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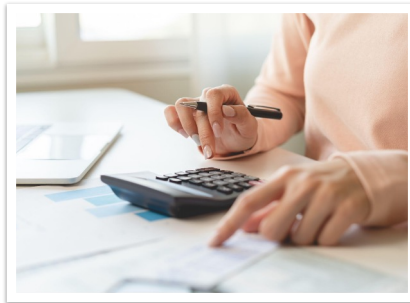
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Financial Abuse is Domestic Abuse: Equipping Service Providers to Support Victims

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Financial Abuse is Domestic Abuse: Equipping Service Providers to Support Victims



Event Materials

Visit the **event page** to download a copy of the presentation slides and any additional resources.



Continuing Education

This webinar has been approved to offer continuing education credit. Please stay tuned for more information!

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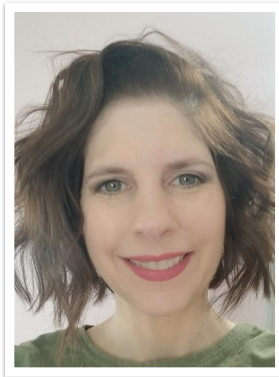
This material is based upon work supported by the National Institute of Food and Agriculture, U.S. Department of Agriculture, and the Office of Military Family Readiness Policy, U.S. Department of Defense under Award Number 2023-48770-41333.

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Today's Presenter



Lisa Eaffaldano, LCSW

Associate Director
Family Advocacy Program (FAP)
Military Community Advocacy (MCA)
Directorate

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Financial Abuse Is Domestic Abuse: Understand the Risk Factors and the Resources Available to Those Impacted



As of: 25 Sep 24 (v2)

Lisa Eaffaldano

Associate Director Family Advocacy Program
Military Community Advocacy Directorate

December 12, 2024

Controlled by: OUSD (P&R) OFR, MCAD

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Learning Objectives



By the end of this webinar, attendees will be able to:

1. Describe the Family Advocacy Program's (FAP) vision and mission
2. Understand the Department of Defense (DOD) definition of domestic abuse and its connection to financial abuse
3. Identify the DOD's child abuse and neglect statistics and identify client risk factors
4. Learn the benefits of collaborating with FAP and how to connect clients with FAP resources through a multidisciplinary approach

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Organization



**Military Community
Advocacy Director**

Family Advocacy Program (FAP) AD

- Training
- Domestic Abuse
- Child Abuse NPSP
- Prevention Communications

Data and Research AD

- Data and Research Analyst
- Data and Research Analyst

Child and Youth Advocacy AD

- Program Analyst
- Program Analyst
- Program Analyst

Coordinated Community Response AD

- Program Analyst
- Program Analyst

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FAP Across the DOD



FAP Clinicians

Provide intake, assessment, recommendations for ongoing services. Conducts counseling and treatment.

Advocates

Provide 24/7 victim advocacy, support and response.

New Parent Support Program

Provides parenting education and support to expectant parents or caregivers, and those who have children through age 3 years old.

Prevention and Education staff

Provide prevention and education to enhance healthy relationships; may not be available at all installations.

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Vision and Mission



- **VISION:** A ready military community secure in its access to trusted, effective prevention, intervention, and response to domestic abuse, child abuse and neglect, and harmful behaviors between children and youth.
- **MISSION:** Impactful and effective prevention and intervention to domestic abuse, child abuse and neglect, and harmful behaviors between children and youth through a coordinated community response model which fosters committed collaboration between supporting agencies and stakeholders.

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Let's see who is in the audience today!



Poll

I primarily work in...

- A. Financial services,
- B. Financial education,
- C. Family advocacy,
- D. Extension services,
- E. Therapeutic and/or counseling services,
- F. Other

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Let's see who is in the audience today!



Short Answer

**Why did you prioritize attending this webinar?
What are you hoping to learn about?**

Share in the chat-pod.




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Definitions



DOD Definition of Domestic Abuse – DODI 6400.06

Domestic violence, or a pattern of behavior resulting in emotional or psychological abuse, **economic control**, or interference with personal liberty that is directed toward a person who is a:

- Current or former spouse;
- Person with whom the alleged abuser shares a child in common;
- Current or former intimate partner with whom the alleged abuser shares or has shared a common domicile;
- or Person who is or has been in a social relationship of a romantic or intimate nature with the accused and determined to be an intimate partner (as defined in this issuance).

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Definitions



The DOD doesn't have a definition of economic or financial abuse, but the definition of emotional abuse, which falls under the umbrella of domestic abuse, addresses financial and economic resources. Non-accidental act or acts, excluding physical or sexual abuse, or threat adversely affecting the psychological well-being of the partner, such as those listed below. (a) Interrogating the spouse or intimate partner. (b) Berating, disparaging, or humiliating the spouse or intimate partner or using other similar behavior against the spouse or intimate partner. (c) Isolating the spouse or intimate partner from his or her family, friends, or social support resources. (d) Interfering with the spouse's or intimate partner's adaptation to American culture or the military subculture. (e) **Restricting the spouse's or intimate partner's access to or use of economic resources despite an obviously grave economic situation, when such restriction does not reasonably obstruct the spouse or intimate partner from recklessly incurring debts for which the alleged abuser would be responsible for repayment.** (f) Restricting the spouse's or intimate partner's access to or use of appropriate military services and benefits, including, but not limited to, taking away the spouse's or intimate partner's military identification card. (g) Obstructing the spouse or intimate partner from obtaining medical, mental health, or dental services.

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Definitions



The Center for Disease Controls and Prevention (CDC) defines domestic violence as "physical violence, sexual violence, stalking, and psychological aggression (including coercive acts) by a current or former intimate partner."

Domestic and family violence has no boundaries.

The CDC does not provide a definition for economic abuse, but identifies financial abuse with adults older than 60 years old.

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Definitions



The CDC recognizes "Older person abuse" as an intentional act or failure to act that causes or creates a risk of harm to an older adult. An older adult is someone aged 60 or older.

- The abuse occurs at the hands of a caregiver or other trusted person. Common types of abuse include:
- **Emotional or psychological abuse** refers to verbal or nonverbal behaviors that inflict anguish, fear, or distress. Examples include humiliation, threats, or harassment.
- **Neglect** is the failure to meet an older adult's basic needs. These needs include food, water, shelter, clothing, hygiene, and essential medical care.
- **Financial abuse** is the illegal, unauthorized, or improper use of money, benefits, property, or assets for the benefit of someone other than the older adult.

Source: Centers for Disease Control and Prevention. (n.d.). Elder Abuse: About. [U.S. Department of Health and Human Services](https://www.hhs.gov/ashrt/about/)

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Definitions



The Department of Justice (DOJ) defines economic abuse as **controlling a person's ability to acquire, use, or maintain economic resources.**

Economic abuse is a type of intimate partner violence (IPV) that can have devastating long-term effects on a victim's quality of life, financial security, and independence.

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Total Military Service Member Demographics



Total DOD Force Military Personnel





Of the 2,071,451 Total DOD Force military personnel, nearly two-thirds are active-duty members.

Selected Reserve Members
37.0%



Active-Duty Members
63.0%

Total DOD Force

 82.0% enlisted	 18.0% officers
 80.9% male	 19.1% female
29.7% identify with racial minority groups*	17.3% are Hispanic or Latino

Source: Department of Defense. (2022). 2022 Demographics Profile: Total Defense Department Military Community. [Military OneSource](#).

Average age is **28.8** years old

Active-Duty Members (N=1,304,720)

81.5% enlisted | **18.2%** officers
82.5% male | **17.5%** female
31.2% identify with racial minority groups*
18.4% are Hispanic or Latino
 Average age is **28.5**

Selected Reserve Members (N=766,731)

82.4% enlisted | **17.6%** officers
78.4% male | **21.6%** female
27.1% identify with racial minority groups*
15.5% are Hispanic or Latino
 Average age is **31.9**

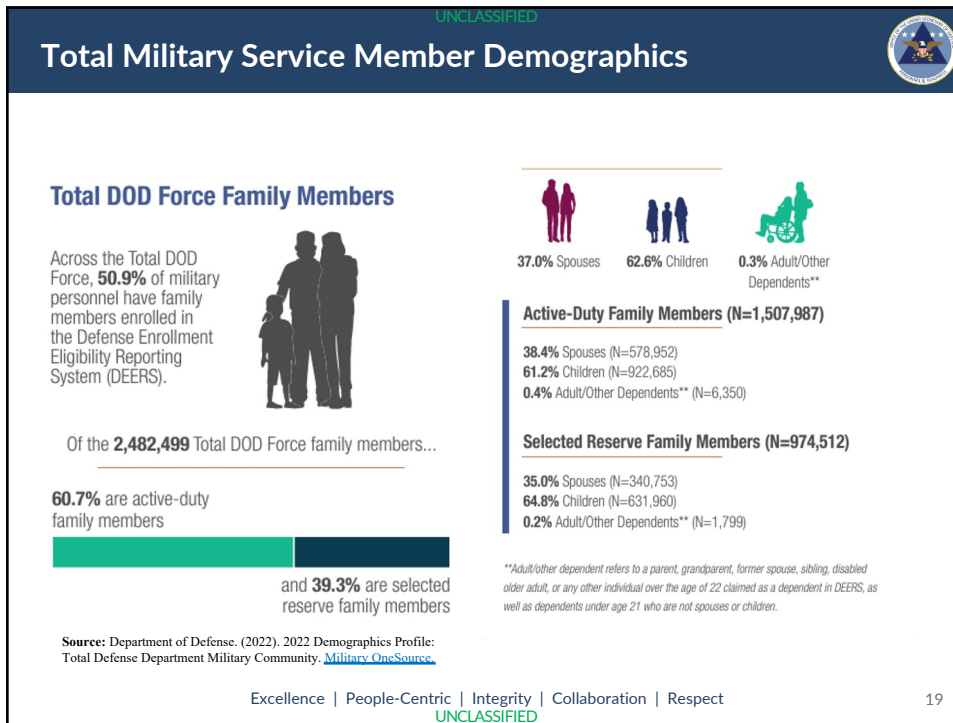
*Racial minority includes Black or African American, Asian, American Indian or Alaska Native, Native Hawaiian or Other Pacific Islander, Multi-racial, or Unknown

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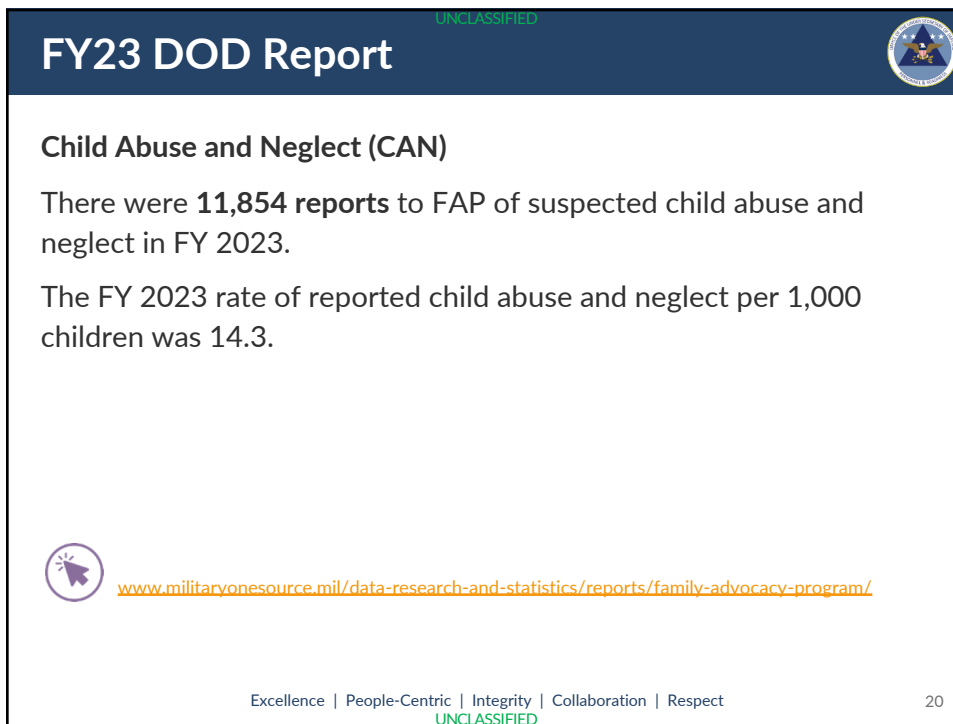
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FY23 DOD Report



Neglect accounted for the largest proportion of reports of child maltreatment in FY 2023 (49.38 percent), followed by **physical abuse** (27.60 percent), **emotional abuse** (19.39 percent), and **sexual abuse** (3.63 percent).

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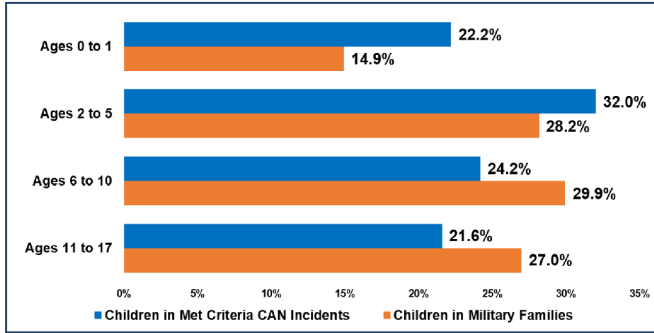
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FY23 DOD Report



Proportion of Unique Victims in Met Criteria CAN by Age Group, Compared to Demographics



Age Group	Children in Met Criteria CAN Incidents	Children in Military Families
Ages 0 to 1	22.2%	14.9%
Ages 2 to 5	32.0%	28.2%
Ages 6 to 10	24.2%	29.9%
Ages 11 to 17	21.6%	27.0%

Source: Department of Defense. (2024, July). Report to the Committees on Armed Services of the Senate and the House of Representatives, Report on Child Abuse and Neglect and Domestic Abuse in the Military for Fiscal Year 2023. [Military OneSource](#).

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FY23 DOD Report



- The number of reports of domestic abuse was **15,124** in FY 2023.
- **Domestic abuse includes both spouse abuse and intimate partner abuse.**
- Physical violence is the most common type of domestic abuse in met criteria incidents.

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FY23 DOD Report



Proportion of Met Criteria Domestic Abuse Incidents by Victim and Abuser Sex (FY23)

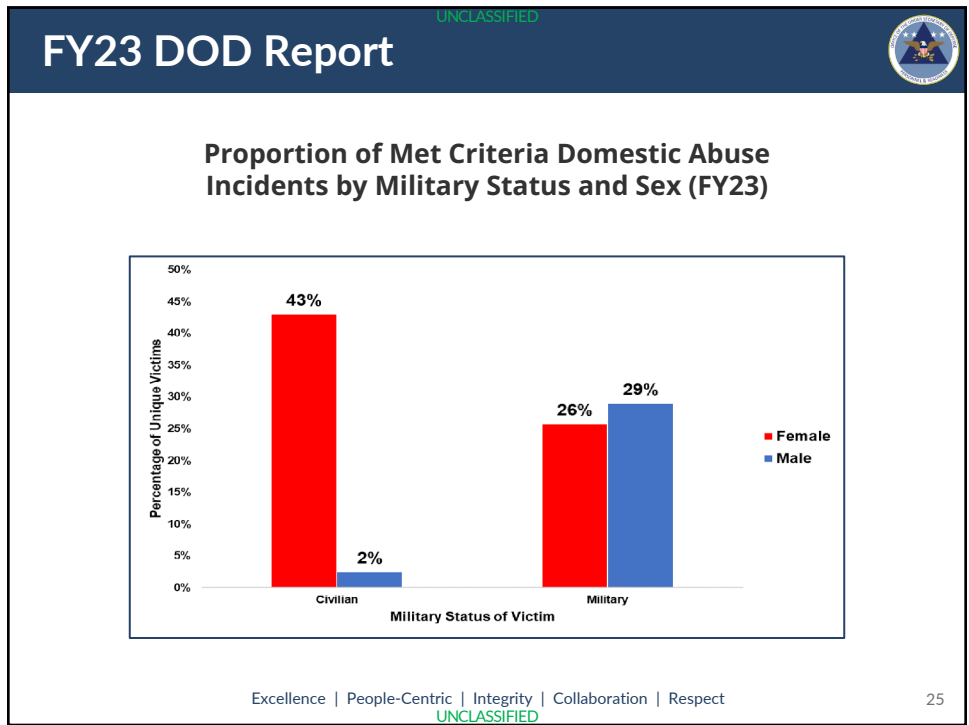
Victim and Abuser Sex	Percentage of Domestic Abuse Incidents
Female Victim and Male Abuser	69%
Male Victim and Female Abuser	27%
Female Victim and Abuser	3%
Male Victim and Abuser	1%

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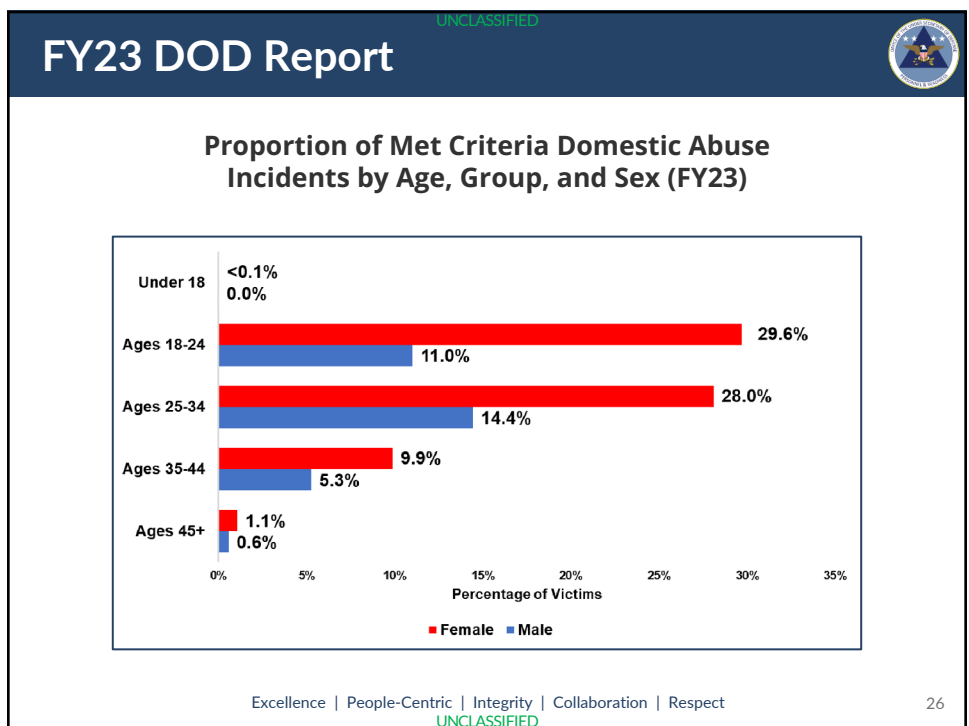
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Independent Research

Child Maltreatment in Military Families Findings from *Child Maltreatment in DoD Families: A Population Study to Inform Prevention Efforts*

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Child Maltreatment Study

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Child Maltreatment Study

Major Finding #1

Young families were at greater risk for child maltreatment.

- Risk was **2.5 times higher** in families of sponsors under age 21.
- Risk was **1.2 times higher** in families of E1 to E3 sponsors.
- Family stressors (e.g., birth of a new infant) increased risk early in the family life course.

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Child Maltreatment Study

Major Finding #2

Female sponsor families and dual-military families were identified as high risk groups.

- Risk was **1.6 times higher** in families of female sponsors.
- Risk was **1.3 times higher** in dual-military married families compared to military-civilian married families.

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Child Maltreatment Study



Major Finding #3

Domestic abuse was strongly associated with child maltreatment.

- Risk of **child maltreatment** was **2.0 to 11.5 times higher** (depending on child maltreatment type) in families with a FAP met criteria incident of domestic abuse within the past year.
- **28% of first occurrences** of child maltreatment involved co-occurring domestic abuse and were associated with different risk factors.

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Child Maltreatment Study



Major Finding #4

Mental health diagnoses in parents were associated with increased risk for child maltreatment.

- Risk was **1.8 to 3.5 times higher** (depending upon child maltreatment type) in families with a recent parental mental health diagnosis.
- Associations may not reflect causal relationships and may represent shared risk factors that lead to both parental mental health diagnoses and child maltreatment.

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Child Maltreatment Study



Major Finding #5

Associations between deployment and risk of child maltreatment varied across the deployment cycle and across the family life course.

- Risk was **1.3 times higher** in the year following sponsors' return from deployment and added risk was greater early in the family life course.
- Risk was lowest during the 3-month period prior to deployment.
- Current deployment was associated with reduced risk compared to post-deployment.

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Child Maltreatment Study



Major Finding #6

Family life events were differentially associated with risk for specific maltreatment types.

- **Relocation** was associated with **1.1 times higher risk** of both neglect and physical abuse.
- **Birth of a new infant** was associated with **1.4 times higher risk** of both neglect and physical abuse involving new infants as well as older siblings.
- A **current pregnancy** was associated with **lower (0.8 times)** risk of neglect.

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RAND Study



RAND's National Defense Research Institute is conducting a multiyear research effort, requested by Congress in Section 546C of the Fiscal Year 2021 National Defense Authorization Act, to **study domestic abuse from a variety of perspectives.**

Source: Miller, L., et. al. (2023). Domestic Abuse Prevention and Outreach Approaches for the Military Community. [RAND Corporation](#).

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RAND Study



Strengthen Economic Support for Families

Although active-component service members are fully employed and have benefits, such as health care and housing support, they are not immune to financial challenges. Military families can experience limited access to adequate healthy food and income instability, and the military lifestyle can also disrupt spouse employment and earnings. Recognizing these challenges, experts emphasized the importance of addressing economic needs as part of comprehensive domestic abuse prevention.

 [Domestic Abuse Prevention and Outreach Approaches for the Military Community | RAND](#)

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RAND Study

Strategies for Strengthening Economic Support for Families

Coordinate and promote efforts to help relieve family financial stressors that can be risk factors for domestic abuse.

- **Providing economic and job support strategies that target financial stress, instability, control, or dependence in relationships.** Participation in programs that help victims or high-risk partners find employment has been associated with reductions in domestic abuse.

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RAND Study

Strategies for Strengthening Economic Support for Families

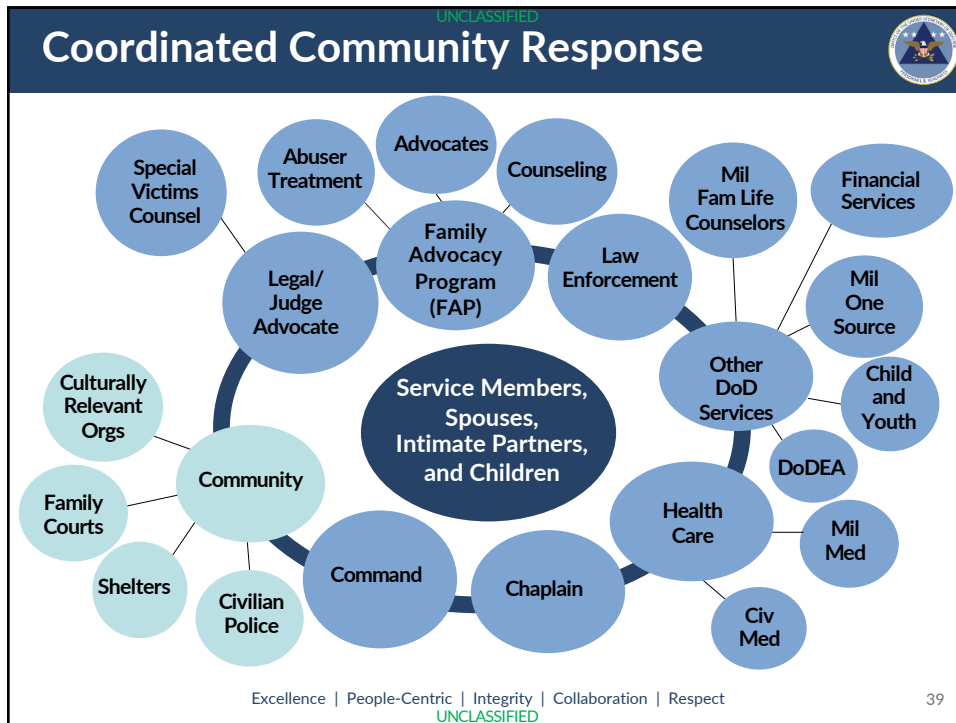
Many experts believe that reducing economic stress among families can help prevent domestic abuse. Although the financial stress does not cause domestic abuse, it can contribute to increased arguments or exacerbate volatile circumstances for people with poor communication skills or who have trouble regulating their emotions.

- **Providers who work in financial support services and domestic abuse prevention should be aware of the link between the two areas and ensure that their clients receive support from the other service when needed.**
- **Furthermore, financial services should be readily available to the entire community as a strategy to reduce the financial stress that is a risk factor for domestic abuse and to prevent domestic abuse from emerging in the first place.**

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Available Services



- Victim Advocacy
- Victim Choice
- Restricted/Unrestricted Reporting Options
- Risk Assessment
- Lethality Assessment
- Safety Planning
- Expedited Transfer
- Safety Move
- Transitional Compensation for Abused Dependents (TCAD)
 - Monetary Support
 - Medical and Dental Coverage
 - Mental Health Services
 - Commissary and Exchange benefits

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Available Services



- Counseling
- Group Education
- Skill-building
- Increase Protective Factors
- Decrease Risk Factors
- Identification of Future Support Steps
- Recommendations, referrals, and warm hand-offs for additional installation resources

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FAP



Benefits of connecting a victim with a military-affiliated victim advocate:

- Knowledge of military culture and specific resources
- Access to commanders (unrestricted cases)
- Risk assessment with consideration for military nuances
- Safety planning that includes military support networks

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FAP



Benefits of collaboration for service providers:

- Holistic support to victims
- Sharing of resources for victims
- Increase in bank of resources by prioritizing lessons on victim's needs
- Opportunities to share lessons learned with different work experiences and resources
- Building and utilizing the larger network for support
- Decrease service provider burnout (it's a village, you are not alone supporting victims)
- Increase victim's confidence in the system and processes

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Connecting with FAP



[https://www.militaryonesource.mil/resources/tools/
domestic-abuse-victim-advocate-locator/](https://www.militaryonesource.mil/resources/tools/domestic-abuse-victim-advocate-locator/)

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Training and Tool Kit

Course Catalog - MilLife Learning <https://millifelearning.militaryonesource.mil/course-catalog>

MilLife Learning and the Family Advocacy Program released a free, online course – **FAP for Service Providers** – that is available for those who provide support to service members and military families on installations. Your contributions are critical to supporting a healthy and resilient military community.

Course description: Understanding your role as it relates to the Family Advocacy Program is key to preventing and responding to incidents of child abuse and neglect and domestic abuse. This course gives an overview of FAP, the prevention services it provides and how to recognize signs of child abuse and neglect and domestic abuse. It also explains how to safely communicate and offer supportive resources.

Course access: MilLife Learning is part of Military OneSource's network of programs and resources designed to make learning easy and accessible at any time, from anywhere in the world. You can log in with your Military OneSource account.

Course length: The course is 30 minutes long. Users can pause or exit at any time and pick up where they left off within 60 days.

- Domestic Abuse and Child Abuse (information that will help better understand FAP)
<https://www.militaryonesource.mil/leaders-service-providers/child-abuse-and-domestic-abuse/>
- FAP Service Provider Toolkit <https://www.militaryonesource.mil/leaders-service-providers/child-abuse-and-domestic-abuse/family-advocacy-program-toolkit/>

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Resources

- Military OneSource | Domestic Abuse: Military Reporting Options
<https://www.militaryonesource.mil/preventing-violence-abuse/domestic-abuse/domestic-abuse-military-reporting-options/>
- Military OneSource | Domestic Abuse Victim Advocate Locator
<https://www.militaryonesource.mil/resources/tools/domestic-abuse-victim-advocate-locator/>
- Military OneSource | Money Management Resources
<https://www.militaryonesource.mil/leaders-service-providers/money-management/>
- OneOp Blog | The Role of Domestic Abuse Victim Advocates Working with Clients Experiencing Financial Abuse
<https://oneop.org/2024/09/20/the-role-of-domestic-abuse-victim-advocates-working-with-clients-experiencing-financial-abuse/>
- OneOp Military Family Readiness Academy | Economic Readiness and Military Family Well-Being
<https://oneop.org/series/2024mfra/>
- OneOp Webinar | Mind & Money: Connecting Mental Health and Financial Well-Being
<https://oneop.org/learn/160019/>

Questions

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Continuing Education (CE)



This webinar has been approved for **1.5 CE credits** from the following organizations:

- The American Association for Family and Consumer Sciences
- The Association for Financial Counseling and Planning Education
- The University of Texas at Austin, Steve Hicks School of Social Work
- The Commission for Case Manager Certification
- The National Council on Family Relations
- The Patient Advocate Certification Board
- Department of Defense Sexual Assault Advocate Certification Program
- National Advocate Credentialing Program
- Certificates of Attendance

Evaluation Link

Go to the event page for the evaluation and post-test link.

[CONTINUING EDUCATION](#)

Questions?

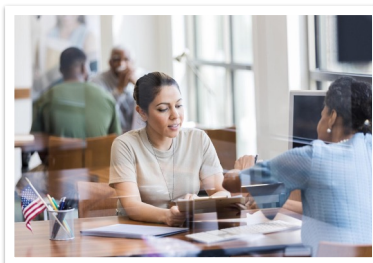
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Upcoming Event



Leveraging PowerPay: An Extension Tool for Debt Management

Tuesday, January 28, 2024

Learn how to use the web-based debt elimination calculator to create a personalized plan, and manage multiple debt pay off plans and profiles.

Continuing education credit available for this session!

OneOp.org/learn/160065

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