



Think-tank for action on social change

An Evaluation of a Bespoke Financial Resilience Training programme for Domestic Violence Support Services



IBCB



1. Overview of training

This report evaluates Think-tank for action on social change (TASC)'s Financial Resilience Training, developed in partnership with Safe Ireland and the Irish Banking Culture Board (IBCB), and delivered to frontline Safe Ireland staff who work with victims of Domestic and Sexual Gender Based Violence (DSGBV).

A 2011 study by the Centre for Financial Security found that 99% of DV cases also involved financial abuse¹, this would echo reports from Safe Ireland that the vast majority of domestic abuse cases that they encounter involve an element of financial coercion. Financial control and coercion involve not just depriving victims of resources through behaviour like controlling bank accounts, harassment at work, or discouraging them from continuing with education, but also, importantly, undermining their confidence, self-esteem, and self-identity, which in turn impacts their ability to manage their finances and seek support.²³⁴

Even after an abusive relationship has ended, financial abuse often persists and escalates post-separation, through enduring debts, withdrawal of funds from joint bank accounts, refusal to remove victims' names from bills and accounts, refusal to pay child support and legal disputes.² These prevent victims from regaining financial control and reconstructing their lives, contributing to long-term financial hardship, precarity regarding accommodation, and mental and physical health issues due to the stress incurred.² Survivors of financial abuse experience a lack of confidence in their abilities to manage money, low income, and difficulty in securing and maintaining paid work.⁵ Moreover, in the aftermath financial abuse contributes to isolation from friends and family, and prevents victims from building new relationships, as they are

¹ Adams, A. E. (2011). Measuring the effects of domestic violence on women's financial well-being. *Center for Financial Security, University of Wisconsin-Madison. Issue Brief, 5*, 1-6.

² Postmus, J. L., Plummer, S., McMahon, S., Shaanta Murshid, N., & Kim, M. S. (2012). Understanding economic abuse in the lives of survivors. *Journal of Interpersonal Violence, 27*(3), 411-430. DOI: 10.1177/0886260511421669

³ Sharp-Jeffs, N. (2015). *A review of policy and research literature on financial abuse in the context of intimate partner violence*. CWASU. <https://repository.londonmet.ac.uk/1482/1/Review-of-Research-and-Policy-on-Financial-Abuse.pdf>

⁴ Eriksson, M., & Ulmestig, R. (2021). "It's not all about the money": Toward a more comprehensive understanding of financial abuse in the context of VAW. *Journal of Interpersonal Violence, 36*(3-4), NP1625–1651NP. DOI: 10.1177/0886260517743547

⁵ Cameron, P. (2014). *Relationship Problems and Money: Women Talk About Financial Abuse*. Wire. <https://core.ac.uk/download/pdf/30673938.pdf>

forced to relocate to more economically viable areas, and cannot keep pace with the cost of maintaining a social life.²³

In Ireland, the Domestic Abuse Act (2018) was the most recent amendment made to legislation pertaining to DSGBV, and notes that the courts consider whether applicants are economically dependent on the respondent when deciding whether to grant or refuse safety and protection, or barring orders.⁶ In their 2021 publication, 'Assessing the Social and Economic Costs of DV', Safe Ireland called for a dedicated minister and ministry for DSGBV, with policy and services in a central Government location, along with a National Services Development Plan and Urgent Prevention Strategy to tackle the issue of financial and other forms of abuse.⁷

TASC partnered with Safe Ireland, the IBCB, along with its member banks, to design and deliver a bespoke financial resilience training initiative to support victims of domestic abuse. The initiative was also supported by the Money Advice and Budgeting Service (MABS).

The training programme ran across four cycles from October 2022 to March 2023 and was designed to build skills and knowledge in financial resilience for specialist domestic violence keyworkers who work directly with victims of domestic abuse. The aim was to allow them to support victims of financial abuse and coercion more effectively.

The programme aimed to benefit a significant number of women using domestic violence support services throughout the country. Safe Ireland, comprising 39 such support services with approximately 500 staff members, serves over 15,000 women annually. By providing financial resilience training to support staff nationwide, the programme enhances organisational knowledge in financial resilience and, consequently, has the potential to positively influence a substantial number of women and their families.

⁶ Women's Aid (n.d.). *Guide on the new Domestic Violence Act 2018*. Women's Aid.

https://www.womensaid.ie/assets/files/pdf/womens_aid_guide_on_the_domestic_violence_act_2018.pdf

⁷ Forde, C., & Duvvury, N. (2021). *Assessing the Social and Economic Costs of DV: A Summary Report*. Centre for Women's Studies, NUI Galway & Safe Ireland. <https://www.safeireland.ie/wp-content/uploads/Assessing-the-Social-and-Economic-Costs-of-DV-July2021.pdf>

36 specialist domestic violence keyworkers working with Safe Ireland member organisations across Ireland completed the training.

- Cohort 1 (October 18th - November 17th): 13 participants.
- Cohort 2 (November 29th – December 22nd): 11 participants.
- Cohort 3 (January 17th- February 9th): 8 participants.
- Cohort 4 (March 7th - 28th 2023): 4 participants.

Within each cohort the training took place online across eight sessions, with training delivered by retired MABS staff. During these sessions the nature and impact of financial abuse was highlighted and discussed, relevant services were signposted, and staff were supported in developing the ability to help DSGBV victims plan and manage their finances.

- **Session 1** introduced the key concepts of economic control, financial abuse, and financial coercion
- **Session 2** focused on identifying and assessing financial abuse and coercion
- **Session 3** discussed the impact of the cost-of-living crisis on financial abuse and coercion, and pointed to strategies for managing bills and planning for the future
- **Session 4** focused on budgeting and saving
- **Session 5** discussed debt and credit, with an emphasis on managing debt incurred in abusive relationships
- **Session 6** highlighted the benefits and risks of using online tools and services, and how to avoid scams and fraud
- **Session 7** signposted national supports and entitlements
- **Session 8** comprised a wrap-up session, and focused on how to plan for financial recovery and take control of finances

Three of the modules (sessions 5, 6, and 7) included a short presentation and a Q and A session with specialist banking personnel from Allied Irish Banks (AIB), Bank of Ireland (BOI), and Permanent TSB. These presentations focused on personal banking, fraud, and pensions.

2. Methodology

The impact of the training was assessed through multiple methods outlined below:

a. Efficacy quizzes (n = 15)

These assessed participants' levels of confidence in their abilities to support DSGBV victims across a range of domains, including debt, fraud and budgeting, and were administered at the beginning and end of the training.

b. Post-module survey (n = 11)

Participants' impressions of what went well in the training, and components which could be improved in the future, were assessed through a number of questions including Likert scales and an open-ended question, "What did you find valuable in the session?" in a survey administered by Safe Ireland to participants.

c. Semi-structured interviews with participants (n = 3)

These were 20-25 minutes in duration and explored participants' experiences of the programme in greater depth, focusing on what they felt went well or could be improved, and how they felt that the programme helped them in their work with victims of DSGBV. Interviews were conducted over Zoom and transcribed using otter.ai software.

d. Semi-structured interviews with training and administration staff (n = 3)

The two trainers who delivered the programme as well Safe Ireland's Training and Development manager who was involved in the recruitment and administration of the programme were also interviewed. These interviews scoped their impressions of what went well and areas for improvement and future development. These interviews were 15-20 minutes in duration and were conducted over Zoom. Interviews were transcribed using otter.ai software.

3. Impact: increased confidence in abilities to support victims of financial abuse and coercion

Based on the quantitative efficacy quiz, the proportion of participants⁸ who experienced an increase in confidence across various measures is summarised in Table 1. The largest improvements occurred for items such as participants' confidence in their knowledge about the financial services on offer in Ireland, and their abilities to direct clients to a range of services. Smaller increases were observed for items pertaining to their abilities to support clients in identifying financial abuse. However, for many questions in this domain, participants had a high level of confidence in their abilities prior to training. For example, for the item "I feel confident in my ability to help a client understand that they are a victim of financial abuse", 100% of participants stated that this statement was "exactly true" or "moderately true" in the first training session. Thus, for domains in which a lower proportion of participants had a boost in confidence, this may not be reflective of deficiencies in the programme itself; rather, it appears that there was a higher baseline for these items, and therefore less room to improve in these areas.

⁸ 15 participants completed both the pre-and post-training measures. This sample comprised 42% of the participants in the programme.

Table 1*Summary of Evaluations of Confidence in Abilities (n = 15).*

| Question | % Improved |
|--|------------|
| I feel confident in my knowledge of what financial services in Ireland offer support to people who have experienced domestic abuse/financial coercion. | 81% |
| I feel confident about my ability to direct clients on where to get the information needed to open up an individual bank account. | 81% |
| I feel confident in my ability to help clients progress towards their financial goals. | 75% |
| I feel confident in my ability to direct survivors to debt advice regarding different forms of debt. | 75% |
| I feel confident about my ability to direct survivors to appropriate services that can advise on borrowing. | 75% |
| I feel confident about my ability to give advice on scams and online fraud including where to go if there is an issue. | 75% |
| I feel confident that I understand the different aspects of economic control and financial abuse. | 69% |
| I feel confident in my ability to advise clients on how to protect their individual financial information from abusive partners. | 69% |
| I feel confident in my ability to talk to clients about financial abuse as an aspect of domestic abuse. | 63% |
| I feel confident in my ability to help victims of financial abuse manage their existing financial resources better. | 63% |
| I feel confident in my ability to help clients to do what they can to prevent financial abuse. | 63% |
| I feel confident in my ability to refer victims to external support services when needed (e.g., MABS, staff at banks) | 63% |
| I am confident that I understand the ways in which being in a coercive or abusive relationship affects a client's ability to manage their finances. | 56% |
| I feel confident in my ability to develop a financial recovery plan and goals for survivors. | 50% |
| I feel confident in my ability to help a client understand that they are a victim of financial abuse. | 44% |

Note. Response options were on a four-point Likert scale, with options “Not True At All”, “Hardly True”, “Moderately True” and “Exactly True”.

Participants’ increase in confidence from the beginning to the end of the training was also reflected in interviews and written feedback. All participants who provided feedback through these mediums agreed that after the training, they felt more confident in their abilities to support their clients when dealing with financial issues; “I definitely have more knowledge and information that I wouldn’t have had before” (Interview; Participant 2). In interviews,

participants provided concrete examples of how they had applied the knowledge gained during training. Some described how they felt more comfortable highlighting the available services to clients, and others recalled sharing the information they had gained with colleagues; “I said it to my own team, it's not just for the women we work with, you'll find that you'll all benefit from this yourself.” (Interview; Participant 1). The resources shared with participants, such as the budget plan template, proved to be particularly useful; “when there are situations of financial abuse, I will definitely go back to the clients and say “we're going back to the financial institutions, we're going to talk to them and look at a budgeting plan, we can sit down and we can have a look at your finances and what you can do with what you got’”. (Interview; Participant 1).

4. Learning and Observations

4.1 The importance of financial resilience training for DSGBV support services

Overall, participants and trainers agreed that the training went well, a sentiment that was echoed by the broader staff in Safe Ireland. In an interview, Trainer 2 noted that “It was interesting, many of the participants actually said, ‘gosh, I didn't know that before’. There was definitely an appreciation shown from them during the training.” The Safe Ireland Training and Development Manager reflected on the positive feedback she had received; “there was an evaluation of all training delivered over the 18 months, and the financial resilience training came out as one of the most important ones, the feedback was all very positive.” Across interviews and written feedback, participants gave positive reviews of the programme, and how much training of this kind was needed; “It was great to finally have space to learn more about this topic and learn from others as its frequently part of so many cases” (Written Participant Response).

4.2 The importance of using case studies and examples

After the first cohort, the training was revised to include more case studies and interactive methods. Case studies were the most popularly cited aspect of the programme, with

participants, trainers and other Safe Ireland staff reflecting on their value; “speaking about different situations in the case studies, and also how you would advise people in those situations is a great way of learning. And I think they were really good examples” (Interview; Trainer 2).

The resounding success of the case studies was reflected in calls for more of them in future from both trainers and participants. Moreover, both groups expressed a desire for other interactive forms of learning, such as videos; “I probably would include more videos so that your visual learners can benefit and it’s a great way to get feedback from people.” (Interview, Trainer 2).

4.3 Invited speakers from banks

The invited speakers from banks were extremely popular; “they were very, very well received, you could see the interest with the questions being asked, they were fantastic.” (Interview; Trainer 2). Participants noted the value of the advice provided by speakers; “she was talking about a special team for vulnerable people, just to know that that was there was very beneficial.” (Interview; Participant 3).

Part of the value of having speakers from local banks was described as highlighting the resources and local networks of support available to participants. Trainers had suggestions for how to potentially expand this in future: “Networking is so valuable. As well as the banks it would be worth considering having speakers from other supports, for example it could be MABS one week, it could be the CWO (Community Welfare Services), it could be [St] Vincent DePaul.” (Interview, Trainer 2). This emphasis on more local engagement was rooted in a desire for administering future programmes on a more local level, rather than recruiting participants nationally, due to the diversity of clients’ experiences and needs; “it's difficult when you have people from so many different areas of the country and different experiences, when they are in person it could be great to show what supports are available locally.” (Interview, Trainer 1).

4.4 Preference for more interactive methods of delivery

The contents of slideshows and other educational materials were praised for their utility and comprehensiveness. Topics such as budgeting, pensions and debt were particularly popular; “I think the most useful things were about bank accounts and debt management, and getting the benefit of the MABS employee’s experience.” (Written Participant Feedback). In line with this praise, when asked which aspects of the programme should be prioritised in future administrations, these topics were most popularly cited; “I think, to have more practical work on budgeting and how to manage one weekly, monthly, or annually, as well as how to contact your creditors is really important.” (Interview, Trainer 1).

While the contents of the educational materials were the subject of much praise, trainers and participants called for movement towards more discussion and reflection on the issues being faced by participants. Efforts towards this were made after a mid-point assessment of the programme, after which more interactive materials were included. Trainers and participants were still concerned that “there was a lot of information on the slides. And I think it can be hard to hold focus.” (Interview; SI Education and Development Manager), suggesting that future administrations of the programme should incorporate even more interaction.

4.5 The value of participants learning from each other

The sharing of experiences, advice and expertise among participants was key to the programme’s success. One participant noted that “meeting key workers from other refuges and learning how they support women to exit financial abuse and engage in financial planning was one of the most valuable aspects of the programme” (Written Participant Feedback). This was convergent with the perspective of the Training and Development Manager of Safe Ireland; “trainees really benefit from breakout rooms, from case studies, from engagement and interaction with each other, it's not as often as they would like that they get to be together”.

This value was linked to its direct applicability to participants’ work; “the key thing is that they'll recognise things in the slides in women that they're working with because it’s their day-to-day, so the workshopping of it was a really important part.” (Interview, Safe Ireland (SI) Training and Development Manager). Participants associated immense value with these applied aspects of the programme; “the bits that were relevant to my job were most important, talking

to people about looking at their finances and looking at their budgets, stuff I could relate back to my own work.” (Interview; Participant 3).

4.6 Tailoring the programme to participants’ needs

Linked to the value of group discussions, both trainers reflected on how tailoring the programme through developing and adjusting the delivery, and discussing issues which were pertinent to participants, gave rise to greater engagement and more productive workshops. They noted the importance of getting insights into the needs of participants prior to and during training, so that they could tailor it accordingly. They stressed the relevance of going “back to the participants who you want to deliver the training to, and finding out what is it they want? What is it they need? What’s going to help them most in their work?” (Interview, Trainer 1). Trainers’ insights were incorporated into the programme after a midpoint assessment of its effectiveness.

In discussions about future adaptations of the programme, there were calls for more of this participatory dimension, and adaptations to meet the unique needs of participants. Trainer 2 suggested that administering a short survey to each group of participants before they started the training, and throughout the programme, was one avenue to continually assess whether participants’ needs were being met; “it doesn't have to be a very detailed document, just something short that you need to know that will help you develop your own plan.” Participants suggested that building sessions around the issues they were experiencing may enhance the impact of the training and boost engagement; “maybe to get a few scenarios from the participants before the training starts, that might be an idea. I think maybe if we had a real vested interest in the case studies, maybe there might have been more engagement there.” (Interview; Participant 3).

4.7 Online format

The online format was largely regarded as effective, and had unique benefits associated with it, such as the accessibility it provided; “It suits people, too, they don't have to travel. It's probably more commitment if people have to show up.” (Interview, Trainer 2). Participants in particular noted the convenience of attending short meetings online, stressing that “the online stuff is a lot easier to attend” (Interview, Participant 1) and “if it's done, right, it's really good.” (Interview; Participant 3). A benefit of having the training online was that it allowed participants from across the country to attend.

However, interviewees expressed a preference for in-person delivery if possible. Trainer 1 remarked that “I think face-to-face is better in a lot of ways for engagement. I know it would be difficult to do in many circumstances, but people are often more open and you can kind of get the feel from the floor what exactly they need and where they are at easier.” Trainer 2 and the Training and Development manager echoed the sentiment; “the online delivery did work well, but I personally think it works much better if you're in a group situation where learning is from each other as well as the trainer if you are able to get people in the same room” (Interview, Trainer 2). Participants also noted that an online delivery may be detrimental to engagement; “Sometimes online, not everyone wants to come forward or, you know, they just might just say, ‘oh, I'll just let it go’”. (Interview, Participant 1).

The Safe Ireland Training and Development Manager suggested that participants might be more motivated to attend training sessions if they were in person, due to the benefits of otherwise rare interactions with other service providers; “they're certainly always attracted to actually meeting their colleagues in other services, to network, to have that opportunity to share experience and to share knowledge around financial abuse.” (Interview, SI Training and Development Manager).

4.8 Scheduling of sessions

In terms of the scheduling of the training, there was diversity in the perspectives put forth. Trainers called for a greater allotment of time, over fewer sessions, so that they could go into greater detail. Participants felt that certain aspects of the programme could be collapsed

together; for example, in their written feedback, one participant called for the first and second sessions to be combined in the future. However, while some participants called for shorter sessions, others requested longer, less frequent ones; “it would be better maybe to condense it down into four, two-hour workshops, as opposed to eight one-hour workshops. It's hard to find eight days where you're free.” (Interview, Participant 1).

The SI Training and Development Manager suggested that future programmes could be administered through half-day sessions over a shorter number of weeks, such as “a three-hour session over four Mondays” (Interview, SI Training and Development Manager). This could facilitate more discussions between participants, and help to boost attendance and engagement. Given the diversity of perspectives on the format of sessions this is something that could be assessed and tailored to the needs of each group.

5. Recommendations for Future Financial Resilience Trainings

Based on the above learning and observations, a number of recommendations for future Financial Resilience Training programmes can be identified.

- 1. Utilise more case studies and interactive materials:** Incorporating more case studies and interactive materials would enhance the learning experience and engagement of participants. These real-world examples allowed participants to apply the knowledge gained from the training to their interaction with clients and expanding these could provide a deeper understanding of concepts and encourage critical thinking and problem-solving skills.
- 2. Take additional steps to tailor the programme to participants' needs:** To boost engagement and maximise the benefits of training, it's important to solicit feedback from participants as widely as possible and build the training sessions around the issues they commonly experience. Conducting a pre-course survey on the specific challenges participants face in their role, as well as the format of delivery that would best suit participants would benefit future iterations of FRT. This approach would also foster a

sense of relevance and ownership, increasing engagement and the likelihood of participants implementing the learned skills or knowledge.

3. **Promote participant discussions as much as possible:** Creating opportunities for participant discussions is crucial in training sessions. Taking a highly interactive approach where group discussions and breakout sessions will allow participants can exchange ideas, share experiences, and learn from one another. A highly interactive approach would promote active learning and allow participants to gain insights from diverse perspectives, as well as encourages collaboration and networking among participants.
4. **Consider in-person format with longer, less frequent sessions:** Whilst virtual training has benefits in many situations, especially when trying to reach people working in different location, moving to an in-person format can have several advantages. In-person sessions provide opportunities for face-to-face interaction, non-verbal cues, and immediate feedback. Longer sessions when appropriate would allow for more in-depth discussions, activities, and skill-building exercises. However, to accommodate the longer sessions and to minimise disruption, it would be also beneficial to consider reducing the frequency of the training sessions. This approach can create a more immersive learning experience and foster stronger connections among participants.
5. **Further utilise or expand input from experts:** Based on the positive feedback and enthusiasm expressed by participants regarding the invited speakers from banks, it is recommended to further enhance engagement with different stakeholders and representatives from organisations and financial services in future training programs (e.g. Bank representatives, local MABS offices, An Garda Siochana, the Competition Consumer Protection Commission (CCPC) and credit unions). This approach will not only provide valuable insights and resources to participants but also foster a stronger connection between frontline DSGBV support staff and financial services and supports available to the women they work with.

