume "walking on eggshells" in tension phase

N. Hing, et.al (2022) J of Interpersonal Violence Vol. 37

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- Strangle/choke
- Pulling hair
- Slapping
- Pushing
- Shoving
- Tripping
- Twisting arms
- Biting
- Kicking
- Punching/hitting

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Power and Control

Power and control wheel adapted from the Duluth Model:

<https://www.norfolk.gov.uk/safety/domestic-abuse/what-is-domestic-abuse/power-and-control-wheel>

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Abuse: Power and Control

- Using Coercion and Threats
 - Threatening you and others, stalking, threat to "out" you, threat suicide
- Using Intimidation
 - Using looks, gestures and actions to make you feel fear, displaying weapons
- Using Emotional Abuse
 - Humiliation, putting you down, name calling, mind games, making you feel guilty
- Using Isolation
 - Controlling what you do, saying no one will believe you, using jealousy to control you
- Denying, Minimizing, & Blaming
 - Saying they deserved it, it is their fault, it's fighting not abuse
- Using Children
 - To relay messages or threaten to take custody
- Using Privilege
 - Treating you like a servant, making all the big decisions, preventing access to resources
- Using Economic Abuse
 - Preventing employment, making you ask for money

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Economic Abuse

Every woman* whose partner had a gambling problem reported economic abuse.

"He really was obsessed with thinking he knew the final outcome of the race, and if I didn't hand it [money] over, I was somehow being abusive to him and our family, and I was stopping us from having a win."

"I just thought I was in a poor relationship, that there wasn't much money. I didn't really understand that I was being deprived of the basic needs of life, because I was in a financially abusive situation."

Forms of Economic Abuse

- Filing costly lawsuits
- Not paying bills, support, etc.
- Punishing the victim's spending
- Destroying property
- Denying Access to Money:
 - Changing Pin #s and Passwords
 - Deciding when or how a victim can use funds, using an "allowance"
 - Lease or mortgage in one name

- Employment Related:
 - Blocking education opportunities
 - Forbidding employment
 - Sabotaging victims' employment
 - Preventing them from going to work
- Coerced Debt:
 - Forcing victim to obtain loans
 - Applying for credit in victim's name
 - Refinancing without victim's approval



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<https://nnedv.org/content/about-financial-abuse/>

Economic Abuse

- Economic Control** wherein the perpetrator controls or limits access to or knowledge of financial resources and prevents their partner from having any financial decision-making power.
- Economic Exploitation** of resources may involve the misuse and theft of family finances including property, money or identity, creating debt through coercion or in secret, and preventing their partner seeking or maintaining education and/or employment.





TOOLS TO THRIVE



SURVIVING ECONOMIC ABUSE

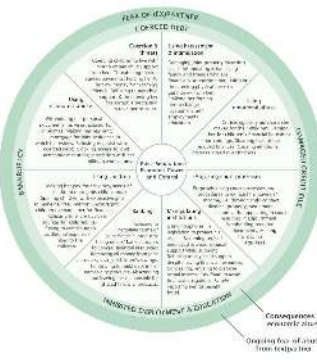
The Economic Abuse Wheel

Sheep, 2008B



Special Thanks:
Christine Callahan,
Ph.D. LCSW-C
&
K. Tony Korol-Evans,
Ph.D.

Post-Separation Economic Power and Control



Economic Power and Control

Sexual Violence: making you preform sexual favors for money
Physical Violence: using physical force to get money

- **Using Coercion and Threats**
 - Forcing their partner to take out lines of credit or sign over assets.
- **Using Intimidation**
 - Refusing to pay child support.
 - Destroying property.
- **Using Economic Abuse**
 - Preventing employment, making you ask for money.
- **Using Emotional Abuse**
 - Using mind games about where the finances have gone.
 - Making you account for every penny.

- **Using Isolation**
 - Solace may be found in a casino where no one is asking questions.
 - Not allowed to use the phone.
- **Denying, Minimizing, & Blaming**
 - Blaming their partner for gambling losses and excusing the abuse that followed.
- **Using Children**
 - Taking the tax credits, college savings, and/or refuse to pay for childcare.
- **Using Privilege**
 - Taking out hidden assets and loans in their partner's name, exploiting economic disadvantages.

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Scale of Economic Abuse-12 (SEA-12)

Economic Control	Employment Sabotage	Economic Exploitation
1. Make you ask him for money.	1. Threaten to make you leave work.	1. Spend the money you need for rent or other bills.
2. Demand to know how money was spent.	2. Demand that you quit your job.	2. Pay bills late or not pay bills that were in your name or both of your names.
3. Demand that you give him receipts and/or change when you spend money.	3. Beat you up if you said you needed to go to work.	3. Build up debt under your name by doing things like use your credit card or run up the phone bill.
4. Keep financial information from you.	4. Do things to keep you from going to your job.	
5. Make important financial decisions without talking to you first.	Responses: Never - 1 Hardly never - 2 Sometimes - 3 Often - 4 Quite often - 5	Postmus, J. L. & Stylianou, A.M.

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Post-Separation Economic Power and Control

Coerced Debt, Bankruptcy, Inhibited Employment & Education, Damaged Credit History

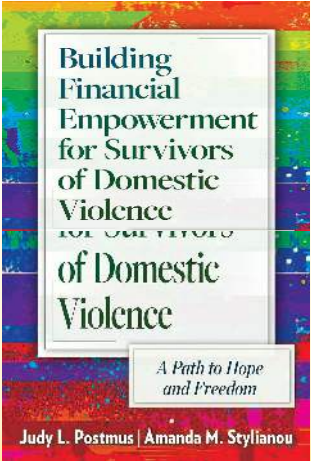
- **Using Coercion and Threats**
 - Coercing children to live with ex-partner or refuse to pay support.
 - Threaten to take to court.
- **Using Intimidation & Harassment**
 - Harassing those that are financially supportive.
 - Stalking, forcing to change location.
- **Using Economic Abuse**
 - Withholding personal documents.
 - Refusing to assist with coerced debt.
- **Using Emotional Abuse**
 - Criticizing every purchase.
 - Shaming for reduced finances.

- **Manipulating Institutions**
 - Using 'loopholes' in legislation to protect assets. Refuse to disclose actual income.
 - Falsely reporting for benefit fraud.
 - Becoming un/der employed.
- **Banking**
 - Removing all money from accounts, concealing finances.
 - Continue to build debt in joint products.
- **Using Children**
 - Taking the tax credits, college savings, and/or refuse to pay for childcare.
- **(Ab)Using Court Process**
 - Using the court to exhaust financial resources, withholding documents.

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Building Financial Empowerment for Survivors of Domestic Violence: A Path to Hope and Freedom

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Building Financial Empowerment for Survivors of Domestic Violence
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Judy L. Postmus | Amanda M. Stylianou

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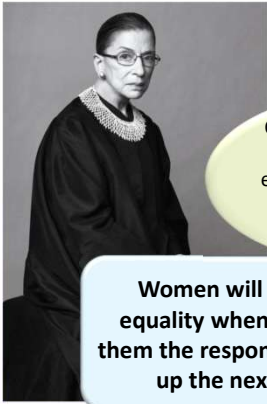
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Women and Finances

An abuser's actions can plummet a survivor into poverty.

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The Notorious RBG: *Honorable Ruth Bader Ginsburg*

Our goal in the '70s was to end the closed-door era. There were so many things that were off limits to women.

I am sensitive to discrimination on any basis because I have experienced that upset.

Women will only have true equality when men share with them the responsibility of bringing up the next generation.

I don't say women's rights—I say the constitutional principle of the equal citizenship stature of men & women.

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Women and Finances

Until 1974...

- women could not receive the same military housing allowances as men.
- women were required to pay more for pension plans than men to receive the same benefits.
- women were not allowed to apply for bank accounts, credit cards, and/or mortgages without a male co-signer.

...This was only 50 years ago



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The Notorious RBG: *Honorable Ruth Bader Ginsburg*



1. Employers cannot discriminate against employees based on gender or reproductive choices.
2. State-funded schools must admit women.
3. **Women have the right to financial independence and equal benefits.**
4. Men are entitled to the same caregiving and Social Security rights as women.
5. Juries must include women.

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Women, Money, Confidence: A Lifelong Relationship

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Women, Money, Confidence: A Lifelong Relationship
a Bank of America Study

Most women report they are doing well managing their day-to-day finances, like:

- paying their bills every month (70%)
- following a budget (53%)

However, they are struggling with longer term actions like:

- paying down debt (44%)
- saving for emergencies (44%)
- saving for retirement (36%)
- building wealth (27%)

One-in-five women (21%) admit it is time to make a change to their finances.

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Women, Money, Confidence: A Lifelong Relationship
a Bank of America Study

- Financial experiences vary by age, income and ethnicity, pointing to the need for women to get individualized support.
- Younger women (ages 22-39) were more likely to have conversations around finances than their older counterparts (65 and up).
- The top obstacles women say are holding them back from investing:
 - not having savings to invest (38%)
 - lack of knowledge (32%)
 - believing investing is too risky (22%)



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Women and Finances

Lorna Sabbia, head of Retirement & Personal Wealth Solutions at Bank of America:

“There’s a huge wealth gap between men and women, caused by such things as the pay gap and the fact that women tend to spend more time out of the workforce caring for family.”

In 2020, women earned 82.3% of what men earned, according to the U.S. Bureau of Labor Statistics.

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Lethality of Domestic Violence in the U.S.

- 76% of intimate partner homicide victims are women.
- The presence of a gun in a domestic violence situation increases the risk of homicide by **500%**.
- Women in the U.S. are 11 times more likely to be killed with guns than women in other high-income countries.
- Between 2001 and 2012, more women in the U.S. were killed by an intimate partner using a gun than U.S. troops in Iraq and Afghanistan combined.
- Women in intimate relationships are more likely to be killed with a firearm than all other means combined.



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Importance of Safety Planning

The most lethal time is when the victim is leaving their partner. It is the biggest barrier to leaving a violent relationship.

- 75% of domestic violence related homicides occur upon separation
- There is a 75% increase of violence upon separation for at least two years.



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Additional Barriers to Leaving

- **Physical harm** that occurred after trying to leave or after having called the police, or after having sought medical attention.
- **Threats:** the abusive partner may threaten to commit suicide or hurt their partner/children, other loved ones and/or pets, threaten to call INS (Immigration and Naturalization Services), threaten to take the children, threaten to “out” their partner to family or coworkers, etc.
- **Fear:** of retaliation; of being killed; of the abuser hurting loved ones; of being stalked; of not being believed.
- **Shame** or belief that the abuse is their fault.



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Additional Barriers to Leaving

- **Immigration status:** fear of deportation without partner’s support, fear of separation from children, law enforcement etc.
- **Lack of resources** or information about available resources, lack of transportation to services or lack of access to the internet to find services, or lack of resources in the survivor’s language.
- **Hope/belief** that partner will change. A concern for abuser’s well-being.
- **Failure of the criminal justice system:** very low prosecutions rate; perpetrators often threaten the partner to recant.
 - Racism, transphobia, homophobia, and discrimination against persons in LGBTQI+ relationships

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Empowering Survivors

Developing a Safety Plan

- Create a safety plan: where to go and who to call in an emergency.
- It is important to see your life first and possessions second.
- Inform people you trust about your plan and *allow* them to help you.

Safeguard your finances and personal documents:

- Obtain a PO Box and have all mail sent to it.
- Change Passwords and Pin Numbers.
- If possible, open a bank account or hide money to establish or increase independence (i.e., tell the abuser you paid \$40 for a coat you bought for \$10).
- Leave money, an extra set of keys, copies of important documents, and extra clothes **with someone you trust** so you can leave quickly.

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Additional Barriers to Leaving

- **Isolation:** from friends, family, resources; this often includes monitoring of texts, emails, and social media accounts.
- **Children:** fear for their safety, custody concerns, child abuse that has occurred because of trying to leave in the past.
- **Culture/ religion/ family** pressures to stay together.
- **Economic necessity:** the abusive partner may control the finances; the abusive partner may have destroyed the survivor’s credit or forced joint accounts so starting over financially is not feasible.
- **Shelters are full** and there is nowhere to safely go
- **Homelessness:** the abusive partner may have control over the survivor’s living situation.

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Some items you want to consider having safe:

- ✓ birth certificates, social security cards
- ✓ marriage and driver’s license, car title
- ✓ welfare or immigration documents
- ✓ medications and prescriptions
- ✓ divorce papers or other court documents
- ✓ phone numbers/addresses for family/friends/community agencies
- ✓ bank account number, credit and/or ATM cards, savings account information
- ✓ lease agreements, house deed, mortgage papers
- ✓ insurance information and forms
- ✓ school and health records
- ✓ clothing and comfort items, extra keys, phone charger

<https://hruth.org/get-help/create-a-safety-plan/>

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Empowering Survivors

Meaning of Empowerment

Enhance feelings of empowerment by partnering with the survivor to:

- Envision a set of safety-related goals
- Strengthen the survivor’s internal resources needed to achieve goals
- Inform and connect the survivor with potential external resources of support
- Facilitate the acquisition of resources needed to decrease the potential emergence of new safety-related risks

Increasing feelings of personal autonomy, the ability to have control and influence over their own lives.

Reducing feelings of powerlessness.

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Empowering Survivors

Things to consider...

Financial Trauma

- Poverty-related stress
- Past and present injustices and/or exploitation
- Social inequities derived from education, socioeconomic status, material circumstances, employment and social status
- Negative family interactions and interpersonal stress
- Connection found between financial hardships and psychological distress including depression, anxiety and PTSD

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Empowering Survivors

Housing

- Emergency shelters are often for a limited time
- Transitional housing is not permanent
- Limited financial resources making housing difficult
- Rent is rising faster than grant money

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Empowering Survivors

Things to consider...

- Conversations about money and finances can be difficult.
 - Shame and Stigma if we do not have “enough”
 - Salaries are not discussed at work, challenges in asking for a raise
 - Gendered relationship towards money – income, paying bills
- Financial History.
 - Understanding of credit and current score, use of banks
 - Familial background and current practices around money management
 - Values and practices toward money

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Empowering Survivors
Things to consider...

- Many women express regret about not becoming involved in their financial lives sooner.
 - Managing regret, increase confidence
 - Ways to rebuild assets and savings
 - Understanding credit
- Emotional relationship towards money and its impact on decisions.
- Gambling money is not seen as real money.
 - Group support, building community
 - Money is a tool to help achieve goals, rather than a goal itself
 - Creating a healthy relationship with money while treating gambling problems

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Empowering Survivors
Financial Education and Counseling

- **Financial knowledge** includes the necessary information to participate in the economy.
- **Economic self-efficacy** is the individual's perceived ability and personal confidence to perform financial tasks.
- **Economic self-sufficiency** is having the abilities or skills needed to manage finances and maintain financial independent living.

Engaging in more financial planning, increasing knowledge, and working with a financial advisor can increase monetary confidence.

The more we know, the more confident we will feel.

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Empowering Survivors
Financial Education and Counseling



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Key areas to focus on:

- Understanding basic banking services.
- Understanding tax credits and how to file taxes.
- Basic budgeting/creating a spending plan; shifting if needed during the crisis.
- Understanding financial values and decision-making.
- Protecting yourself from identity theft.

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Empowering Survivors
Financial Resources

- Moving Ahead Curriculum
 - <https://www.allstatecorporation.com/the-allstate-foundation/relationship-abuse.aspx>
- Your Money, Your Goals (CFPB) Financial Empowerment Toolkit
 - <https://www.consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/toolkit/>
- FDIC Money Smart Curriculum
 - <https://www.fdic.gov/resources/consumers/money-smart/index.html>



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Additional Financial Resources...



Consumer Financial
Protection Bureau

<https://www.consumerfinance.gov/consumer-tools/financial-well-being/>



National Foundation for Credit Counseling

<https://www.nfcc.org/>



True Link

<https://www.truelinkfinancial.com/>



GamFin

<https://www.gamfin.org/>



EveryDollar

<https://www.ramseysolutions.com/ramseyplus/everydollar>



MONEY
CONFIDENT Kids
Presented by T.RowePrice

<https://www.moneyconfidentkids.com/us/en.html>



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National Domestic Violence Hotline

Call: 1-800-799-SAFE (7233)
Chat: <https://www.thehotline.org>
Text: “Start” to 88788

Directory of Local Providers:
<https://www.thehotline.org/get-help/directory-of-local-providers>



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National Resources



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National Coalition Against Domestic Violence
<https://ncadv.org/>

Our mission is to lead, mobilize and raise our voices to support efforts that demand a change of conditions that lead to domestic violence such as patriarchy, privilege, racism, sexism, and classism. We are dedicated to supporting survivors and holding offenders accountable and supporting advocates.



Call

1-800-799-SAFE (7233)



Chat

Chat text here



Text

Text "START" to 88788
Visit our page for Privacy Policy
#MeTooResourcesApp
Text STOP to opt out



NATIONAL COALITION AGAINST DOMESTIC VIOLENCE
NCADV

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The National Sexual Assault Online Hotline

<https://rainn.org/>

Speak with a trained staff member who can provide you
confidential crisis support

Call: 1-800-656-HOPE (4673)

Text: "HOPE" to 64673

Chat: <https://hotline.rainn.org/online>

RAINN
Leading the National Effort to End Sexual Violence

Leading the National Effort to End Sexual Violence

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25
YEARS

WomensLaw.org
Empowering survivors for 25 years


NNEEDV

Plain-language legal information for victims of abuse.

Celebrating 25 Years of Empowering Survivors!

Email Hotline: <https://hotline.womenslaw.org/public>

Ask Us a Question: <https://hotline.womenslaw.org/public/ask/intro>

<https://www.womenslaw.org/>

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Safety Net Project

Exploring technology safety in the context of intimate partner violence, sexual assault, and violence against women.

- Safety Net focuses on the intersection of technology and abuse, and we work to address how that abuse impacts the safety and privacy of survivors. Our team provides expert training and technical assistance, creates and disseminates resources, and influences conversations on technology abuse and safety globally.
- Safety Net is a project of the National Network to End Domestic Violence.

- Safety Net is a project of the National Network to End Domestic Violence.

<https://www.techsafety.org/>
<https://nnedv.org/>

<https://nnedv.org/>



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Get Help Now!

1-800-GAMBLER

1-800-426-2537

Call, Text, or Chat



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Questions and Discussion

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References

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Questions and Comments



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