



F. Takeaways for Helping Victims of Economic Trauma and Abuse



This is a short guide for advocates to help victims of economic abuse and financial trauma.

Even when done in a general way, INFORMATION ABOUT FINANCIAL TRAUMA AND ITS IMPACTS MAY HELP INDIVIDUALS UNDERSTAND THEIR REACTIONS AND DEVELOP INCREASED SELF-COMPASSION.



Normalize responses to traumatic situations, raise awareness about financial trauma, and be cognizant of the detrimental effects of shame.

The mantra of shame, “if you knew the real me, you wouldn’t like it”, finds a perfect analogue in terms of financial shame: “if you knew my income, debt, bad decisions, and coverups, you would definitely not like me” or try to help me.

Many clients feel that level of distress regarding their finances, and it is our job to help them feel safe when talking about this.

F. Takeaways for Helping Victims of Economic Trauma

LEARN TO
RECOGNIZE
TRAUMA RESPONSES

Learn to recognize trauma responses, such as fight, flight, or freeze.



Acknowledge the client's ability to survive and even grow from adversity; acknowledge the strength it takes to get to where the client currently is.

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TRY NOT TO JUDGE

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Consider how certain behaviors and beliefs may be a reasonable response to trauma.

It helps to ask yourself “what has happened to this person to trigger this response?”. Frame questions and statements with empathy, being careful not to judge.

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ACKNOWLEDGE
THE DIFFICULTY
OF TALKING ABOUT \$

SHH!

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Use reassuring language. Some examples are: "this is a sensitive topic", "in our society we just don't talk about finances openly", "there is no judgement here / this is a safe space". Reiterate this kind of language often.

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EXAMINE
POWER ISSUES

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When systems and organizations are committed to integrating these principles at every level, they should consider the power dynamics at play.

Ask yourself, "whose needs are being served?", "are policies empowering those being served or those providing the service?". For example, is emphasis being placed on control rather than the comfort of those being served?

AFFIRM THE CLIENT'S AUTONOMY



Affirm the individual's choices and explain the benefits of safety planning and seeking wellness. Advocates and other providers should offer respect, not rescue; options, not orders, and safe advocacy or treatment rather than re-victimization. Involve the client in the decision-making process with regard to service options.

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HELP LABEL FEELINGS
& KNOW YOUR MONEY STORY

Label your feelings, encourage mindfulness practices, get to know your “money story” and the root of your financial trauma.



Remember that growth doesn't happen overnight. Practice patience with your clients and encourage them to have patience with themselves.

F. Takeaways for Helping Victims of Economic Trauma

YOU DON'T HAVE
ALL THE ANSWERS

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... But you can still help the people you serve get the information they need. Make an appropriate referral and emphasize that they're not wrong for coming to you with this. Make it clear that you will help them figure out who can provide the needed help and are happy to explore options with them.



To help alleviate shame, focus on the fact that being in a tough financial situation can be the result not only of trauma, but also of inexperience and lack of opportunity, rather than a lack of character, faulty morality or being incapable of achieving financial wellness.

Focus on the fact that it is possible to learn, grow and achieve financial security little by little.



Thank You

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