

## E. Mitigating shame through an Economic Justice framework



Here we call attention to the fact that when seeking financial wellness, many survivors are faced with difficult obstacles imposed by our economic system.

We address them to raise awareness of the fact that many times what's broken isn't the person, but the economic structures in which our clients are expected to operate.

The hope is that this will help alleviate the shame that is so detrimental to the process of healing financial trauma.



## How does Economic Justice fit into this?

Unjust economic structures can exacerbate trauma

.....  
Manifests as shame

.....  
“If you’re poor, it’s your own fault”



### So, how does Economic Justice fit into all of this?

*Meaning, why should we discuss economic injustice in the context of trauma-informed services? Here are some ideas compiled by some of our research...*

- Unjust economic structures can exacerbate trauma in DV victims/survivors.
- This trauma is frequently manifested as shame.
- On top of this, there’s a common narrative in this culture that tells us that being poor is something to be ashamed of and [click] your own fault.



“The narratives made available to us through financial literacy too often proclaim a common message: the depraved, self-inflicting character of disadvantaged and marginalized populations themselves lead to the socioeconomic harm and economic violence they experience.

In other words, *they are to blame* if they are socioeconomically harmed.

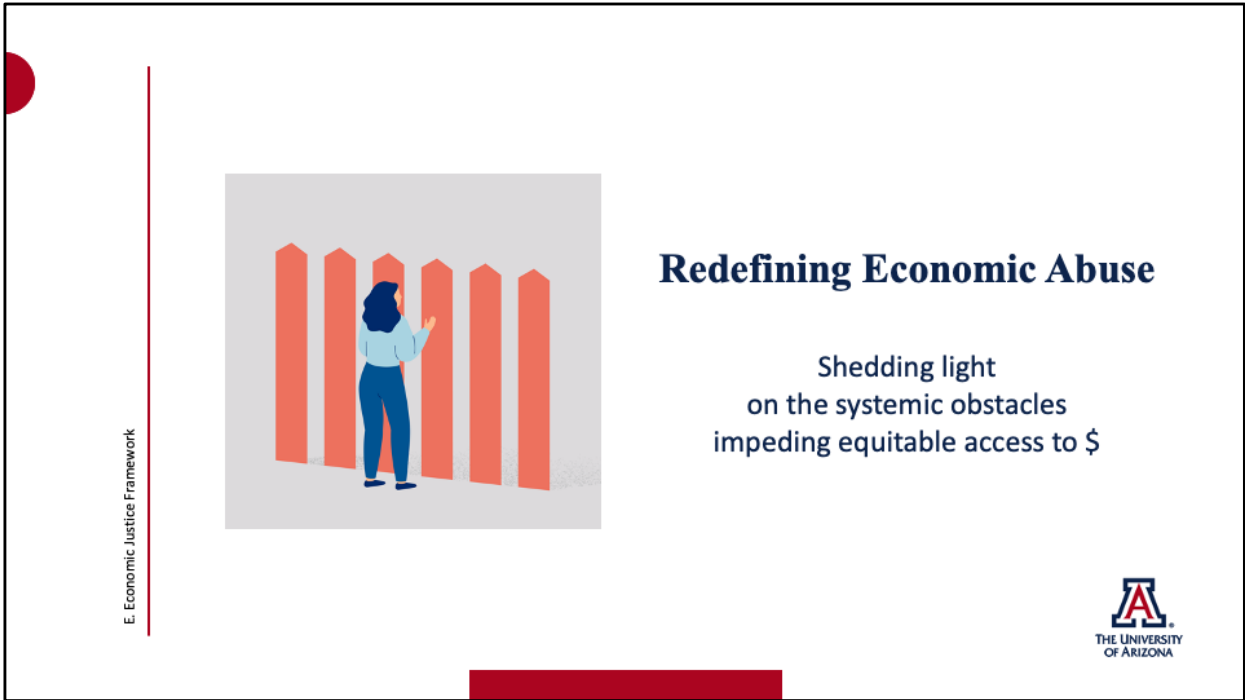
This violent message is false and must end.”

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According to the center on Financial Trauma and Wealth Justice, this message is echoed in some financial literacy programs.

Meaning, the blame and shame often falls onto those who are already most vulnerable.




E. Economic Justice Framework



## Redefining Economic Abuse

Shedding light  
on the systemic obstacles  
impeding equitable access to \$



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In this sense, our work as advocates needs to include shining a light not only on economic abuse in the traditional sense, as in “one person is the abuser” but on the systemic obstacles impeding equitable access to material wealth and financial wellness. And this is the work of Economic Justice.



## Poverty Traps

A mechanism that makes it very difficult for people to escape poverty.

So what are some of these obstacles? These obstacles are also sometimes called “Poverty Traps”.

Poverty traps are mechanisms that make it very difficult for people to escape poverty.

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Jobs with low hourly wages

Little opportunity for promotion

### Poverty Traps



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The first example of this type of poverty trap, is being trapped in jobs with low wages and that have little to no opportunity for growth.

Source:



Financial Social Work Webinar "Overcoming Irrational Financial Decisions"

<https://financialsocialwork.com/downloads/overcoming-irrational-financial-decision-making>

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Payday Lenders

## Poverty Traps



Another is the use of payday lenders

Source:

Financial Social Work Webinar "Overcoming Irrational Financial Decisions"

<https://financialsocialwork.com/downloads/overcoming-irrational-financial-decision-making>

Image source:

[www.npr.org/blogs/money/2009/11/rip\\_pay\\_day\\_loans.html](http://www.npr.org/blogs/money/2009/11/rip_pay_day_loans.html)

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Enrolling in for-profit universities or trade programs with no good job prospects

### Poverty Traps

Community College tuition: \$3,730

For-Profit College tuition: \$15,780

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Enrolling in for-profit universities or trade programs with no job prospects

Source:

Financial Social Work Webinar "Overcoming Irrational Financial Decisions"

<https://financialsocialwork.com/downloads/overcoming-irrational-financial-decision-making>

Source for numbers:

US News

<https://www.usnews.com/education/best-colleges/paying-for-college/articles/the-real-cost-of-for-profit-colleges#:~:text=Tuition%20and%20fees%20at%20four,time%2C%20full%2Dtime%20undergraduates.&text=%7C->

[,Jan.,2022%2C%20at%209%3A30%20a.m.&text=For%2Dprofit%2C%20four%2Dyear,public%20and%20private%20nonprofit%20colleges.](https://www.usnews.com/education/best-colleges/paying-for-college/articles/the-real-cost-of-for-profit-colleges#:~:text=Tuition%20and%20fees%20at%20four,time%2C%20full%2Dtime%20undergraduates.&text=%7C-)

[,Jan.,2022%2C%20at%209%3A30%20a.m.&text=For%2Dprofit%2C%20four%2Dyear,public%20and%20private%20nonprofit%20colleges.](https://www.usnews.com/education/best-colleges/paying-for-college/articles/the-real-cost-of-for-profit-colleges#:~:text=Tuition%20and%20fees%20at%20four,time%2C%20full%2Dtime%20undergraduates.&text=%7C-)

<https://educationdata.org/average-cost-of-community-collegeX>

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Lack of quality and affordable childcare

Can't afford to have a job

## Poverty Traps



Lack of affordable and quality childcare

This makes it so that for women, often times it is more expensive to have a job than not to have one. Some women literally can't afford to have a job.

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## The Cash Bail system

## Poverty Traps



## The Cash Bail System

Students at our clinic have pointed out how this can become a poverty trap: one needs to pay in order to get out of jail, which sometimes involves getting expensive loans. If a person ends up getting incarcerated, then they can't even work to pay the money that they borrowed for bail.



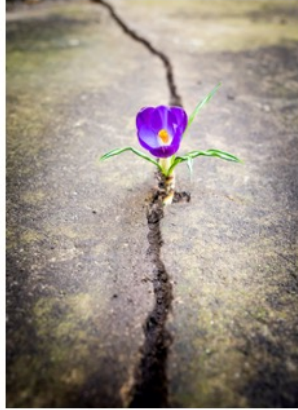
There are many ways in which DV is a poverty trap, but mainly is that escaping violence is expensive: costs a significant amount of time and financial resources (i.e. seeking counsel, relocating).

The time spent getting to safety many times means missing work and source of income > perpetuates cycle of poverty.

The latter is magnified or exacerbated by the repercussions of financial abuse even when the relationship has ended: lack of stable jobs, spotty work history, coerced debt, the list goes on.

Source:

<https://www.weforum.org/agenda/2022/11/to-take-violence-against-women-alleviate-poverty/>



**When most people in our  
country are just getting by,  
rather than getting ahead,  
*the system is what is broken...*  
  
... not you.**

What this tells us is that [click] “When most people in our country are just getting by, rather than getting ahead, our system is broken.” (Source: ProsperityNow.org)

This may all sound disheartening, the message here is really something positive: the system is what’s broken, not you.

When we bring economic injustices to light, we’re helping to create clarity for survivors, helping them to disentangle from their feelings of shame.